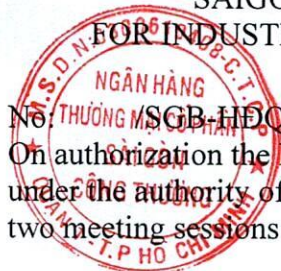


SAIGON BANK  
FOR INDUSTRY AND TRADE  
No. SGB-HĐQT-TTr  
On authorization the BOD to resolve issues  
under the authority of the GMS between the  
two meeting sessions 2025-2026.



THE SOCIALIST REPUBLIC OF  
VIETNAM  
Independence – Freedom – Happiness  
Ho Chi Minh City, .....2025

DRAFT

**PROPOSAL**  
**To: SHAREHOLDERS OF**  
**SAIGON BANK FOR INDUSTRY AND TRADE**

With the intention of proactively and promptly resolving issues arisen in between the two General Meetings of Shareholders 2025-2026, the Board of Directors (BOD) respectfully submits this proposal for the approval of the General Meeting of Shareholders (GMS). It seeks authorization for the BOD to resolve certain matters within the authority of the GMS of Saigon Bank Industry and Trade (SAIGONBANK) between the two meeting sessions 2025-2026, as follows:

1. Decide on the organizational structure, management of SAIGONBANK; statute on staff regulations, payroll, salary, remuneration fund for members of the Board of Directors and the Board of Supervisors.
2. Amend and supplement the Charter of SAIGONBANK in accordance with prevailing legal regulations.
3. Selecting an independent audit firm to audit the semi-annual financial statements, audit the financial statements in 2026, and provide assurance services regarding the internal control system's operation in the preparation and presentation of the financial statements of Saigon Bank for Industry and Trade in 2026.
4. Amend and supplement the organizational and operational statute of the BOD and the internal governance regulations of SAIGONBANK in accordance with legal requirements.
5. Adjust the operation targets of the year 2025 in accordance with the actual economic situation for SAIGONBANK's operations and regulations of the State Bank of Vietnam.
6. Decide on the profit distribution plan.

The BOD shall report on these issues at the nearest GMS.

Regards./.

**Recipients:**

- As mentioned above;
- Banking Supervision Agency;
- Board of Directors;
- Board of Supervisors;
- Board of Management;
- HR & Admin Dept, Board of Directors office (filing).

**FOR AND ON BEHALF OF**  
**THE BOARD OF DIRECTORS**  
**CHAIRMAN**

**VU QUANG LAM**