

**NOTICE OF AMENDMENT TO THE
ESTABLISHMENT AND OPERATION LICENSE**

To:

- State Securities Commission of Vietnam
- Vietnam Exchange
- Hochiminh Stock Exchange
- Hanoi Stock Exchange

Pursuant to Decision No. 96/QĐ-QLGS4 dated July 10, 2026 of the Department of Credit Institution Management & Supervision regarding the amendment to the Establishment and Operation License of Saigon Treasure Commercial Joint Stock Bank, we hereby respectfully announce the amendment to SACOMBANK's Establishment and Operation License as follows:

Name of organization: Saigon Treasure Commercial Joint Stock Bank (SACOMBANK)
Stock code: STB
Head office address: 43 - 45 - 47 Nguyen Thi Minh Khai Street, Sai Gon Ward, HCMC
Telephone: (028) 38 469 516

1. Information before the amendment: Article 1 of the Establishment and Operation License of the Joint Stock Commercial Bank No. 111/GP-NHNN dated November 9, 2018 issued by the Governor of the State Bank of Vietnam to SACOMBANK.

2. Information after the amendment: To amend Clause 2 of Article 1 of the Establishment and Operation License No. 111/GP-NHNN dated November 9, 2018, issued by the Governor of the State Bank of Vietnam to SACOMBANK as follow:

“2. Head Office Address: 43 - 45 - 47 Nguyen Thi Minh Khai Street, Sai Gon Ward, Ho Chi Minh City”.

3. Reason for the amendment: To amend the Bank's Head Office address.

4. Effective date: July 10, 2026.

5. Date of receipt of Decision No. 96/QĐ-QLGS4: July 10, 2026.

6. This information was disclosed on SACOMBANK's website on July 10, 2026 at

<https://www.sacombank.com.vn/en/personal.html>.

Attachments:

- Dec. No. 96 of DCIMS

Recipients:

- As above;

Archived at CBM Dept.

**AUTHORIZED PERSON FOR
INFORMATION DISCLOSURE**



NGUYEN THI KIEU ANH

THE STATE BANK OF VIETNAM
DEPARTMENT OF CREDIT
INSTITUTION
MANAGEMENT & SUPERVISION
No. 96/QĐ-QLGS4



SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Hanoi, July 10, 2026

DECISION

**On the amendment to the Establishment and Operation License of
Saigon Treasure Commercial Joint Stock Bank**

**THE DIRECTOR GENERAL OF THE DEPARTMENT OF CREDIT INSTITUTION
MANAGEMENT AND SUPERVISION**

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH12;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 43/2024/QH15 and Law No. 96/2025/QH15;

Pursuant to the Government's Decree No. 26/2025/NĐ-CP defining the functions, tasks, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 50/2025/TT-NHNN of the Governor of the State Bank of Vietnam prescribing the dossiers and procedures for approval of certain amendments to commercial banks and branches of foreign banks, as amended and supplemented by Circular No. 11/2026/TT-NHNN;

Pursuant to Decision No. 276/QĐ-NHNN dated February 24, 2025 of the Governor of the State Bank of Vietnam prescribing the functions, duties, powers and organizational structure of the Department of Credit Institution Management and Supervision;

Upon consideration of the proposal of Saigon Treasure Commercial Joint Stock Bank set out in Document No. 2627.2026.CV.LEG dated June 15, 2026 and the accompanying dossiers and documents;

Upon the proposal of the Head of Division I, Department of Credit Institution Management and Supervision.

DECIDES:

Article 1. To amend Clause 2 of Article 1 of the Establishment and Operation License No. 111/GP-NHNN dated November 9, 2018, issued by the Governor of the State Bank of Vietnam to Saigon Treasure Commercial Joint Stock Bank as follows:

“2. Head Office Address: 43 - 45 - 47 Nguyen Thi Minh Khai Street, Sai Gon Ward, Ho Chi Minh City.”

Article 2. Saigon Treasure Commercial Joint Stock Bank shall be responsible for implementing the procedures specified in Clause 4, Article 37 of the Law on Credit Institutions

2024 (as amended and supplemented) and relevant legal provisions regarding the additional operations specified in Article 1 of this Decision.

Article 3. This Decision takes effect from the date of signing and forms an integral part of the Establishment and Operation License No. 111/GP-NHNN dated November 9, 2018, issued by the Governor of the State Bank of Vietnam to Saigon Treasure Commercial Joint Stock Bank.

Decision No. 27/QĐ-QLGS4 dated April 22, 2026 of the Director General of the Department of Credit Institution Management and Supervision regarding the amendment to the Establishment and Operation License of Sai Gon Thuong Tin Commercial Joint Stock Bank shall cease to be effective from the effective date of this Decision.

Article 4. The Chairperson and members of the Board of Directors; the Chief and members of the Supervisory Board; and the General Director of Saigon Treasure Commercial Joint Stock Bank shall be responsible for implementing this Decision./.

Recipients:

- As stated in Article 4;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Director General (for reporting);
- Units: SBV Office, Banking Informatics Technology Center, Banking Operations Center, Payment Department, Anti-Money Laundering Department, Banking Management Department, International Cooperation Department, Information Technology Department, SBV Regional Branch No. 2 (for coordination);
- Deposit Insurance of Vietnam (for coordination);
- Archived: Clerical Office, QLGS4. LATUAN.

**FOR THE DIRECTOR GENERAL
DEPUTY DIRECTOR GENERAL**

(Signed and Sealed)

Mai Khanh Dung