

6. This information has been disclosed on SAIGONBANK's website on July 01, 2026 at the link: <https://www.saigonbank.com.vn/vi/quan-he-co-dong/Cong-bo-thong-tin>.

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**FOR AND ON BEHALF OF THE ORGANIZATION
LEGAL REPRESENTATIVE**

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Recipients:

- As above;
- Board of Directors office (for filing).

Attached documents:

- Decision No. 30/ QD-QLGS5 dated June 18, 2026 issued by the SBV
- Decision No. 70/ QD-QLGS5 dated June 30, 2026 issued by the SBV



**VU QUANG LAM
CHAIRMAN**



STATE BANK OF VIETNAM

No: 30/GP-NHNN

SOCIALIST REPUBLIC OF VIET NAM
Independence - Freedom – Happiness

Ha Noi, June 18, 2026

LICENSE

Regarding the Establishment and Operation of Joint-Stock Commercial Banks

THE GOVERNOR OF THE STATE BANK OF VIETNAM

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

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

Pursuant to the Government's Decree No.26/2025/ND-CP prescribing functions, tasks, powers and organizational structure of the State Bank of Vietnam (SBV);

Pursuant to Circular No.34/2024/TT-NHNN issued by the Governor of SBV on the replacement of licenses and the addition of operations to licenses and organization and operation of commercial banks, foreign bank branches, representative offices of foreign credit institutions and other foreign organizations involved in banking operations in Vietnam and other foreign organizations engaged in banking activities, as amended and supplemented by the Circular No. 66/2025/TT-NHNN;

Considering the Application for supplement business activities, and reissuance of the Establishment and Operation License of Saigon Bank for Industry and Trade in Document No. 6533/DDN-SGB-TCHC dated December 29, 2025 and Document No. 2614/CV-SGB-TCHC dated June 11, 2026 and accompanying documents;

As requested by the Director of the Department of Credit Institution Management and Supervision.

HEREBY DECIDES:

Article 1. To re-issue the Establishment and Operation License No. 0034/NH-GP dated May 04, 1993 to Saigon Bank for Industry and Trade as follows:

1. The bank name:

Full name in Vietnamese: Ngân hàng thương mại cổ phần Sài Gòn Công thương.

Full name in English: SAIGON BANK FOR INDUSTRY AND TRADE.

Abbreviated name in Vietnamese: Sài Gòn Ngân hàng.

Abbreviated name in English: SAIGON BANK.

2. Address of the head office: 2C Phó Đức Chính, Bến Thành ward, Hồ Chí Minh city.

Article 2. The Charter Capital of Saigon Bank for Industry and Trade is VND 3.608.197.320.000 (in words: three trillion, six hundred eight billion, one hundred ninety-seven million and three hundred twenty thousand Vietnamese Dongs).

Article 3. The operation period of Saigon Bank for Industry and Trade is 50 (fifty) years starting from May 04, 1993.

Article 4. Operations

Saigon Bank for Industry and Trade is permitted to carry out commercial banking activities in accordance with the law and regulations of SBV, including the following activities:

1. Taking demand deposits, term deposits, savings and other types of deposits.
2. Issuing certificates of deposit.
3. Extending credit in the following forms:
 - a. Lending;
 - b. Discounting and rediscounting;
 - c. Bank guarantees;
 - d. Issuing Credit cards;
 - d. Offering domestic factoring; international factoring in case of being commercial banks permitted to conduct international payments;
 - e. Operations of letter of credit.
4. Opening current accounts for customers.
5. Providing payment instruments.
6. Providing account payment services as follows:
 - a. Domestic payment services including cheques, authorized payment orders, collection orders, wire transfers, bank cards, collection and payment services;
 - b. International payment services and other payment services in accordance with SBV's regulations.
7. Borrowing from SBV in forms of refinancing.
8. Trading valuable papers with SBV.

9. Lending, borrowing, depositing, taking deposits, and carrying out repo transactions of valuable papers with credit institutions and foreign bank branches (FBBs) in accordance with SBV's regulations.

10. Acquiring overseas loans in accordance with the law.

11. Opening current accounts at SBV.

12. Opening current accounts at credit institutions permitted to provide account payment services.

13. Opening offshore current accounts in accordance with the law on foreign exchange.

14. Organizing internal payment systems and participating in national inter-bank payment systems.

15. Contributing capital and purchasing shares in accordance with the law and guidelines by SBV.

16. Providing domestic and international customers with services and products related to foreign exchange within the scope stipulated by SBV.

17. Entrusting, taking trusts, and acting as an agent in banking operations, in accordance with SBV's regulations.

18. Acting as an insurance agent in accordance with insurance business laws, scope of operations of insurance agents as stipulated by SBV.

19. Other business operations:

a. Providing cash management services; treasury services for credit institutions and foreign bank branches; providing asset preservation services, rental of lockers and safe;

b. Providing wire transfer services, collection and payment services not conducted through an account;

c. Purchasing and selling SBV treasury bills, corporate bonds; purchasing and selling Government debt instruments, Government-backed bonds, municipal bonds and other valuable papers;

d. Providing monetary brokerage services;

d. Trading gold;

e. Providing other services related to factoring and letters of credit;

g. Acting as authorized agent to manage collateral assets for borrowers who are international Financial Organizations, foreign Credit Institutions, foreign Credit Institution and Bank branches.

20. Other banking service: purchasing debts.

Article 5. During its operations, Saigon Bank for Industry and Trade must comply with the Vietnamese laws.

Article 6. This License takes effect from the date of signing and supersedes Establishment and Operation License No. 0034/NH-GP dated May 04, 1993; Decision No. 92/QD-NH5 dated May 04, 1993; Decision No. 1914/QD-NHNN dated September 22, 2015; Decision No. 2578/QD-NHNN dated December 16, 2015; Decision No. 1332/QD-NHNN dated June 24, 2016; Decision No. 2273/QD-NHNN dated October 30, 2017; Decision No. 1829/QD-QLGS5 dated August 01, 2025 and Decision No. 32/QD-NHNN dated January 13, 2026;

Article 7. The reissued License for Saigon Bank for Industry and Trade shall be made in three (03) originals: of which one (01) copy shall be granted to Saigon Bank for Industry and Trade; two (02) copies shall be kept at SBV (one (01) to be kept at the Office of SBV, and the other to be filed in the application dossier for the re-issuance of the Establishment and Operation License of Saigon Bank for Industry and Trade).

Recipients:

- As per Article 7;
- SBV Board of Management;
- Ministry of Public Security;
- Ministry of Finance;
- Ho Chi Minh City People's Committee;
- Units: TTNH, SGD, CSTT, TT, TD, PC, HTQT, ATHT, PHKQ, CNTT, QLNH, PCRT, KV2;
- Deposit Insurance of Vietnam;
- VP, QLGS5 (02b). ĐTK.TRINH (for filing).

**FOR AND ON BEHALF OF THE GOVERNOR
VICE GOVERNOR**

Signed

Pham Quang Dung



STATE BANK OF VIETNAM
THE CREDIT INSTITUTION MANAGEMENT
AND SUPERVISION DEPARTMENT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

No.: 70/QĐ-QLGS5

Hanoi, June 30, 2026

DECISION

On the supplementation of business activities to the Establishment and Operation License of Saigon Bank for Industry and Trade

GENERAL DIRECTOR OF THE CREDIT INSTITUTION MANAGEMENT AND SUPERVISION DEPARTMENT

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH12, as amended and supplemented by Law No. 14/2022/QH15;

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

Pursuant to the Government's Decree No. 26/2025/ND-CP prescribing functions, tasks, powers, and organizational structure of the State Bank of Vietnam (SBV);

Pursuant to Circular No.34/2024/TT-NHNN issued by the Governor of SBV on the replacement of licenses and the addition of operations to licenses and organization and operation of commercial banks, foreign bank branches, representative offices of foreign credit institutions and other foreign organizations involved in banking operations in Vietnam and other foreign organizations engaged in banking activities, as amended and supplemented by the Circular No. 66/2025/TT-NHNN;

Pursuant to Decision No. 276/QĐ-NHNN dated February 24, 2025 issued by the Governor of the SBV defining the functions, tasks, powers, and organizational structure of The credit institution management and supervision Department;

Considering the Application of Saigon Bank for Industry and Trade in Document No. 2635/DDN-SGB-TCHC dated June 12, 2026, Document No. 2863/CV-SGB-TCHC dated June 23, 2026 and the enclosed dossiers and documents;

According to the Proposal of the Head of the Division for Management and Supervision of Commercial Joint Stock Banks 2.

HEREBY DECIDES:

Article 1. Clause 21 is added to Article 4 of the Establishment and Operation License No. 30/GP-NHNN dated June 18, 2026, issued by the Governor of the SBV to SAIGONBANK with the following activities:

“21. Participation in international payment systems: the Society for Worldwide Interbank Financial Telecommunication (SWIFT) system.”

Article 2. Saigon Bank for Industry and Trade is responsible for following the procedures prescribed in Clause 4 Article 37 of the Law on Credit Institutions No. 32/2024/QH15, and other relevant legal regulations regarding the supplemented business operations specified in Article 1 of this Decision.

Article 3. This Decision takes effect as of the date of signing and constitutes an integral part of the Establishment and Operation License No. 30/GP-NHNN dated June 18, 2026, issued by the Governor of the State Bank of Vietnam to Saigon Bank for Industry and Trade.

Article 4. The Chairman and members of the Board of Directors, the Head and members of the Board of Supervisors, and the General Director of Saigon Bank for Industry and Trade shall be responsible for implementing this Decision./.

Recipients:

- As per Article 4;
- SBV Governor (for reporting);
- Vice Governor Pham Quang Dung (for reporting);
- Head of Department (for reporting);
- Departments/Agencies: Office, Inspectorate, Operations Centre, Payment, Information Technology, International Cooperation, Foreign Exchange Management, Anti-Money Laundering (for coordinating);
- SBV Region 2 Branch (for coordinating);
- Deposit Insurance of Vietnam (for coordinating);
- Ho Chi Minh City Department of Finance (for coordinating);
- Office. QLGS5. ĐTK.TRINH (for filing)

**FOR AND ON BEHALF OF THE
GENERAL DIRECTOR OF DEPARTMENT
DEPUTY DIRECTOR**

(Signed and sealed)

Dau Thi Mai Huong