

DRAFT



## RESOLUTION

### Annual General Meeting of Shareholders for fiscal year 2025

*Pursuant to the Law on Enterprises, the Law on Credit Institutions, and the Law on Securities;*  
*Pursuant to the Charter of Saigon Thuong Tin Commercial Joint Stock Bank (SACOMBANK);*

- *Pursuant to the Minutes of the Annual General Meeting of Shareholders for FS2025 of SACOMBANK held on April 22, 2026, at Saigon – Phu Tho Hotel, No. 17A Tran Phu Street, Viet Tri Ward, Phu Tho Province, as approved by the Annual General Meeting of Shareholders.*

## RESOLVED

**Article 1.** Approval of Report No. 28/2026/BC-HĐQT dated April 22, 2026, of the Board of Directors (BOD) on the 2025 business performance results and the 2026 strategic directions.

The Annual General Meeting of Shareholders acknowledges the business performance results of SACOMBANK for FY2025 with the key financial indicators as follows

1. Total assets as at December 31, 2025:	917.120 billion VND
2. Total mobilized funds as at December 31, 2025:	836.379 billion VND
3. Total outstanding credit balance as at December 31, 2025:	626.392 billions VND
4. Non-performing loan (NPL) ratio as at December 31, 2025:	5,09%.
5. Profit before tax for 2025	7.628 billion VND
6. Prudential ratios	As required by applicable regulation

Annual General Meeting hereby authorises the Board of Directors to direct the Board of Management to implement the 2026 business plan, with the following key financial targets:

1. Total assets as at December 31, 2026	1.010.300 billion VND
2. Total mobilized funds as at December 31, 2026	921.300 billion VND
3. Total outstanding credit balance as at December 31, 2026	699.400 billion VND
4. Non-performing loan (NPL) ratio as at December 31, 2025:	< 4,5%
5. Profit before tax for 2025	8.100 billion VND
6. Prudential ratios	As required by applicable regulation

Authorise the Board of Directors to adjust the growth targets for deposits and lending in line with the credit growth limits allocated by the State Bank of Vietnam.

**Article 2.** Approval of Report No. 06/2026/BC-BKS dated March 31, 2026, of the Board of Supervisors (BOS) on the 2025 performance results and the 2026 strategic directions.

**Article 3.** Approval of Proposal No.30/2026/TT-HĐQT dated March 31, 2026, of the Board of Directors regarding the approval of the audited separate and consolidated financial statements for FY2025).

- Article 4.** Approval of the entire content of Proposal No.31/2026/TT-HĐQT dated March 31, 2026, of the Board of Directors regarding the profit distribution plan for FY2025 and the proposed profit distribution plan for FY2026.
- Article 5.** Approval of the entire content of Proposal No.32/2026/TT-HĐQT dated March 31, 2026, of the Board of Director regarding the Remuneration for the BOD, BOS for the 2026 fiscal year.
- Article 6.** Approval of the entire content of the Proposal No.29/2026/TT-HĐQT dated March 31, 2026 on the Selection of an Independent Auditing Firm for Fiscal Year 2027.
- Article 7.** Approval the entire content of Proposal of No.24/2026/TT-HĐQT dated March 18, 2026, of the Board of Directors regarding the reallocation of SACOMBANK's Head Office.
- Article 8.** Approval the entire content of the Proposal of No.27/2026/TT-HĐQT dated March 18, 2026, on Amendments and Supplements to the Charter and Governance of SACOMBANK.
- Article 9.** Approval of the entire content of the Proposal No.25/2026/TT-HĐQT dated March 18, 2026, for approval for extension of the post-merger restructuring plan for Saigon Thuong Tin Commercial Joint Stock Bank.
- Article 10.** Approval of the entire content of the Proposal No.26/2026/TT-HĐQT dated March 18, 2026 for approval for other contents under the authority of the General Shareholders Meeting.
- Article 11.** Approval the entire content of the Proposal No.33/2026/TT-HĐQT dated March 31, 2026for the dismissal of member of Board of Directors for 2022 – 2026
- Article 12.** Approval the entire content of the Proposal of ...2026/TT-HĐQT dated March 31, 2026, of the Boards of Directors regarding the election of an additional member of the Board of Directors for the 2022–2026, as follow:

- Mr/Mrs
- ....

**Article 13. Effectiveness and Responsibility for Implementation of the Resolution**

1. The Resolution shall take effect when the Annual General Meeting of Shareholders for FY2025 of SACOMBANK is adjourned.
2. The Annual General Meeting of Shareholders hereby authorizes and assigns the Board of Directors, the Board of Supervisory, and the Board of Management to be responsible for thoroughly communicating and effectively implementing the contents of the resolutions set out herein. The Board of Directors shall report to the Annual General Meeting of Shareholders on the status and results of the implementation of this Resolution at subsequent annual meetings.

**ON BEHALF OF ANNUAL GENERAL  
MEETING OF SHAREHOLDER  
CHAIRMAN**

**Recipients**

- AGM FY2025: "for report".;
- BOD, BOS, BOM: "for implementation".
- Marketing Communication & Brand Management: "to disclose"

**Copied to**

SBV, SSC, Stock Exchanges, VSDC "to report"  
Archived at Governance Office.

**DUONG CONG MINH**