

**SAIGON TREASURE
COMMERCIAL JOINT STOCK BANK**

**THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

No: 7208 /2026/CV-KT

Ho Chi Minh City, 27 October, 2026.

Referred to: Explanation of Separate Financial
Statements for the third quarter of 2026.

TO: - State Bank of Vietnam;
- State Securities Commission of Vietnam;
- Vietnam Stock Exchange;
- Ho Chi Minh Stock Exchange.

Pursuant to Circular No. 96/2020/TT-BTC dated 16/11/2020 issued by The Ministry of Finance guiding the disclosure of information on the securities market, Saigon Treasure Commercial Joint Stock Bank (SACOMBANK) hereby explains its separate operations for the third quarter of 2026 as follows:

The after-tax profit in the separate financial statements of SACOMBANK for the third quarter of 2026 was VND 1,340.3 billion, decreased by VND 1,514.4 billion compared to the third quarter of 2025 due to the following reasons:

- a) Net income decreased by VND 2,626.4 billion compared to the same period last year due to:
- + Interest and similar income increased by VND 2,602.5 billion.
 - Loans to customers increased by VND 92,866 billion, causing the loan interest income to increase by VND 1,619.7 billion;
 - Due from other credit Institutions increased by VND 92,010 billion, causing the deposit interest income to increase by VND 351.3 billion;
 - The investment in debt securities increased by VND 29,688 billion, causing the income from debt securities investments to increase by VND 553.4 billion;
 - Other interest income increased by VND 78.1 billion.
 - + Interest expenses increased by VND 5,228.9 billion.
 - Deposits from customers and valued papers issued increased by VND 181,661 billion, causing the interest expenses for deposits and value papers issued to increase by VND 5,022.3 billion;
 - The borrowings from the SBV and other credit Institutions increased by VND 19,374 billion, causing the interest expenses to increase by VND 207.1 billion;
 - Other expenses decreased by VND 0.5 billion.
- b) Income from the rest of operating activities increased by VND 3,893 billion compared to the same period last year. In details: Net fee and commission income increased by VND 3,413.3 billion; net income from other operating activities increased by VND 46.9 billion; net income from trading of foreign currencies increased by VND 418.5 billion; net income from investments in securities increased by VND 8.8 billion VND; income from investments in other entities increased by VND 5.5 billion.
- c) Expenses from the rest of operating activities increased by VND 2,781 billion. In details: Provision expenses for credit losses increased by VND 4,465.2 billion; operating expenses decreased by VND 1,287.4 billion; and corporation income tax expense decreased by VND 396.8 billion.

As a result, - (a) + (b) - (c) = - 1,514.4 billion VND.

Herein above is the explanation from Saigon Treasury Commercial Joint Stock Bank regarding its separate operations as presented on the third quarter of 2026, compared to the same period last year.

With regards,

ON BEHALF OF GENERAL DIRECTOR

Standing Deputy General Director



Ha Van Trung

Attention to:

- As mentioned above.
- Accounting Dept; Communication and Brand Management Dept:
"for acknowledgement and implementation".
- Board of Directors: *"For acknowledgment"*.
- Board of Directors and Supervisory Board: *"For reference"*.