

**SAIGON TREASURE
COMMERCIAL JOINT STOCK BANK**

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

No: 7210/2026/CV-KT

Ho Chi Minh City, 27 October, 2026.

Referred to: Explanation of Consolidated 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 consolidated operations for the third quarter of 2026 as follows:

The after-tax profit in the consolidated financial statements of SACOMBANK for the third quarter of 2026 was VND 1,346.7 billion, decreased by VND 1,554.5 billion compared to the third quarter of 2025 due to the following reasons:

- a) Net income decreased by VND 2,646.5 billion compared to the same period last year due to:
- + Interest and similar income increased by VND 2,588.3 billion.
 - Loans to customers increased by VND 93,212 billion, causing the loan interest income to increase by VND 1,530.9 billion;
 - Due from other credit Institutions increased by VND 92,187 billion, causing the deposit interest income to increase by VND 359.2 billion;
 - The investment in debt securities increased by VND 29,688 billion, causing the income from debt securities investments to increase by VND 553.1 billion;
 - Other interest income increased by VND 145.1 billion.
 - + Interest expenses increased by VND 5,234.8 billion.
 - Deposits from customers and valued papers issued increased by VND 182,957 billion, causing the interest expenses for deposits and value papers issued to increase by VND 5,022.4 billion;
 - The borrowings from the SBV and other credit Institutions increased by VND 19,234 billion, causing the interest expenses to increase by VND 214.3 billion;
 - Other expenses decreased by VND 1.9 billion.
- b) Income from the rest of operating activities increased by VND 4,155.8 billion compared to the same period last year. In details: Net fee and commission income increased by VND 3,581.5 billion; net income from other operating activities increased by VND 42.6 billion; net income from trading of foreign currencies increased by VND 517.4 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 3,063.8 billion. In details: Provision expenses for credit losses increased by VND 4,684.7 billion; operating expenses decreased by VND 1,275.9 billion; and corporation income tax expense decreased by VND 345 billion.

As a result, - (a) + (b) - (c) = - 1,554.5 billion VND.

Herein above is the explanation from Saigon Treasury Commercial Joint Stock Bank regarding its consolidated 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"*.