



SAIGON BANK FOR
INDUSTRY AND TRADE

No. 670/GUQ-SGB

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ho Chi Minh City, December 16, 2025

POWER OF ATTORNEY

NGÂN HÀNG
THƯƠNG MẠI CỔ
PHẦN SÀI GÒN
CÔNG THƯƠNG

THE PRINCIPAL

SAIGON BANK FOR INDUSTRY AND TRADE (SAIGONBANK)

- Address: No. 2C Pho Duc Chinh, Ben Thanh Ward, HCMC
- Legal Representative:
 - Mr. : VU QUANG LAM
 - Citizen ID No.: 079069017177 issued by the Police Department for Administrative Establishment of Social Order on 10/7/2021
 - Position : Chairman of the Board of Directors

THE ATTORNEY-IN-FACT

- Mr. : TRAN THANH GIANG
- Citizen ID No.: 075071000115 issued by the Police Department for Administrative Establishment of Social Order on 12/01/2022
- Position : General Director of Saigon Bank for Industry and Trade

AUTHORIZATION CONTENT

1. **Phạm vi ủy quyền:** Bằng văn bản này, Ngân hàng TMCP Sài Gòn Công thương đồng 1. **Scope of authorization:** By this Power of Attorney, SAIGONBANK authorizes Mr. Tran Thanh Giang to represent SAIGONBANK to sign related contracts, agreements, and documents, including:

(1.1) Loan agreements, guarantee agreements, discount agreements, credit card issuance agreements, credit agreements for letter of credit issuance, credit agreements for letter of credit confirmation, agreements on negotiation of payment, credit agreements for letter of credit repayment, credit agreements for outright purchase of documents under letter of credit, credit agreements related to other credit extension activities as prescribed by the State Bank of Vietnam (SBV) and the regulations of SAIGONBANK, bank guarantees, guarantee contracts and related documents in the following cases:

- (i) Within the credit approval limits of the General Director;
- (ii) In cases where the credit approval limits of the General Director are exceeded and have been approved by the competent authority;
- (iii) In cases excluded from the credit approval limits as stipulated in the Regulations on the Organization and Operation of the Credit Council of SAIGONBANK;

(1.2) Mortgage and pledge contracts to secure obligations for outstanding loans, credit balances, and other payment obligations of customers at SAIGONBANK; Request form for registration of secured transactions; Request form for registration of changes and corrections; Request form for registration of notification document regarding the handling of collaterals; Request form for deregistration of secured transactions; Request form for

transferring mortgage registration; Request form for issuance a copy of the registration certificate; Request form for providing information on secured transactions and related documents;

(1.3) Deposit agreements, issuance of savings passbook for customers;

(1.4) Contracts, transaction agreements, documents relating to monetary operations and currency business activities of SAIGONBANK with individuals, economic organizations, State Treasury and credit institutions in the interbank market, open market operations, valuable papers and other documents relating to currency business activities;

(1.5) Agreements on opening and using accounts, agreements on issuance and use of cards, other related documents and valuable papers;

(1.6) Contracts of salary payment; contracts of bank card payment service; contracts of payment service supply and intermediary payment service supply; cooperation contracts, agreements and related documents with card merchants, online merchants;

(1.7) Debt purchase and sale contracts; authorization contracts; contract appendices and related documents between SAIGONBANK and Vietnam Asset Management Company Limited and with other organizations and individuals;

(1.8) Contracts of collection and disbursement service and related documents;

(1.9) Office lease agreements, partial office lease agreements;

(1.10) Financial statements and other reports as stipulated by law;

(1.11) Financial invoices, tax-related documents and vouchers;

(1.12) Records and documents related to the opening, change of name, location, and termination of operations of branches, transaction offices, and ATMs;

(1.13) Contracts and agreements relating to the field of information technology;

(1.14) Service contracts with asset valuation agencies;

(1.15) Asset auction service contracts, purchase and sale contracts for auction assets or assets received in lieu of debt repayment;

(1.16) Contracts, agreements, and other related documents for internal expenditures;

(1.17) Decisions, contracts, agreements, dossiers, and other related documents; and exercising the rights and responsibilities of the Investor in the selection of contractors for the supply of goods and services at SAIGONBANK;

(1.18) Other contracts and transactions arising within the scope of work under the authority of the General Director.

The Attorney-in-fact is entitled to use SAIGONBANK's seal on the related contracts, agreements, and documents signed by the Attorney-in-fact when performing tasks within the scope of this authorization.

The Attorney-in-fact is entitled to re-delegate in writing to other individuals within SAIGONBANK to perform the tasks within the scope of this authorization.

In the course of performance, the Attorney-in-fact and the Sub-authorized Person shall ensure that the work is performed in strict accordance with the scope of authorization, in compliance with applicable laws, and relevant internal regulations of SAIGONBANK regarding approval limits, content, sequences, and procedures in each specific field and operation, to ensure SAIGONBANK's legitimate rights and interests.

2. Validity Period: This authorization shall be effective from January 01, 2026, until December 31, 2026, or shall expire when the Attorney-in-fact no longer holds the appointed position.

This Power of Attorney is made in 05 (five) originals of equal legal validity. One (01) original shall be kept by the Office of the Board of Directors, one (01) original by the Human Resources and Administration Department, one (01) original by the Legal Department, and two (02) originals by Mr. Tran Thanh Giang.

ATTORNEY-IN-FACT

(Signed)

TRAN THANH GIANG

REPRESENTATIVE OF THE PRINCIPAL

(Signed)

VU QUANG LAM

