



SAIGON – HANOI BANK

No.: 139/HDQT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, date 12 month 05 year 2020

INVITATION LETTER
TO THE 28TH ANNUAL GENERAL MEETING OF SHAREHOLDERS**To: VALUED SHAREHOLDERS**

The Board of Directors of Saigon – Hanoi Commercial Joint Stock Bank (SHB) would like to respectfully announce and invite our valued shareholders, investors to participate in the 28th Annual General Meeting of Shareholders of the Bank.

1. **Time:** 01:00PM June 15, 2019;
2. **Venue:** Grand Ballroom, Melia Hotel
44B Ly Thuong Kiet, Hoan Kiem District, Hanoi
3. **Participants:** Shareholders, investors holding SHB's equity capital as at June 05, 2020 (final registration date according to the announcement of Vietnam Security Depository).
4. **Agenda:** as attached.

In case Shareholder cannot participate in the Meeting, Shareholder may authorize a person or one of the delegates proposed by SHB to participate in the Meeting on their behalf (following the attached authorization letter form and list of delegates of SHB).

When coming to the Meeting, Shareholder or the Authorized person should bring the Invitation Letter, Identity Card and Authorization Letter (in case of Authorized person) for registration process.

The whole contents of the Meeting, registration forms, Authorization letter and documents used in the Meeting shall be updated on the website: www.shb.com.vn

In case Shareholder does not receive the Invitation letter, Shareholder should bring the Identity Card for registration process.

Best regards,

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD**

Do Quang Hien
(Signed and sealed)

AGENDA
THE 28TH ANNUAL GENERAL MEETING OF SHAREHOLDERS
 June 15, 2020 at the Grand Ballroom, Melia Hotel Hanoi

<i>No.</i>	<i>Time</i>	<i>Content</i>	<i>In charge</i>
1	13h00 - 13h30	Welcome and shareholders registration	Board of organizers
2	13h30	Starting the GMS, report on shareholders' eligibility inspection result	Shareholders' Eligibility Inspecting Committee
3	13h35	Introduction of members of Board of Chairman Delegation, Supporting Boards of the GMS	MC/Board of Chairman
4	13h45	Report of the Board of Directors	Representative of the BOD
5	13h55	Report on 2019 business results and 2020 business plan	CEO
6	14h25	Report of the Supervisory Board	Representative of the SB
7	14h35	Proposals of the BOD	Board of Chairman
8	14h55	Supplementary election of Board members for the term 2017-2022	Votes Counting Committee
9	15h35	Representative of SBV to deliver a speech	
10	15h40	Discussion and voting on reports of the BOD, SB, CEO and other proposals	Board of Chairman
11	16h35	Approval on election voting results	Votes Counting Committee
12	16h40	Introduction of new Board members	
13	16h45	Approval on the voting results	Votes Counting Committee
14	16h50	Approval on the Meeting minute	Board of Secretary
15	17h00	Closing the GMS	

BOARD OF ORGANIZERS

CHAIRMAN OF THE BOD

Do Quang Hien

(Signed and sealed)

**INTRODUCTION OF DELEGATION PARTICIPATING
IN THE 28TH GENERAL MEETING OF SHAREHOLDERS**

No.	Full name	ID No./ Passport No.	Date of issue, place of issue	Title at the Bank
1	Do Quang Hien	010142347	30/05/2007, Hanoi Police	Chairman of the BOD
2	Vo Duc Tien	001062012010	05/06/2017, Hanoi Police	Vice Chairman of the BOD
3	Pham Cong Doan	037057000017	04/06/2014, Hanoi Police	Member of the BOD
4	Thai Quoc Minh	010991796	02/12/2013, Hanoi Police	Member of the BOD
5	Trinh Thanh Hai	011542682	12/04/2010, Hanoi Police	Independent Director
6	Nguyen Van Le	013532086	28/03/2012, Hanoi Police	Member of the BOD and CEO
7	Pham Hoa Binh	092061000628	10/04/2017, Hanoi Police	Head of the Supervisory Board
8	Ngo Thu Ha	011628331	16/08/2010, Hanoi Police	Deputy CEO
9	Nguyen Huy Tai	111668663	22/06/2010, Hanoi Police	Deputy CEO
10	Le Dang Khoa	012031366	19/06/2011, Hanoi Police	Deputy CEO
11	Ninh Thi Lan Phuong	012503250	13/03/2002, Hanoi Police	Deputy CEO

Shareholders, Investors not able to participate in the GMS may authorize to one among the above people. Authorization letter should be sent to SHB's BOD's Office prior to 10:30AM June 15, 2020 at the following address:

BOD's Office
5th Floor, 77 Tran Hung Dao, Hoan Kiem District, Hanoi
Tel: (024) 3942 3388 (Ext. 1006, 1011)
Fax: (024) 3941 0844

AUTHORIZATION LETTER
TO PARTICIPATE IN THE 2020 ANNUAL GENERAL MEETING OF
SHAREHOLDERS
(Date: June 15, 2020)

1. AUTHORIZER

- Shareholder:.....
- Address:.....
- Business License No./ID No.: Date of issue..... Place of issue:
- Number of shares owned: shares. Type of shares: Common share.
- Representative (for entity shareholder):.....
- ID No.:..... Issued by.....Date of issue.....

2. AUTHORIZED PERSON

- Full name:.....
- ID No.:..... Date of issue..... Place of issue:
- Address:.....

3. AUTHORIZATION CONTENT

The Authorized person is authorized, on behalf of the Authorizer, to participate in the 2020 Annual General Meeting of Shareholders of SHB on June 15, 2020 and to vote on contents of the Meeting with the number of votes proportionate to the number of shares held by the Authorizer.

The Authorizer is fully responsible for this authorization.

4. RESPONSIBILITY AND DURATION OF AUTHORIZATION

- The authorization mentioned above is in compliance with SHB's regulations and the Law;
- The authorization letter takes effect since the signing date and shall expire when the 2020 Annual General Meeting of Shareholders of SHB is completed.

<p>AUTHORIZED PERSON (Signed, full name)</p>	<p>....., date..... month..... year 2020 AUTHORIZER (Signed, full name, stamp if share holder is an entity)</p>
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**CONFIRMATION LETTER
TO PARTICIPATE IN THE 2020 ANNUAL GENERAL MEETING OF
SHAREHOLDERS**

Name of shareholder:.....

ID No.:

Hereby confirm to participate in the 2020 Annual General Meeting of Shareholders of
Saigon – Hanoi Commercial Joint Stock Bank.

Hanoi, date June....., 2020

Confirmation of Shareholder

(Signed and full name)