

*Hanoi, date 08 November 2021*

**NOTICE**

***(Re: the last registration date to exercise the right to receive 2020 dividends in shares and instructions for shareholders to exercise the right)***

**To: VALUED SHAREHOLDERS**

The Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank (SHB) is pleased to inform our shareholders of the last registration date to exercise the right to receive dividends in 2020 and the right to buy shares issued to current shareholders as follows:

Stock name: Saigon - Hanoi Commercial Joint Stock Bank

Stock code: SHB

Type of stock: common stock

Par value: VND 10,000

Stock exchange: HOSE

Last registration date: 12 November 2021

**1. Purpose:**

- To pay 2020 dividends in shares
- To exercise the right to buy shares

**2. Details:**

***2.1. Pay 2020 dividends in shares***

- Execution ratio: 100:10.5 (shareholders owning 100 shares will receive 10.5 new shares).
- Rounding plan, plan to handle odd shares (if any): Shares paying dividends to existing shareholders will be rounded down to the unit. The odd number of shares arising (if any) will be canceled.
- For example: At the closing date of the list to exercise the right, Shareholder A owns 8,550 shares. According to the above dividend payment ratio, shareholder A will receive the number of shares:  $8,550 \times 10.5 / 100 = 897.75$  shares. Thus, according to the principle of rounding down, the actual number of shares received by Shareholder A is 897 shares; 0.75 odd shares arising will be forfeited.
- Execution place:

+/- For depository stocks: Stock owners receive dividends in shares at depository members where depository accounts are opened.

+/ For non-depository stocks: the owner carries out procedures to receive dividends in shares at the head office of SHB and presents his identity card.

## **2.2. Exercise the right to buy shares**

- Planned issued shares: 539,154,742 shares
- Issued price: VND 12,500/share
- Execution ration: 100:28 (shareholders owning 100 shares will receive 28 new shares).
- Time to transfer call option: from 19 November 2021 until 03 December 2021.
- Time to register to order and transfer money to buy shares: from November 19, 2021 to December 8, 2021.
- Rounding plan, plan to handle odd shares, plan for handling shares that have not been purchased in full amount (if any):

+/ The number of shares each existing shareholder has the right to buy will be rounded down to the number of units. The odd number of shares (if any) and the number of shares that are not fully offered due to the existing shareholders' refusal to buy part or the whole of the issuance are distributed by the Board of Directors to other entities with conditions for the offer, rights and obligations of investors that are not more favorable than those of an offer to existing shareholders (which includes the offer price not lower than the selling price to existing shareholders), and at the same time limit the transfer for 1 year from the end of the offering, and ensure compliance with the provisions of law. The handling of odd shares and shares that have not been fully distributed must comply with current law provisions.

+/ In case the time limit for distribution of shares expires as prescribed by law (including the extension period (if any), if there are still undistributed shares, these undistributed shares will be cancelled and the Board of Directors shall make a decision to terminate the offering.

+/ For example: At the closing date of the list to exercise the right to buy shares, Shareholder A owns 2,014 shares. The number of shares Shareholder A has the right to buy is:  $2,014 \times 28 / 100 = 563.92$  shares. Thus, according to the principle of rounding down, Shareholder A will be entitled to buy 563 shares; 0.92 odd shares will be aggregated and redistributed by the Board of Directors to other objects.

- Detailed instructions on the exercise of the right to buy and transfer of the right to buy are in the Appendix attached to this notice (Note: Shareholders being Organizations/Enterprises must ensure compliance with the form of payment for transactions as prescribed in this guide).

**2.3. Obligations of shareholders:** According to the provisions of the Law, Shareholders must ensure compliance with the provisions of Article 54, Article 55, Law on Credit Institutions 2010 (amended and supplemented in 2017); Circular No. 50/2018/TT-NHNN dated December 31, 2018 of the Governor of the State Bank of Vietnam providing for documents, order and procedures for approving a number of changes of commercial banks and foreign bank branches and other relevant laws, including and not limited to the following obligations:

(i) *Obligations to comply with regulations on capital sources to buy shares:*

+/ To take responsibility before law for the legality of capital contributed to purchase, receive and transfer shares at SHB;

+/ Not to use capital sources granted by credit institutions or foreign bank branches to buy, receive and transfer shares of SHB;

+/ Not to contribute capital or buy shares of SHB under the name of other individuals or legal entities in any form except for entrustment according to the provisions of law;

*(ii) Obligations to comply with regulations regarding share ownership limit*

+/ To be responsible for for complying with the Law on Credit Institutions 2010 (amended and supplemented) and relevant legal documents on the limit of share ownership of shareholders, shareholders and other related persons;

+/ Be responsible for complying with legal regulations on major shareholders, major shareholders and related persons;

*(iii) Other relevant obligations*

+/ To fully pay for the number of shares committed to buy within the time limit specified by SHB; be responsible for the debts and other property obligations of the credit institution to the extent of the share capital contributed to the credit institution;

+/ Not to withdraw the contributed share capital from SHB in any form leading to a decrease in the charter capital of SHB;

+/ Shareholders who receive investment entrustment from other organizations or individuals must provide SHB with information about the real owner of the number of shares that they receive investment trust in SHB. SHB has the right to suspend the shareholder rights of these shareholders in case it is discovered that they do not provide authentic information about the real owners of the shares;

+/ To comply with the Charter and Resolutions and Decisions of the General Meeting of Shareholders, the Board of Directors of SHB;

+/ Take personal responsibility when acting on behalf of a credit institution in any form to commit illegal acts, conduct business and other transactions for personal gain or to serve the interests of other organizations or individuals.

For more information, please contact the Office of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank, number 77 Tran Hung Dao Street, Tran Hung Dao Ward, Hoan Kiem District, City. Hanoi (telephone 024.39423388, ext. 861006, 861011, mobile 0949638833, Zalo).

Respectfully inform our shareholders.

**Receipt:**

- As above;
- Archived

**ON BEHALF OF SAIGON – HANOI BANK**  
**CHAIRMAN OF THE BOARD OF DIRECTORS**  
**Do Quang hien**  
(signed and sealed)

## APPENDIX

### INSTRUCTIONS FOR IMPLEMENTATION OF THE RIGHT TO BUY AND TRANSFER THE RIGHT TO BUY ADDITIONAL SHARES

*(Attached to Notice No. 412/CV-SHB dated November 8, 2021 on the last registration date to exercise the right to receive dividends in 2020 in shares, right to buy shares and guide shareholders to exercise the right)*

#### **I. Time to exercise the right to buy and transfer the right to an existing shareholder:**

- Time to register and pay to buy additional shares: from November 19, 2021 to December 8, 2021
- Time to transfer the right to buy: from November 19, 2021 to December 3, 2021
- The right to buy is transferred only once (not transferable to a third party).

#### **II. Location and procedures for exercising the right to buy or transfer the right to buy:**

##### **1. For depository stocks:**

Owners carry out procedures for registration of purchase orders, transfer of purchase rights and transfer of money/deposits for stock subscriptions at Depository members (securities companies, commercial banks) where securities accounts/ Securities depository account are opened.

*(If there are questions about the procedure for exercising rights, Shareholders should directly contact the Depository Member where the account is opened for instructions on implementation).*

##### **2. For non-depository stocks:**

Owners carry out procedures for registration to buy and transfer of purchase right at the Head Office or branches of SHB.

- a) Procedures for shareholders to register to buy and pay money to buy additional shares:
  - Step 1: Shareholders transfer/deposit to SHB's account opened at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hanoi Branch (account information in Section III)
  - Step 2: Shareholders fill in all information in the Application to buy shares (02 copies according to the form 01/SHB-CP of SHB)
  - Step 3: Shareholders submit directly or send certified mail the following documents to the address: BOD's Office Saigon - Hanoi Bank, 77 Tran Hung Dao, Tran Hung Dao ward, Hoan Kiem district, Hanoi city.

***For individuals:*** Registration form to buy shares, copy of ID Card/Passport, Money payment slip/Payment Authorization certified by the Bank.

***For organizations:*** Application form to buy shares, Certificate of business registration (1 certified copy), Resolution/Minutes of meeting of the General Meeting of Shareholders/Board of Directors/Board of Members on the capital contribution to purchase shares of SHB (1 copy), Decision on appointment of a representative of the contributed capital portion (1 copy), ID Card of the legal

representative and the representative of the contributed capital portion, power of attorney if the representative of the organization is not the legal representative, Payment Authorization certified by the Bank.

b) Procedures for shareholders to transfer the right to buy: Shareholders who own the right to buy SHB shares, after finding a partner to transfer the right to buy, perform the transfer of the right to buy as follows:

- Step 1: Shareholders complete all information of the Dossier of transfer of the right to purchase
- Step 2: Pay taxes and fees in accordance with SHB's regulations and laws. The transferee fills out an application to buy shares, pays money to buy shares by SHB's account opened at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hanoi Branch (account information in Section III)
- Step 3: Shareholders carry out procedures to transfer the right to buy and submit all documents on transfer of the right to buy together with the confirmation of tax and fee payment, the payment slip/payment authorization from the Bank at *BOD's Office Saigon - Hanoi Bank, 77 Tran Hung Dao, Tran Hung Dao ward, Hoan Kiem district, Hanoi city or SHB branches.*
  - ✓ Agreement on transfer of the right to buy (02 copies according to form 02/SHB-CP of SHB)
  - ✓ Application for registration to buy shares (02 copies according to the form 01/SHB-CP of SHB) for the transferee.
  - ✓ ID card of the transferer and transferee (For individuals)
  - ✓ For legal entities, in addition to the above documents, the following documents are required: Certified copy of the Certificate of Business Registration and ID card of the legal representative, Referral letter and ID card of the recommended person to carry out transfer/receipt procedures, Resolution/Meeting minutes of the General Meeting of Shareholders/BOD/Board of members on the transfer/receipt of transfer of the right to buy shares of SHB. The decision to appoint a representative of the contributed capital portion, the power of attorney if the organization is not the legal representative and the financial statement of the transferee for the latest period proving that there is enough capital to carry out the transaction.

### **III. Pay for ordered shares:**

Information on blocked accounts to receive money to buy shares:

+/**Name of account holder:** Saigon - Hanoi Commercial Joint Stock Bank

+/ Account number: 5555558668

+/ **Opened at:** Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hanoi branch

+/ **Contents of money transfer/payment for purchase:**

- ✓ For shareholders paying to buy: Nguyen Van A, ID card/business registration... transfer money to buy... shares, phone number...
- ✓ For shareholders receiving the transfer of the right to buy: Nguyen Van A, ID

card/business registration... transfer money to buy... shares (receipt of right transferred), phone number...

*(To ensure benefits and avoid confusion, shareholders are requested to note in detail and accurately the content of payment for shares according to the instructions)*

**Note:**

- After 5:00 p.m. on December 8, 2021 according to the time of purchase registration, payment and transfer of the above-mentioned purchase rights, if SHB has not received the full amount payable to the blocked account in Section III, the entire purchase right will automatically expire.
- For shareholders being Organizations/Enterprises: Shareholders must ensure compliance with the form of payment for transactions as prescribed in Decree 222/2013/ND-CP dated December 31, 2013 on cash payment and Circular 09/2015/TT-BTC dated January 29, 2015 guiding financial transactions of enterprises and other relevant provisions of law, specifically as follows:

Enterprises do not use cash (paper money, metal issued by the State Bank) to make payment when making capital contribution transactions and buying, selling and transferring capital contributions to other enterprises. When performing capital contribution transactions and buying, selling and transferring capital contributions to other enterprises, enterprises use the following forms:

  - ✓ Check payment
  - ✓ payment by payment order, money transfer
  - ✓ other forms of non-cash payment in accordance with current regulations
- Regarding information disclosure: Major shareholders, internal persons and related persons of internal persons, when exercising the right to buy, transfer or receive the right to buy additional shares, must disclose information in accordance with Circular 96. /2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding on information disclosure on the stock market.