

No.: 125/TB-SHB

Hanoi, August 02nd, 2024

ANNOUNCEMENT
(Regarding payment of 2023 cash dividends to shareholders)

Kind attention to: VALUED SHAREHOLDERS

- Pursuant to the Law on Credit Institutions No. 32 /2024/QH15 dated January 18, 2024 and guiding documents;
- Pursuant to Securities Law No. 54/2019/QH14 dated November 26, 2019 and amending, supplementing, and guiding documents;
- Pursuant to the Resolution of the 2024 Annual General Meeting of Shareholders No. 01/NQ-DHDCD dated April 25, 2024;
- Pursuant to Resolution No. 19/2024/NQ-HDQT dated July 1, 2024 on approving the final registration date for 2023 cash dividend payment of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank,

The Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank (SHB) respectfully informs shareholders about the payment of 2023 cash dividends as follows:

1. 2023 cash dividend payment rate: **5%/share** (01 share is eligible to receive VND 500).
2. Last registration date (closing date for list of shareholders) to exercise the right to receive 2023 cash dividends: **July 19, 2024.**
3. Dividend payment time: from **August 6, 2024.**
4. Dividend recipients: shareholders named in the list of shareholders as of the last registration date to exercise the right to receive 2023 cash dividends, as provided by Vietnam Securities Depository and Clearing Corporation.
5. Implementation location:
 - ✓ For deposited securities: Owners carry out procedures to receive cash dividends at depository members where shareholders open depository accounts (following instructions of depository members);
 - ✓ For undeposited securities: Owners carry out procedures to receive dividends at the Head Office/Branch/Transaction Office of Saigon - Hanoi Commercial Joint Stock Bank on working days starting from August 06th, 2024.
6. Documents to present when receiving cash dividends for undeposited securities:
 - For individuals: ID card/Citizen Identification card or Passport (as listed in the shareholder registry provided by the Vietnam Securities Depository and Clearing Corporation to SHB).

- For institutions: Business registration certificate (notarized copy), a letter from the institution authorizing the recipient, ID card/ Citizen Identification of the recipient (If shareholders prefer to receive dividends via transfer, they should contact SHB's customer service for procedural guidance).
- 7. Personal income tax obligation: SHB will withhold 5% of the total dividend amount from capital investment income, in accordance with the Personal Income Tax Law and related regulations, before disbursing cash dividends to shareholders.

For details related to receiving 2023 cash dividends, please contact SHB Board of Directors Office, Tel: 024.39423388 (ext. 861006,861011); Mobile 0949638833, or Zalo for instructions

Best regards./.

Recipients:

- As above;
- Archived: Admin, BOD Office

**PP. BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD**

Do Quang Hien
(Signed and stamped)