

No.: 117.1/TB-SHB

Hanoi, July 15, 2024

ANNOUNCEMENT

**(Re. providing and updating shareholder information
according to the provisions of the Law on Credit Institutions 2024)**

Kind attention to: VALUED SHAREHOLDERS

Saigon - Hanoi Commercial Joint Stock Bank (SHB) would like to extend our sincere greetings and heartfelt thanks to our shareholders for their trust, support, and continued partnership with SHB.

SHB respectfully informs shareholders about the provision and public disclosure of information in accordance with Article 49 of the Law on Credit Institutions No. 32/2024/QH15, dated January 18, 2024, effective from July 1, 2024 (hereinafter referred to as the "Law on Credit Institutions"), as follows:

- 1. Subjects to provide information:** Shareholders owning 01% or more of SHB's charter capital
- 2. Information shareholders need to provide:**
 - a. Information about shareholders:
 - For individual shareholders of Vietnamese nationality: Full name, personal identification number;
 - For foreign individual shareholders: Full name, nationality, passport number, date of issue, place of issue;
 - For institutional shareholders: number of Business Registration Certificate or equivalent legal documents (License of establishment and operation, Certificate of stock trading code registration, Investment registration certificate, etc.); Date of issue and place of issue;
 - b. Information about related persons of shareholders, as defined in Annex 1 attached to this announcement, including:
 - Information about related individuals, including: full name; personal identification number; Nationality, passport number, date of issue, place of issue (for foreigners); relationship with the informant;
 - Information about related entities, including: name, enterprise number, head office address, number of Business Registration Certificate or equivalent legal documents; Legal representative, relationship with the informant.
 - c. Number and share ownership ratio of shareholders at SHB.
 - d. Number and share ownership ratio of related persons of shareholders at SHB.

Note: Share ownership ratio is calculated based on SHB's Charter Capital in accordance with SHB's Business Registration Certificate or Establishment and Operation License (published on SHB website: <https://www.shb.com.vn/category/nha-dau-tu/cong-bo-thong-tin/>)

3. Providing and Updating Information

3.1. Methods and addresses for providing and updating information:

Shareholders shall fill in the information using Annex 02 (for individuals), Appendix 03 (for institutions) attached to this Announcement, sign, stamp (if applicable) and send both original and scanned copies to SHB at the following addresses:

- ✓ Mailing address for hard copies: Saigon - Hanoi Commercial Joint Stock Bank, No. 77 Tran H Hung Dao Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi.
- ✓ Email address for scanned copies: vanphonghdqt@shb.com.vn

3.2. Circumstances for Providing and Updating Information:

- First-time Submission: shareholders shall provide SHB with the required information within 7 working days from the arising date.

- Updating Information:

- ✓ When there is a change in shareholders and related persons information at Points a and b, Section 2 of this Announcement;
- ✓ When there is a change in share ownership ratio, shareholders' ownership ratio or related persons amounting to 1% or more of SHB's charter capital compared to previously provided information.

Time to provide changed information to SHB: within 07 working days from the date of occurrence or change in information.

(Form of information change in accordance with Annex 04)

Note: Shareholders must ensure that the information provided to SHB is truthful, accurate, complete, and timely and must be responsible for the provision and disclosure of such information.”

4. Reporting and disclosing information

SHB shall list and retain the information provided by shareholders, as specified in Section 2 of this Announcement at its Head Office and shall submit a written report to the State Bank within 7 working days of receiving this information from shareholders. Annually, SHB shall disclose the information detailed in points a, c, and d of Section 2 of this Announcement at the General Meeting of Shareholders.

At the same time, SHB shall publicly disclose the full names of individuals and institutional shareholders owning 1% or more of SHB's charter capital, along with the number and percentage of SHB shares held by shareholders and related persons, on SHB's website (at: <https://www.shb.com.vn/category/nha-dau-tu/cong-bo-thong-tin/>). This information will be made available within 7 working days from the date SHB receives the shareholder information.

For further clarification, please contact SHB Board of Directors Office:

Tel: 024.39423388 (ext. 861006,861011); Mobile 0949638833.

Best regards./.

Recipients:

- As above;
- Archive at: Admin, BOD Office

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

Do Quang Hien
(Signed and stamped)

ANNEX 01: Related persons
(In accordance with provisions of Clause 24, Article 4 of the Law on Credit Institutions)

“Related person” means an organization or individual that has a direct or indirect relation with another organization or individual in any of the following cases:

1. Parent company with subsidiary and vice versa; parent company with sub-subsidiary and vice versa; credit institution with its subsidiary and vice versa; credit institution with its sub-subsidiary and vice versa; among subsidiaries of a parent company or credit institution; among sub-subsidiaries of a subsidiary of a parent company or credit institution; managers, controllers or members of the Board of Controllers of a parent company or credit institution, and individual or organization competent to appoint these persons with a subsidiary and vice versa;
2. Company or credit institution with its managers, controllers or members of the Board of Controllers, or with company or organization competent to appoint these persons and vice versa;
3. Company or credit institution with organization or individual that owns 5% or more of the charter capital or voting share capital of that company or credit institution and vice versa;
4. Individual with his/her spouse; natural father/mother, foster father/mother, stepfather, stepmother, father-in-law, mother-in-law; natural/foster child, stepchild, daughter-in-law, son-in-law; sibling; half-sibling; brother/sister-in-law of the sibling or half-sibling (hereinafter referred to as “spouse, father, mother, child or sibling”); maternal grandfather/grandmother, paternal grandfather/grandmother; maternal/paternal grandchild; and maternal/paternal aunt, uncle and nibbling;
5. Company or credit institution with individual defined at Point d of this Clause, with manager, controller, member of the Board of Controllers, capital contributor or shareholder owning 5% or more of the charter capital or voting share capital of that company or credit institution and vice versa;
6. Individual authorized to act as a representative of an organization or individual's stake specified at Points 1, 2, 3, 4 and 5 of this Clause with authorizing organization or individual; individuals authorized to act as representatives of stakes of an institution;.
7. Other juridical persons and individuals that pose risks to the operation of the credit institution or foreign bank’s branch, defined according to the rules and regulations of the credit institution or foreign bank’s branch or specified in writing by the State Bank of Vietnam through inspection or supervision.