

Hanoi, February 13, 2025

No: 02/2025/NQ-HĐQT

RESOLUTION OF THE BOARD OF DIRECTORS

(Re: Approval on the final registration date for 2023 stock dividends)

THE BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 47/2010/QH12 dated June 10, 2010 and documents amending, supplementing and guiding its implementation ;
- Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019 and documents amending, supplementing and guiding its implementation;
- Pursuant to Resolution No. 01/NQ-ĐHĐCĐ dated April 25, 2024 of the General Meeting of Shareholders of Saigon - Hanoi Commercial Joint Stock Bank;
- Pursuant to Document No. 10678/NHNN – TTGSNH dated December 30, 2024 of the State Bank of Vietnam on increasing SHB's charter capital;
- Pursuant to Document No. 624/UBCK-QLCB dated February 7, 2025 of the State Securities Commission on SHB's report on issuing stock dividends;
- Pursuant to the current Charter of Saigon - Hanoi Commercial Joint Stock Bank ;
- Pursuant to the Minutes of the Board of Directors meeting No. 02/2025/BB-HĐQT dated 13/02/2025 of the SHB Board of Directors;

RESOLVES THAT:

Article 1. The final registration date for 2023 stock dividends is set as follows:

1. Stock name: Saigon - Hanoi Commercial Joint Stock Bank
2. Ticker code: SHB
3. Type of share: Common shares
4. Final registration date: 27/02/2025
5. Reason and purpose: Issuance of stock dividends for the year 2023.
6. Dividend payout ratio: 11% (The owner of 100 shares will get 11 additional shares)
7. Expected number of shares to be issued: 402,865,359
8. Total expected issuance value at par: VND 4,028,653,590,000.
9. Expected charter capital after issuance: VND 40,657,739,010,000
10. Dividend distribution method:
 - ✓ For deposited shares: Shareholders will receive stock dividends through the depository members where their accounts are maintained.
 - ✓ For non-deposited shares: Shareholders must complete the necessary procedures at SHB and present a valid identification document.

Article 2. The Board of Management, the Board of Directors Office and relevant departments are assigned to execute the procedures for the distribution of 2023 stock dividends in compliance with applicable regulations.

Article 3. The Chief Executive Officer, Deputy Chief Executive Officers, the Board of Directors Office and heads of relevant departments are responsible for implementing this Resolution.

This Resolution comes into effect from the date of signing./.

PP. THE BOARD OF DIRECTORS

Recipients:

- As stated in Article 2 (for action);
- Board of Directors and Supervisory Board members (for information);
- Archive: Admin, BOD office.

CHAIRMAN

(signed and sealed)

Do Quang Hien