



Hanoi, March 31, 2025

No.: 01/2025/TTr - HDOT

PROPOSAL
(Re: Profit allocation plan for 2024)

To: GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and guiding documents;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and guiding documents;
- Pursuant to the current Charter of Saigon - Hanoi Commercial Joint Stock Bank;
- Pursuant to the 2024 audited financial statements of Saigon - Hanoi Commercial Joint Stock Bank;

The Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank (SHB) would like to propose to the General Meeting of Shareholders for approval upon the profit allocation plan for the year 2024 as follows:

1. Detailed profit allocation plan for 2024 as audited:

No.	Item	Amount (million VND)
1	Separate pre-tax profit in 2024	11,339,253
2	Separate post-tax profit in 2024	9,132,038
3	Distribution to Funds in 2024 ((3.1)+(3.2))	1,826,408
3.1	Reserve Fund for Additional Charter Capital ((2)x10%)	913,204
3.2	Financial Reserve Fund ((2)x10%)	913,204
4	2024 profit after distribution to funds (2)-(3)	7,305,630
5	Previous year's remaining undistributed profit	967,696
6	Profit available for dividend payment (4)+(5)	8,273,326
7	Dividend capital (including the charter capital increased from 2023 stock dividend payment at the rate of 11%, excluding treasury shares)	40,652,508



NGÂN HÀNG
THƯƠNG MẠI
SÀI GÒN - P.
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No.	Item	Amount (million VND)
8	Dividend payment in 2024 to shareholders (rate 18%: 5% cash and 13% stock)	7,317,451
8.1	<i>Cash dividend payment to shareholders (expected 5% of total outstanding common shares at the time of closing the list of shareholders entitled to receive dividends)</i>	2,032,625
8.2	<i>Stock dividend payment to shareholders (expected 13% of total outstanding common shares at the time of closing the list of shareholders entitled to receive dividends)</i>	5,284,826
9	Remaining profit (6)-(8)	955,875

The dividend payment in shares is only made after SHB has completed procedures to get approval from the State Bank and the State Securities Commission in accordance with the law.

2. The General Meeting of Shareholders is proposed to authorize and assign the Board of Directors to:

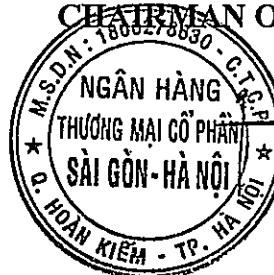
2.1. Decide on the time to finalize the list of shareholders to exercise rights, the time to pay dividends, and implement dividend payout according to the provisions of law.

2.2. Implement the allocation of profit and decide on the use of unallocated accumulated after-tax profits and other equity sources of SHB in compliance with the law and SHB's charter ensuring the rights of the bank as well as the interests of shareholders.

2.3. Proactively handle all arising work to complete profit allocation and dividend payment at SHB depending on the actual situation and requirements of competent State agencies

The Board of Directors respectfully proposes to the General Meeting of Shareholders!

PP. BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD



Đỗ Quang Hiến