

Hanoi, March 03, 2025

No.: 03/CV-SHB

**INVITATION
TO THE 33rd ANNUAL GENERAL MEETING OF SHAREHOLDERS**

TO OUR VALUED SHAREHOLDERS:

The Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank (SHB) hereby announces and cordially invites shareholders and investors to attend the 33rd Annual General Meeting of Shareholders (AGM):

1. **Time :** 13:00 April 22, 2025;
2. **Venue :** Grand Ballroom, Melia Hotel.
No. 44B Ly Thuong Kiet, Hoan Kiem district, Hanoi.
3. **Attendance eligibility:** Shareholders and investors holding SHB equity as of March 14, 2025 (the shareholder record at the final registration date as provided by the Vietnam Securities Depository and Clearing Corporation).
4. **Agenda:** please refer to the attached (tentative) agenda

Shareholders unable to attend the AGM in person may use the SHB Proxy Form and appoint either a proxy to attend on their behalf or a delegate from the attached list of Delegates proposed by SHB.

The full AGM agenda, registration forms, Proxy Form, and all AGM-related documents are available and updated on the SHB website (www.shb.com.vn) in the Investor Relations/Information Disclosure section .

Note:

1. To ensure the efficient organization of the AGM and to best serve our shareholders, we kindly request that shareholders submit the Registration Form for Attendance/Proxy Form (enclosed) to the Bank before 4:00 p.m. on April 21, 2025, via one of the following methods:
(1) Physical delivery: Office of the Board of Directors, SHB Bank, 77 Tran Hung Dao Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi.
(2) Zalo Submission (Soft copy): 0949638833;
(3) Email Submission (Soft copy): vanphonghdqt@shb.com.vn ;
(4) Online Registration: Via the link provided on the SHB website.
2. Shareholders or their duly authorized proxies **attending the AGM must present** the original Identity Card/Citizen Identity Card/Passport as per the registered shareholder information and the original Proxy Form (if applicable) to complete the registration process.

Your timely and complete attendance is greatly appreciated.

Sincerely,

**PP THE BOARD OF DIRECTORS
CHAIRMAN**



[Signature]
Do Quang Hien

(TENTATIVE) AGENDA
THE 33rd ANNUAL GENERAL MEETING OF SHAREHOLDERS

Time: Tuesday, April 22, 2025
Venu: Grand Ballroom , Melia Hotel, Hanoi

No.	Time	Description	Done by
I OPENING PROCEDURES			
1	13:00-13:30	Shareholder registration and welcome	Organizing Committee
2	13:30-13:40	Opening remarks and introduction of attendants	Host
3	13:40-13:45	Report on shareholder eligibility inspection	Shareholder Eligibility Inspection Committee
4	13:45-14:00	Introduction of the Presidium and Support Committees, Approval of the Agenda and Meeting Regulations.	Host/Presidium
II MAIN SESSION			
5	14:00-15:00	Board of Directors' report on 2024 BOD performance and 2025 Strategic Direction	Board of Directors Representative
6		Chief Executive Officer's report on 2024 business performance and 2025 business plan	Chief Executive Officer
7		Board of Supervisors' report on 2024 operations and orientation in 2025	Head of Board of Supervisors
8		Presentation of the Board of Directors' Proposals	Board of Directors Representative
9		Presentation of the Board of Supervisors' Proposals	Board of Supervisors Representative
10	15:00-15:30	Discussion and Q&A	Shareholders and Presidium
11	15:30-15:50	Voting on the Reports and the Proposals of the Board of Directors and the Board of Supervisors.	Ballot counting Committee, Shareholders
12	15:50-16:20	Tea break	
13	16:20-16:40	Approval of voting results: Voting results for Reports at the AGM and Proposals of the Board of Directors and Board of Supervisors	Ballot counting Committee
III CLOSING SESSION			
14	16:40-17:30	Approval of the 2025 AGM Minutes	Secretariat
15		Speech from State Bank of Vietnam representative	State Bank of Vietnam Representative
16		Closing remarks	Presidium

PP THE ORGANIZING COMMITTEE

CHỦ TỊCH HĐQT
Đỗ Quang Hiến



Solid partner

SAIGON - HANOI COMMERCIAL

NGÂN HÀNG
JOINT STOCK BANK

HEADQUARTER

No. 77 Tran Hung Dao street, Hoan Kiem district, Ha Noi

Tel: (024) 3942 3388 – Fax: (024) 3941 0844

Website: www.shb.com.vn

LIST OF DELEGATES THE 33rd ANNUAL GENERAL MEETING OF SHAREHOLDERS

No.	Full name	ID card number	Date of issue and Place of issue	Title
1	Do Quang Hien	001062048690	May 12, 2022, Police Department for Administrative Management (AM) of Social Order	Chairman of the Board of Directors (BOD)
2	Do Quang Vinh	001089000968	November 4, 2021, Police Department for AM of Social Order	Vice Chairman of the BOD
3	Thai Quoc Minh	001060014196	November 10, 2021, Police Department for AM of Social Order	BOD member
4	Pham Viet Dan	037074007918	November 22, 2021, Police Department for AM of Social Order	BOD member
5	Do Van Sinh	001061016230	March 31, 2021, Police Department for AM of Social Order	Independent BOD member
6	Ngo Thu Ha	001173047668	November 22, 2021 , Police Department for AM of Social Order	BOD member and Chief Executive Officer
7	Pham Hoa Binh	092061000628	August 14, 2021, Police Department for AM of Social Order	Head of the Board of Supervisors
8	Do Duc Hai	001082037755	March 26, 2021, Police Department for AM of Social Order	Deputy Chief Executive Officer
9	Le Dang Khoa	010074000104	February 20, 2020, Police Department for AM of Social Order	Deputy Chief Executive Officer

10	Ninh Thi Lan Phuong	033174000585	February 4, 2022, Police Department for AM of Social Order	Deputy Chief Executive Officer
11	Nguyen Huy Tai	010074000055	February 4, 2022, Police Department for AM of Social Order	Deputy Chief Executive Officer

Shareholders and investors unable to attend the AGM in person may appoint one of the aforementioned delegates as their proxy. The proxy form must be sent to the SHB Board of Directors Office before 16:00 on April 21, 2025, at the following address:

Board of Directors Office
Saigon - Hanoi Commercial Joint Stock Bank
5th Floor, No. 77, Tran Hung Dao Street, Hoan Kiem District, Hanoi City
Tel: (024) 3942 3388 (extension 861006, 861011), Mobile: 0949638833

