

No.: 3172/2025/CV-SHB

Hanoi, June 17<sup>th</sup>, 2025

**AD HOC INFORMATION DISCLOSURE**

**Kind attention to:** - **The State Securities Commission of Vietnam;**  
- **Vietnam Stock Exchange;**  
- **Ho Chi Minh City Stock Exchange,**

1. Name of the Company: Saigon – Hanoi Commercial Joint Stock Bank
  - Ticker code: SHB
  - Head office address: No. 77, Tran Hung Dao street, Tran Hung Dao ward, Hoan Kiem district, Hanoi city
  - Phone number: 024.39423388 Fax: 024.39410844
  - Email: [vanphonghdqt@shb.com.vn](mailto:vanphonghdqt@shb.com.vn)
2. Information disclosure as follows: Saigon – Hanoi Commercial Joint Stock Bank (SHB) disclosed that it has received Document No. 2429/UBCK-QLCB dated June 12, 2025, from the State Securities Commission of Vietnam regarding the documentation of the Report on the execution of SHB's second tranche public offering of Bonds.
3. This information was posted on SHB public website on June 17<sup>th</sup>, 2025 at the following link: <https://www.shb.com.vn/category/nha-dau-tu/cong-bo-thong-tin/>.

We hereby certify that the above information is accurate and take full responsibility before the law for the information disclosed.

Best regards,

**Recipients:**

- As stated above;
- Archived at Admin dpt., the BOD's office

**PP. SAIGON – HANOI COMMERCIAL JS BANK**  
(signed and stamped)

**CHIEF EXECUTIVE OFFICER**  
**Ngo Thu Ha**

**Attachment:**

*Document No. 2429/UBCK-QLCB dated June 12, 2025, from the State Securities Commission of Vietnam regarding the Report on the execution of SHB's second tranche public offering of Bonds.*

**MINISTRY OF FINANCE  
STATE SECURITIES COMMISSION**

**SOCIALIST REPUBLIC OF VIETNAM  
Independence – Freedom - Happiness**

No.: 2429/UBCK-QLCB

*Hanoi, June 12<sup>th</sup>, 2025*

Re: Documentation of the Report on the  
execution of SHB's second tranche public  
offering of Bonds

Attention to: Saigon – Hanoi Commercial Joint Stock Bank

The State Securities Commission of Vietnam (SSC) acknowledges receipt of documentation from Saigon – Hanoi Commercial Joint Stock Bank (Ticker Code: SHB – listed on the Ho Chi Minh City Stock Exchange) according to Official Letter No. 2825/2025/CV-SHB dated June 2, 2025, regarding the execution of its second tranche public offering of bonds, as approved under Certificate No. 226/GCN-UBCK dated December 6, 2024. The SSC has the following comments:

1. SHB is requested to proceed with the execution of the second tranche of its public bond offering in accordance with the contents of Certificate No. 226/GCN-UBCK issued by the Chairman of the SSC on December 6, 2024, and the Updated Prospectus dated June 2, 2025.
2. SHB is required to disclose information on the Updated Prospectus dated June 2, 2025, and the Prospectus as certified under Certificate No. 226/GCN-UBCK dated December 6, 2024, in accordance with Clause 2, Article 29 of Decree No. 155/2020/ND-CP dated December 31, 2020, which details the implementation of certain provisions of the Law on Securities.
3. Within 07 working days from the date of SSC's acknowledgment of receipt of the report on the execution of the second tranche, SHB is required to publish the Offering Announcement (Tranche 2) in 01 online or printed newspaper for 03 consecutive issues, and disclose the same information on SHB's official website and the Stock Exchange's information disclosure portal, in accordance with Clause 5, Article 41 of Decree No. 155/2020/ND-CP.
4. Within 10 days from the conclusion of the second tranche, SHB is requested to submit a Report on Offering Results to the SSC, accompanied by a written confirmation from the bank holding the escrow account, verifying the proceeds received from the offering, as required by Clause 7, Article 41 of Decree No. 155/2020/ND-CP.

Kindly informs for your acknowledgement and action.

***Recipients:***

- As above;
- Chairman of SSC (to report);
- HSX;
- HNX;
- VSDC;
- GSDC;
- SHB;
- Archived: Admin, HR (09).

**ON BEHALF OF THE CHAIRMAN  
HEAD OF SECURITIES OFFERING  
MANAGEMENT DEPARTMENT**

*(signed and stamped)*

**Khuong Tien Hung**