



**SAIGON – HANOI
COMMERCIAL JS BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 3196/ 2025 /TB-SHB

Hanoi, June 18th 2025

NOTICE

Re: Public bond offering

(Certificate of registration for public bond offering No. 226/GCN-UBCK issued by the Chairman of the State Securities Commission on December 6, 2024 and Official Letter No. 2429 /UBCK-QLCB dated June 12, 2025 of the State Securities Commission on report on the implementation of SHB 's second public bond offering)

I. The Issuer overview

- 1. Name of the Issuer (full name):** SAIGON - HANOI COMMERCIAL JOINT STOCK BANK (“The Issuer ”)
- 2. Abbreviation:** SAHABANK
- 3. Head office address:** No. 77 , Tran Hung Dao Street , Tran Hung Dao Ward, Hoan Kiem District , Hanoi City , Vietnam
- 4. Phone number:** (02 4) 39423388
Fax number: (02 4) 39410844
Website : www.shb.com.vn
- 5. Charter capital :** VND 40,657,470,020,000 *(according to Decision No. 1700/QD-NHNN dated April 8, 2025 of the State Bank of Vietnam on amending the License for establishment and operation of Saigon - Hanoi Commercial Joint Stock Bank)*
- 6. Ticker code :** SHB
- 7. Current account opened at:** Saigon - Hanoi Commercial Joint Stock Bank
Account number: 1023683885
- 8. Business registration certificate:** no.1800278630 first issued by Can Tho Department of Planning and Investment on December 10, 1993, 35th change registration issued by Hanoi Department of Planning and Investment on July 2, 2024 .
- Key business lines: Commercial banking, retail banking. Industry code: 64

- Main products/services:
 - Commercial banking: including capital mobilization, credit extension, foreign exchange and payment services, other commercial banking activities and services;
 - Retail banking: focus on serving all customer segments, developing capital mobilization/lending/payment products and services to meet the financial needs of individuals; developing card products.
- 9. Establishment and operation license:** Establishment and operation license No.115/GP-NHNN issued by the State Bank of Vietnam on November 30, 2018, amended by Decision No. 1321/QD-NHNN dated August 11, 2021 and Decision No. 1700/QD-NHNN dated April 8, 2025.

II. Purpose of offering

The Issuer plans to use the proceeds from the bond issuance to supplement Tier 2 capital, enhance the capital adequacy ratio, and provide loans to SHB's customers.

III. Overview of the Offerings

1. **Bond Name:** Public offering of SHB Bond 2024 ("**Bonds**") .
2. **Type of Bond:** Bonds are non-convertible, unsecured, and non-warranted. They qualify as a subordinated debt and satisfy the regulatory requirements for inclusion in the Issuer's Tier 2 capital.
3. **Face value :** VND 100,000/Bond (one hundred thousand dong per bond).
4. **Total number of Bonds offered:** 50,000,000 (fifty million) Bonds. Specifically:

No.	Tranche	Number of Bonds
1	Tranche 1	25,000,000
2	Tranche 2	25,000,000 + Number of unsold bonds from Tranche 1
Total		Maximum 50,000,000

IV. Second Offering Plan

1. **Bond Name:** Public offering of SHB Bond 2024 ("**Bonds**") .
2. **Type of Bond:** Bonds are non-convertible, unsecured, and non-warranted. They qualify as a subordinated debt and satisfy the regulatory requirements for inclusion in the Issuer's Tier 2 capital.
3. **Bond Code:** SHBC7Y202402
4. **Face value:** VND 100,000/Bond (one hundred thousand dong per bond).
5. **Total number of Bonds:** **26,493,810** (twenty six million four hundred and ninety three thousand eight hundred and ten). Of the total offering, 1,493,810 (one million four hundred

ninety three thousand eight hundred ten) unsold bonds from Tranche 1 and 25,000,000 (twenty five million) bonds expected to be offered under Tranche 2 have been duly approved.

6. **Total value of Bonds at par value: 2,649,381,000,000 VND** (two thousand six hundred and forty nine billion three hundred and eighty one million Dong).
7. **Term** : 07 (seven) years.
8. **Interest rate:** The Bond bears a floating interest rate, which is applied to each Interest Period based on the following formula:

Interest Rate = Reference Interest Rate + a margin of 3 % p.a (three percent per annum)

"Reference Interest Rate" means the average interest rate of personal savings deposits in Vietnamese Dong (VND) with a 12-month term and interest paid at the end of the term, as announced on the official websites of the Reference Banks on the relevant Interest Date.

For clarity, in the event that the website of a Reference Bank displays interest rates for multiple locations, the rate applicable at the location where the Reference Bank's head office is located shall take precedence.

Reference Banks refer to the following four banks: Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Industry and Trade of Vietnam and Bank for Agriculture and Rural Development of Vietnam.

For the first Interest Period, the Interest Date is the date on which applications for the purchase of Bonds under the respective Tranche are received. For all subsequent Interest Periods, the Interest Date is the seventh (7th) Business Day prior to the first day of the relevant Interest Period.

"Interest Period" means each period of six (06) consecutive months, commencing from the Issue Date and ending on the Maturity Date.

9. **Interest payment interval:** Interest shall be paid periodically every six (06) months from the Issue Date.
10. **Offering price:** VND 100,000 (one hundred thousand Dong) per bond
11. **Distribution method:**

The Bonds are sold directly to investors at SHB's Head Office, Branches, and Transaction Offices, and are also distributed through the Issuing Agent, Saigon - Hanoi Securities Joint Stock Company..
12. **Minimum order quantity:**
 - For individual investors: a minimum of 100 (one hundred) Bonds, equivalent to VND 10,000,000 (ten million Vietnamese Dong) at par value;
 - For institutional investors: a minimum of 1,000 (one thousand) Bonds, equivalent to VND 100,000,000 (one hundred million Vietnamese Dong) at par value.

To avoid any confusion, investors may only subscribe bonds in multiples of one hundred, with a minimum of 100 Bonds for individual investors and 1,000 Bonds for institutional investors.

13. Subscription period: From **June 27, 2025** to **July 28, 2025**.

14. Subscription locations:

- *The Issuer:*
 - SHB's Head Office, Branches, and Transaction Offices nationwide. Detailed addresses of SHB's Branches and Transaction Offices are available at:
<https://www.shb.com.vn/mangluoi/mang-luoi-hoat-dong/>
 - Hotline number: *6688
- *The issuing agent:*
Saigon – Hanoi Securities Joint Stock Company
 - Address: Floor 1 - 5 Unimex Hanoi Building, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi City
 - Telephone number: (84 24) 38 181 888 - Extension: 105, 111, 112, 122, 123.

15. Payment Period for subscription: From **June 27, 2025** to **July 28, 2025**

16. Bank account for bond subscription payment:

- Account number: 992788686868
- Account holder name: Saigon - Hanoi Commercial Joint Stock Bank
- At Loc Phat Vietnam Commercial Joint Stock Bank , Dong Do Branch

17. Place of publication of the Prospectus:

The Prospectus and other relevant documents are published at

- The official website of the Issuer: www.shb.com.vn
- The official website of the Issuing Agent: <https://www.shs.com.vn>

V. Other entities involved in this public bond offering

Consulting agency, Issuing Agent, Subscription Agent and Pre-Listing Bond Depository

Saigon – Hanoi Securities Joint Stock Company

Address: Floor 1 - 5 Unimex Hanoi Building, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi City

Telephone number: (84 24) 38 181 888 *Fax:* (84 24) 38 181 688

Website: www.shs.com.vn

Auditing companies

KPMG Vietnam Co., Ltd. – Auditing Financial Statements for 2022

Address: 46th Floor, Keangnam Tower, Hanoi Landmark Tower, 72-storey building, Lot E6, Pham Hung Street, Cau Giay New Urban Area, Me Tri Ward, Nam Tu Liem District, Hanoi City, Vietnam

Telephone number: (84 24) 3946 1600

Website: www.kpmg.com/vn

Deloitte Vietnam Auditing Company Limited – Auditing Financial Statements for 2023 and 2024

Address: 15th Floor, Vinaconex Building, No. 34 Lang Ha, Lang Ha Ward, Dong Da District, Hanoi City, Vietnam

Telephone number: (84 24) 7105 0000

Website: www2.deloitte.com/vn

Yours sincerely,

Recipients:

- As required by the applicable law;
- BOD and BOM office: to report;
- Archived at: Admin Dpt.

SAIGON-HANOI COMMERCIAL JS BANK

LEGAL REPRESENTATIVE

CHIEF EXECUTIVE OFFICER

(signed and stamped)

NGO THU HA