

**No.: 14/2025/TB-SHB**

*Hanoi, June 18<sup>th</sup> 2025*

**NOTICE**  
**(Regarding cash dividend payment for 2024)**

**Kind attention to: VALUED SHAREHOLDERS,**

- Pursuant to Credit Institutions Law No. 32/2024/QH15 dated January 18, 2024 and its guidelines;
- Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019 and documents amending, supplementing and guiding its implementation;
- Pursuant to Resolutions of the 2025 Annual General Meeting of Shareholders No. 01/2025/NQ-ĐHĐCĐ dated April 22, 2025;
- Pursuant to Resolution No.10/2025/NQ-HĐQT dated May 19, 2025 on approving the record date for cash dividend payment for 2024 of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank,

The Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank (SHB) is pleased to inform our valued shareholders of the 2024 cash dividend payment as follows:

1. Dividend yield rate: **5%/share** (1 share receives 500 VND).
2. Record date to finalize the list of shareholders entitled to receive the 2024 cash dividend: **June 10, 2025.**
3. Dividend payment period: starting from **June 20, 2025.**
4. Eligible shareholders: Shareholders are included on the list of shareholders as of the record date, as provided by the Vietnam Securities Depository and Clearing Corporation.
5. Dividend payment method:
  - ✓ For deposited shares: Shareholders will receive cash dividends via the depository members where their securities accounts are opened, in accordance with the instructions of the respective depository members;
  - ✓ For non-deposited shares: Shareholders may receive cash dividends at the Head Office, Branches, or Transaction Offices of Saigon - Hanoi Commercial Joint Stock Bank on business days, starting from June 20, 2025.
6. Required documents for receiving cash dividend on non-deposited shares:
  - For individual shareholders: ID card or Passport (as registered in the list of shareholders provided by the Vietnam Securities Depository and Clearing Corporation to SHB).
  - For institutional shareholders: Notarized copy of the business registration certificate, letter of introduction authorizing the recipient, ID card of the authorized

recipient. (For dividend receipt via bank transfer, please contact our Customer Service Counter for detailed instructions).

7. Personal income tax obligation: SHB will withhold 5% of the total dividend amount as personal income tax on income from capital investment, in accordance with the Personal Income Tax Law and its guidelines, prior to distributing cash dividends to shareholders.

For further details regarding the receipt of 2024 cash dividends, you are kindly requested to contact our Investor Relations Department at telephone number: 024.3942.3388 (Ext. 861006, 861011) and mobile phone number: 0949.638.833 (also available via Zalo).

Yours sincerely,

**Recipients :**

- As stated above;
- Archived at: Admin Dpt., IR Dpt.

**PP THE BOARD OF DIRECTORS**

**CHAIRMAN OF THE BOD**

*(signed and stamped)*

**Do Quang Hien**