

Hanoi, August 4, 2025

AD-HOC INFORMATION DISCLOSURE

**To : - State Securities Commission of Vietnam;
- Vietnam Stock Exchange;
- Ho Chi Minh City Stock Exchange,**

1. Issuer Name: 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
- Contact phone: 024.39423388 Fax: 024.39410844
- Email: vanphonghdqt@shb.com.vn

2. Information disclosure is as follows : Saigon - Hanoi Commercial Joint Stock Bank (SHB) announced Official Document No. 3931/UBCK-QLCB dated July 31, 2025 of the State Securities Commission of Vietnam on SHB's report on stock dividend issuance.

3. This information was published on the Bank's official website on August 4, 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 the full legal responsibility in regard to the information disclosed.

PP. SAIGON-HANOI COMMERCIAL JS BANK
CHIEF EXECUTIVE OFFICER

Recipients :

- As stated in recipients;
- Archived at Admin, BoD office

(Signed and stamped)

Ngo Thu Ha

Attached documents :

- Official Document No. 3931/UBCK-QLCB dated July 31, 2025 of the State Securities Commission of Vietnam on SHB's report on stock dividend issuance

**MINISTRY OF FINANCE
STATE SECURITIES COMMISSION
OF VIETNAM**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 3931/UBCK-QLCB
Re: SHB's report on stock dividend
issuance

Hanoi, July 31st, 2025

Attention to: Saigon – Hanoi Commercial Joint Stock Bank

The State Securities Commission of Vietnam (SSC) has received the report on stock dividend issuance as submitted by Saigon - Hanoi Commercial Joint Stock Bank (Ticker code: SHB – listed on the Ho Chi Minh City Stock Exchange) in Document No. 4171/2025/CV-SHB dated July 22, 2025. The SSC hereby provides the following comments:

1. Organizations and individuals involved in the preparation of the Report shall be held legally responsible for the legality, accuracy, truthfulness, and completeness of the Report in accordance with Clause 1, Article 11a of the Securities Law No. 54/2019/QH14 dated November 26, 2019, as amended and supplemented under Clause 4, Article 1 of Law No. 56/2024/QH15 dated November 29, 2024, which revises and supplements a number of provisions of the Securities Law, the Accounting Law, the Law on Independent Audit, the State Budget Law, the Law on Management and Use of Public Property, the Law on Tax Administration, the Personal Income Tax Law, the National Reserve Law, and the Law on Handling of Administrative Violations.

2. The SSC has announced on SSC's website on the full receipt of the report on stock dividend issuance of the Bank. The stock dividend issuance plan of the Bank is in accordance with the Resolution of the AGM in 2025 No. 01/2025/NQ-DHDCD dated April 22, 2025, Resolution of the BOD No. 19/2025/NQ-HDQT dated July 22, 2025, Document No. 6241/NHNN-QLGS dated July 18, 2025 of the State Bank of Vietnam and the applicable law.

3. The SSC kindly requests the Bank to conduct information disclosure and issuance of shares in accordance with Article 69 Decree No. 155/2020/ND-CP of the Government detailing certain Articles of the Securities Law.

Kindly inform for your acknowledgement and action./.

Recipients:

- As above;
- Chairman of the SSC (to report);
- HSX;
- VSDC;
- GSDC;
- Archived: Admin, QLCB (07b).

**ON BEHALF OF CHAIRMAN
DIRECTOR OF SECURITIES OFFERING
MANAGEMENT DEPARTMENT**

(Signed and stamped)

KHUONG TIEN HUNG