

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 the Resolution of the Board of Directors regarding the approval on the record date for 2024 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

(Signed and stamped)

Recipients :

- As stated above;
- Archived at Admin, BoD office

Ngo Thu Ha

Attached documents :

- The Board of Directors' Resolution no. 22/2025/NQ-HĐQT dated 04/08/2025



**SAIGON – HANOI
COMMERCIAL JS BANK**

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

Hanoi, August 4, 2025

No: 22/2025/NQ-HDQT

RESOLUTION OF THE BOARD OF DIRECTORS

(Regarding the Approval on the record date for 2024 stock dividend issuance)

THE BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and documents amending, supplementing and guiding its implementation ;
- Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019 and documents amending, supplementing and guiding its implementation;
- Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 22, 2025 of the General Meeting of Shareholders of Saigon - Hanoi Commercial Joint Stock Bank;
- Pursuant to Document No. 6241/NHNN-QLGS dated July 18, 2025 of the State Bank of Vietnam on increasing SHB's charter capital;
- Pursuant to Document No. 3931/UBCK-QLCB dated July 31, 2025 of the State Securities Commission of Vietnam on SHB's report on issuing stock dividends;
- Pursuant to the current Charter of Saigon - Hanoi Commercial Joint Stock Bank ;
- Pursuant to the Minutes of the Board of Directors meeting No.11/2025/BB-HDQT dated August 4, 2025 of the SHB Board of Directors;

HEREBY RESOLVES THAT :

Article 1. The record date for 2024 stock dividend is set as follows:

1. Stock name: Saigon - Hanoi Commercial Joint Stock Bank
2. Ticker code: SHB
3. Type of stock: Common stock
4. Record date: 19/08/2025
5. Reason and purpose: Issuance of stock dividends for the year 2024.
6. Stock dividend of 13% (The owner of 100 shares will get 13 additional shares)
7. Expected number of shares to be issued: 528.482.606
8. Total expected issuance value at par: VND 5.284.826.060.000.
9. Expected charter capital after issuance: 45.942.296.080.000 VND
10. Dividend distribution method:
 - ✓ For deposited shares: Shareholders will receive stock dividends through the depository members where their accounts are maintained.
 - ✓ For non-deposited shares: Shareholders must complete the necessary procedures at SHB and present a valid identification document.

Article 2. The Board of Directors, the Investor Relations Department and relevant departments are assigned to execute the procedures for the distribution of 2024 stock dividends in compliance with applicable regulations.

Article 3. The Chief Executive Officer, Deputy Chief Executive Officers, the Investor Relations Department and heads of relevant departments are responsible for implementing this Resolution.

This Resolution comes into effect from the date of signing./.

PP. THE BOARD OF DIRECTORS

Recipients:

- As stated in Article 2 (for action);
- Board of Directors and Supervisory Board members (for information);
- Archived: Admin, BOD office & IR

CHAIRMAN

(signed and stamped)

Do Quang Hien