



**SAIGON – HANOI
COMMERCIAL JS BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, August 4, 2025

No.: 4466/2025/CV-SHB

NOTIFICATION
(Regarding the record date for 2024 stock dividend)

To:

- **Vietnam Securities Depository and Clearing Corporation**
- **Ho Chi Minh City Stock Exchange**
- **State Securities Commission of Vietnam**

The Issuer name: Saigon - Hanoi Commercial Joint Stock Bank

Transaction name: Saigon - Hanoi Commercial Joint Stock Bank

Head office: No. 77 Tran Hung Dao Street, Cua Nam Ward, Hanoi City

Phone: 024.3942 3388

Fax: 024.3941 0944

We hereby notify Vietnam Securities Depository and Clearing Corporation (VSDC) of the record date to establish the list of owners for the following stock:

Stock name: Saigon - Hanoi Commercial Joint Stock Bank shares

Ticker code: SHB

Type of stock: Common stock

Par value: 10,000 VND

Stock exchange: HOSE

The record date : 19/08/2025

1. Reason and purpose: Distribution of stock dividends for the year 2024

2. Key details:

- Stock dividend:
 - + Stock dividend of 100:13 (Owners of 100 shares will receive 13 additional shares)
- Rounding and handling of fractional shares: Stock dividends will be rounded down to the nearest whole number. Any fractional shares will be disposed of.

For example : On the record date for stock dividends, Shareholder A owns 1,560 shares. With the stock split ratio of 100:13, Shareholder A will receive 202.8 newly issued shares, rounded down to 202 new shares. The fractional share of 0.8 will be disposed of.
- Dividend distribution method:
 - ✓ For deposited securities : Shareholders will receive stock dividends through the depository members where their accounts are maintained.

- ✓ For non-deposited securities: Shareholders must complete the necessary procedures at Saigon - Hanoi Commercial Joint Stock Bank and present a valid identification document. Specific procedures shall follow SHB's detailed instructions.

We kindly request VSDC to prepare and provide the share owners list as of the record date via VSDC's electronic communication portal.

Recipients:

- As stated above ;
- Ho Chi Minh City Stock Exchange
- Archived at Admin, BoD office, IR

**PP. SAIGON – HANOI COMMERCIAL JS BANK
CHIEF EXECUTIVE OFFICER**

(Signed and stamped)

Ngo Thu Ha

*** Attached documents**

- Resolution of the 2025 Annual General Meeting of Shareholders ; Proposal No. 01/ 2025 / TTr- HDQT dated March 31, 2025 on the 2024 Profit Distribution Plan; Proposal No. 02/ 2025 / TTr- HDQT dated March 31, 2025 on increasing charter capital from issuing stock dividends in 2024 and the attached Charter Capital Increase Plan ;
- Resolution of SHB Board of Directors No. 15 / 2025/NQ- HDQT dated June 18, 2025 on supplementing and adjusting the Charter Capital Increase Plan ;
- Resolution of SHB Board of Directors No. 19 / 2025 / NQ - HDQT dated July 22 , 2025 on implementing the plan to issue stock dividends in 2024 & rounding and handling fractional shares (if any) ;
- Resolution of the Board of Directors No. 22/2025/NQ-HĐQT dated August 4, 2025 approving the record date for 2024 stock dividend;
- Business registration certificate No. 1800278630 issued by Hanoi Department of Planning and Investment , changed for the 35th time on July 2, 2024 ;
- Copy of Official Document No. 6241/NHNN-QLGS dated July 18, 2025 of the State Bank of Vietnam on increasing SHB's charter capital;
- Copy of Document No. 3931/UBCK-QLCB dated July 31, 2025 of the State Securities Commission on on SHB's report on stock dividend issuance;
- A copy of the document proving that the VSDC announced the record date for stock dividend at least 10 days prior to the record date.