

Hanoi, October 2 , 2025

AD-HOC DISCLOSURE OF INFORMATION

Kind attention 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, Cua Nam Ward , Hanoi City
 - Telephone number: 024.39423388 Fax: 024.39410844
 - Email: [ir @shb.com.vn](mailto:ir@shb.com.vn)
2. Information disclosure is as follows : Saigon - Hanoi Commercial Joint Stock Bank (SHB) announced the Board of Directors Resolution on collecting shareholders' opinions in writing to approve matters within the authority of the SHB General Meeting of Shareholders .
3. This information was published on our official website on October 2, 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 dpt., IR Dpt.

Ngo Thu Ha

Attached documents :

- The Board of Directors Resolution No.30/2025/NQ-HDQT dated October 2,2025

No.: 30/2025/NQ-HĐQT

Hanoi, October 2, 2025

RESOLUTION

On collecting shareholders' opinions in writing to approve matters within the authority of the SHB General Meeting of Shareholders

THE BOARD OF DIRECTORS
SAIGON - HANOI COMMERCIAL JOINT STOCK BANK

Pursuant to the Law on Enterprises No. 59/2020/QH11 promulgated by the National Assembly on June 17, 2020 and documents amending, supplementing and guiding its implementation;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and implementing documents;

Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019 and its amendments, supplements and implementing instructions;

Pursuant to the current Charter of Saigon - Hanoi Commercial Joint Stock Bank (SHB);

Pursuant to the Minutes of the Board of Directors meeting no.13/2025/BB-HĐQT dated October 2 , 2025.

RESOLVES

Article 1. Approving the collection of shareholders' opinions in writing in 2025, as follows :

1. The record date for collecting shareholders' opinions in writing : October 16, 2025 .
2. Reason and purpose: Exercise the right to collect shareholders' opinions in writing.
3. Implementation period: Tentatively from October to November 2025.
4. Key matter for opinion: Approval of SHB's 2025 charter capital increase plan and other matters within the authority of the General Meeting of Shareholders.
5. Deadline for submission of shareholder opinion form: before 17:00 on November 17 , 2025.
6. Submission address: Saigon - Hanoi Commercial Joint Stock Bank , No. 77 Tran Hung Dao, Cua Nam Ward, Hanoi City , Vietnam.

Article 2. Assign the Chief Executive Officer to direct relevant departments to

implement this Resolution in accordance with current regulations of SHB and the applicable law, ensuring the bank's operational efficiency.

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

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

Recipients:

- As stated in Article 3 ;
- The Board of Directors and Board of Supervisors members (for information);
- Archived at Admin Dpt., BOD office, IR Dpt.

PP. THE BOARD OF DIRECTORS

CHAIRMAN

(Signed and stamped)

Do Quang Hien