SAIGON – HANOI COMMERCIAL JS BANK

No.: 7226/2025/CV-SHB

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 19/11/2025

AD HOC INFORMATION DISCLOSURE

Kind attention to: **- The State Securities Commission of Vietnam;**
- Vietnam Stock Exchange;
- Ho Chi Minh City Stock Exchange,

1. Name of the Company: Saigon – Hanoi Commercial Joint Stock Bank
   - Ticker code: SHB
   - Head office address: No. 77, Tran Hung Dao street, Cua Nam ward, Hanoi city
   - Phone number: 024.39423388 Fax: 024.39410844
   - Email: ir@shb.com.vn
2. Information disclosure as follows: Sai Gon – Ha Noi Commercial Joint Stock Bank (SHB) hereby discloses the Vote Counting Minutes for the solicitation of shareholders' written opinions dated 18 November 2025, and the Resolution of the General Meeting of Shareholders 2025 passed by solicitation of shareholders' written opinions, No 02 /2025/NQ-DHDCD dated 18/11/2025..
3. This information was posted on SHB public website on 19/11/2025 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 full responsibility before the law for the information disclosed.

Best regards,

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

PP. SAIGON – HANOI COMMERCIAL JS BANK

CHIEF EXECUTIVE OFFICER
Ngo Thu Ha

Attachment:
- *Vote Counting Minutes for the solicitation of shareholders' written opinions dated 18 November 2025;*
- *Resolution of the General Meeting of Shareholders No. 02/2025/NQ-DHDCD dated 18 November 2025.*

SAIGON – HANOI COMMERCIAL JS BANK

No.: 02/2025/NQ-DHDCD

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, November 18, 2025

RESOLUTION OF THE GENERAL MEETING OF SHAREHOLDERS IN 2025 BY MEANS OF SOLICITATION OF SHAREHOLDERS' WRITTEN OPINIONS
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 Vote Counting Minutes for the solicitation of shareholders' written opinions dated November 18, 2025,*

RESOLVES:

Article 1. Approve the 2025 Charter capital increase plan of Saigon – Hanoi Commercial Joint Stock Bank (SHB) as proposed in Proposal No. 07/2025/TTr-HDQT dated October 16, 2025 by SHB's Board of Directors as follows:

1. Approve the Plan for share offering to existing shareholders and the assignment/delegation of authority to the Board of Directors to implement relevant matters.
2. Approve the Plan for private placement of shares to investors and the assignment/delegation of authority to the Board of Directors to implement relevant matters.
3. Approve the Plan for issuance of shares under SHB's Employee Stock Ownership Program (ESOP) and the assignment/delegation of authority to the Board of Directors to implement relevant matters

Article 2. Approve the Selection of an independent auditor for 2026 of SHB pursuant to Proposal No. 08/2025/TTr-HDQT dated October 16, 2025 by SHB's Board of Directors as follows:

1. The General Meeting of Shareholders (GMS) resolves to select Deloitte Vietnam Co., Ltd. ("Deloitte") as the independent auditor to audit the financial statements

and perform assurance services for the internal control system related to the preparation and presentation of financial statements for the fiscal year 2026.

2. In case the plan specified in Clause 1, Article 2 of this Resolution cannot be implemented, the GMS, by this Resolution, approves the selection of one of the following audit firms to audit the financial statements and perform assurance services for the internal control system related to the preparation and presentation of financial statements for the fiscal year 2026 (regardless of order of priority):

   a) KPMG Limited (KPMG);

   b) Ernst & Young Vietnam Limited (E&Y);

   c) PwC (Vietnam) Limited (PwC).

   At the same time, the GMS authorizes the Board of Directors to have full authority to decide/approve and direct the execution of the contract/agreement with one of the audit firms approved by the GMS under Clause 2, Article 2 of this Resolution, in accordance with actual circumstances, applicable laws, regulations of the State Bank of Vietnam (SBV), SHB's Charter (Points s, Clause 1 and Clause 2, Article 31 of SHB's Charter), and guidance from competent authorities, ensuring alignment of interests between shareholders and SHB.

Article 3. This Resolution comes into effect from November 18, 2025. The members of the Board of Directors, the Board of Supervisors, Chief Executive Officer, and all shareholders of SHB are responsible for implementing this Resolution.

Recipients:
- As stated in Article 3;
- SBV (to report);
- SSC (to report);
- HOSE (for disclosure);
- Archived at Admin, BOD's Office, IR.

PP. THE BOARD OF DIRECTORS
CHAIRMAN

Do Quang Hien

SAIGON – HANOI COMMERCIAL JS BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, November 18, 2025

MINUTES OF VOTE COUNTING SOLICITATION OF SHAREHOLDERS' OPINIONS IN WRITING 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 its amendments, supplements and implementation instructions;*
- *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 results of counting the shareholder's opinion votes on November 18 , 2025.*

The vote counting minutes was prepared at ………… on November 18, 2025, at No. 77 Tran Hung Dao, Cua Nam Ward, Hanoi City. The Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank organized counting votes of shareholders' opinions in writing as follows:

I. THE BOARD OF DIRECTORS

Mr. Do Quang Hien - Chairman of the Board of Directors;

II. VOTE COUNTING COMMITTEE

1. Ms. Ngo Thi Van, Chief Accountant - Head of Committee;
2. Mr. Le Nguyen Tuyen, Deputy Chief of CEO Office - Member;
3. Ms. Nguyen Thi Minh Thu, Head of Shareholder & Shares Management Department - Member;
4. Ms. Le Thi Nu, Director of Accounting - Tax Policy & Compliance Department - Member .

III. VOTE COUNTING SUPERVISION COMMITTEE

1. Mr. Pham Hoa Binh - Head of the Board of Supervisors;
2. Mr. Vu Xuan Thuy Son - Member of the Board of Supervisors;
3. Ms. Le Thanh Cam - Member of the Board of Supervisors.

IV. BUSINESS INFORMATION

1. Business name: **SAIGON - HANOI COMMERCIAL JOINT STOCK BANK**

2. Head office address: No. 77 Tran Hung Dao, Cua Nam Ward, Hanoi City, Vietnam

3. Enterprise code: 1800278630.

V. PURPOSE OF SOLICITATION

The Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank solicited shareholders' opinions in writing to approve the following matters:

(1) SHB's charter capital increase plan in 2025;

(2) The selection of SHB's independent auditing firm in 2026.

VI. MATTERS TO BE APPROVED

1. Approving the charter capital increase plan in 2025 of Saigon Hanoi Commercial Joint Stock Bank as set out in Proposal No. 07/2025/TTr-HĐQT dated October 16, 2025 of the Board of Directors.

2. Approving the selection of an independent auditing firm for 2026 of Saigon - Hanoi Commercial Joint Stock Bank as set out in Proposal No. 08/2025/TTr-HĐQT dated October 16, 2025 of the Board of Directors.

VII. VOTING RESULTS FOR EACH MATTER

1. General information

a) Total number of shares of SHB: 4,594,200,024, of which:

- Number of outstanding shares: 4,593,703,838
- Number of treasury shares: 496,186

b) Total number of shareholders in the shareholder list on the record date of October 16, 2025 for solicitation of opinions in writing (including both individuals and legal entities) is: 159,792; Total number of shares held is 4,593,703,838, equivalent to 4,593,703,838 votes. Of which:

- The number of shareholders with voting rights is 159,792, equivalent to 4,593,703,838 votes.
- The number of votes without voting rights: 0.

c) As of 17:00 on November 17, 2025, Saigon - Hanoi Commercial Joint Stock Bank received votes from 1,181 shareholders who participated in the voting, equivalent to 3,071,192,716 votes. Methods of voting were: in-person /express mail /email *(please refer to the Appendix: List of shareholders participating in voting for further details).*

2. Vote counting results for each matter

2.1 Approving the charter capital increase plan in 2025 and the Assignment/Authorization for the Board of Directors to implement Proposal No. 07/2025/TTr-HĐQT dated October 16, 2025 of the Board of Directors as follows:

2.1.1 Approving the plan of public offering of shares to existing shareholders

and the Assignment/Authorization for the Board of Directors to implement.

No.	Vote	Number of votes	Percentage out of total votes of all shareholders with voting rights (%)
I	**Valid**	**3,069,064,976**	**66.81%**
1	Approve	3,018,417,831	65.71%
2	Disapprove	50,186,007	1.09%
3	No comments	461,138	0.01%
II	**Invalid**	**2,127,740**	**0.05%**
Total		**3,071,192,716**	**66.86%**

2.1.2 Approving the plan of private placement of shares to Investors and the Assignment/Authorization for the Board of Directors to implement

No.	Vote	Number of votes	Percentage out of total votes of all shareholders with voting rights (%)
I	**Valid**	**3,069,064,976**	**66.81%**
1	Approve	2,990,225,788	65.09%
2	Disapprove	72,497,627	1.58%
3	No comments	6,341,561	0.14%
II	**Invalid**	**2,127,740**	**0.05%**
Total		**3,071,192,716**	**66.86%**

2.1.3. Approving the plan of Issuing Shares under the SHB Employee Stock Option Program and the Assignment/Authorization for the Board of Directors to implement

No.	Vote	Number of votes	Percentage out of total votes of all shareholders with voting rights (%)
I	**Valid**	**3,069,064,976**	**66.81%**
1	Approve	2,999,197,904	65.29%
2	Disapprove	63,012,390	1.37%
3	No comments	6,854,682	0.15%
II	**Invalid**	**2,127,740**	**0.05%**
Total		**3,071,192,716**	**66.86%**

2.2 Approving the selection of an independent auditing firm for 2026 of Saigon - Hanoi Commercial Joint Stock Bank as set out in Proposal No. 08/2025/TTr-HĐQT dated October 16, 2025 of the Board of Directors.

No.	Vote	Number of votes	Percentage out of total votes of all shareholders with voting rights (%)
I	**Valid**	**3,069,064,976**	**66.81%**
1	Approve	3,042,001,457	66.22%
2	Disapprove	5.510.101	0.12%
3	No comments	21,553,418	0.47%
II	**Invalid**	**2,127,740**	**0.05%**
Total		**3,071,192,716**	**66.86%**

VIII. APPROVED MATTERS

Pursuant to the Bank's Charter and the vote counting results, the following matters are approved by solicitation of shareholders' opinions in writing:

1. Approval of the plan of public offering of shares to existing shareholders and the Assignment/Authorization for the Board of Directors to implement
   Approval voting percentage : 65.71% of total votes of all shareholders with voting rights.
2. Approval of the plan of private placement of shares to Investors and the Assignment/Authorization for the Board of Directors to implement

   Approval voting percentage : 65.09% of total votes of all shareholders with voting rights .

3. Approval of the plan of Issuing Shares under the SHB Employee Stock Option Program and the Assignment/Authorization for the Board of Directors to implement

Approval voting percentage : 65.29% of total votes of all shareholders with voting rights .

4. Approval of the selection of an independent auditing firm for 2026 of Saigon - Hanoi Commercial Joint Stock Bank as set out in Proposal No. 08/2025/TTr-HĐQT dated October 16, 2025 of the Board of Directors.

Approval voting percentage : 66.22% of total votes of all shareholders with voting rights.

The vote counting concluded at ……… on the same day.

This minutes consists of 05 pages, made in 03 (three) copies, and has been agreed upon and signed by the members of the Vote Counting Committee and the Vote Counting Supervision Committee

CHAIRMAN OF THE BOD

Do Quang Hien

VOTE COUNTING COMMITTEE

HEAD OF COMMITTEE	MEMBER	MEMBER	MEMBER
Ngo Thi Van	**Le Nguyen Tuyen**	**Nguyen Thi Minh Thu**	**Le Thi Nu**

VOTE COUNTING SUPERVISION COMMITTEE

HEAD OF COMMITTEE	MEMBER	MEMBER
Pham Hoa Binh	**Vu Xuan Thuy Son**	**Le Thanh Cam**