SHB **NGÂN HÀNG TMCP SÀI GÒN – HÀ NỘI *SAIGON – HANOI COMMERCIAL JS BANK*** -------	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM Độc lập - Tự do - Hạnh phúc THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness** ---------------
Số: 9264 /2026/CV-SHB No.: 9264 /2026/CV-SHB	*Hà Nội, ngày 15 tháng 9 năm 2026* *Hanoi, day 15 month 9 year 2026*

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: - Sở Giao dịch Chứng khoán Việt Nam
- Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
- Sở Giao dịch Chứng khoán Hà Nội

To: - Vietnam Exchange
- Hochiminh Stock Exchange
- Hanoi Stock Exchange

1. Tên tổ chức/*Name of organization:* Ngân hàng Thương mại cổ phần Sài Gòn – Hà Nội/ *Saigon - Hanoi Commercial Joint Stock Bank*

- Mã chứng khoán/*Stock code:* SHB

- Địa chỉ/*Address:* Số 77, Phố Trần Hưng Đạo, Phường Cửa Nam, TP. Hà Nội/ *No. 77 Tran Hung Dao Street, Cua Nam Ward, Hanoi City*

- Điện thoại liên hệ/*Tel.:* 024.39423388

- Fax: 024.39410844

- E-mail: ir@shb.com.vn

2. Nội dung thông tin công bố/*Contents of disclosure:*

Ngân hàng TMCP Sài Gòn – Hà Nội (SHB) công bố thông tin Nghị quyết Hội đồng Quản trị số 45/2026/NQ-HĐQT ngày 15/09/2026 về việc triển khai Phương án phát hành và Phương án sử dụng vốn Trái phiếu SHB phát hành ra công chúng năm 2026 – Đợt 2.

Saigon – Hanoi Commercial Joint Stock Bank (SHB) Announces Board of Directors' Resolution No. 45/2026/NQ-HĐQT dated September 15, 2026 on the Implementation of the Bond Issuance Plan and the Bond Proceeds Utilization Plan for SHB's 2026 Public Bond Offering – Tranche 2.

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 15/9/2026 tại đường dẫn https://www.shb.com.vn/category/nha-dau-tu/cong-bo-thong-tin/.

This information was published on the company's website on 15/9/2026, as in the link https://www.shb.com.vn/category/nha-dau-tu/cong-bo-thong-tin/.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

ĐẠI DIỆN TỔ CHỨC
TỔNG GIÁM ĐỐC

ORGANIZATION REPRESENTATIVE

CHIEF EXECUTIVE OFFICER

M.S.D.N: 1800278630 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN SÀI GÒN - HÀ NỘI
THÀNH PHỐ HÀ NỘI

Ngô Thu Hà

Tài liệu đính kèm/Attached documents:

- *BOD' Resolution No. 45/2026/NQ-HĐQT dated September 15, 2026*

SHB

SAIGON – HANOI
COMMERCIAL JS BANK

No.: 45/2026/NQ-HĐQT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 15 September 2026

RESOLUTION

Re: Approval the implementation of the issuance plan and plan for the use of proceeds from SHB's second public offering of bonds in 2026

THE BOARD OF DIRECTORS
SAI GON – HANOI COMMERCIAL JOINT STOCK BANK

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17 June 2020 and its guiding documents;*
- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18 January 2024 and its guiding documents;*
- *Pursuant to the Securities Law No. 54/2019/QH14 dated 26 November and its amendments and supplements (the "Securities Law");*
- *Pursuant to Decree No. 155/2020/ND-CP dated 31 December 2020 detailing the implementation of certain articles of the Securities Law and its amendments and supplements;*
- *Pursuant to the current Charter of Sai Gon – Hanoi Commercial Joint Stock Bank (SHB);*
- *Pursuant to Resolution No. 17/2026/NQ-HĐQT dated 14 April 2026 of the Board of Directors ("BOD") approving the issuance plan and the plan for the use and repayment of proceeds from the public offering of SHB Bonds in 2026 ("Resolution No. 17");*
- *Pursuant to the approval of the Chief Executive Officer under Proposal No. 0809/2026/TTr-ALM&GTCG dated 8 September 2026 regarding the approval of issuance plan and plan for the use of proceeds from SHB's second public offering of bonds in 2026;*
- *Pursuant to the results of the Board of Directors' written consultation as stated in Document No.54/HĐQT dated 14 September 2026.*

RESOLVES:

Article 1. To approve the plan for SHB's Second Public Offering of Bonds in 2026 (the "Bonds"), with details as set out below:

(i) To approve the issuance plan and plan for the use of proceeds from the Second Bond Offering as set out in Appendix I attached hereto;

(ii) Other matters shall continue to be implemented in accordance with Resolution No. 17.

Article 2. To authorize the Chief Executive Officer to decide and organize the implementation of all matters related to the issuance/offering from the Second Bond Offering in compliance with applicable laws and SHB regulations.

Article 3. Members of the Board of Directors, members of the Board of Supervisors, the Chief Executive Officer, Deputy Chief Executive Officers, the Office of the Board of Directors, and heads of relevant units shall be responsible for the implementation of this Resolution.

This Resolution shall take effect from the date of signing./.

PP. THE BOARD OF DIRECTORS
CHAIRMAN

(Signed)

Do Quang Hien

Recipients:

- As stated in Article 3 (for implementation);
- Member of the BOD, BOS (for information);
- Filed at Admin, Office of the BOD.

APPENDIX I

(Attached to Resolution No. 45/2026/NQ-HĐQT dated 15/09/2026 of the Board of Directors of Saigon – Hanoi Commercial Joint Stock Bank)

1. Implementation of the issuance plan for Second Bond Offering as follows:

1.1 Number of bonds, total offering amount and expected timeline for Second Bond Offering:

Offering no.	Bond code	Number of Bonds offered (Bonds)	Total offering amount at face value (VND)	Expected timeline
Second offering	SHB7Y202602	39,192,400	3,919,240,000,000	Q4/2026 to Q1/2027
Total		**39,192,400 (*)**	**3,919,240,000,000 (*)**	

(*) Details are as follows:

	Number of Bonds approved for the First offering (Bonds) (1)	Number of Bonds distributed in the First offering (Bonds) (2)	Number of Unsubscribed Bonds in the First Offering (Bonds) (3) = (1) – (2)	Expected number of Bonds approved for the Second offering (Bonds) (4)	Number of Bonds registered for Second offering (Bonds) (5) = (3) + (4)	Total offering amount of the Second offering at face value (VND) (6) = (5) x 100.000
Total	30,000,000	20,807,600	**9,192,400**	30,000,000	**39,192,400**	**3,919,240,000,000**

1.2 Distribution period of the Second Bond Offering : Expected from Q4/2026 to Q1/2027, following receipt of the written notification from the State Securities Commission of Vietnam regarding SHB's report on the implementation of the Second Public Bond Offering . The distribution period is expected to be a minimum of 20 (twenty) days and a maximum of 90 (ninety) days in accordance with applicable laws (excluding any extension of the distribution period in accordance with applicable regulations, if necessary).

2. **Plan for the use of proceeds from the Second Bond Offering :**

Plan for the use of proceeds from Second Bond Offering

Unit: VND

No.	Allocation of Proceeds by Industry/Sector	Q4/2026 – Q1/2027
1	Manufacturing and processing industry	800.000.000.000
2	Construction	700,000,000,000
3	Transportation and warehousing	600,000,000,000
4	Real estate	1,200,000,000,000
5	Whole sale and retail, repair of automobiles, motorcycles, motorbikes and other motor vehicles	619,240,000,000
TOTAL		**3,919,240,000,000**

3. **Other matters:** As approved under Resolution No. 17/2026/NQ-HĐQT dated April 14, 2026 of the Board of Directors of Saigon – Hanoi Commercial Joint Stock Bank approving the issuance plan and plan for the use and repayment of proceeds from the public offering of SHB Bonds in 2026.

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