

<b>Code</b>	<b>SHB</b>
<b>Company name</b>	Sai Gon – Ha Noi Commercial Joint Stock Bank
<b>Date</b>	09/29/2022
<b>Subject</b>	Plan for increasing charter capital

**Content:**

The Board resolution dated September 27, 2022, the BOD of Sai Gon – Ha Noi Commercial Joint Stock Bank approved the plan to increase its charter capital with details as follows:

1. Public offering:

- Stock name: Sai Gon – Ha Noi Commercial Joint Stock Bank
- Stock type: common share
- Par value: VND10,000/share
- Number of shares issued: 2,667,369,799 shares
- Number of outstanding shares: 2,666,873,613 shares
- Number of treasury shares: 496,186 shares
- Registered offering volume: 533,374,722 shares
- Total value (at par value): VND5,333,747,220,000
- Exercise ratio: 100:20 (Those who own 01 share will 01 right, and with every 100 rights will be entitled to purchase 20 new shares)
- Offering price: VND12,500/share
- Time of implementation: expected in 2022
- Plan for using capital from the offering:

The proceeds from the offering (estimated) of VND6,667,184,025,000 will be used the following purposes:

No.	Plan for using capital	Used amount (VND)	Estimated disbursement time
1	Business loan	6,257,184,025,000	Quarter IV/2022 and Quarter I/2023, Quarter II/2023
2	Personal loan	410,000,000,000	Quarter IV/2022 and Quarter I/2023, Quarter II/2023

	<b>Total</b>	<b>6,667,184,025,000</b>	
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2. Stock issuance to pay dividend:

- Stock name: Sai Gon – Ha Noi Commercial Joint Stock Bank
- Stock type: common share
- Par value: VND10,000/share
- Expected issue volume: 400,031,041,000 shares
- Total value of issue (at par value): VND4,000,310,410,000
- Exercise ratio: 100:15 (Those who own 100 shares will receive 15 new shares)
- Plan to deal with fractional shares: The distributed shares will be rounded down to units, the fractional shares will be cancelled.
- For example: at the record date, shareholder A owns 150 shares. With 15% exercise ratio, the shareholder A will receive:  $150 \times 15 / 100 = 22.5$  shares. According to rounding policy, the shareholder A will receive 22 new share and fractional shares of 0.5 share will be cancelled.
- Time of implementation: expected in 2022.

3. Stock issuance under ESOP:

- Stock name: Sai Gon – Ha Noi Commercial Joint Stock Bank
- Stock type: common share
- Par value: VND10,000/share
- Number of shares issued: 2,667,369,799 shares
- Number of outstanding shares: 2,666,873,613 shares
- Number of treasury shares: 496,186 shares
- Issuance volume: 45,120,000 shares
- Total value (at par value): VND451,200,000,000
- Issuance ratio: 1.69%
- Issuance price: VND10,000/share
- Plan for using capital:

The proceeds from the issuance (estimated) of VND451,200,000,000 will be used the following purposes:

No.	Plan for using capital	Used amount (VND)	Estimated disbursement time
1	Business loan	451,200,000,000	Quarter IV/2022 and

			Quarter I/2023, Quarter II/2023
2	Personal loan	111,000,000,000	Quarter IV/2022 and Quarter I/2023, Quarter II/2023
	<b>Total</b>	<b>451,200,000,000</b>	

- Time of implementation: expected in 2022.