

Hà Nội, ngày 21 tháng 4 năm 2026

Số/No.: 3537 /2026/CV-SHB

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
AD HOC DISCLOSURE OF INFORMATION

Kính gửi/Kind attention to: - Ủy ban Chứng khoán Nhà nước;
State Securities Commission of Vietnam
- Sở Giao dịch Chứng khoán Việt Nam;
Vietnam Stock Exchange
- Sở Giao dịch Chứng khoán TP. Hồ Chí Minh,
Ho Chi Minh City Stock Exchange

1. Tên Tổ chức: Ngân hàng Thương mại cổ phần Sài Gòn – Hà Nội

Issuer Name: Saigon - Hanoi Commercial Joint Stock Bank

- Mã chứng khoán/ *Ticker symbol*: SHB
- Địa chỉ trụ sở chính: Số 77, Phố Trần Hưng Đạo, Phường Cửa Nam, TP. Hà Nội
Head office address: No. 77 Tran Hung Dao Street, Cua Nam Ward, Hanoi City
- Điện thoại liên hệ/*Telephone number*: 024.39423388 Fax: 024.39410844
- Email: ir@shb.com.vn

2. Nội dung thông tin công bố: Ngân hàng TMCP Sài Gòn – Hà Nội (SHB) công bố thông tin các Nghị quyết Hội đồng quản trị sau đây:

- Nghị quyết 21/2026/NQ-HĐQT ngày 20/4/2026 về việc thông qua việc triển khai hợp tác với Công ty Cổ phần Chứng khoán Sài Gòn – Hà Nội liên quan hoạt động khai thác Khách hàng cá nhân.
- Nghị quyết 22/2026/NQ-HĐQT ngày 20/4/2026 về việc thông qua phê duyệt chủ trương và kế hoạch phát hành trái phiếu quốc tế đồng SGD năm 2026.

The information is disclosed as follows: Saigon - Hanoi Commercial Joint Stock Bank (SHB) hereby announces the following Resolutions of the Board of Directors:

- *Resolution No. 21/2026/NQ-HĐQT dated April 20, 2026, approving cooperation with Saigon – Hanoi Securities Joint Stock Company in relation to the development of services for retail customers.*
- *Resolution No. 22/2026/NQ-HĐQT dated April 20, 2026, approving the policy and plan for the issuance of international bonds denominated in SGD in 2026.*



Thông tin này đã được công bố trên trang điện tử của Ngân hàng vào ngày 21/04/2026 tại đường dẫn: <https://www.shb.com.vn/category/nha-dau-tu/cong-bo-thong-tin/>.

This information was published on the Bank's website on 21/04/2026 at the following 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 declare that the above information is accurate and take the full legal responsibility in regard to the information disclosed.

Nơi nhận/Recipients:

- Như trên;
As stated above
- Lưu VT, Ban IR
Archived at Admin & IR Dpt.

TM. NGÂN HÀNG TMCP SÀI GÒN- HÀ NỘI
PP SAIGON HANOI COMMERCIAL JS BANK



TỔNG GIÁM ĐỐC

Ngô Thu Hà





SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No. 21/2026/NQ-HĐQT

Hanoi, April 20, 2026

RESOLUTION

Re: Approval of the cooperation implementation with Saigon – Hanoi Securities Joint Stock Company in relation to retail customer development activities

BOARD OF DIRECTORS

SAIGON – HANOI COMMERCIAL JOINT STOCK BANK

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its guiding regulations;

Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its guiding regulations;

Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019, as amended and supplemented ("Securities Law");

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

Pursuant to the current Regulations on Organization and Operation of the Board of Directors of SHB;

Based on the proposal of the Retail Banking Division under Proposal No. 22/2026/TTr-NHBL dated March 26, 2026 regarding the approval of cooperation with Saigon – Hanoi Securities Joint Stock Company in relation to retail customer development activities;

Based on the results of the Board of Directors' written consultation under Document No. 24/HĐQT dated April 17, 2026,

RESOLVES:

Article 1. To approve, in principle, SHB's cooperation with Saigon – Hanoi Securities Joint Stock Company (SHS) to jointly develop retail customers of both parties, including the following key contents:

1. Principles of cooperation

- In compliance with the laws of Vietnam;
- Based on business needs, plans, and policies of each party from time to time, both parties commit to prioritizing referrals of retail customers to use each other's products and services to maximize potential, enhance business efficiency, and strengthen competitiveness, through separate service agreements for each phase;
- The cooperation shall be implemented consistently across head offices and all affiliated units and/or branches of both parties;
- Both parties commit to leveraging their respective strengths on a basis of equality and mutual benefit.

2. Scope of products and cooperation activities

2.1. Joint development of integrated solutions for retail customers within the ecosystem

a. Review and refinement of SHB solutions for SHS retail customers and employees:
ensuring better alignment with customer needs.

(i) Cross-identification solutions for SHS retail customers and employees

- High-value retail customers and employees of SHS shall be identified and classified under corresponding customer tiers at SHB and enjoy preferential policies applicable to such tiers; and
- Supporting system solutions.

(ii) Financial solutions for SHS employees

- Payroll services via accounts opened at SHB;
- Dedicated financial packages enabling SHS employees to access preferential financial products and services, including payment solutions (accounts, cards, apps), savings and investment solutions, consumer finance support, preferential policies, and privilege lounge access.

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(iii) Financial solutions for SHS retail customers

- Financial solutions with tier-based preferential policies;
- Financial support solutions, including lending for securities investment and trading.

b. Development of SHS solutions for SHB retail customers and employees

(i) Cross-identification solutions for SHB retail customers and employees

- High-value retail customers and employees of SHB shall be classified under corresponding customer tiers at SHS and benefit from preferential policies;
- Supporting system solutions.

(ii) Securities services for SHB retail customers and employees: SHS shall develop preferential securities service packages, including:

- Brokerage and trading services;
- Margin lending and financial products for investors;
- Investment advisory and asset management services.

c. System integration and co-developed solutions

- Joint development of system optimization solutions;
- Development of promotional programs and campaigns, including incentives and rewards for customers successfully referred between the two parties, with each party prioritizing the use of the other's products/services as customer rewards.

2.2. Business cooperation and customer development within the ecosystem

a. Business cooperation and ecosystem development activities

- Joint communication and encouragement for employees to use the other party's products;
- Cross-selling and customer referral cooperation within each party's ecosystem;
- Joint incentive and reward programs for units and staff achieving strong performance in customer development, with priority given to using each other's products/services as rewards.

b. Marketing and branding cooperation

- Mutual promotion of each party's brand within their respective capabilities. Ensuring that employees and representatives do not undertake any actions detrimental to the other party's reputation. Joint participation in cultural and sports activities.

- c. Other cooperation activities** within the licensed scope of each party and in compliance with regulations on related-party transactions, applicable laws, SHB's Charter, and internal regulations.

Article 2. The Chief Executive Officer is authorized to organize the implementation of the above-approved contents, including but not limited to:

- Determining detailed terms, commercial conditions, fee mechanisms, implementation models, and specific conditions of agreements and appendices;
- Executing, amending, supplementing, and terminating relevant agreements and documents;
- Issuing or approving templates, processes, and implementation guidelines (including templates of agreements between SHB and SHS with customers or other relevant third parties to facilitate the implementation of the approved cooperation contents);
- Determining the scope of business units participating in the implementation of the cooperation, in line with operational requirements from time to time;
- The Chief Executive Officer is authorized to delegate or sub-delegate other executives within the Bank to perform relevant tasks within their delegated authority (where deemed necessary), ensuring compliance with applicable laws, the Bank's Charter, and internal regulations. Any such sub-delegation must be formalized in a valid power of attorney, decision, or assignment document, with the Chief Executive Officer remaining accountable to the Board of Directors for all tasks performed by such sub-delegates.

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

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

PP. BOARD OF DIRECTORS

CHAIRMAN

Recipients:

- As stated in Article 3 (for implementation);
- Members of the BOD, BOS (for acknowledgment);
- Archived: Admin, Office of the BOD.

(Signed)

Do Quang Hien

10.10.2020





SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 22/2026/NQ-HĐQT

Hanoi, April 20, 2026

RESOLUTION

Re: Approval of the principle and plan for the issuance of SGD-denominated international bonds in 2026

BOARD OF DIRECTORS

SAIGON – HANOI COMMERCIAL JOINT STOCK BANK

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its guiding regulations;

Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its guiding regulations;

Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019, as amended and supplemented ("Securities Law");

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

Pursuant to the current Regulations on Organization and Operation of the Board of Directors of SHB;

Based on the proposal of the Financial Institutions and Transaction Banking Center under Proposal No. 28/TTr-ĐCTC&NHGD dated April 2, 2026 regarding the plan for the issuance of SGD-denominated international bonds in 2026;

Based on the results of the Board of Directors' written consultation under Document No. 23/HĐQT dated April 17, 2026.

RESOLVES:

Article 1. Approve the principle and plan for the issuance of SGD-denominated international bonds in 2026.



Article 2. Assign the Chief Executive Officer to organize the implementation of the matters approved by the Board of Directors as set out in Article 1.

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

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

PP. BOARD OF DIRECTORS

CHAIRMAN

Recipients:

- As stated in Article 3 (for implementation);
- Members of the BOD, BOS (for acknowledgment);
- Archived: Admin, Office of the BOD.

(Signed)

Do Quang Hien

