SHB

SAIGON – HANOI
COMMERCIAL JS BANK

No.: 5867../ 2026 /TB-SHB

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, ...23./.6./.. 2026

NOTICE
Public bond offering

(Certificate of Registration for Public bond offering No. 234/GCN-UBCK issued by the Chairman of the State Securities Commission on June 19, 2026)

I. Overview of the Issuer

1. **Full name of the Issuer**: Saigon - Hanoi Commercial Joint Stock Bank **("Issuer"** or **"SHB")**
2. **Abbreviated name:** Saigon - Hanoi Bank .
3. **Head office address:** 77 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam
4. **Telephone number:** (024) 3942 3388 Fax number: (024) 3941 0844

   Website : www.shb.com.vn
5. **Charter capital (*)**: VND 45,942,000,240,000 *(according to Establishment and Operation License No. 19/GP-NHNN issued by the State Bank of Vietnam ("SBV") on April 13, 2026 ("License 19"))*

(*) *According to SHB's Notice of Change in the Number of Voting Shares No. 5052/2026/CV-SHB dated June 2, 2026, the total number of SHB shares is 5,344,200,024 shares (including 496,186 treasury shares and 5,343,703,838 voting shares), corresponding to a charter capital of VND 53,442,000,240,000. Compared to the charter capital in License No. 19, SHB's charter capital has increased by VND 7,500,000,000,000, specifically as follows:*

- *On May 4, 2026, SHB received document No. 3528/UBCK-QLCB dated April 29, 2026, from the State Securities Commission of Vietnam regarding the report on the results of SHB's private placement of shares. Accordingly, SHB distributed 200,000,000 shares, equivalent to VND 2,000,000,000,000.*
- *On June 5, 2026, SHB received document No. 4950/UBCK-QLCB dated June 3, 2026, from the State Securities Commission of Vietnam regarding the report on the results of the share issuance under the Employee Stock Option Plan of SHB. Accordingly, SHB distributed 90,629,616 shares, equivalent to VND 906,296,160,000.*
- *On June 8, 2026, SHB received document No. 5023/UBCK-QLCB dated June 5, 2026, from the State Securities Commission of Vietnam regarding the report on the results of SHB's public offering of shares. Accordingly, SHB distributed 459,370,384 shares, equivalent to VND 4,593,703,840,000.*

Currently, SHB is carrying out the necessary procedures with the State Bank of Vietnam to register the amendment of its establishment and operation license and update the national information system on business registration with the new charter capital (VND 53,442,000,240,000).

6. **Ticker symbol**: SHB

7. **Payment account maintained at:** State Bank of Vietnam Transaction Department

   Account number: 120038 (Citad code: 01348002)

8. **Business registration certificate**: No. 1800278630 issued by Can Tho Department of Planning and Investment on December 10, 1993, amended for the 35th time by Hanoi Department of Planning and Investment on July 2, 2024.

- Key lines of business:

No.	Lines of business
1.	Accept demand deposits, time deposits, savings deposits, and other types of deposits.
2.	Issue certificates of deposit.
3.	Credit is granted in the following forms: a) Loan; b) Discounting, rediscounting; c) Bank guarantee; d) Issuing credit cards; e) Domestic factoring; international factoring; f) Letter of credit.
4.	Open current account
5.	Provide means of payment.
6.	Provide the following payment services via accounts: a) Provide domestic payment services including checks, payment orders, payment on-behalf- of, collection orders, collection on-behalf- of, money transfers, bank cards, collection and payment on-behalf- of services; b) Provide international payment services in accordance with the regulations of the State Bank of Vietnam.
7.	Borrow from the State Bank of Vietnam in the form of refinancing.
8.	Buy and sell valuable papers with the State Bank of Vietnam.
9.	Lending, borrowing, depositing, receiving deposits, buying, and selling valuable papers pior to maturity date with credit institutions and branches of foreign banks in accordance with the regulations of the State Bank of Vietnam.
10.	Borrowing from abroad in accordance with the law.

No.	Lines of business
11.	Open an account: a) Open a payment account at the State Bank of Vietnam; b) Open a payment account at a credit institution that provides payment services through accounts; c) Open a payment account overseas in accordance with the laws on foreign exchange.
12.	Organize internal payment systems and participate in the national interbank payment system.
13.	Contribute capital and purchasing shares in accordance with the law and the guidelines of the State Bank of Vietnam.
14.	Trade and supply services to customers both domestically and internationally: a) Foreign exchange services and products within the scope regulated by the State Bank of Vietnam; b) Interest rate derivatives services and products.
15.	Act as trustee, receiving trusteeship, acting as agent in banking operations, and assigning payment agency services are governed by the regulations of the State Bank of Vietnam.
16.	Insurance agents operate in accordance with the laws on insurance and within the scope of insurance agency activities as prescribed by the State Bank of Vietnam.
17.	Other business activities: a) Cash management services; treasury services for credit institutions and branches of foreign banks; asset safekeeping services, safe deposit box rental; b) Provide money transfer, collection, and payment on-behalf-of without using bank accounts; c) Buy and sell Central Bank bills, corporate bonds; buy and sell government debt instruments, government-guaranteed bonds, local government bonds and other securities; d) Currency brokerage services; e) Gold trading; f) Other services related to factoring and letters of credit; g) Provide consulting service on banking operations and other business activities as stipulated in the Establishment and Operation License; h) Issue bonds; i) Securities deposit; j) The collateral management agent for the lender as an international financial institution, a foreign credit institution, a credit institution, or a branch of a foreign bank.
18.	Offer commodity derivatives
19.	Invest in government bond futures
20.	Buy debt

- Industry code: 6419 (main)
- Main products/services:
  - Commercial banking activities include core functions such as receiving deposit, lending and other credit operations, foreign exchange transactions, payment services, and a range of other banking products and financial service.
  - Retail banking activities: focusing on serving all segments of the population, developing deposit/lending/payment products and services to meet the financial needs of individuals; developing card products.

9. **License for establishment and operation:** No. 19/GP-NHNN issued by the State Bank of Vietnam on April 13, 2026.

II. Purpose of the offering

The Issuer intends to use all proceeds from the bond offering to supplement Tier 2 capital, improve the capital adequacy ratio as required by the State Bank of Vietnam, and meet SHB's customer lending needs.

III. Details of the Offerings

1. **Bond Name:** SHB bonds offered to the public in 2026 **("Bonds")**.
2. **Bond Type:** Non-convertible, unsecured bonds without warrant, qualified as subordinated debt and meet the criteria for inclusion in the Issuer's Tier 2 capital.
3. **Face value**: VND 100,000 (one hundred thousand dong) per bond.
4. **Total number of bonds offered:** 80,000,000 (eighty million) bonds. Specifically:

No.	Tranche	Bond Code	Number of Bonds (bonds)	Estimated timeline
1	Tranche 1	SHB7Y202601	30,000,000	QII/ 2026 - QIII/ 2026
2	Tranche 2	SHB7Y202602	30,000,000	QIII/2026 - QIV/ 2026
3	Tranche 3	SHB7Y202603	20,000,000	QIV/2026 - QI/2027
Total			**80,000,000**	

IV. Offering Plan for Tranche 1

1. **Bond Name:** SHB bonds issued to the public in 2026.
2. **Bond Type:** Non-convertible, unsecured bonds without warrant, qualified as subordinated debt and meet the criteria for inclusion in the Issuer's Tier 2 capital.
3. **Bond Code:** SHB7Y202601.
4. **Face Value:** VND 100,000 (one hundred thousand Vietnamese Dong) per bond.

5. **Total number of bonds offered**: 30,000,000 (thirty million) bonds.

6. **Total value of bonds offered (at face value):** 3,000,000,000,000 VND (three trillion Vietnamese Dong) .

7. **Offering price**: 100,000 VND (one hundred thousand dong) per bond.

8. **Coupon Rate:** The bond has a floating coupon rate, determined by the following formula:

Coupon rate = Reference interest rate + margin of 3.3 % p.a (three point three percent per year)

In which:

- *The Reference Interest Rate for each Coupon Calculation Period means the average interest rate on individual savings deposits in Vietnamese Dong, with a term of 12 (twelve) months, interest paid at the end of the term, as published on the official websites of the Reference Banks, including Vietnam Investment and Development Bank, Vietnam Foreign Trade Bank, Vietnam Industrial and Commercial Bank, and Vietnam Bank for Agriculture and Rural Development, on the Interest Rate Determination Date.*

- *The Interest Rate Determination Date for the first Coupon Calculation Period is the date SHB issues the Public Offering Notice for each tranche of bonds. The Interest Rate Determination Date for subsequent Coupon Calculation Period is the 7th (seventh) Business Day before the first day of each Coupon Calculation Period.*

- *Coupon Calculation Period means each period extending from and including the Issue Date or from and including the preceding Coupon Payment Date up to but excluding the corresponding Coupon Payment Date of that Coupon Calculation Period.*

9. **Bond Term:** 07 (seven) years.

10. **Coupon payment interval:** The coupon shall be paid in arrears on a semi-annual basis, every six (6) months from the Issue Date, or together with the principal upon the early redemption of the Bonds (if applicable).

11. **Distribution method:**

Sold directly to investors at SHB's Head Office, Branches and Transaction Offices, and through the Issuing Agent (Distribution Agent), Saigon - Hanoi Securities Joint Stock Company.

12. **Minimum order quantity:**

- For individual investors: a minimum of 100 (one hundred) bonds, equivalent to VND 10,000,000 (ten million dong) at face value;

- For institutional investors: a minimum of 1,000 (one thousand) bonds, equivalent to VND 100,000,000 (one hundred million dong) at face value.

For the avoidance of doubt, Investors may only register to purchase an even number of Bonds, with a minimum of 100 (one hundred) Bonds for individual Investors and a minimum of 1,000 (one thousand) Bonds for institutional Investors.

13. **Bond subscription period:** From **June 25, 2026** until **August 18, 2026**.

14. Venue for bond subscription:

- *Issuer:*

- At SHB branches and transaction offices nationwide and at SHB 's head office. Detailed addresses of branches and transaction offices can be found at https://www.shb.com.vn/mangluoi/mang-luoi-hoat-dong/
- Telephone number: (024) 3942 3388

- *Issuing Agent:*

Saigon - Hanoi Securities Joint Stock Company

- Address: 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City
- Telephone number: (84 24) 38 181 888.

15. Bond purchase payment period: From **June 25, 2026** until **August 18, 2026**.

16. Escrow account for receipt of bond proceeds:

- Account number: 992788686868.
- Account holder name: Saigon - Hanoi Commercial Joint Stock Bank.
- At: Loc Phat Vietnam Commercial Joint Stock Bank (LPBank), Dong Do Branch – Quang Trung Main Transaction Office.

17. Publication of the Prospectus:

The Prospectus and other related documents shall be published at:

- Website of the Issuer: www.shb.com.vn
- Website of the Issuing Agent: https://www.shs.com.vn

V. Parties involved in the offering

Consulting company, Issuing Agent, Registrar for Initial Bond Depositing and Bondholders' Representative

Saigon - Hanoi Securities Joint Stock Company

Address: 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City

Telephone number: (84 24) 3818 1888 *Fax:* (84 24) 3818 1688

Website: www.shs.com.vn

Auditing firm

Deloitte Vietnam Auditing Company Limited

Address: 12th Floor, Diamond Park Plaza Building, 16 Lang Ha Street, Giang Vo Ward, Hanoi City

Telephone number: (84 24) 7105 0000 *Fax:* (84 24) 6288 5678

Website: www.deloitte.com/vn

Best regards,

Recipient:
- Disclosure as required by law;
- BOD & BOM office (to report);
- Archive: Admin dpt.

SAI GON- HANOI COMMERCIAL JS BANK

LEGAL REPRESENTATIVE

PP 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

Lê Đăng Khoa