



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: 8685 /2026/CV-SHB
No.: 8685 /2026/CV-SHB

Hà Nội, ngày 28 tháng 8 năm 2026
Hanoi, day 28 month 8 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 các Nghị quyết Hội đồng Quản trị sau đây:

- Nghị quyết Hội đồng Quản trị số 43/2026/NQ-HĐQT ngày 28/08/2026 về việc thông qua chỉ định Công ty cổ phần chứng khoán Sài Gòn – Hà Nội là đơn vị tư vấn thù tục trong nước cho giao dịch phát hành trái phiếu quốc tế SHB.
- Nghị quyết Hội đồng Quản trị số 44/2026/NQ-HĐQT ngày 28/08/2026 về việc phê duyệt Phương án phát hành Trái Phiếu SHB ra thị trường quốc tế năm 2026.



Saigon – Hanoi Commercial Joint Stock Bank (SHB) hereby discloses the following Resolutions of the Board of Directors:

- Board of Directors Resolution No. 43/2026/NQ-HĐQT dated August 28, 2026, approving the designation of Saigon – Hanoi Securities Joint Stock Company as the domestic regulatory procedure consultant for SHB's international bond offering.
- Board of Directors Resolution No. 44/2026/NQ-HĐQT dated August 28, 2026, approving the Plan for SHB's 2026 international bond offering.

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 28/8/2026 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 28/8/2026, 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.

Tài liệu đính kèm/Attached documents:

- BOD' Resolution No. 43/2026/NQ-HĐQT dated August 28, 2026
- BOD' Resolution No. 44/2026/NQ-HĐQT dated August 28, 2026

**ĐẠI DIỆN TỔ CHỨC
TỔNG GIÁM ĐỐC**

ORGANIZATION REPRESENTATIVE

CHIEF EXECUTIVE OFFICER



Ngô Chu Hà





SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 43/2026/NQ-HĐQT

Hanoi, August 28, 2026

RESOLUTION

Regarding the approval of the designation of Saigon-Hanoi Securities Joint Stock Company as the domestic regulatory procedure consultant for SHB's International Bond Offering

THE BOARD OF DIRECTORS OF SHB

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and the documents amending, supplementing, and guiding the implementation of this law;

Pursuant to the Enterprise Law No. 59/2020/QH14 of the National Assembly of the Socialist Republic of Vietnam dated June 17, 2020, and its amending, supplementing, and implementing guidelines;

Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019, and the documents amending, supplementing, and guiding the implementation of this law;

Pursuant to Government Decree No. 200/2026/ND-CP dated June 5, 2026 on the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds to the international market, and the guiding documents for the implementation of this decree;

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

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

Pursuant to Proposal No. 21/2026/TTr-Khoi NHDC dated August 24, 2026, regarding the designation of SHS as the domestic regulatory procedure consultant for SHB's international bond offering;

Pursuant to the results of the solicitation of opinions of the Board of Directors as set out in Document No. 52 /HĐQT dated August 27, 2026,

RESOLVES:

Article 1. Approve the designation of Saigon - Hanoi Securities Joint Stock Company (SHS) as the domestic regulatory procedure consultant for SHB's international bond offering as follows:

- Designate Saigon-Hanoi Securities Joint Stock Company as SHB's domestic regulatory procedure consultant, acting as the focal point for coordination in Vietnam, to support SHB in preparing and completing all offering documents and procedures required under Vietnamese laws and regulations; liaise and coordinate with relevant regulatory authorities, ministries, departments and other competent agencies; advise on the preparation, review and finalization of the prospectus and information disclosure documents; and coordinate with the foreign consultant to ensure consistency among the offering documents;
- Approve the execution of service contracts between SHB and SHS in connection with the provision of domestic regulatory procedure consulting services for SHB's international bond offering.

Article 2. The Chief Executive Officer shall be authorized to approve the specific terms and conditions of the aforementioned Contracts, fee agreements, acceptance minutes, contract termination minutes, and other related documents, ensuring operational efficiency and compliance with SHB internal regulations and applicable laws;

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

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

Recipient:

- As per Article 3 (for implementation);
- Members of the BOD & BOS (for information);
- Archive: Admin & BOD office

**PP BOARD OF DIRECTORS
CHAIRMAN OF THE BOD**

(Signed)

Do Quang Hien



Handwritten signature in blue ink.

Hanoi, ...28./..08./.. 2026

RESOLUTION

On approving the plan for the issuance of SHB Bonds in the international market in 2026

THE BOARD OF DIRECTORS

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, the Law on Securities No. 54/2019/QH14 and their guiding documents;

Pursuant to Government Decree No. 200/2026/ND-CP dated 5 June 2026, and applicable regulations on foreign exchange management in relation to the issuance of bonds in the international market;

Pursuant to Government Decree No. 155/2020/ND-CP dated 31 December 2020, detailing the implementation of a number of articles of the Law on Securities;

Pursuant to SHB's Charter and applicable internal regulations

Pursuant to Resolution No. 22/2026/NQ-HĐQT dated 20 April 2026 of the Board of Directors (the "BOD") on approving the principle and plan for the issuance of SGD-denominated international bonds in 2026;

Pursuant to Proposal No. 17/2026/TTr-NHĐC dated 26 August 2026 of the Financial Institutions Division;

Pursuant to the results of the BOD's written consultation as set out in Document No. 53/HĐQT dated 27 August 2026,

RESOLVES:

Article 1. Approval of the Plan

To approve the plan for the issuance of bonds (the "Bonds") by Saigon – Hanoi Commercial Joint Stock Bank ("SHB") in the international market in 2026, together with the plan for the use of proceeds from the offering and the plan for repayment, as set out in Appendices I, II and III attached to this Resolution (collectively referred to as the "Plan").

Article 2. Approval of the guarantee for the payment obligations under the Bonds

- To approve SHB's obtaining a guarantee from the Credit Guarantee and Investment Facility ("CGIF") for SHB's payment obligations in respect of the Bonds;

- To approve SHB's obtaining a counter-guarantee from Sumitomo Mitsui Banking Corporation ("SMBC") for SHB's reimbursement obligations to CGIF, in the form of a Standby Letter of Credit ("SBLC").

Article 3. Authorization for implementation

The Chief Executive Officer (hereinafter referred to as the "Authorized Officer") is authorized to make decisions and execute, in the name and on behalf of SHB and/or the BOD, as appropriate, all tasks related to the preparation, offering, issuance, underwriting, listing, circulation, use of proceeds, and repayment of the Bonds. The Authorized Officer shall not be required to seek further opinions or approval from the BOD in respect of specific tasks, provided that such tasks fall within the scope of the Plan, applicable policies, and the aggregate limits approved by the BOD, and comply with applicable laws, the Charter, and SHB's internal regulations. Such tasks include, without limitation:

- a) Organizing the implementation of the Plan approved by the BOD;
- b) Deciding on the overall structure and specific terms and conditions of the Bonds within the scope of the assigned authority, including but not limited to: the actual issuance value and number of Bonds for each tranche; issuance price; coupon and principal payment schedule; issuance timeline; offering method; issuance market; listing, registration, and depository arrangements; CGIF guarantee structure, SBLC structure, and hedging transactions; fees, expenses, and taxes; management and use of proceeds and the repayment plan (in accordance with the Plan and relevant internal approvals); decisions on the early redemption of Bonds; and decisions on the content of the Information Disclosure Document and other disclosure materials related to the Bond issuance.
- c) Deciding on the content of, executive, issue, submit, amend, supplement, withdraw, and/or provide explanations in respect of, within the scope of the assigned authority, all dossiers, applications, reports, information disclosure documents, offering documents, listing documents, and other documentation to be submitted to the State Bank of Vietnam, the State Securities Commission of Vietnam, the Singapore Exchange, registration, depository and clearing agencies and organizations, and other competent authorities or organizations in Vietnam or abroad, as required by the relevant competent authorities.
- d) Deciding on the content of; negotiate, execute, transfer, amend, supplement, extend, terminate, and perform contracts, agreements, and documents relating to the Bond offering and issuance, including, without limitation, the Guarantee Offer Letter, Guarantee Agreement, Reimbursement and Indemnity Agreement, fee letters, SBLC and related reimbursement and indemnity documents, Bond Subscription Agreement, Trust Deed, Agency Agreement, and documents relating to hedging, accounts, and listing, as well as all relevant certificates, notices, confirmations, and other transaction documents.
- e) Decide on the execution and implementation of transactions with CGIF and the bank providing the SBLC; Select, designate, appoint, replace, and determine the scope of



work of Arrangers and/or Underwriters, trustees and agents, account banks, domestic and international legal advisors, auditors/accountants, credit rating agencies, SPO/assurance providers, stock exchanges, depository and clearing organizations, and other entities or individuals participating in the transaction; and execute the necessary contracts and documents with such parties within the applicable budget and internal approval limits.

- f) Open, maintain, and use relevant accounts; receive, convert, transfer, and use proceeds; make payments of principal, interest, fees, expenses, and taxes; and carry out the offering, completion, listing, management and use of proceeds, and repayment of the Bonds in accordance with the Plan and applicable laws.
- g) On behalf of SHB, make and fulfill all necessary representations, warranties, undertakings, indemnification obligation, information disclosure, and reporting obligations; and handle all matters arising during the preparation, offering, issuance, listing, circulation, and repayment of the Bonds.
- h) Decide on all other matters and perform all procedures and tasks necessary or appropriate, within the scope of the assigned authority, to successfully implement and complete the transaction: and, on behalf of the BOD, sign decisions and documents necessary to implement the matters approved by the BOD under this Resolution.
- i) The Authorized Officer may further delegate, in writing, one or more individuals within SHB to perform a portion of the aforementioned tasks, to the extent permitted by law, the Charter, and SHB's internal regulations.
- j) The Authorized Officer shall be accountable to the BOD and under applicable laws for decisions, documents, and tasks executed within the scope of the aforementioned authorization. This authorization shall be effective from the effective date of this Resolution until SHB has fully discharged all obligations relating to the Bonds, unless otherwise decided by the BOD.

Article 4. Implementation and effectiveness

This Resolution shall take effect from the date of signing. The Authorized Officer, Deputy Chief Executive Officer, the Chief Accountant, Heads of Divisions/Centers/Departments and relevant individuals and units shall be responsible for implementing this Resolution.

Recipients:

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

**PP. THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed)

Do Quang Hien