

Code **SHB**
Company name Sai Gon – Ha Noi Commercial Joint Stock Bank
Date 12/12/2024
Subject Notice of bond public offering - 1st tranche

Content:

Sai Gon – Ha Noi Commercial Joint Stock Bank announces the information on the public offering of bonds - 1st tranche with details as follows:

I. Information on the offering:

1. Issuer: Sai Gon – Ha Noi Commercial Joint Stock Bank
2. Bond name: SHB bond public offering 2024
3. Bond type: non-convertible bond, without warrants, without collateral
4. Par value: VND100,000/bond
5. Offering volume: 50,000,000 bonds; Of which:

No.	Content	Offering volume	Estimated implementation time
1	The public offering of bonds - 1 st tranche	25,000,000	Quarter 4/2024
2	The public offering of bonds - 2 nd tranche	25,000,000	Quarter 4/2024 – Quarter 1/2025
	Total	50,000,000	

II. Plan for the public offering of bonds – 1st tranche:

1. Bond name: SHB bond public offering 2024
2. Bond type: SHB bond public offering 2024
3. Bond code: SHBC7Y202401
4. Par value: VND100,000/bond
5. Offering volume: 25,000,000 bonds
6. Offering value (at par value): VND 2,500,000,000,000
7. Term: 07 years

8. Interest rate: interest rate = reference interest rate + range 3%/year. In particular, the reference interest rate is the average of the interest rates of personal savings with a term of 12 months in VND quoted by BIDV, Vietcombank, VietinBank and Agribank on the determination date.
9. Term of interest payment: once every 06 months
10. Offering price: VND 100,000/bond
11. Minimum registration volume:
 - For individual investors: minimum 100 bonds, equivalent to VND10,000,000 (at par value)
 - For institutional investors: minimum 1,000 bonds, equivalent to VND100,000,000 (at par value).
12. Time for subscription and payment: from December 16, 2024 to February 28, 2025
13. Place to receive subscription:
 - At SHB's branches, transaction offices and head office.
 - Issuance agent: at Saigon Hanoi Securities Joint Stock Company (41 Ngo Quyen, Hang Bai ward, Hoan Kiem district, Hanoi.)
14. Place to disclose Prospectus: www.shb.com.vn; <https://www.shs.com.vn>
15. Bank for blocking depository money:
 - Account holder: Sai Gon – Ha Noi Commercial Joint Stock Bank
 - Account number: 992788686868
 - Bank: LPBank – Dong Do branch.