SHB

NGÂN HÀNG TMCP
SÀI GÒN – HÀ NỘI
SAIGON – HANOI
COMMERCIAL JS BANK

Số: 11979 /2026/CV-SHB
No.: 11979 /2026/CV-SHB

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hà Nội, ngày 12 tháng 11 năm 2026
Hanoi, day 12 month 11 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 Nghị quyết Hội đồng Quản trị số 53/2026/NQ-HĐQT ngày 12 /11/2026 về việc thông qua việc cấp bảo lãnh hợp đồng đối với khách hàng doanh nghiệp.

Saigon – Hanoi Commercial Joint Stock Bank (SHB) hereby discloses the Board of Directors' Resolution No. 53 /2026/NQ-HĐQT dated November 12, 2026 regarding the approval for the issuance of a performance guarantee to a corporate customer.

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN SÀI GÒN - HÀ NỘI
Ký ngày: 12/11/2026 15:10:23

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 12 /11/2026 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 12 /11/2026, 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:

- *Nghị quyết HĐQT số 53 /2026/NQ-HĐQT*
- *BOD' Resolution No. 53 /2026/NQ-HĐQT*

ĐẠI DIỆN TỔ CHỨC
TỔNG GIÁM ĐỐC

ORGANIZATION REPRESENTATIVE
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

Ngô Thu Hà

SAIGON – HANOI
COMMERCIAL JS BANK

No.: 53 /2026/NQ-HĐQT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, November 12, 2026

RESOLUTION

Regarding: the Approval for the issuance of a performance guarantee to a corporate customer

THE 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 the guiding documents for its implementation;

Pursuant to the Enterprise Law No. 59/2020/QH14 dated June 17, 2020 and the guiding documents for its implementation;

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 Report No. 2014/HĐTD.SHB dated November 6, 2026, regarding the issuance of a performance guarantee to Mong Cai Real Estate Development Company Limited by the High-Level Credit Committee.

Pursuant to Proposal No. 2014/PĐX.SHB dated November 6, 2026, regarding the issuance of a performance guarantee to Mong Cai Real Estate Development Company Limited, submitted by the Deputy Chief Executive Officer.

Pursuant to the results of the Board of Directors' consultation as per Document No. 70/HĐQT dated November 11, 2026.

RESOLVES:

Article 1. Approve the issuance of a performance guarantee to Mong Cai Real Estate Development Company Limited, as set out in Report No. 2014/HĐTD.SHB dated November 6, 2026,

submitted by the High-Level Credit Committee, and Proposal No. 2014/PĐX.SHB dated November 6, 2026, submitted by the Deputy Chief Executive Officer regarding the issuance of a performance guarantee to Mong Cai Real Estate Development Company Limited.

Article 2. The Chief Executive Officer and the Deputy Chief Executive Officers in charge of business division and the issuance of performance guarantee shall be responsible for directing relevant units to implement the issuance of a performance guarantee to Mong Cai Real Estate Development Company Limited in accordance with SHB's internal regulations and applicable laws.

Article 3. The members of the Board of Directors, the members of the Board of Supervisors, 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./.

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

PP THE BOARD OF DIRECTORS
CHAIRMAN

(Signed)

Do Quang Hien