SHB

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: 12034 /2026/CV-SHB
No.: 12034 /2026/CV-SHB

Hà Nội, ngày 13 tháng 11 năm 2026
Hanoi, day 13 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 Quyết định của Thống đốc Ngân hàng nhà nước về việc sửa đổi nội dung vốn điều lệ tại Giấy phép thành lập và hoạt động của SHB. Theo đó, vốn điều lệ của Ngân hàng thương mại cổ phần Sài Gòn – Hà Nội là 47.942.000.240.000 đồng.

Saigon – Hanoi Commercial Joint Stock Bank (SHB) hereby discloses information on the Decision of the Governor of the State Bank of Vietnam regarding the amendment of the charter capital stated in the Establishment and Operation License of Saigon – Hanoi Commercial Joint Stock Bank. Accordingly, the charter capital of Saigon – Hanoi Commercial Joint Stock Bank is VND 47,942,000,240,000.

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN SÀI GÒN - HÀ NỘI
Ký ngày: 13/11/2026 17:33:27

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 13/11/2026 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 13/11 /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:

- *Quyết định số: 2475 /QĐ-NHNN*
- *Decision No. 2475 /QĐ-NHNN*

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

STATE BANK OF VIETNAM

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 2475/QD-NHNN

Hanoi, November 12, 2026

DECISION
Regarding the amendment to the charter capital in the Establishment and Operation License of Saigon - Hanoi Commercial Joint Stock Bank

GOVERNOR OF THE STATE BANK OF VIETNAM

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH12;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 as amended and supplemented by the Law 43/2024/QH15 and Law No. 96/2025/QH15;

Pursuant to Decree No. 26/2025/ND-CP of the Government stipulating the functions, responsibilities, powers and organizational structure of the State Bank of Vietnam as amended and supplemented by Decree No. 198/2026/ND-CP;

Pursuant to Circular No. 50/2025/TT-NHNN of the State Bank of Vietnam prescribing the application dossiers and procedures for approval of certain changes to commercial banks and foreign bank branches, as amended and supplemented by Circular No. 11/2026/TT-NHNN;

In consideration of the proposal of Saigon - Hanoi Commercial Joint Stock Bank in Document No. 4047/2026/CV-SHB dated May 6, 2026, Document No. 4592/2026/CV-SHB dated May 20, 2026, Document No. 6131/2026/CV-SHB dated June 29, 2026, Document No. 7880/2026/CV-SHB dated August 11, 2026, Document No. 10906/2026/CV-SHB dated October 20, 2026, and the accompanying documents;

At the request of the Director General of the Department of Credit Institution Management and Supervision.

DECIDES:

Article 1. Article 2 of Establishment and Operation License No. 19/GP-NHNN dated April 13, 2026, issued by the Governor of the State Bank of Vietnam to Saigon – Hanoi Commercial Joint Stock Bank, is hereby amended as follows:

"*Article 2. The charter capital of Saigon – Hanoi Commercial Joint Stock Bank is VND 47,942,000,240,000 (In words: Forty-seven trillion, nine hundred and forty-two billion, two hundred and forty thousand Vietnamese dong).*".

Article 2. Saigon – Hanoi Commercial Joint Stock Bank shall be responsible for completing the procedures prescribed in Clause 4, Article 37 of the Law on Credit

Institutions 2024, as amended and supplemented, and other relevant applicable laws and regulations in respect of the amendment specified in Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and shall constitute an integral part of Establishment and Operation License No. 19/GP-NHNN dated April 13, 2026, issued by the Governor of the State Bank of Vietnam to Saigon – Hanoi Commercial Joint Stock Bank.

Article 4. The Chief of the Office of the State Bank of Vietnam, the Director General of the Department of Credit Institution Management and Supervision, the Chairperson and members of the Board of Directors, the Head and members of the Supervisory Board, and the Chief Executive Officer of Saigon – Hanoi Commercial Joint Stock Bank shall be responsible for implementing this Decision./.

Recipients:
- As per Article 4;
- The Governor (for reporting);
- Deputy Governor Pham Quang Dung;
- Departments, Divisions and Bureaus: TTNH, ATHT, SGD, CSTT, TD, DBTK, TCKT, QLNH, PCRT, CNTT (for issuance);
- SBV- Regional Branch 1 (for issuance);
- Vietnam Deposit Insurance Corporation (for issuance);
- Hanoi Department of Finance;
- Archived: VP, QLGS4 (03b), Đ.T.THẢO.

ON BEHALF OF THE GOVERNOR
DEPUTY GOVERNOR

(signed and sealed)

Pham Quang Dung