

**SAIGON – HANOI COMMERCIAL  
JS. BANK**

No.: 827.../2026/CV-SHB

Hanoi, 26 January, 2026

*(Re: Record date for entitlement to  
receive interest payment – Interest  
Period 02 of SHB125010 Bond)*

**NOTICE**

**(Regarding the record date for entitlement to receive interest payment – Interest Period  
02 of SHB125010 Bond)**

**Kind attention to: Vietnam Securities Depository and Clearing Corporation (VSDC)**

Name of securities registration organization: SAIGON – HANOI COMMERCIAL  
JOINT STOCK BANK

Trading name: Saigon – Hanoi commercial Joint Stock Bank

Head office: No. 77 Tran Hung Dao Street, Cua Nam ward, Hanoi City, Vietnam

Phone: 0243 942 33 88

Fax: 0243 941 0845

**We hereby would like to inform the Vietnam Securities Depository and Clearing  
Corporation (VSDC) of the record date for preparing the list of bondholders for the  
following security:**

Name of security: SHB public bond issued in 2024 (SHBC7Y202401)

Ticker code: SHB125010

Type of security: Corporate bond

Par value: VND100,000 (One hundred thousand Vietnamese Dong)/Bond

Security exchange: Hanoi Stock Exchange (HNX)

Record date: **09 February 2026**

**1. Reason and purpose**

Payment of Interest Period 02, calculated from (and including) 28 August 2025 to (but  
excluding) 28 February 2026, for bond code SHB125010.

**2. Details****Corporate bond interest payment in cash**

- Interest rate: 7,675%/year/bond (01 bond is entitled to receive VND3,869.0411).
- Interest calculation formula:  $VND100,000 \times 7,675\% \times 184 \text{ (days)} / 365 \text{ (days)}$   
rounded to four (04) decimal places.
- The total interest amount actually received by each bondholder shall be rounded to  
the nearest whole unit (If the first decimal digit is 5 or greater, the amount shall be



rounded up; if it is less than 5, the decimal portion shall be disregarded).

- Payment date: **02 March 2026**
- Payment location:
  - For deposited securities: Holders carry out procedures to receive cash dividends at Depository members where their securities accounts are opened.
  - For non-deposited securities: Saigon – Hanoi Commercial Joint Stock Bank shall transfer the interest payment to the registered current accounts of bondholders as of 02 March 2026.

**Saigon – Hanoi Commercial Joint Stock Bank respectfully requests VSDC to prepare and send the list of bondholders as of the above-mentioned record date via VSDC's electronic portal.**

**SAIGON – HANOI COMMERCIAL JS BANK**



**PHÓ TỔNG GIÁM ĐỐC**

*Lê Đăng Khoa*

***Recipients:***

- As above
- HNX
- Archived: Admin, Treasury Div.

***Attachments:***

- Documents evidencing disclosure of information on the record date;
- Notice No. 4871/2025/TB-SHB regarding the interest rate for Interest Period 02 from (and including) 28 August 2025 to (but excluding) 28 February 2026 of SHB public bond issued in 2024 – Tranche 1;
- Documents evidencing disclosure of bond interest rate information.

