



SAIGON – HANOI
COMMERCIAL JS BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. ~~104~~ 1/2026/CV-SHB

Hanoi,30th January, 2026

*Regarding Periodic Disclosure of
Financial statements*

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

Kind attention to: Hanoi Stock Exchange

In accordance with Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16/11/2020, issued by the Ministry of Finance on information disclosure in the securities market, Saigon - Hanoi Commercial Joint Stock Bank (SHB) hereby discloses its financial statements for the fourth quarter of 2025 to the Hanoi Stock Exchange as follows:

1. Name of entity: Saigon - Hanoi Commercial Joint Stock Bank

- Ticker code: SHB
- Address: 77 Tran Hung Dao Street, Cua Nam Ward, Hanoi City
- Contact phone number: 0243 942 33 88 Fax: 0243 941 0845
- E-mail: shbank@shb.com.vn Website: www.shb.com.vn

2. Content of the disclosed information:

- Financial statements for the fourth quarter of 2025
 - ☐ Separate financial statements (The listed entity has neither subsidiaries nor any dependent accounting units);

☒ Consolidated financial statements (The listed entity has subsidiaries);

☐ Combined financial statements (The listed entity has dependent units with separate accounting systems)

- Circumstances requiring supporting document to justify the reason:

+ The audit firm issued an opinion other than an unmodified opinion on the reviewed/audited financial statements:

☐ Yes

☒ No

Supporting document must be submitted if 'Yes' is selected:

☐ Yes

☒ No



+ The profit after tax for the reporting period differs by 5% or more between the pre-audit and post-audit figures, resulting in a shift from loss to profit or vice versa, (applicable to the audited financial statements for 2025):

☐ Yes

☒ No

Supporting document must be submitted if 'Yes' is selected:

☐ Yes

☒ No

+ The profit after corporate income tax in the Income Statement for the reporting period changes by 10% or more from that of the same period in the previous year.:

☒ Yes

☐ No

Supporting document must be submitted if 'Yes' is selected:

☒ Yes

☐ No

+ Profit after tax for the reporting period reflects a loss, changing from profit for the same period of the previous year or vice versa:

☐ Yes

☒ No

Supporting document must be submitted if 'Yes' is selected:

☐ Yes

☒ No

This information was published on the official website on 30/01/2026, at the following link: www.shb.com.vn/bao-cai-tai-chinh-quy-iv-nam-2025/ *lcw*

Attached documents:

- Separate and consolidated financial statements for Q4/2025

SAIGON - HANOI COMMERCIAL JS BANK



PHÓ TỔNG GIÁM ĐỐC
Lê Đăng Khoa