



SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No.: 27 /2026/NQ-HĐQT

Hanoi, May 08 , 2026

RESOLUTION

***Regarding approval of the application dossier for the public offering of
SHB bonds in 2026***

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 Securities Law No. 54/2019/QH14 dated November 26, 2019 and its amendments and supplements ("Securities Law");

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, detailing the implementation of a number of articles of the Securities Law and its amending, supplementing, and guiding documents;

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 the Chief Executive Officer 's approval in Report No. 22/2026/TTr-TGD dated May 4, 2026;

Pursuant to the results of the Board of Directors' consultation as per Document No. 28/HĐQT dated May 6, 2026.

RESOLVES:

Article 1. Approve the Application dossier for the Public Offering of SHB Bonds in 2026 as set out in the Appendix attached hereto.

Article 2. 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 2 (for implementation);
- Members of the BOD & BOS (for information);
- Archive: Admin dpt. & BOD office

**PP THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed)

Do Quang Hien



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APPENDIX

LIST OF DOCUMENTS IN THE APPLICATION DOSSIER FOR SHB'S PUBLIC OFFERING OF BONDS IN 2026

(Attached to Resolution No. 27.../2026/NQ-HĐQT dated May.08., 2026)

of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank)

1. Registration form for the public offering of bonds;
2. Business registration certificate No. 1800278630 issued by Can Tho Department of Planning and Investment on December 10, 1993, with the 35th amendment registered by Hanoi Department of Planning and Investment on July 2, 2024;
3. Establishment and operation license No. 19/GP-NHNN issued by the State Bank of Vietnam on April 13, 2026 ;
4. Resolution No. 17/2026/NQ-HĐQT dated April 14, 2026, of the Board of Directors of SHB approves the issuance plan and the intended use of proceeds raised from the public offering of SHB bonds in 2026;
5. Resolution of the SHB Board of Directors approving the application dossier for the public offering of SHB bonds in 2026;
6. Prospectus for the public offering of bonds by Saigon - Hanoi Commercial Joint Stock Bank;
7. Charter of Saigon - Hanoi Commercial Joint Stock Bank;
8. The audited separate and consolidated financial statements for the year 2024;
9. Authorization letter to sign the audit report on the separate and consolidated financial statements for the year 2024 of Deloitte Vietnam Co., Ltd.
10. The audited separate and consolidated financial statements for the year 2025 ;
11. Authorization letter to sign the audit report on the separate and consolidated financial statements for the year 2025 of Deloitte Vietnam Co., Ltd.
12. Separate and consolidated financial statements for the first quarter of 2026;
13. Written commitment provided by Saigon - Hanoi Commercial Joint Stock Bank regarding the satisfaction of the Issuer's offering conditions;
14. Written commitment provided by Saigon - Hanoi Commercial Joint Stock Bank regarding the fulfillment of the Issuer's obligations to investors;
15. Document No. 109/2026/TB-LPBankQT dated April 23, 2026, issued by Loc Phat Vietnam Commercial Joint Stock Bank (LPBank) – Dong Do Branch, Quang Trung



Transaction Office, regarding confirmation of information on the blocked account for receiving proceeds from SHB's public offering of bonds;

16. Power of Attorney No. 964/2025/QĐ-LPBank.ĐĐ dated December 16, 2025 executed by the Branch Director of LPBank – Dong Do Branch in favor of the Deputy Branch Director cum Director of the Transaction Office;
17. Bondholder representation service contract No. 01/2026/HĐ ĐDNSHTP/SHB-SHS dated May 4, 2026, between Saigon - Hanoi Commercial Joint Stock Bank and Saigon - Hanoi Securities Joint Stock Company;
18. Contract for the provision of consulting and agency services for bond issuance No. 01/2026/HĐTVTC.HS.SHS/SHB dated May 4, 2026, between Saigon - Hanoi Commercial Joint Stock Bank and Saigon - Hanoi Securities Joint Stock Company;
19. Power of Attorney No. 343/2026/VBUQ-SHB dated April 14, 2026, executed by the Chief Executive Officer – Legal Representative of SHB in favor of Mr. Le Dang Khoa – Deputy Chief Executive Officer of SHB.

