

Code SHB
Company name Sai Gon – Ha Noi Commercial Joint Stock Bank
Date 09/23/2024
Subject Plan for bond public offering

Content:

The Board resolution dated September 23, 2024, the BOD of Sai Gon – Ha Noi Commercial Joint Stock Bank approved the following contents:

1. Approve the plan to issue bonds in the 2024 public offering:

- Issuer: Sai Gon – Ha Noi Commercial Joint Stock Bank
- Bond name: SHB bond public offering 2024
- Number of phases issuing: 02 phases
 - + Phase 1: expected in Quarter IV/2024
 - + Phase 2: expected from Quarter IV/2024 to Quarter I/2025.
- Estimated issuance time: from Quarter IV/2024 to Quarter I/2025, after being approved by the State Securities Commission of Vietnam (SSC).
- Distributed time:

Phase	Estimated time implementation	Issuance value (VND)
Phase 1	Quarter IV/2024	2,500,000,000,000
Phase 2	from Quarter IV/2024 to Quarter I/2025	2,500,000,000,000
Total		5,000,000,000,000

2. Approve the plan for capital use from the issuance:

The estimated proceeds from the bond issuance will be supplemented to tier 2 capital, improving capital adequacy ratio, lending to customers in 2024. In addition, the Bank will add other business lines in accordance with legal regulation in the next years.