

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: 2234 /2026/CV-HDBank

V/v: Công văn của NHNN về việc tăng vốn điều lệ của HDBank

Announcement of SBV's official dispatch on HDBank's charter capital increase

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

THE SOCIALIST REPUBLIC OF VIETNAM

Độc lập - Tự do - Hạnh phúc

Independence – Freedom - Happiness

Tp. Hồ Chí Minh, ngày 22 tháng 09 năm 2026

Ho Chi Minh City, September 22, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG

EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: - Ủy ban Chứng khoán Nhà Nước

To: State Securities Commission

- Sở Giao dịch Chứng khoán TP.HCM

Ho Chi Minh City Stock Exchange

1. Tên tổ chức: NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM (HDBANK)

Name of organization: Ho Chi Minh City Development Joint Stock Commercial Bank

- Mã chứng khoán: HDB

Securities code: HDB

- Địa chỉ: 25 bis Nguyễn Thị Minh Khai, P. Sài Gòn, Tp.HCM

Address: 25 Bis Nguyen Thi Minh Khai, Sai Gon Ward, HCMC

- Điện thoại liên hệ: (028) 62 915 916

Telephone: (028) 62 915 916

- Email: info@hdbank.com.vn

2. Nội dung thông tin công bố:

Contents of disclosure:

Ngày 22/09/2026, Ngân hàng TMCP Phát triển TP.HCM (HDBank) nhận được Công văn số 8671/NHNN-QLGS của Ngân hàng Nhà nước ngày 21/09/2026 về việc chấp thuận việc HDBank tăng vốn điều lệ tối đa thêm 22.015.828.960.000 đồng, thông qua phát hành cổ phiếu trả cổ tức năm 2025 và phát hành cổ phiếu từ nguồn quỹ dự trữ bổ sung vốn điều lệ và chào bán cổ phiếu riêng lẻ.

On September 22, 2026, Ho Chi Minh City Development Joint Stock Commercial Bank received Official dispatch No. 8671/NHNN-QLGS dated September 21, 2026 from the State Bank of Vietnam approving HDBank's plan to increase its charter capital by up to VND 22,015,828,960,000 through the issuance of shares to pay 2025 dividends, the issuance of shares from the reserve fund for supplementing charter capital and the private placement of shares.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 22/09/2026 tại đường dẫn:

The information was published on HDBank's website on September 22, 2026, as in the link:

Đường dẫn tiếng Việt: <https://hdbank.com.vn/vi/investor/thong-tin-nha-dau-tu/quan-he-co-dong/cong-bo-thong-tin-thong-tin-khac>

English Link: https://hdbank.com.vn/en/investor/thong-tin-nha-dau-tu/quan-he-co-dong/cong-bo-thong-tin-thong-tin-khac



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.

Nơi nhận/ Recipients:

- Ủy ban Chứng khoán Nhà nước
- State Securities Commission
- Sở Giao dịch Chứng khoán Tp.HCM
- Ho Chi Minh City Stock Exchange
- Lưu: Văn thư
- Filed: Secretary

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J.S.COMMERCIAL BANK

TỔNG GIÁM ĐỐC
CHIEF EXECUTIVE OFFICER



NGUYỄN HỮU ĐẠNG



THE STATE BANK OF VIETNAM

THE SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

No.: 8671/NHNN-QLGS

Re: Increase in HDBank's charter capital

Hanoi, September 21, 2026

To: Ho Chi Minh City Development Joint Stock Commercial Bank

With regard to the request of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) for an increase in charter capital under Document No. 1979/2026/CV-HDBank dated August 24, 2026, and the accompanying documents and materials, the Governor of the State Bank of Vietnam (SBV) has the following opinion:

1. The SBV approves HDBank's increase in charter capital by a maximum amount of VND 22,015,828,960,000 (twenty-two trillion fifteen billion eight hundred twenty-eight million nine hundred sixty thousand Vietnamese dong) through the issuance of shares to pay 2025 dividends, the issuance of shares from the reserve fund for supplementing charter capital, and the private placement of shares in accordance with the charter capital increase plan approved by HDBank's General Meeting of Shareholders under Resolution No. 17/2026/NQ-ĐHĐCĐ dated August 17, 2026 and by HDBank's Board of Directors under Resolution No. 15/2026/NQ-HĐQT dated August 24, 2026.

2. HDBank is required to:

2.1. Implement the charter capital increase in accordance with applicable laws, including compliance with regulations on share ownership ratios of shareholders, shareholders and their related persons, and regulations on foreign investors' purchase and ownership of shares in Vietnamese credit institutions.

2.2. Notify in writing organizations and individuals purchasing HDBank shares to fully perform their obligations as shareholders in accordance with Article 62 and Article 63 of the Law on Credit Institutions (as amended and supplemented), Circular No. 50/2025/TT-NHNN dated December 24, 2025 of the Governor of the State Bank of Vietnam stipulating the application dossiers and procedures for approval of certain changes of commercial banks and foreign bank branches (as amended and supplemented), and relevant laws and regulations, with particular attention to the following requirements for investors:

- Be legally responsible for the legality of the funds used to purchase or receive the transfer of shares in HDBank; not use funds provided through credit facilities by credit institutions or foreign bank branches, or funds raised through the issuance of corporate bonds, to purchase or receive the transfer of HDBank shares; not make capital contributions to or purchase HDBank shares in the name of another individual or legal entity in any form, except where entrusted in accordance with law; shareholders receiving entrusted investment from other organizations or individuals must provide HDBank with information on the beneficial owner of the shares entrusted to them for investment in HDBank. HDBank has the right to suspend the shareholder rights of such shareholders if it discovers that they fail to provide accurate information on the beneficial owner of the shares.

- Be responsible for complying with the provisions of the Law on Credit Institutions (as amended and supplemented) and relevant laws and regulations on limits on share ownership by

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shareholders, shareholders and their related persons, and foreign investors' purchase and ownership of shares in Vietnamese credit institutions.

2.3. Comply with regulations on the private placement of shares to professional securities investors in accordance with the Law on Securities, Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities (as amended and supplemented), and relevant laws and regulations.

2.4. Carry out procedures for amendment and supplementation of the License with respect to charter capital in accordance with Articles 11 and 12 of Circular No. 50/2025/TT-NHNN dated December 24, 2025 of the Governor of the State Bank of Vietnam stipulating the application dossiers and procedures for approval of certain changes of commercial banks and foreign bank branches (as amended and supplemented).

3. This document shall remain valid for 12 months from the date of signing.

Recipients:

- As stated above;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung;
- SBV Regional Branch 2 (for coordination);
- Filed: Office, QLGS4. NTNHAN.

**FOR THE GOVERNOR
DEPUTY GOVERNOR**

(Signed and sealed)

PHAM QUANG DUNG

NGÂN HÀNG
THƯƠNG MẠI
CỔ PHẦN PHÁT
TRIỂN THÀNH
PHỐ HỒ CHÍ
MINH

Digitally signed by
NGÂN HÀNG
THƯƠNG MẠI CỔ
PHẦN PHÁT TRIỂN
THÀNH PHỐ HỒ CHÍ
MINH
Date: 2026.09.22
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