

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: 2546 /2026/CV-HDBank

V/v: Công bố TB HĐQT về Tiêu chuẩn, điều kiện đề cử, ứng cử bầu Thành viên HĐQT, BKS nhiệm kỳ 2027-2032

Announcement of BOD's Notice on the standards and criteria for the nomination and self-nomination of BOD and BOS members for the 2027-2032 term

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 26 tháng 10 năm 2026

Ho Chi Minh City, October 26, 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:

Thực hiện nghĩa vụ báo cáo, công bố thông tin của công ty niêm yết theo Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính, Ngân hàng TMCP Phát triển TP.HCM (HDBank) công bố Thông báo số 14/2026/TB-HĐQT ngày 26/10/2026 của Hội đồng Quản trị về Tiêu chuẩn, điều kiện, hồ sơ đề cử, ứng cử ứng viên bầu Thành viên Hội đồng quản trị, Ban Kiểm soát HDBank nhiệm kỳ 2027-2032.

In compliance with the obligation of reporting and information disclosure of listed companies in accordance with Circular No. 96/2020/TT-BTC dated 16/11/2020 of the Ministry of Finance, Ho Chi Minh City Development Joint Stock Commercial Bank – HDBank announces Notice No. 14/2026/TB-HDQT dated October 26, 2026 on the standards, eligibility criteria and documentation for the nomination and self-nomination of candidates for election to the HDBank Board of Directors and Board of Supervisors for the 2027-2032 term.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 26/10/2026 tại đường dẫn:

The information was published on HDBank's website on October 26, 2026, as in the link:

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



English Link: <https://hdbank.com.vn/en/investor/thong-tin-nha-dau-tu/quan-he-co-dong/thong-tin-trai-phieu-hdbank>

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: Administrative Office

Tài liệu đính kèm/ Attached documents:

- TB HĐQT số 14/2026/TB-HĐQT ngày 26/10/2026
- BOD's Notice No. 14/2026/TB-HĐQT dated October 26, 2026

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



PHẠM VĂN ĐÀU



No.: 14/2026/TB-HĐQT

Ho Chi Minh City, October 26, 2026

NOTICE

*Ref: Standards, Eligibility Criteria and Documentation for the Nomination and Self-Nomination
of Candidates for Election to the HDBank Board of Directors and Board of Supervisors
for the 2027 – 2032 Term*

**To: SHAREHOLDERS OF HO CHI MINH CITY DEVELOPMENT
JOINT STOCK COMMERCIAL BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 (as amended and supplemented) and its implementing documents (hereinafter referred to as the “Law on Credit Institutions”);
- Pursuant to the Law on Enterprises No. 59/2020/QH14 (as amended and supplemented) and its implementing documents (hereinafter referred to as the “Law on Enterprises”);
- Pursuant to the Law on Securities No. 54/2019/QH14 (as amended and supplemented) and its implementing documents (hereinafter referred to as the “Law on Securities”);
- Pursuant to Circular No. 20/2025/TT-NHNN dated July 31, 2025, providing guidance on the dossiers and procedures for approval of the expected personnel list of commercial banks, non-bank credit institutions and foreign bank branches, as amended and supplemented;
- Pursuant to the current Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank),

THE BOARD OF DIRECTORS OF HDBANK WOULD LIKE TO ANNOUNCE AS FOLLOWS:

The Board of Directors (BOD) and the Board of Supervisors (BOS) of HDBank for the 2022 – 2027 term have successfully fulfilled the duties entrusted to them by the General Meeting of Shareholders (GMS), leading the Bank to achieve significant accomplishments in terms of business scale, profitability, asset quality, market position, brand recognition and other areas.

Pursuant to the Law on Credit Institutions, the Law on Enterprises and HDBank’s Charter, the terms of office of the BOD and BOS for the 2022 – 2027 term will automatically expire upon the conclusion of HDBank’s 2027 Annual General Meeting of Shareholders (AGM). Accordingly, at the 2027 Annual General Meeting of Shareholders, shareholders are expected to vote to elect members of HDBank’s BOD and BOS for the 2027 – 2032 term.

Based on the applicable laws and the Bank’s Charter, the BOD of HDBank hereby respectfully informs shareholders that the BOD intends to submit the following matters to HDBank’s 2027 Annual General Meeting of Shareholders (for the 2026 financial year) for consideration and approval:

- The proposed number of members of HDBank’s BOD for the 2027–2032 term is nine (09), including two (02) independent members; and
- The proposed number of members of HDBank’s BOS for the 2027–2032 term is five (05).

The BOD of HDBank respectfully invites shareholders to exercise their rights in accordance with applicable laws by nominating or self-nominating candidates for election to HDBank's BOD and BOS for the new 2027–2032 term, in accordance with the following provisions:

I. ELIGIBILITY REQUIREMENTS FOR NOMINATION AND SELF-NOMINATION FOR ELECTION TO THE HDBANK BOD AND BOS FOR THE 2027–2032 TERM:

1. Shareholders are entitled to nominate or self-nominate candidates for election to the BOD and BOS, provided that all eligibility requirements stipulated in the Law on Credit Institutions and HDBank's current Charter are satisfied (for details, please refer to Appendix 01 to this Notice)
2. A shareholder or group of shareholders holding more than 5% of the total ordinary shares is entitled to nominate candidates for election to the BOD and BOS in accordance with Clause 10, Article 61 of the Law on Credit Institutions and Item (xi), Point (a), Clause 1, Article 22 of HDBank's current Charter.
3. The number of candidates that each shareholder or group of shareholders is entitled to nominate depends on the number of BOD and BOS members to be elected, as determined by the GMS, and the shareholding ratio of such shareholder or group of shareholders. The maximum number of candidates that may be nominated is as follows:
 - a. A shareholder or group of shareholders holding from 5% to less than 15% of the total voting shares may nominate one (01) candidate;
 - b. A shareholder or group of shareholders holding from 15% to less than 25% of the total voting shares may nominate up to two (02) candidates;
 - c. A shareholder or group of shareholders holding from 25% to less than 35% of the total voting shares may nominate up to three (03) candidates;
 - d. A shareholder or group of shareholders holding from 35% to less than 45% of the total voting shares may nominate up to four (04) candidates;
 - e. A shareholder or group of shareholders holding from 45% to less than 55% of the total voting shares may nominate up to five (05) candidates;
 - f. A shareholder or group of shareholders holding from 55% to less than 65% of the total voting shares may nominate up to six (06) candidates;
 - g. A shareholder or group of shareholders holding from 65% to less than 75% of the total voting shares may nominate up to seven (07) candidates;
 - h. A shareholder or group of shareholders holding from 75% to less than 85% of the total voting shares may nominate up to eight (08) candidates.
 - i. A shareholder or group of shareholders holding from 85% to less than 95% of the total voting shares may nominate up to nine (09) candidates.

If a shareholder or group of shareholders nominates fewer candidates than the maximum number they are entitled to nominate, the remaining candidates may be nominated by the BOD, the BOS or other shareholders.

II. LIST OF DOCUMENTS REQUIRED FOR THE NOMINATION AND SELF-NOMINATION OF CANDIDATES FOR ELECTION TO THE BOD AND BOS:

1. Three (03) original copies of the Notice of Voluntary Formation of a Shareholder Group and Nomination or Self-Nomination of Candidates for Election to the BOD and BOS (in the form provided in Appendix 02 to this Notice);

2. Three (03) original copies of the candidate's Curriculum Vitae, with the signature duly certified in accordance with applicable laws (in the form provided in Appendix 03 to this Notice);
3. Three (03) original copies of the candidate's Declaration of Related Persons, with the signature duly certified in accordance with applicable laws (in the form provided in Appendix 04 to this Notice);
4. Three (03) original copies of a criminal record certificate or an equivalent document issued by a competent foreign authority in accordance with the laws of the issuing country, containing complete information on the candidate's criminal record and any prohibition against holding positions or establishing or managing enterprises or cooperatives, where the candidate is not a Vietnamese citizen.

If the criminal record certificate or equivalent document issued by a competent foreign authority does not contain information on any prohibition against holding positions or establishing or managing enterprises or cooperatives, the nominating shareholder or group of shareholders must:

- (i) provide a written explanation confirming that no competent authority in the issuing country provides such information in the criminal record certificate or equivalent document; and
- (ii) undertake legal responsibility for ensuring that the proposed candidate does not fall into any of the cases in which individuals are prohibited from holding positions under the Law on Credit Institutions.

The criminal record certificate or equivalent document must have been issued within six (06) months prior to the date on which HDBank submits the application for approval of the list of candidates.

5. Three (03) notarized copies of the diplomas and certificates evidencing the professional qualifications of the nominated or self-nominated candidate. For Vietnamese candidates, qualifications awarded by foreign educational institutions must be recognized by the Ministry of Education and Training in accordance with applicable laws.
6. Documents evidencing that the candidate satisfies the standards and eligibility requirements applicable to a proposed member of the BOD of a credit institution, as stipulated in Point d, Clause 1, Article 41 of the Law on Credit Institutions, specifically:
 - a. For the requirement of **“at least three (03) years of experience as a manager or executive of a credit institution”**: Three (03) original copies or copies certified against the originals, in accordance with applicable laws, of a document issued by the authorized representative of the credit institution where the proposed candidate is or was employed, confirming the candidate's position and the period during which the candidate held such position (including confirmation that the candidate held a managerial or executive position), or copies of documents evidencing the candidate's position and the period during which the candidate held such position at the credit institution.
 - b. For the requirement of **“at least five (05) years of experience as a manager of an enterprise operating in the finance, accounting or auditing sector, or of another enterprise with equity capital at least equal to the statutory capital requirement applicable to a commercial bank”**:
 - i. Three (03) original copies of the relevant provisions of the enterprise's Charter specifying its managerial and executive positions, or copies thereof duly certified against the originals in accordance with applicable laws;

- ii. For a candidate who held a managerial position at another enterprise with equity capital at least equal to the statutory capital requirement applicable to the relevant type of credit institution:
 - Three (03) original copies or copies duly certified against the originals, in accordance with applicable laws, of the financial statements of the enterprise where the proposed candidate is or was a manager, as audited by an independent audit firm.
 - Where the enterprise is not subject to annual financial statement audits, three (03) original copies or copies duly certified against the originals, in accordance with applicable laws, of the financial statements submitted to the tax authority in accordance with applicable laws.
- iii. Three (03) original copies of a document issued by the authorized representative of the enterprise where the candidate is or was employed, confirming the candidate's position (including confirmation that the candidate held a managerial position) and the period during which the candidate held such position, or copies thereof duly certified against the originals in accordance with applicable laws. Alternatively, copies of other documents evidencing the candidate's position and the period during which the candidate held such position at the enterprise may be provided.
- c. For the requirement of **“at least five (05) years of direct work experience in a professional department specializing in finance, banking, accounting or auditing”**: Three (03) original copies or copies duly certified against the originals, in accordance with applicable laws, of a document issued by the authorized representative of the entity where the candidate is or was employed, confirming that the candidate worked directly in a professional department specializing in finance, banking, accounting or auditing and specifying the period of such employment, or copies of documents evidencing the candidate's department and the period during which the candidate performed duties in that department.
- d. For the requirement of **“at least five (05) years of direct work experience in a professional department of a credit institution or foreign bank branch”**: Three (03) original copies or copies duly certified against the originals, in accordance with applicable laws, of a document issued by the authorized representative of the credit institution or foreign bank branch where the candidate is or was employed, confirming that the candidate worked directly in a professional department of such credit institution or foreign bank branch and specifying the period of such employment, or copies of documents evidencing the candidate's department and the period during which the candidate performed duties in that department.
- 7. Documents evidencing that the candidate satisfies the standards and eligibility requirements applicable to a proposed member of the BOS of a credit institution, as stipulated in Point c, Clause 3, Article 41 of the Law on Credit Institutions: Three (03) original copies or copies duly certified against the originals in accordance with applicable laws of a document issued by the authorized representative of the entity where the candidate is or was employed, confirming that the candidate has worked directly in the fields of finance, banking, accounting or auditing and specifying the period of such employment, or copies of other documents evidencing the candidate's field of work and the period during which the candidate performed relevant duties.

8. Documents evidencing that a candidate who is or was employed by a credit institution or foreign bank branch satisfies the requirement of “having professional ethics”: Three (03) original copies or copies of an assessment document issued by the credit institution or foreign bank branch where the candidate is or was employed, using the form provided in Appendix 05 to this Notice.

This requirement does not apply where the relevant credit institution or foreign bank branch has been dissolved, declared bankrupt, merged or consolidated.

9. Three (03) original copies or copies duly certified against the originals, in accordance with applicable laws, of any other relevant documents evidencing that the candidate satisfies these requirements, if any.

III.IMPORTANT NOTES:

1. Candidates nominated or self-nominated for election as members of the BOD or BOS shall be legally accountable to the GMS of HDBank for the accuracy and truthfulness of all documents and information contained in their nomination or self-nomination dossiers.
2. All documents included in the dossiers must be prepared in Vietnamese. Documents issued, notarized or certified by competent foreign authorities or organizations must undergo consular legalization in accordance with Vietnamese laws (unless exempt from consular legalization under applicable regulations) and be translated into Vietnamese.
3. Copies of documents in Vietnamese and translations from foreign languages into Vietnamese must have the translator’s signature duly certified in accordance with applicable laws.
4. Copies of the dossiers and documents of candidates for election or appointment must be copies made from the original registers or copies duly certified against the originals in accordance with applicable laws.
5. Declarations and documents prepared by candidates themselves must have their signatures duly certified in accordance with applicable laws.
6. Pursuant to Article 44 of the Law on Credit Institutions, the list of candidates for election to the BOD and BOS of HDBank for the 2027–2032 term must be approved by the State Bank of Vietnam before the elections take place at HDBank’s 2027 Annual General Meeting of Shareholders. Persons elected or appointed as members of HDBank’s BOD and BOS must be included in the list approved by the State Bank of Vietnam.

IV.SUBMISSION DETAILS FOR NOMINATION AND SELF-NOMINATION DOSSIERS:

Shareholders and groups of shareholders are kindly requested to submit their nomination or self-nomination dossiers using the following contact details:

1. Submission addresses:

- a. Address for submission of original documents:

HDBank Leadership Office

12A Floor, HD Tower, 25Bis Nguyen Thi Minh Khai Street,

Sai Gon Ward, Ho Chi Minh City, Vietnam

- b. Email address for submission of scanned documents: vphdqt@hdbank.com.vn

2. Submission deadline:

The deadline for submission of dossiers is **17:00 on November 15, 2026**. Any dossiers received after this deadline shall be deemed invalid.

If shareholders do not nominate or self-nominate candidates by the above deadline, the remaining candidates shall be nominated by the BOD.

Respectfully,

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

Recipients:

- As "To";
- The BOD, BOS;
- Website HDBank – Investors;
- Filed at the Leadership Office.

(Signed and Sealed)

KIM BYOUNGHO

STANDARDS AND ELIGIBILITY REQUIREMENTS FOR CANDIDATES FOR ELECTION AS MEMBERS OF THE BOD AND THE BOS

(As stipulated in the Law on Credit Institutions)

I. Clauses 1, 2 and 3 of Article 41. Standards and eligibility requirements applicable to managers, executives and certain other positions of credit institutions:

1. Members of the Board of Directors or the Members' Council must satisfy the following standards and eligibility requirements:
 - a) Not fall within any of the cases in which a person is prohibited from holding a position as prescribed in Clause 1, Article 42 of the Law on Credit Institutions;
 - b) Have professional ethics in accordance with the regulations of the Governor of the State Bank of Vietnam;
 - c) Hold a university degree or higher; and
 - d) Satisfy at least one of the following requirements:
 - Have at least three (03) years of experience as a manager or executive of a credit institution;
 - Have at least five (05) years of experience as a manager of an enterprise operating in the finance, accounting or auditing sector, or of another enterprise with equity capital at least equal to the statutory capital requirement applicable to the relevant type of credit institution;
 - Have at least five (05) years of direct work experience in a professional department of a credit institution or foreign bank branch; or
 - Have at least five (05) years of direct work experience in a professional department specializing in finance, banking, accounting or auditing.
2. An independent member of the Board of Directors must satisfy the standards and eligibility requirements specified in Clause 1 of this Article, as well as the following additional standards and eligibility requirements:
 - a) Not be currently employed by the credit institution or any of its subsidiaries, and not have been employed by the credit institution or any of its subsidiaries during the preceding three (03) consecutive years;
 - b) Not receive a regular salary or remuneration from the credit institution, other than the remuneration payable to a member of the Board of Directors;
 - c) Not have a spouse, parent, child, sibling, or the spouse of any such person who is a major shareholder, manager, controller or member of the BOS of the credit institution or any of its subsidiaries;
 - d) Not act as a representative of any person's share ownership in the credit institution; and not, together with related persons, directly or indirectly own one percent (1%) or more of the charter capital or voting shares of the credit institution;
 - dd) Not have held a managerial position or served as a member of the BOS of the credit institution at any time during the preceding five (05) consecutive years.

3. Members of the BOS must satisfy the following standards and eligibility requirements:
- a) Meet the standards and eligibility requirements specified in Points a) and b), Clause 1 of this Article;
 - b) Hold a university degree or higher in one of the following fields: finance, banking, economics, business administration, law, accounting or auditing;
 - c) Have at least three (03) years of direct work experience in the fields of finance, banking, accounting or auditing;
 - d) Not be a related person of any manager of the credit institution; and
 - dd) The Chief of the BOS must reside in Vietnam throughout their term of office.

II. Article 42. Cases prohibited from holding positions:

1. The following persons may not serve as members of the BOD, members of the Members' Council, members of the BOS, Chief Executive Officer (Director), Deputy Chief Executive Officer (Deputy Director), or persons holding equivalent positions as prescribed in the Charter of the credit institution:
- a) Persons falling within the category specified in Clause 2 of this Article;
 - b) Persons prohibited from participating in the management or administration of enterprises or cooperatives under the laws on cadres, civil servants and public employees, and the laws on anti-corruption;
 - c) Persons who were owners of private enterprises, general partners of partnerships, Chief Executive Officers (Directors), members of the BOD, members of the Members' Council, controllers or members of the BOS of enterprises, or members of the BOS or Chief Executive Officers (Directors) of cooperatives at the time such enterprises or cooperatives were declared bankrupt, except where such persons were assigned, designated or appointed to participate in the management, administration or supervision of a credit institution declared bankrupt in the performance of their assigned duties;
 - d) Persons who have previously been suspended from holding the position of Chairperson or another member of the Board of Directors; Chairperson or another member of the Members' Council; Chief or another member of the Board of Supervisors; or Chief Executive Officers (Director) of a credit institution pursuant to Article 47 of the Law on Credit Institutions, or whom a competent authority has determined to have committed violations that resulted in the revocation of the credit institution's License;
 - dd) Related persons of members of the BOD, members of the Members' Council or the Chief Executive Officers (Director) of the relevant credit institution, except in the cases specified in Clause 3, Article 69; Point b, Clause 1, Article 73; and Point a, Clause 2, Article 77 of the Law on Credit Institutions;
 - e) Related persons of members of the BOS or Deputy Directors of the relevant people's credit fund;
 - g) Persons held responsible under an inspection conclusion for violations that resulted in a credit institution or foreign bank branch being subject to an administrative fine at the highest fine level for violations involving licensing, governance, administration, shares, stocks, capital contributions, share purchases, credit extension, corporate bond purchases or prudential ratios, as prescribed by the laws on administrative sanctions in the monetary and banking sector.

2. The following persons may not hold the positions of Chief Accountant, Branch Director or Chief Executive Officer (Director) of a subsidiary of a credit institution:
 - a) Minors; persons who have difficulty in perceiving and controlling their acts; persons with limited or lost civil act capacity;
 - b) Persons who are being prosecuted for criminal liability, serving a prison sentence, subject to administrative handling measures at compulsory drug rehabilitation establishments or compulsory education establishments, or prohibited by a court from holding certain positions, practicing certain professions or performing certain jobs;
 - c) Persons who have been convicted of a serious crime or a more serious crime;
 - d) Persons who have been convicted of a crime against property and have not had their criminal record expunged;
 - dd) Cadres, civil servants and public employees, and managers at the departmental level or above of enterprises in which the State holds at least 50% of the charter capital, except for persons appointed to represent the State's capital contribution or the capital contribution of an enterprise in which the State holds at least 50% of the charter capital at a credit institution, or persons assigned, designated or appointed to participate in the management, administration or supervision of a credit institution in the performance of their assigned duties
 - e) Officers, non-commissioned officers, professional servicemen, workers and defense employees in agencies or units of the Vietnam People's Army; professional officers and non-commissioned officers, and police workers in agencies or units of the People's Public Security Forces, except for persons appointed to represent the State's capital contribution or the capital contribution of an enterprise in which the State holds at least fifty percent (50%) of the charter capital at a credit institution;
 - g) Other cases as prescribed in the Charter of the credit institution.
3. The spouse, parents, children and siblings of a member of the Board of Directors, a member of the Members' Council or the Chief Executive Officer (Director) of a credit institution, as well as the spouses of such persons, may not serve as the Chief Accountant or the person in charge of finance of that credit institution.

III. Article 43. Cases prohibited from concurrently holding different positions:

1. The Chairperson of the BOD or the Chairperson of the Members' Council of a credit institution may not concurrently serve as an executive or a member of the BOS of that credit institution or another credit institution, or as a manager of another enterprise, except where the Chairperson of the BOD of a people's credit fund concurrently serves as a member of the BOD or the BOS of a cooperative bank.
2. A member of the BOD who is not an independent member, or a member of the Members' Council of a credit institution, may not concurrently hold any of the following positions:
 - a) An executive position at that credit institution, except for the position of the Chief Executive Officer (Director) of that credit institution;
 - b) A managerial or executive position at another credit institution, or a managerial position at another enterprise, except for a managerial or executive position at a subsidiary of that credit institution or of its parent company, or where such position is held in the course of implementing an approved compulsory transfer plan;
 - c) A controller or a member of the BOS of another credit institution or another enterprise.

3. An independent member of the BOD of a credit institution may not concurrently hold any of the following positions:
 - a) An executive position at that credit institution;
 - b) A managerial or executive position at another credit institution, or a managerial position at more than 02 other enterprises;
 - c) A controller or a member of the BOS of another credit institution or another enterprise.
4. A member of the BOS of a credit institution may not concurrently hold any of the following positions, except where such person is a manager, executive or employee of the credit institution receiving the mandatory transfer under an approved compulsory transfer plan:
 - a) A managerial or executive position at that credit institution, another credit institution or another enterprise, or an employee position at that credit institution or any of its subsidiaries;
 - b) An employee position at an enterprise where a member of the BOD or a member of the Members' Council of the credit institution serves as a member of the BOD, an executive or a major shareholder of that enterprise.
5. The Chief Executive Officer (Director), Deputy Chief Executive Officer (Deputy Director) and persons holding equivalent positions as prescribed in the Charter of a credit institution may not concurrently serve as managers, executives, controllers or members of the BOS of another credit institution or another enterprise, except where a Deputy Chief Executive Officer (Deputy Director) or a person holding an equivalent position as prescribed in the Charter of the credit institution serves as a manager or executive of a subsidiary of that credit institution or of its parent company.

FORM
NOTICE OF VOLUNTARY FORMATION OF A SHAREHOLDER GROUP
AND NOMINATION OF CANDIDATES FOR ELECTION
AS MEMBERS OF THE BOARD OF DIRECTORS
AND THE BOARD OF SUPERVISORS

THE SOCIALIST REPUBLIC OF VIETNAM

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NOTICE

*Ref: Nomination of Candidates for Election as Members of the Board of Directors
and the Board of Supervisors of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)
for the 2027–2032 Term*

To: THE BOARD OF DIRECTORS OF HDBANK

We, the undersigned, being representatives of institutional shareholders or individual shareholders of HDBank, hereby voluntarily form a shareholder group, whose members satisfy the standards and eligibility requirements prescribed by applicable laws and HDBank, as follows:

No,	Name of shareholders	Shareholders ID	Address	No. of Shares Held	% of Charter Capital
1					
2					
...					
TOTAL					

We hereby notify and undertake to the HDBank Board of Directors as follows:

1. Having reviewed the applicable standards and eligibility requirements, we voluntarily nominate the following persons as candidates for election as members of HDBank's Board of Directors and Board of Supervisors for the 2027–2032 term:

No.	Candidate's Full Name	Date of birth	Nationality	ID/Passport Number, Date and Place of issue	Address	Position for Which the Candidate Is Nominated
1						
2						
...						

2. We undertake to maintain the shareholding ratio registered in accordance with applicable regulations, so that the nominated candidates continue to satisfy the applicable standards and eligibility requirements for election as members of HDBank's Board of Directors and Board of Supervisors at HDBank's 2027 Annual General Meeting of Shareholders (FY2026).
3. We undertake that all information contained in this Notice is accurate and truthful, and that our formation of the above shareholder group and nomination of the above candidates are entirely voluntary and duly authorized, in compliance with applicable laws and HDBank's regulations, for the purpose of nominating candidates for election as members of HDBank's Board of Directors and Board of Supervisors for the 2027–2032 term.

Sincerely.

(The candidates' curricula vitae, diplomas, certificates and other relevant supporting documents are enclosed with this Notice).

[Place], [date]

Shareholder/ Group of shareholders

(Signature, name of shareholder(s) and seal (if the signatory is a legal entity))

FORM
CURRICULUM VITAE

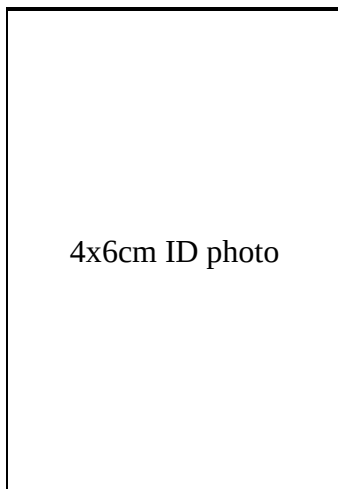
(As specified in Circular No. 20/2025/TT-NHNN dated 31 July 2025 of the Governor of the State Bank of Vietnam, providing guidance on dossiers and procedures for approval of the list of candidates of commercial banks, foreign bank branches and non-bank credit institutions)

THE SOCIALIST REPUBLIC OF VIETNAM

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CURRICULUM VITAE ⁽¹⁾



1. Personal information:

- **Full birth name:**
- **Common name:**
- **Aliases:**
- **Date of birth:**
- **The citizen identification number or personal identification number, and current place of residence** (where different from the place of permanent or temporary residence registration), **in the case of an individual holding Vietnamese nationality;** or the personal identification number, in the case of a person of Vietnamese origin whose nationality has not yet been determined and who is residing in Vietnam and is eligible to be issued an Identity Certificate in accordance with the laws on identity:
- **The passport number or the number of a document valid in lieu of a passport, date of issue, place of issue, nationality/ nationalities (if any), and current place of residence, in the case of an individual who does not hold Vietnamese nationality:**
 - + **Passport No.:** **Date of issue:**
 - Place of issue:**

+ **Nationality/ nationalities (if any):**

.....

.....

+ **Current Address:**

.....

.....

- **Name and address of the legal entity represented by the declarant, and the percentage of capital contribution represented** (in the case of a person representing the contributed capital of a shareholder or capital-contributing member that is a legal entity, or a person appointed to represent the State's contributed capital at a credit institution):

2. Education:

- **General Education:**
- **Academic titles and diplomas** (specify name, address of education institution, major, education period, degree (fully list all degrees):

No.	Period	Name of education institution	Address of education institution	Major	Degree
1	yyyy - yyyy	...	...	...	...
2	yyyy - yyyy	...	...	...	...

3. Work experience:

- **Professions, employers and titles from 18 years of age until present ⁽²⁾:**

No.	Period ⁽³⁾	Employer	Title ⁽⁴⁾	Sectors of the enterprise and assigned tasks	Note ⁽⁵⁾
1	mm/yyyy – mm/yyyy	...	...	- Sector: - Tasks:	
2	mm/yyyy – mm/yyyy	...	...	- Sector: - Tasks:	
3	mm/yyyy – mm/yyyy	...	...	- Sector: - Tasks:	

- **Commendations, disciplines or responsibility, as specified in the inspection authority's report, for administrative violations committed by the credit institution or foreign bank branch ⁽⁶⁾:**

4. Civil capacity ⁽⁷⁾:

5. Information on prohibition from holding certain positions, establishment and management of enterprises or cooperatives (for cases where a judicial record card or an equivalent document issued by a foreign competent authority does not have such information):

6. Declaration:

I hereby declare that:

- I satisfy standards and conditions to hold the position of of Ho Chi Minh City Development Joint Stock Commercial Bank as specified in the Law on Credit Institutions and other relevant guiding documents. In particular, I commit to comply with professional ethics as prescribed in Article 6 of Circular No. 20/2025/TT-NHNN dated July 31, 2025 of the Governor of the State Bank providing guidance on the application dossiers and procedures for approval of the proposed list of personnel of commercial banks, foreign bank branches and non-bank credit institutions, during my employment at credit institutions or foreign bank branches (if any), and to comply with the regulations on professional ethical rules and standards of any foreign credit institution (if any) where I have previously worked.
- I have not violated any legal regulations in monetary and banking sector.
- I will promptly inform Ho Chi Minh City Development Joint Stock Commercial Bank of any changes in my statements declared herein that occur during the consideration by the State Bank of Vietnam of the application submitted by Ho Chi Minh City Development Joint Stock Commercial Bank.
- All personal information I have provided to Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) for submission to the State Bank of Vietnam for consideration and approval of the list of candidates is true and accurate. I hereby take full legal responsibility for the completeness, truthfulness and accuracy of the information declared herein.

[Place and date]

Declarant

(Signature and full name of the Declarant) ⁽⁸⁾

Notes:

1. *The declarant must fully declare information as requested and assume responsibility before the law and the commercial bank/ non-bank credit institution/ foreign bank branch for the adequacy, truthfulness and accuracy of the information. In case of unavailability of information, the word “None” must be specified.*
2. *The declarant must fully specify all professions, employers and titles that the declarant has held or is taking charge of must be fully declared*
3. *The chronological continuity must be ensured.*
4. *This information must be clearly indicated if the proposed candidate is a Management Officer or an Executive Officer as prescribed by law and the charter or internal regulations of the credit institution or enterprise, and specify the tax identification number/enterprise identification number of the enterprise where the proposed candidate serves as a Management Officer.*
5. *This information must be specified if the employer is:*
 - a) *A subsidiary of the credit institution;*
 - b) *An enterprise with charter capital owned by the State equal to or greater than 50%;*
 - c) *An entity prescribed in Point e Clause 2 Article 42 of the Law on Credit Institutions;*
 - d) *An entity prescribed in Point c Clause 1 Article 42 of the Law on Credit Institutions (name of the entity, time when it was declared bankrupt, job position and working period of the declarant at this entity must be clearly specified).*

6. *Information must be clearly specified if the declarant is subject to Points dd, g Clause 1 Article 42 of the Law on Credit Institutions.*
7. *Information must be clearly specified whether the declarant has “full civil capacity”, “limited civil capacity” or “lack of civil capacity”.*
8. *The declarant’s signature must be certified as prescribed by law.*

FORM**DECLARATION OF RELATED PERSONS**

(As specified in Circular No. 20/2025/TT-NHNN dated 31 July 2025 of the Governor of the State Bank of Vietnam, providing guidance on dossiers and procedures for approval of the list of candidates of commercial banks, foreign bank branches and non-bank credit institutions)

THE SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

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DECLARATION OF RELATED PERSONS

To: The State Bank of Vietnam

No.	Declarant and his/her “related person”	Relationship with the declarant ⁽¹⁾	Citizen ID Card No./ Personal Identification No. (for individuals of Vietnamese nationality) Personal Identification No. (for persons of Vietnamese origin whose nationality has not been determined, residing in Vietnam and eligible for a Certificate of Identity under the law on identification) Passport No. or other document valid in lieu of a passport, and date of issue (for individuals who do not hold Vietnamese nationality) Business Registration Certificate No./ Tax Identification No. or equivalent certificate (where the related person is an organization, the enterprise identification number shall be provided)	Position at requesting credit institution (Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank))	Position at Vikki Digital Bank Ltd. (a subsidiary of HDBank)	Position at HD SAISON Co., Ltd. (a subsidiary of HDBank)	Position at HD Securities Joint Stock Company (HDS) (a subsidiary of HDBank)	Shareholding ratio or capital contribution ratio represented at the applicant credit institution (HDBank) (%)
1	ABC	Declarant	Passport No: Date of issue: Place of issue	...	...	...	...	...
2	...	Father	Passport No: Date of issue: Place of issue	...	...	...	...	...

No.	Declarant and his/her “related person”	Relationship with the declarant ⁽¹⁾	Citizen ID Card No./ Personal Identification No. (for individuals of Vietnamese nationality) Personal Identification No. (for persons of Vietnamese origin whose nationality has not been determined, residing in Vietnam and eligible for a Certificate of Identity under the law on identification) Passport No. or other document valid in lieu of a passport, and date of issue (for individuals who do not hold Vietnamese nationality) Business Registration Certificate No./ Tax Identification No. or equivalent certificate (where the related person is an organization, the enterprise identification number shall be provided)	Position at requesting credit institution (Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank))	Position at Vikki Digital Bank Ltd. (a subsidiary of HDBank)	Position at HD SAISON Co., Ltd. (a subsidiary of HDBank)	Position at HD Securities Joint Stock Company (HDS) (a subsidiary of HDBank)	Shareholding ratio or capital contribution ratio represented at the applicant credit institution (HDBank) (%)
3	...	Mother	Passport No: Date of issue: Place of issue	...	...	...	...	...
...	...	Spouse	...	...	...	...	...	...
...	XYZ Company	Mr. ABC is the ... of XYZ Company	Business Registration Certificate No: Date of issue: Place of issue	...	...	...	...	...
...	...	...	...	...	...	...	...	...

I hereby guarantee truthfulness of this information. I hereby claim legal responsibility for the adequacy, honesty and accuracy of the information declared herein.

[Place and date]

Declarant

(Signature and full name of the Declarant) ⁽²⁾

Notes:

- This column will be filled in based on the actual relationship with the related person mentioned in column (2) which falls in one of the cases specified in Clause 24 Article 4 and Clause 3 Article 69 of the Law on Credit Institutions. The declarant must fully declare information as requested and assume responsibility to the law and the credit institution/foreign bank branch for the adequacy, truthfulness and accuracy of the information. In case of unavailability of information, the word “None” must be specified. If the related person has passed away, the word “deceased” must be specified.*
- The declarant’s signature must be certified as prescribed by law.*

FORM
ASSESSMENT OF COMPLIANCE WITH PROFESSIONAL ETHICS
STANDARDS FOR PERSONNEL MANAGED BY CREDIT INSTITUTION
OR FOREIGN BANK BRANCH

(As specified in Circular No. 20/2025/TT-NHNN dated 31 July 2025 of the Governor of the State Bank of Vietnam, providing guidance on dossiers and procedures for approval of the list of candidates of commercial banks, foreign bank branches and non-bank credit institutions)

NAME OF CREDIT INSTITUTION, FOREIGN BANK BRANCH -----	THE SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness -----***-----
---	--

No.: [Place and date]

ASSESSMENT OF COMPLIANCE WITH PROFESSIONAL ETHICS
STANDARDS FOR PERSONNEL MANAGED BY CREDIT INSTITUTION
OR FOREIGN BANK BRANCH

- Pursuant to The Law on Credit Institutions No. 32/2024/QH15;
- Pursuant to Circular No. / / TT-NHNN dated of the Governor of the State Bank of Vietnam guiding documents and procedures for approving the list of candidates of commercial banks, foreign bank branches and non-bank credit institutions;
- Pursuant to Circular No. / / TT-NHNN dated of the Governor of the State Bank of Vietnam regulating the internal control system,

[Name of credit institution or foreign bank branch] provides information on the implementation of professional ethics standards during the working period of Mr./Mrs. at [Name of credit institution or foreign bank branch] as follows:

I. Personnel Information:

1. **Full name:** **Date of birth:**
2. **Working period:** from mm/yyyy to mm/yyyy
3. **Assigned working positions and tasks:** from mm/yyyy to mm/yyyy (Specify if the individual held a managerial or executive position)
- ...

II. Information on the implementation of Professional Ethics Standards:

1. Detailed information as prescribed in Clause 1, Article 6 of Circular No/...../ TT-NHNN dated of the Governor of the State Bank of Vietnam guiding documents and procedures for approving the list of candidates of commercial banks, foreign bank branches and non-bank credit institutions:
2. Personnel meet/does not meet the professional ethics standards.

In case of failure to meet, clearly specify the acts, time and handling measures.

III. Credit institutions and foreign bank branches commit to be responsible in accordance with the law for the accuracy and truthfulness of the information provided in this document.

Legal representative of the credit institution

or foreign bank's branch

(Signature, full name and seal)

Note:

This document may also be reused when preparing dossiers for submission to the State Bank of Vietnam seeking approval of the list of proposed personnel of other commercial banks, non-bank credit institutions, and foreign bank branches.

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: 2026.10.26
15:33:54 +07'00'