NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J. S COMMERCIAL BANK
Số: 2564/2026/CV-HDBank
V/v: Công văn của NHNN về việc cấp Giấy chứng nhận đăng ký đầu tư gián tiếp ra nước ngoài
Announcement of SBV's official dispatch on the issuance of the Registration Certificate for Indirect Overseas Investment

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 28 tháng 10 năm 2026
Ho Chi Minh City, October 28 ,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 27/10/2026, Ngân hàng TMCP Phát triển TP.HCM (HDBank) nhận được Công văn số 03/CN-NHNN của Ngân hàng Nhà nước ngày 27/10/2026 về việc cấp Giấy chứng nhận đăng ký đầu tư gián tiếp ra nước ngoài.

   On October 27, 2026, Ho Chi Minh City Development Joint Stock Commercial Bank received Official dispatch No. 03/CN-NHNN dated October 27, 2026 from the State Bank of Vietnam regarding the issuance of the Registration Certificate for Indirect Overseas Investment.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 28/10/2026 tại đường dẫn:

   The information was published on HDBank's website on October 28, 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
GIÁM ĐỐC TÀI CHÍH
CHIEF FINANCIAL OFFICER

PHẠM VĂN ĐẤU

STATE BANK OF VIETNAM	**SOCIALIST REPUBLIC OF VIETNAM**
	Independence - Freedom - Happiness
No. 03 /CN-NHNN	*Ha Noi, October 27, 2026*

OFFSHORE INDIRECT INVESTMENT REGISTRATION CERTIFICATE

Pursuant to Law on the State Bank of Vietnam No. 46/2010/QH12;

Pursuant to Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 43/2024/QH15, and Law No. 96/2025/QH15;

Pursuant to Decree No. 26/2025/ND-CP of the Government regulating the functions, tasks, powers, and organizational structure of the State Bank of Vietnam, as amended and supplemented by Decree No. 198/2026/ND-CP;

Pursuant to Decree No. 135/2015/ND-CP of the Government dated December 31, 2015 on offshore indirect investment, as amended and supplemented by Decree No. 16/2019/ND-CP;

Pursuant to Circular No. 10/2016/TT-NHNN of the Governor of the State Bank of Vietnam guiding certain provisions of the Government's Decree No. 135/2015/ND-CP dated December 31, 2015 on offshore indirect investment, as amended and supplemented by Circular No. 24/2018/TT-NHNN, Circular No. 15/2019/TT-NHNN, Circular No. 23/2024/TT-NHNN, Circular No. 78/2025/TT-NHNN, and Circular No. 17/2026/TT-NHNN;

Considering the application for the Offshore Indirect Investment Registration Certificate of Ho Chi Minh City Development Commercial Joint Stock Bank under Official Dispatch No. 2313A/2026/CV-HDBank dated September 29, 2026 and attached documents;

The State Bank of Vietnam hereby grants the Offshore Indirect Investment Registration Certificate to Ho Chi Minh City Development Commercial Joint Stock Bank with the following details:

1. Bank name: Ho Chi Minh City Development Commercial Joint Stock Bank.

2. Head office address: 25Bis Nguyen Thi Minh Khai Street, Sai Gon Ward, Chi Minh City.

3. License for Establishment and Operations: License No. 26/GP-NHNN dated February 12, 2020 issued by the State Bank of Vietnam to Ho Chi Minh City Development Commercial Joint Stock Bank.

4. Scope of proprietary trading operations: Ho Chi Minh City Development Commercial Joint Stock Bank is permitted to engage in proprietary trading of offshore indirect investments in bonds, treasury bills, and promissory notes issued by Governments and issuers rated by international credit rating agencies: Standard & Poor's, Moody's Investors Service, and Fitch Ratings in accordance with the provisions of Decree No. 135/2015/ND-CP of the Government dated December 31, 2015 on offshore indirect investment and Circular No. 10/2016/TT-NHNN dated June 29, 2016 of the Governor of the State Bank of Vietnam guiding certain provisions of Government's Decree No. 135/2015/ND-CP dated December 31, 2015 on offshore indirect investment, and its amendments, supplements, or replacements (if any).

5. Duration of proprietary trading operations shall not exceed the operating duration of Ho Chi Minh City Development Joint Stock Commercial Bank as prescribed in the License for Establishment and Operations issued by the State Bank of Vietnam.

6. Funding sources for offshore indirect investment shall comply with Article 10 of Decree No. 135/2015/ND-CP dated December 31, 2015 of the Government prescribing offshore indirect investments, and its amendments, supplements, or replacements (if applicable).

7. Ho Chi Minh City Development Joint Stock Commercial Bank shall be responsible for:

a) Ensuring that internal regulations, business processes, internal risk management procedures, and internal control and audit mechanisms related to offshore indirect proprietary trading operations comply with the provisions of the law and other applicable internal regulations of the bank.

b) Executing offshore indirect proprietary trading operations in accordance with the laws of Vietnam and the host country (if any), and strictly within the scope of proprietary trading operations prescribed in this Certificate.

c) Registering the annual proprietary trading limit with the State Bank of Vietnam; executing offshore indirect investments within the proprietary trading limit and temporary proprietary trading limit duly confirmed and registered by the State Bank of Vietnam; and periodically reviewing internal procedures for offshore indirect proprietary trading operations, as well as inspecting, supervising, and assessing the recoverability of investments to ensure operational safety and mitigate risks.

d) Complying with applicable regulations of the State Bank of Vietnam regarding operational limits and prudential ratios; and ensuring the fulfillment and maintenance of all conditions required to execute offshore indirect proprietary trading operations as prescribed by law and the guidelines of the State Bank of Vietnam.

e) Complying with the provisions of the law on offshore indirect investments, foreign exchange management, anti-money laundering, information and reporting regimes, and other relevant legal provisions when executing offshore indirect investments.

Recipients:
- Ho Chi Minh City Development Joint Stock Commercial Bank;
- SBV Leadership;
- Ministry of Finance;
- Foreign Exchange Management Department;
- Transaction Center;
- SBV Inspectorate;
- SBV Regional Branch 2;
- Archived at Office, Management and Supervision 4.
NTNHAN

P.P. GOVERNOR
DEPUTY GOVERNOR

(signed and stamped)

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: 2026.10.28 17:22:04 +07'00'