NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J. S COMMERCIAL BANK
Số: 2638/2026/CV-HDBank
V/v: Báo cáo kết quả mua lại trước hạn trái phiếu phát hành ra công chúng – Mã HDBC7Y202303
Report on the result of early repurchase of public bonds – Bond code HDBC7Y202303

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 03 tháng 11 năm 2026
Ho Chi Minh City, November 03 ,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 Nghị định số 155/2020/NĐ-CP ngày 31/12/2020, Ngân hàng TMCP Phát triển TP.HCM (HDBank) công bố Báo cáo kết quả mua lại trước hạn trái phiếu phát hành ra công chúng – Mã trái phiếu: HDBC7Y202303.

   In compliance with the obligation of reporting and information disclosure of listed companies in accordance with Decree No. 155/2020/ND-CP dated December 31, 2020, Ho Chi Minh City Development Joint Stock Commercial Bank – HDBank announces the report on the result of early repurchase of public bonds – Bond code: HDBC7Y202303.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 03 /11/2026 tại đường dẫn:

   The information was published on HDBank's website on November 03 , 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-phieu-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: BOD's Secretary*

Tài liệu đính kèm/ Attached documents:
- *CV số 2623/2026/CV-HDBank ngày 02/11/2026*
- *Official Letter No. 2623/2026/CV-HDBank dated November 02, 2026*

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J.S.COMMERCIAL BANK
GIÁM ĐỐC TÀI CHÍNH
CHIEF FINANCIAL OFFICER

PHẠM VĂN ĐẤU

TRANSLATION

HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK

No.: 2623/2026/CV-HDBANK
Re: Report on the results of early redemption of publicly issued bonds with code HDBC7Y202303

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Ho Chi Minh City, November 2nd, 2026

REPORT ON THE RESULTS OF EARLY REDEMPTION OF PUBLICLY ISSUED BONDS WITH CODE HDBC7Y202303

To: - State Securities Commission of Vietnam

- Stock Exchanges

1. Company Information

- Company name: **Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)**
- Enterprise Registration Certificate No.: 0300608092 issued by the Ho Chi Minh City Department of Planning and Investment on August 11, 1992, amended for the 33rd time on September 05, 2023
- Head office address: No. 25Bis Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City
- Tel: 028 62 915 916 Fax: 028 62 915 893 Email: LKCK@hdbank.com.vn
- Type of enterprise: Joint Stock Commercial Bank – Public Company
- Tax Code: 0300608092
- Main business activities:
  a. Receiving demand deposits, term deposits, savings deposits and other types of deposits.
  b. Issuing certificates of deposit, promissory notes, bills, and bonds to mobilize capital domestically and internationally.
  c. Extending credit in the following forms: lending; discounting and rediscounting negotiable instruments and other valuable papers; bank guarantees; credit card issuance; domestic factoring; international factoring subject to approval by the State Bank of Vietnam (SBV); and other forms of credit extension as approved by the SBV.
  d. Opening payment accounts for customers.

e. Providing payment instruments.

f. Providing payment services, including: domestic payment services such as cheques, payment orders, payment authorizations, collections, letters of credit, bank cards, collection and disbursement services; international payment services and other payment services subject to SBV approval.

g. Borrowing from the SBV in the form of refinancing in accordance with the Law on the State Bank of Vietnam.

h. Borrowing from credit institutions and financial institutions domestically and internationally in accordance with applicable laws.

i. Opening accounts: maintaining deposit accounts at the SBV with required reserve balances; branches maintaining accounts at SBV branches; opening payment accounts at other credit institutions and foreign bank branches; opening offshore deposit and payment accounts in accordance with foreign exchange regulations.

j. Organizing and participating in payment systems: internal payment systems, the national interbank payment system, and international payment systems subject to SBV approval.

k. Participating in the money market: bidding for Treasury bills; trading negotiable instruments, government bonds, treasury bills, SBV bills, and other valuable papers.

l. Foreign exchange and derivatives business: providing foreign exchange and derivatives products (including interest rate, currency, and other financial derivatives) upon SBV approval.

m. Entrustment and agency activities in banking, insurance business, and asset management in accordance with SBV regulations.

n. Real estate business: not permitted except for specific cases such as owning property for operational use, leasing unused office space, or holding real estate from debt recovery, subject to regulatory limits.

o. Other business activities: cash management, money brokerage, financial advisory, asset custody, safe deposit services, corporate finance advisory, M&A advisory, investment advisory, trading government and corporate bonds, and debt trading in accordance with applicable laws.

2. Results of Early Bond Redemptio:

- Redemption method: Full early redemption of publicly issued bonds of Ho Chi Minh City Development Joint Stock Commercial Bank in 2023 with code HDBC7Y202303 on the Exercise Date, in accordance with the Bond Terms and Conditions specified in the Prospectus dated December 28, 2023 under Certificate of Public Offering Registration No. 05/GCN-UBCK issued by the Chairman of the State Securities Commission on January 10, 2024.
- Redemption results:

No	Bond Code	Par Value (VND)	Tenor (years)	Issue Date	Maturity Date	Issued Volume (VND)	Outstanding Volume (VND)	Redeemed Volume (VND)	Redemption Date	Remaining Volume (VND)
1	HDBC7Y202303 (Securities code: HDB124023)	100.000	07	30/10/2024	30/10/2031	1.000.000.000.000	1.000.000.000.000	1.000.000.000.000	30/10/2026	0

After the Issuer completes the redemption and payment to Bondholders, the bonds HDBC7Y202303 shall be cancelled, and all related Bond Ownership Certificates shall automatically cease to be valid.

3. Organizations Participating in the Redemption:

- Issuer: Ho Chi Minh City Development Joint Stock Commercial Bank

Address: No. 25Bis Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City

Tel: 028 62 915 916

Website: https://hdbank.com.vn/

- Securities Depository Organization: Vietnam Securities Depository and Clearing Corporation – Branch Ho Chi Minh City

Tax code: 0104154332

Head office: No. 112 Hoang Quoc Viet Street, Nghia Do Ward, Ha Noi

Branch address: 306 Nguyen Trong Tuyen Street, Tan Son Hoa Ward, Ho Chi Minh City

Tel: (024) 3 9747 123 / (028) 3 9330 755 Fax: (024) 3 9747 120/ (028) 3 9330 754

Email: webmaster@vsd.vn

Recipients:

- *As stated above;*
- *Archived: Administration, Securities Custody Department*

HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK
FOR AND ON BEHALF OF THE CHIEF EXECUTIVE OFFICER
HEAD OF TREASURY & FINANCIAL MARKETS DIVISION

Signed

HOANG DUC LONG