NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J. S COMMERCIAL BANK
Số: 3684 /2026/CV-HDBank
V/v: Quyết định của NHNN về việc sửa đổi vốn điều lệ tại Giấy phép thành lập và hoạt động của HDBank
Announcement of SBV's Decision on the amendment of charter capital in the License for establishment and operation of HDBank

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 05 tháng 11 năm 2026
Ho Chi Minh City, November 05 ,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 05/11/2026, Ngân hàng TMCP Phát triển TP.HCM (HDBank) nhận được Quyết định số 2433/QĐ-NHNN của Ngân hàng Nhà nước ngày 05/11/2026 chấp thuận việc HDBank sửa đổi nội dung về vốn điều lệ tại Giấy phép thành lập và hoạt động.

On November 05, 2026, Ho Chi Minh City Development Joint Stock Commercial Bank received Decision of State Bank of Vietnam No. 2433/QD-NHNN dated November 05, 2026 approving the amendment of charter capital in the License for establishment and operation of HDBank.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 05/11/2026 tại đường dẫn:

The information was published on HDBank's website on November 05, 2026, as in the link:

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

English Link: https://www.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: BOD's Secretary*

Tài liệu đính kèm/ Attached documents:
- *QĐ NHNN số 2433/QĐ-NHNN ngày 05/11/2026*
- *Resolution of Board of Directors No. 2433/QĐ-NHNN dated November 05, 2026*

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

PHẠM VĂN ĐẨU

STATE BANK OF VIETNAM	**SOCIALIST REPUBLIC OF VIETNAM**
———	**Independence – Freedom – Happiness**
No.: 2433/QĐ-NHNN	*Hanoi, November 05, 2026*

DECISION

On amending the charter capital stated in the Establishment and Operation License of Ho Chi Minh City Development Joint Stock Commercial Bank

GOVERNOR OF THE STATE BANK OF VIETNAM

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

Pursuant to the 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 defining 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 Circular No. 50/2025/TT-NHNN of the State Bank of Vietnam prescribing the dossiers and procedures for approval of certain changes of commercial banks and branches of foreign banks, as amended and supplemented by Circular No. 11/2026/TT-NHNN;

Considering the request of Ho Chi Minh City Development Joint Stock Commercial Bank in Official Letter No. 2499/2026/CV-HDBank dated 20 October 2026 and the accompanying dossier and documents;

At the request of the Director General of the Department of Credit Institutions Management and Supervision.

DECIDES:

Article 1. Amending Article 2 of Establishment and Operation License No. 26/GP-NHNN dated 12 February 2020 of the Governor of the State Bank of Vietnam issued to Ho Chi Minh City Development Joint Stock Commercial Bank as follows:

"Article 2. The charter capital of Ho Chi Minh City Development Joint Stock Commercial Bank is VND 65,068,592,190,000 (In words: Sixty-five thousand and sixty-eight billion five hundred ninety-two million one hundred ninety thousand Vietnamese dong)."

Article 2. Ho Chi Minh City Development Joint Stock Commercial Bank is responsible for carrying out the procedures prescribed in Clause 4, Article 37 of the Law on Credit Institutions No. 32/2024/QH15 (as amended and supplemented) and other relevant prevailing laws in respect of the amendment set out in Article 1 of this Decision.

Article 3. This Decision takes effect from the date of signing and forms an integral part of Establishment and Operation License No. 26/GP-NHNN dated 12 February 2020 of the Governor of the State Bank of Vietnam issued to Ho Chi Minh City Development Joint Stock Commercial Bank.

Decision No. 4065/QĐ-NHNN dated 30 December 2025 of the Governor of the State Bank of Vietnam on amending the charter capital stated in the Establishment and Operation License of Ho Chi Minh City Development Joint Stock Commercial Bank shall cease to be effective from the date of signing of this Decision.

Article 4. The Chief of the Office, the Director General of the Department of Credit Institutions Management and Supervision, the Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Ho Chi Minh City Development Joint Stock Commercial Bank shall be responsible for the implementation of this Decision.

Recipients:
- As in Article 4;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung;
- Units: Office, TTNH, ATHT, SGD, CSTT, TD, DBTK, QLNH, PCRT, CNTT, TCKT (for coordination);
- SBV Regional Branch No. 2 (for coordination);
- Deposit Insurance of Vietnam (for coordination);
- Tax Department – Ministry of Finance;
- Department of Finance of Ho Chi Minh City;
- Archive: Office, QLGS4, N.T. NHAN.

FOR THE GOVERNOR
DEPUTY GOVERNOR

(Signed and sealed)

Pham Quang Dung