NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J. S COMMERCIAL BANK
Số: 2864/2026/CV-HDBank
V/v: Giấy chứng nhận của UBCKNN về đăng ký chào bán trái phiếu ra công chúng
Certificate of Registration for the Public Offering of Bonds issued by the State Securities Commission

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 19 tháng 11 năm 2026
Ho Chi Minh City, November 19 ,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 19/11/2026, Ngân hàng TMCP Phát triển TP.HCM (HDBank) nhận được Giấy chứng nhận đăng ký chào bán trái phiếu ra công chúng số 687/GCN-UBCK ngày 18/11/2026 của Ủy ban chứng khoán Nhà nước.

On November 19, 2026, Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) received the Certificate of Registration for the Public Offering of Bonds No. 687/GCN-UBCK dated November 18, 2026, issued by the State Securities Commission of Vietnam.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 19/11/2026 tại đường dẫn:

The information was published on HDBank's website on November 19, 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 CHÍNH
CHIEF FINANCIAL OFFICER

PHẠM VĂN ĐẨU

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: 2026.11.19 16:45:59 +07'00'

TRANSLATION

MINISTRY OF FINANCE
STATE SECURITIES COMMISSION

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No. 687/GCN-UBCK

Ha Noi, November 18, 2026

CERTIFICATE

Registration for public offering of bonds

CHAIRWOMAN OF THE STATE SECURITIES COMMISSION

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15 (hereinafter referred to as the Law on Securities);

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the enforcement of certain articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/ND-CP;

Pursuant to Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Minister of Finance guiding certain matters on offering and issuance of securities, tender offers, share repurchases, and public company registration and delisting, as amended and supplemented by Circular No. 115/2025/TT-BTC;

Pursuant to Decision No. 3336/QD-BTC dated November 13, 2026 of the Minister of Finance prescribing the functions, duties, powers, and organizational structure of the State Securities Commission;

Considering the registration documents for the public offering of bonds of Ho Chi Minh City Development Joint Stock Commercial Bank;

At the proposal of the Head of the Securities Offering Management Department.

HEREBY DECIDES:

Article 1. To grant the Certificate of registration for public offering of bonds to:

HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK

- Full name in English: HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK;

- Abbreviated name: HDBANK;

- Head office address: No. 25Bis, Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City, Vietnam;

- Enterprise registration certificate No. 0300608092, first issued by the Department of Planning and Investment of Ho Chi Minh City on August 11, 1992, 33rd amendment registered on September 5, 2023;

- Establishment and operation ficense No. 26/GP-NHNN issued by the Governor of the State Bank of Vietnam on February 12, 2020;

- Charter capital: VND 65,068,592,190,000 (*Sixty-five trillion, sixty-eight billion, five hundred ninety-two million, one hundred ninety thousand Vietnamese dong*).

Article 2. The bonds of Ho Chi Minh City Development Joint Stock Commercial Bank shall be offered to the public under the following provisions:

1. Type of securities: Non-convertible, non-warrant, unsecured bonds which constitute subordinated debt and satisfy all conditions to be included in the Tier 2 capital of the Issuer in accordance with applicable laws;

2. Bond par value: VND 100,000/bond (*One hundred thousand Vietnamese dong*);

3. Total number of bonds offered to the public: 200,000,000 bonds (*Two hundred million bonds*), divided into 03 Tranches:

- Tranche 1: 100,000,000 bonds, including: 50,000,000 HDBC7Y26L201 Bonds and 50,000,000 HDBC8Y26L201 Bonds;

- Tranche 2: 60,000,000 bonds, including: 30,000,000 HDBC7Y26L202 Bonds and 30,000,000 HDBC8Y26L202 Bonds;

- Tranche 3: 40,000,000 bonds, including: 20,000,000 HDBC7Y26L203 Bonds and 20,000,000 HDBC8Y26L203 Bonds.

Any undistributed bonds from a preceding offering tranche shall be carried over to the subsequent offering tranche for continued distribution. Upon completion of each tranche, Ho Chi Minh City Development Joint Stock Commercial Bank must report the offering results of that tranche to the State Securities Commission and submit additional relevant documents for the subsequent offering tranche in accordance with regulations.

4. Total value of bonds offered at par value: VND 20,000,000,000,000 (*Twenty trillion Vietnamese dong*);

5. Distribution period:

- Tranche 1: Within 90 days from the effective date of the Certificate of registration for public offering;

- Tranche 2: Expected from Quarter II/2027 to Quarter III/2027;

- Tranche 3: Expected from Quarter III/2027 to Quarter IV/2027.

The offering period of each tranche shall not exceed 90 days. The interval between offering tranches shall not exceed 12 months.

6. Distribution method: In accordance with the plan stated in the Prospectus;

7. Issuance advisor: Saigon – Hanoi Securities Joint Stock Company.

Article 3. Ho Chi Minh City Development Joint Stock Commercial Bank, organizations and individuals involved in the registration documents shall be held accountable before the law for the legality, accuracy, truthfulness, and completeness of the documents in accordance with Article 11a of the Law on Securities No. 54/2019/QH14, as supplemented by Clause 4, Article 1 of Law No. 56/2024/QH15 and Clause 1, Article 6 of Decree No. 155/2020/ND-CP, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP.

Article 4. The State Securities Commission shall receive and process the registration documents in accordance with Clause 2, Article 11a of the Law on Securities No. 54/2019/QH14, as supplemented by Clause 4, Article 1 of Law No. 56/2024/QH15 and Point d, Clause 1, Article 6 of Decree No. 155/2020/ND-CP, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP.

Article 5. This Certificate is made in five (05) originals (of which: 01 original is issued to Ho Chi Minh City Development Joint Stock Commercial Bank, 02 originals are archived at the State Securities Commission, 01 original is sent to the Hanoi Stock Exchange, and 01 original is sent to the Vietnam Securities Depository and Clearing Corporation) and shall take effect from the date of signing./.

P.P. CHAIRWOMAN
VICE CHAIRMAN

(Signed and stamped)

Hoang Van Thu

Note:
The document is made in Vietnamese and English. In the event of any discrepancy or inconsistency in interpretation between the Vietnamese and English versions, the Vietnamese version shall prevail and be used as the legal basis.