NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J. S COMMERCIAL BANK
Số: 2899 /2026/CV-HDBank
V/v: Quyết định của NHNN về việc sửa đổi nội dung về trụ sở chính tại Giấy phép thành lập và hoạt động của HDBank
Announcement of SBV's Decision on the amendment to the head office address in HDBank's License for establishment and operation

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 20 tháng 11 năm 2026
Ho Chi Minh City, November 20, 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 20/11/2026, Ngân hàng TMCP Phát triển TP.HCM (HDBank) nhận được Quyết định số 143/QĐ-QLGS4 của Ngân hàng Nhà nước ngày 19/11/2026 về việc HDBank sửa đổi nội dung về trụ sở chính tại Giấy phép thành lập và hoạt động.

   On November 20, 2026, Ho Chi Minh City Development Joint Stock Commercial Bank received Decision of State Bank of Vietnam No. 143/QD-QLGS4 dated November 19, 2026 regarding the amendment to the head office address specified in HDBank's License for Establishment and Operation.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 20/11/2026 tại đường dẫn:

   The information was published on HDBank's website on November 20, 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 143/QĐ-QLGS4 ngày 19/11/2026*
- *Decision of SBV No. 143/QĐ-QLGS4 dated November 19, 2026*

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

PHẠM VĂN ĐẢU

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: 2026.11.20 15:48:13 +07'00'

STATE BANK OF VIETNAM
DEPARTMENT OF CREDIT INSTITUTION MANAGEMENT AND SUPERVISION

SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

No.: 143/QĐ-QLGS4

Hanoi, November 19, 2026

DECISION

On amending the head office address in the License for Establishment and Operation of Ho Chi Minh City Development Joint Stock Commercial Bank

DIRECTOR GENERAL OF THE BANKING SUPERVISION AGENCY

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

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

Pursuant to Law No. 59/2020/QH14 on Enterprises, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15;

Pursuant to Decree No. 26/2025/NĐ-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/NĐ-CP;

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

Pursuant to Circular No. 34/2024/TT-NHNN dated 30 June 2024 of the State Bank of Vietnam providing for the re-issuance of licenses, the supplementation of operations into licenses, and the organization and operation of commercial banks, foreign bank branches, representative offices in Vietnam of foreign credit institutions and other foreign organizations engaged in banking activities, as amended and supplemented by Circular No. 66/2025/TT-NHNN and Circular No. 11/2026/TT-NHNN;

Considering the request of Ho Chi Minh City Development Joint Stock Commercial Bank in Official Letter No. 045/2026/CV-HDBank dated 23 October 2026, Official Letter No. 2642/2026/CV-HDBank dated 03 November 2026, and the accompanying dossiers and documents;

At the proposal of the Head of the Division for Management and Supervision of Joint Stock Commercial Banks 1,

HEREBY DECIDES:

Article 1. To amend Clause 2, Article 1 of License for Establishment and Operation 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:

"2. Head office address: Saigon Marina International Financial Centre Tower, No. 2 Tôn Đức Thắng, Sài Gòn Ward, Ho Chi Minh City, Vietnam".

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

Article 3. This Decision takes effect from the date of signing and constitutes an integral part of License for Establishment and Operation 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.

Article 4. 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 implementing this Decision./.

Recipients:
- As stated in Article 4;
- Governor of the SBV (for report);
- Deputy Governor Đoàn Thái Sơn (for report);
- Director General (for report);
- SBV Office;
- SBV Inspectorate;
- Agency for Safety of the Credit Institution System;
- Transaction Office;
- SBV Regional Branch 2 (for coordination);
- Deposit Insurance of Vietnam;
- Tax Department – Ministry of Finance;
- Department of Finance of Ho Chi Minh City;
- Archives: Administration, QLGS4. N.T.NHÀN.

FOR THE DIRECTOR GENERAL
DEPUTY DIRECTOR GENERAL

(Signed and sealed)

Huỳnh Nhật Lệ