

**NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM**

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: 4485/2023/CV-HDBank

V/v: Công bố NQ HĐQT về việc thông qua Phương án trả nợ vốn và Hồ sơ đăng ký chào bán trái phiếu HDBank ra công chúng năm 2023

*Announcement of BOD's Resolution on the approval of the detail of the Repayment Plan and the dossiers for registration of offering HDBank Bonds to be issued to the public in 2023*

**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 26 tháng 09 năm 2023

*Ho Chi Minh City, September 26, 2023*

**CÔNG BỐ THÔNG TIN TRÊN CÔNG THÔNG TIN ĐIỆN TỬ  
CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SGDCK TP.HCM**

**DISCLOSURE OF INFORMATION ON WEB PORTALS OF  
THE STATE SECURITIES COMMISSION AND HO CHI MINH CITY STOCK EXCHANGE**

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*

- Sở Giao dịch Chứng khoán Hà Nội

*Ha Noi Stock Exchange*

- |                                 |   |
|---------------------------------|---|
| - Tên tổ chức                   | : NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM (HDBANK)                           |
| - Name of organization          | : <i>Ho Chi Minh City Development Joint Stock Commercial Bank</i>     |
| - Mã chứng khoán                | : HDB   |
| - Securities code               | : <i>HDB</i>  |
| - Địa chỉ trụ sở chính          | : 25 bis Nguyễn Thị Minh Khai, P. Bến Nghé, Q. 1, Tp.HCM              |
| - Head office address           | : <i>25 Bis Nguyen Thi Minh Khai, Ben Nghe Ward, District 1, HCMC</i> |
| - Điện thoại                    | : (028) 62 915 916  |
| - Telephone                     | : <i>(028) 62 915 916</i>   |
| - Người đại diện theo pháp luật | : Phạm Quốc Thanh – Tổng Giám đốc                                     |
| - Legal representative          | : <i>Pham Quoc Thanh – CEO</i>  |
| - Loại thông tin công bố        | : (X) 24h   |
| - Type of disclosed information | : <i>(X) 24hours</i>  |

**Nội dung công bố thông tin:**

**Contents of disclosed information:**

Thực hiện nghĩa vụ báo cáo, công bố thông tin của công ty niêm yết theo Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính, Ngân hàng TMCP Phát triển TP.HCM (HDBank) công bố Nghị quyết Hội đồng Quản trị số 400/2023/NQ-HĐQ ngày 25/09/2023 về việc thông qua Phương án trả nợ vốn chi tiết và Hồ sơ đăng ký chào bán Trái phiếu HDBank phát hành ra công chúng năm 2023 với nội dung cụ thể như sau:

*In compliance with the obligation of reporting and information disclosure of listed companies in accordance with Circular No. 96/2020/TT-BTC dated 16/11/2020 of the Ministry of Finance, Ho Chi Minh City Development Joint Stock Commercial Bank – HDBank announces the BOD's Resolutions No. 400/2023/NQ-HDQT dated September 25, 2023 on the approval of the detail of the Repayment Plan and the dossiers for registration of offering HDBank Bonds to be issued to the public in 2023 with details as follows:*

Nguồn trả nợ: dự kiến sử dụng nguồn tiền thu được từ các khoản khách hàng thanh toán lãi, gốc của các khoản giải ngân/cho vay dự kiến bằng nguồn vốn phát hành Trái Phiếu để thanh toán lãi, gốc Trái Phiếu cho các nhà đầu tư với điều kiện đảm bảo kết quả kinh doanh trong năm của HDBank.



*Payment methods: Anticipated capital sources encompass the collection of interest and principal payments from customers, expected through loan disbursements/lending from the allocation of funds from bond issuances to fulfill interest and principal obligations to bondholders. These payments are strategically managed to optimize the bank's annual profits.*

HDBank đính kèm Nghị quyết nêu trên và 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.

*HDBank attaches the above mentioned Resolution and commits that the information stated above is true and takes full responsibilities legally for the contents of the information disclosed.*

Thông tin này được công bố trên trang thông tin điện tử của HDBank tại đường dẫn:

*This information will be published on HDBank's website at:*

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>

**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

**NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM**  
**HCMC DEVELOPMENT J.S.COMMERCIAL BANK**  
**TỔNG GIÁM ĐỐC**  
**CHIEF EXECUTIVE OFFICER**



**PHẠM QUỐC THANH**





No: 400/2023/NQ-HĐQT

THE SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom – Happiness

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Ho Chi Minh City, September 25, 2023

## RESOLUTION

*Re: the approval of the detail of the Repayment Plan and the dossiers for registration of offering HDBank Bonds to be issued to the public in 2023*

### THE BOARD OF DIRECTORS OF HO CHI MINH DEVELOPMENT JOINT STOCK COMMERCIAL BANK

- Pursuant to Law on Credit Institutions No 47/2010/QH12 dated June 16, 2010 and the Law amending, supplementing some articles of the Law on Credit Institutions No 17/2017/QH14 dated November 20, 2017;
- Pursuant to Law on Enterprises No 59/2020/QH14 dated June 17, 2020;
- Pursuant to Law on Securities No 54/2019/QH14 dated November 26, 2019;
- Pursuant to Decree No 155/2020/NĐ-CP dated December 31, 2020 on detailing and guiding the implementation of some articles of the Law on Securities;
- Pursuant to the Charter of Ho Chi Minh Development Joint Stock Commercial Bank (“**HDBank**”);
- Pursuant to Resolution No. 319/2023/NQ-HĐQT dated August 04, 2023 of the Board of Directors (“**BOD**”) of HDBank on the approval of the Issuance Plan, the Plan for the use and repayment of proceeds from issuing, offering HDBank Bonds to be issued to the public in 2023;
- Pursuant to Resolution No. 320/2023/NQ-HĐQT dated August 04, 2023 of the BOD of HDBank on the approval of the dossiers for registration of offering HDBank Bonds to be issued to the public in 2023;
- Pursuant to Proposal No 19/2023/TT-TGD-ALM dated September 18, 2023 of the Chief Executive Officer on the detail of the Repayment Plan and the dossiers for registration of offering HDBank Bonds to be issued to the public in 2023;
- Pursuant to the Minutes on the counting of Board Members’ written votes dated September 22 2023,

### HEREBY RESOLVES:

**Article 1.** To approve the detail of Plan for the repayment of proceeds from offering HDBank Bonds to be issued to the public in 2023 according to the Appendix I enclosed (“**Detailed Repayment Plan**”).

**Article 2.** To approve the dossiers for registration of offering HDBank Bonds to be issued to the public (“**Offering Registration Dossiers**”) with the list of documents according to the Appendix II enclosed.

**Article 3.** To assign and authorize the Chief Executive Officer:

1. To decide on the signing, amendment, adjustment and additional submission of documents in the Offering Registration Dossiers; to work and explain according to request of the State Securities Commission and/or competent State agency (if any) to register the public offering of Bonds and register the listing of Bonds.
2. To re- authorize another person to perform the assigned tasks, and to be responsible for reporting to the Board of Directors on the results.

**Article 4.** This Resolution takes effect from the signing date.

Members of the Board of Directors, Board of Management, relevant Divisions/ Departments/ Units and individuals are responsible for the implementation of this Resolutions in compliance with the law and regulations of HDBank.

**FOR ON BEHALF OF  
THE BOARD OF DIRECTORS  
CHAIRMAN**

*(signed and sealed)*

**KIM BYOUNGHO**

**Recipients:**

- The BOS, Internal Audit Dept.;
- As in Article 4;
- HDBank Website – Investors;
- Filed at the BOD Office.

## APPENDIX I

### THE DETAIL OF THE REPAYMENT PLAN

(Enclosed with the Resolution No. 400/2023/NQ-HDQT dated September 25, 2023  
of the Board of Directors of Ho Chi Minh City Development Joint Stock Commercial Bank)

#### 1. Source of debt repayment:

- Payment of interest and principal bond: HDBank plans to use capital collected from customers paying interest and principal of expected disbursements/loans from bond issuance capital to pay bond interest, principal to investors on the condition that payment does not lead to a loss in HDBank's business results for the year.

HDBank expects that the proceeds from loans/disbursements from the Bond will be enough to fully and on time pay the Bond interest and principal during the Bond term, specifically as follows:

Unit: Billion VND

Debt collection period (*)	Expected output interest rate (minimum) (%/year) (**)	Balance at the beginning of the period	Expected receivable interest	Principal paid during the period	Expected receivable principal and interest	Balance at the end of the period
1	10,00%	5.000	500	-	500	5.000
2	10,00%	5.000	500	-	500	5.000
3	10,00%	5.000	500	-	500	5.000
4	10,00%	5.000	500	-	500	5.000
5	10,00%	5.000	500	-	500	5.000
6	10,00%	5.000	500	-	500	5.000
7	10,00%	5.000	500	5.000	5.500	0
<b>TOTAL</b>			<b>3.500</b>	<b>5.000</b>	<b>8.500</b>	

Note:

(\*) Reported on a one-year basis from the date of issued Bond.

(\*\*) The expected output interest rate is based on the characteristics of the expected lending sectors, regulations and internal lending policies of HDBank in each period, according to the principle:

Expected output interest rate = capital mobilization costs (including bond issued interest rate, other costs (administrative, human resources, allocation management, ...)) + minimum margin of 1.00 %/year.

- In case the capital collected from interest and principal payments of expected disbursements/loans from the bond issuance capital is not enough to pay the interest and principal of the Bond, HDBank expected will use the other mobilized capital, self-accumulated capital, business operating profits, other legal revenue sources and HDBank's financial potential to pay interest and principal of Bonds or redeem Bonds.

## 2. Debt repayment plan:

According to HDBank's business plan, the proceeds from HDBank's operations after deducting expenses are still enough to pay interest and principal, including debts that have arisen and Bonds that are expected to be offered. The table below shows HDBank's expected repayment plan for each Offering in case there is no redemption of Bonds before maturity, specifically:

*Unit: Billion VND*

Payment period (*)	Expected issued interest rate (**)	Balance at the beginning of the period	Expected payable interest	Principal paid during the period	Expected payable principal and interest	Balance at the end of the period
1	8,375%	5.000	418,75	-	418,75	5.000
2	8,375%	5.000	418,75	-	418,75	5.000
3	8,375%	5.000	418,75	-	418,75	5.000
4	8,375%	5.000	418,75	-	418,75	5.000
5	8,375%	5.000	418,75	-	418,75	5.000
6	8,375%	5.000	418,75	-	418,75	5.000
7	8,375%	5.000	418,75	5.000	5.418,75	-
<b>TOTAL</b>			<b>2.931,25</b>	<b>5.000</b>	<b>7.931,25</b>	

(\*) Payment period is one year from the date of issued Bond;

(\*\*): The issued interest rate is assumed to remain during the issuance of the Bonds, referencing the interest rates of Reference Banks, including Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Industry and Trade of Vietnam and Bank for Agriculture and Rural Development of Vietnam on September ..., 2023 + margin of 2.8%/year.

## APPENDIX II

### **LIST OF DOCUMENTS FOR THE REGISTRATION OF OFFERING HDBANK BONDS TO BE ISSUED TO THE PUBLIC IN 2023**

*(Enclosed with the Resolution No. 400/2023/NQ-HDQT dated September 25, 2023  
of the Board of Directors of Ho Chi Minh City Development Joint Stock Commercial Bank)*

1. Document on registration of public offering of bonds No. 1458/2023/CV-HDBank dated September 25, 2023;
2. Prospectus for the public offering of HDBank Bonds to be issued to the public in 2023;
3. Certificate of Business Registration No. 0300608092 issued by the Department of Planning and Investment of Ho Chi Minh City for the 1<sup>st</sup> time on August 11, 1992, changed for the 33<sup>rd</sup> on September 05, 2023;
4. License of establishment and operation No. 00019/NH-GP granted by the State Bank of Vietnam on June 06, 1992, renewed by License No. 26/GP-NHNN dated February 12, 2020;
5. Resolution No. 319/2023/NQ-HDQT dated August 04, 2023 of the Board of Directors of Ho Chi Minh City Development Joint Stock Commercial Bank on the approval of the Issuance Plan, the Plan for the use and repayment of proceeds from issuing, offering HDBank Bonds to be issued to the public in 2023;
6. Resolution No. 400/2023/NQ-HDQT dated September 25, 2023 of the Board of Directors of Ho Chi Minh City Development Joint Stock Commercial Bank on the approval of the detail of the Repayment Plan and the dossiers for registration of offering HDBank Bonds to be issued to the public in 2023;
7. Charter of Ho Chi Minh City Development Joint Stock Commercial Bank dated September 07, 2023;
8. Audited 2021 Consolidated and Separate Financial Statements of Ho Chi Minh City Development Joint Stock Commercial Bank;
9. Document of Ernst & Young Vietnam Co., Ltd on authorization to sign the Audit Report in 2021;
10. Audited 2022 Consolidated and Separate Financial Statements of Ho Chi Minh City Development Joint Stock Commercial Bank;
11. Document of PwC Vietnam Co., Ltd on authorization to sign the Audit Report in 2022;
12. Reviewed Interim Consolidated and Separate Financial Statements for the six-month period ended 30 June 2023 of Ho Chi Minh City Development Joint Stock Commercial Bank;
13. Document of PwC Vietnam Co., Ltd on authorization to sign the Reviewed Report of Interim Financial Statements for the six-month period ended 30 June 2023;

14. Document No. 1168/2023/CV-HDBank dated August 04, 2023 of Ho Chi Minh City Development Joint Stock Commercial Bank on the issuer's commitment to fulfill obligations to investors;
15. Document No. 1169/2023/CV-HDBank dated August 04, 2023 of Ho Chi Minh City Development Joint Stock Commercial Bank on the issuer's commitment to satisfy the offering conditions;
16. Decision No. 1634/2020/QD-TGD dated July 27, 2020 of the Chief Executive Officer of Ho Chi Minh City Development Joint Stock Commercial Bank on the authorization to the Head/Deputy Head of Administration Department;
17. Confirmation No. 1559/VCBTDN-DVKH dated August 04, 2023 of Joint Stock Commercial Bank for Foreign Trade of Vietnam, Tan Dinh Branch on opening an escrow account to receive money to buy bonds of the offering;
18. Contract to provide consulting on bond issuance and brokerage services No. 02/2023/HĐTVTC.HS.SHS/HDB signed on August 04, 2023 between Ho Chi Minh City Development Joint Stock Commercial Bank and Saigon - Hanoi Securities JSC;
19. Decision No. 3428/2022/QD-TGD dated December 26, 2022 of the Chief Executive Officer of Ho Chi Minh City Development Joint Stock Commercial Bank on the authorization to Mr. Hoang Duc Long – Director of Treasury Department;
20. Authorization Letter No. 07/2021/UQ-TGD dated February 26, 2021 of the General Director of Saigon - Hanoi Securities Joint Stock Company;