NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J. S COMMERCIAL BANK
Số: 1977/2026/CV-HDBank
V/v: Công bố các NQ HĐQT về việc triển khai phương án tăng vốn điều lệ của HDBank
Announcement of BOD's Resolutions on the implementation of HDBank's charter capital increase plan

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 24 tháng 08 năm 2026
Ho Chi Minh City, August 24, 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 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 các Nghị quyết HĐQT về việc triển khai phương án tăng vốn điều lệ của HDBank 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 following Resolutions on the implementation of HDBank's charter capital increase plan:

- Nghị quyết số 15/2026/NQ-HĐQT ngày 24/08/2026 của Hội đồng Quản trị về việc Triển khai Phương án tăng Vốn Điều lệ của HDBank thông qua phát hành cổ phiếu trả cổ tức và phát hành cổ phiếu từ nguồn vốn chủ sở hữu

  Resolution No. 15/2026/NQ-HĐQT dated August 24, 2026 of the Board of Directors on the implementation of the plan to increase Charter Capital of HDBank through the issuance of shares to pay the 2025 dividend, the issuance of shares from the Owners' Equity

- Nghị quyết số 16/2026/NQ-HĐQT ngày 24/08/2026 của Hội đồng Quản trị về việc Phương án tăng vốn điều lệ HDBank thông qua chào bán cổ phiếu riêng lẻ

  Resolution No. 16/2026/NQ-HĐQT dated August 24, 2026 of the Board of Directors on the plan to increase Charter Capital of HDBank through the private placement of shares

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 24/08/2026 tại đường dẫn:

The information was published on HDBank's website on August 24, 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: Administrative Office*

Tài liệu đính kèm/ Attached documents:
- *NQ HĐQT số 15/2026/NQ-HĐQT và 16/2026/NQ-HĐQT ngày 24/08/2026*
- *BOD's Resolution No. 15/2026/NQ-HDQT and 16/2026/NQ-HDQT dated August 24, 2026*

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

NGÂN HÀNG TMCP PHÁT TRIỂN TP. HỒ CHÍ MINH
HDBank
Cam kết lợi ích cao nhất
TP. HỒ CHÍ MINH

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: 2026.08.24 16:59:44 +07'00'

TRANSLATION

Head Office
Address: 25 Bis Nguyen Thi Minh Khai, Saigon Ward, Ho Chi Minh City
Tel: (8428) 62 915 916/Fax: (8428) 62 915 900/Website: www.hdbank.com.vn

No.: 15/2026/NQ-HDQT *Ho Chi Minh City, August 24, 2026*

RESOLUTION

Ref: the implementation of the plan to increase Charter Capital of HDBank through the issuance of shares to pay the 2025 dividend, the issuance of shares from the Owners' Equity

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

Pursuant to:

- *The Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, the Law No. 96/2025/QH15 dated June 27, 2025 on amending, supplementing a number of articles of the Law on Credit Institutions and amending, supplementing, guiding documents;*
- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, the Law No. 76/2025/QH15 dated June 17, 2025 on amending, supplementing a number of articles of the Law on Enterprises, and amending, supplementing, guiding documents;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019 and amending, supplementing and guiding documents;*
- *The Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government providing detailed regulations on the implementation of certain articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/ND-CP dated September 11, 2025;*
- *The Decree No. 135/2025/ND-CP dated June 12, 2025 on the financial regime applicable to credit institutions and foreign bank branches, and financial supervision and assessment of the effectiveness of state capital investment in credit institutions in which the State holds 100% of charter capital and credit institutions with state capital;*
- *The Circular No.50/2025/TT-NHNN dated December 24, 2025 and amending, supplementing documents on the dossiers, sequences and procedures for requesting approval of a number of revised substances by commercial banks, branches of foreign banks;*
- *The Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);*
- *Resolution No. 07/2026/NQ-DHDCD dated April 24, 2026 on the 2025 profit distribution plan;*
- *Resolution No. 16/2026/NQ-DHDCD dated April 24, 2026 on the plan to increase Charter Capital of HDBank;*
- *Resolution No. 17/2026/NQ-DHDCD dated August 17, 2026 on the plan to increase HDBank's Charter Capital through the issuance of shares to pay the 2025 dividend, the issuance of shares from Supplementary Reserve Fund for Charter Capital, and a private placement of shares;*
- *The Minutes of counting written votes of the Board Members dated August 22, 2026,*

HEREBY RESOLVES:

Article 1. To approve the increase of HDBank's Charter Capital by up to **VND 15,015,828,960,000** *(In words: Fifteen trillion fifteen billion eight hundred twenty eight million nine hundred sixty thousand Vietnamese Dong).*

The estimated Charter Capital upon completion of the Charter Capital increase through the issuance of shares for dividend payment and the issuance of shares from the owners' equity: **VND 65,068,592,190,000** *(In words: Sixty five trillion sixty eight billion five hundred ninety two million one hundred ninety thousand Vietnamese Dong).*

Article 2. To approve the implementation of the Charter Capital Increase Plan as set forth in Article 1, specifically as follows:

1. **To increase Charter Capital through the issuance of shares for the payment of 2025 dividends:**

- **Share name:** Shares of Ho Chi Minh City Development Joint Stock Commercial Bank
- **Class of shares:** Ordinary shares
- **Par value:** VND 10,000 per share
- **Number of outstanding shares:** 5,005,276,323 shares
- **Number of shares to be issued: up to 1,251,319,080 shares**
- **Total par value of the shares to be issued: up to VND 12,513,190,800,000** (In words: Twelve trillion five hundred thirteen billion one hundred ninety million eight hundred thousand Vietnamese Dong)
- **Issuance ratio: 25%** *(twenty five percent),* calculated based on the number of outstanding shares as at June 30, 2026.
- **Exercise ratio: 100:25,** meaning that each shareholder holding 100 (one hundred) shares shall be entitled to receive 25 *(twenty five)* additional shares
- **Treatment of fractional shares:** The number of shares to be issued to each shareholder shall be rounded down to the nearest whole number. Any fractional shares (if any) will not be rounded up to one (01) share and shall be gifted to the Trade Union of Ho Chi Minh City Development Joint Stock Commercial Bank.

  (E.g: Shareholder A owns 1,001 shares × 25% = 250.25 shares. Shareholder A will receive 250 whole shares; the remaining 0.25 share will be gifted to the Trade Union of Ho Chi Minh City Development Joint Stock Commercial Bank).

2. **To increase Charter Capital through the issuance of shares from Owners' Equity (Supplementary Reserve Fund for Charter Capital):**

- **Share name:** Shares of Ho Chi Minh City Development Joint Stock Commercial Bank
- **Class of shares:** Ordinary shares
- **Par value:** VND 10,000 per share
- **Number of outstanding shares:** 5,005,276,323 shares

- **Number of shares to be issued: up to 250,263,816 shares**
- **Total par value of the shares to be issued: up to VND 2,502,638,160,000** *(In words: Two trillion five hundred two billion six hundred thirty eight million one hundred sixty thousand Vietnamese Dong)*
- **Issuance ratio: 5%** *(five percent),* calculated based on the number of outstanding shares as at June 30, 2026.
- **Exercise ratio: 100:5,** meaning that each shareholder holding 100 *(one hundred)* shares shall be entitled to receive 5 *(five)* additional shares
- **Treatment of fractional shares:** The number of shares to be issued to each shareholder shall be rounded down to the nearest whole number. Any fractional shares (if any) will not be rounded up to one (01) share and shall be gifted to the Trade Union of Ho Chi Minh City Development Joint Stock Commercial Bank.

  (E.g: Shareholder A owns 1,005 shares × 5% = 50.25 shares. Shareholder A will receive 50 whole shares; the remaining 0.25 share will be gifted to the Trade Union of Ho Chi Minh City Development Joint Stock Commercial Bank).

3. **Sources of Funding:**

   (i) **For the issuance of shares for the payment of the 2025 dividend:** Cumulative retained earnings after tax based on the 2025 audited consolidated financial statements, after appropriations to the statutory funds in accordance with applicable regulations.

   (ii) **For the issuance of shares from Owners' Equity (Supplementary Reserve Fund for Charter Capital):** The Supplementary Reserve Fund for Charter Capital based on the 2025 audited separate financial statements, in compliance with the regulations of the State Bank of Vietnam and applicable laws.

4. **Eligible recipients:** Shareholders whose names are included in the list of shareholders prepared by the Vietnam Securities Depository and Clearing Corporation as of the record date for exercising the right to receive shares as dividends for 2025 and shares issued from the Owners' Equity (Supplementary Reserve Fund for Charter Capital).

   The record date shall be determined by the Board of Directors or by the Legal Representative pursuant to the authorization granted by the Board of Directors as set out in Article 5 of this Resolution.

(Details according to the Proposal of the Chief Executive Officer on the implementation of the plan to increase Charter Capital of HDBank).

Article 3. To approve the additional registration and deposit of the newly issued shares with the Vietnam Securities Depository and Clearing Corporation (VSDC), and the additional listing of such shares on the Ho Chi Minh City Stock Exchange (HOSE), in accordance with applicable regulations.

Article 4. To approve the amendment and supplement to the Clause 1, Article 15 of HDBank's Charter regarding the corresponding amount of Charter Capital upon completion of the Charter Capital increase through the issuance of shares for dividend payment and the issuance of shares from the Owners' Equity.

Article 5. To assign, authorize the Chief Executive Officer – the Legal Representative to direct relevant units to carry out the procedures in accordance with regulations of the competent authorities; determine the record date to ensure the timely implementation of the dividend payment and the issuance of shares from the Owners' Equity; and perform other necessary tasks to complete the Charter Capital increase in accordance with this Resolution, applicable laws and HDBank's regulations.

Article 6. This Resolution takes effect from the signing date.

Member of Board of Directors, Board of Management, relevant units and individuals are responsible for implementing this Resolution.

FOR AND ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN

(Signed and sealed)

KIM BYOUNGHO

Recipients:
- *The BOS, Internal Audit Dept.;*
- *As Article 6;*
- *Website of HDBank – Investors Section;*
- *Filed at the Leadership Office.*

Appendix 01:

INFORMATION ON FOREIGN INVESTORS' OWNERSHIP RATIO AS OF THE DATE OF SUBMISSION AND THE EXPECTED RATIO FOLLOWING COMPLETION OF THE CAPITAL INCREASE

(As prescribed in the Circular No. 50/2025/TT-NHNN dated December 24, 2025 and amendments, supplements)

(Enclosed with the Resolution No. 15/2026/NQ-HDQT dated August 24, 2026)

Information on foreign investors' shareholding as of the date of approval of the Capital Increase Plan			**Information on expected foreign investors' shareholding after the issuance of shares for dividend distribution and the issuance of shares from the Supplementary Reserve Fund for Charter Capital**			**Information on expected foreign investors' shareholding after the private placement of shares**		
Quantity (share)	**Ownership Ratio (% of Charter Capital)**	**Ownership Ratio (% of Voting share capital)**	**Quantity (share)**	**Ownership Ratio (% of Charter Capital)**	**Ownership Ratio (% of Voting share capital)**	**Quantity (share)**	**Ownership Ratio (% of Charter Capital)**	**Ownership Ratio (% of Voting share capital)**
1,076,205,757	21.501%	21.501%	1,399,067,484	21.501%	21.501%	2,099,067,484	29.126%	29.126%

Appendix 02:

INFORMATION ON SHAREHOLDERS AND SHARE OWNERSHIP

AS OF THE DATE OF APPROVAL OF THE PLAN AND AS EXPECTED FOLLOWING COMPLETION OF THE CAPITAL INCREASE

(As prescribed in the Circular No. 50/2025/TT-NHNN dated December 24, 2025 and amendments, supplements)

(Enclosed with the Resolution No. 15/2026/NQ-HDQT dated August 24, 2026)

No.	Shareholder	Information on share ownership as of the date of approval of the Capital Increase Plan			Information on expected share ownership after the issuance of shares for dividend distribution and the issuance of shares from the Supplementary Reserve Fund for Charter Capital			Information on expected share ownership after the private placement of shares		
		Quantity (share)	Ownership Ratio (% of Charter Capital)	Ownership Ratio (% of Voting share capital)	Quantity (share)	Ownership Ratio (% of Charter Capital)	Ownership Ratio (% of Voting share capital)	Quantity (share)	Ownership Ratio (% of Charter Capital)	Ownership Ratio (% of Voting share capital)
I	**SHAREHOLDERS OWNING EQUAL TO OR GREATER THAN 5% OF HDBANK'S CHARTER CAPITAL**	**500,140,707**	**9.992%**	**9.992%**	**650,182,919**	**9.992%**	**9.992%**	**650,182,919**	**9.022%**	**9.022%**
1	Sovico Holdings Joint Stock Company	500,140,707	9.992%	9.992%	650,182,919	9.992%	9.992%	650,182,919	9.022%	9.022%
II	**SHAREHOLDERS OWNING EQUAL TO OR GREATER THAN 5% OF HDBANK'S CHARTER CAPITAL AND THEIR RELATED PARTIES**									
1	**Sovico Holdings Joint Stock Company and related parties**	**725,540,259**	**14.496%**	**14.496%**	**943,202,337**	**14.496%**	**14.496%**	**943,202,337**	**13.088%**	**13.088%**
1.1	*Sovico Holdings Joint Stock Company*	*500,140,707*	*9.992%*	*9.992%*	*650,182,919*	*9.992%*	*9.992%*	*650,182,919*	*9.022%*	*9.022%*
1.2	*Nguyễn Thị Phương Thảo*	*169,574,091*	*3.388%*	*3.388%*	*220,446,318*	*3.388%*	*3.388%*	*220,446,318*	*3.059%*	*3.059%*
1.3	*Phạm Khắc Dũng*	*54,441,226*	*1.088%*	*1.088%*	*70,773,594*	*1.088%*	*1.088%*	*70,773,594*	*0.982%*	*0.982%*
1.4	*Nguyễn Cảnh Sơn*	*1,384,235*	*0.028%*	*0.028%*	*1,799,506*	*0.028%*	*0.028%*	*1,799,506*	*0.025%*	*0.025%*
III	**SHAREHOLDERS AND THEIR RELATED PERSONS OWNING EQUAL TO OR GREATER THAN 15% OF HDBANK'S CHARTER CAPITAL**									
None										

TRANSLATION

HDBank
Committed to your best returns

Head Office
Address: 25 Bis Nguyen Thi Minh Khai, Saigon Ward, Ho Chi Minh City
Tel: (8428) 62 915 916/Fax: (8428) 62 915 900/Website: www.hdbank.com.vn

No.: 16/2026/NQ-HDQT — *Ho Chi Minh City, August 24, 2026*

RESOLUTION

Ref: the plan to increase Charter Capital of HDBank through the private placement of shares

THE BOARD OF DIRECTORS

OF HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK

Pursuant to:

- *The Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, the Law No. 96/2025/QH15 dated June 27, 2025 on amending, supplementing a number of articles of the Law on Credit Institutions and amending, supplementing, guiding documents;*
- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, the Law No. 76/2025/QH15 dated June 17, 2025 on amending, supplementing a number of articles of the Law on Enterprises, and amending, supplementing, guiding documents;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019 and amending, supplementing and guiding documents;*
- *The Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government providing detailed regulations on the implementation of certain articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/ND-CP dated September 11, 2025;*
- *The Decree No. 135/2025/ND-CP dated June 12, 2025 on the financial regime applicable to credit institutions and foreign bank branches, and financial supervision and assessment of the effectiveness of state capital investment in credit institutions in which the State holds 100% of charter capital and credit institutions with state capital;*
- *The Circular No.50/2025/TT-NHNN dated December 24, 2025 and amending, supplementing documents on the dossiers, sequences and procedures for requesting approval of a number of revised substances by commercial banks, branches of foreign banks;*
- *The Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);*
- *Resolution No. 07/2026/NQ-DHDCD dated April 24, 2026 on the 2025 profit distribution plan;*
- *Resolution No. 16/2026/NQ-DHDCD dated April 24, 2026 on the plan to increase Charter Capital of HDBank;*
- *Resolution No. 17/2026/NQ-DHDCD dated August 17, 2026 on the plan to increase HDBank's Charter Capital through the issuance of shares to pay the 2025 dividend, the issuance of shares from Supplementary Reserve Fund for Charter Capital, and a private placement of shares;*
- *The Minutes of counting written votes of the Board Members dated August 22, 2026,*

HEREBY RESOLVES:

Article 1. To approve the plan to increase HDBank's Charter Capital through the private placement of shares, specifically as follows:

1. **Charter capital amount:**

- **HDBank's current Charter Capital**: **VND 50,052,763,230,000** *(In words: Fifty trillion fifty two billion seven hundred sixty three million two hundred thirty thousand Vietnamese Dong),* corresponding to 5,005,276,323 shares outstanding, with no preference shares or treasury shares.

  Par value: VND 10,000 *(ten thousand Vietnamese Dong)* per share

- **Estimated Charter Capital upon completion of the Charter Capital increase through the issuance of shares for the payment of 2025 dividends and the issuance of shares from the Owners' Equity** (Supplementary Reserve Fund for Charter Capital): **VND 65,068,592,190,000** *(In words: Sixty five trillion sixty eight billion five hundred ninety two million one hundred ninety thousand Vietnamese Dong)*

- **Estimated increase in Charter Capital through the private placement of shares: VND 7,000,000,000,000** *(in words: Seven trillion Vietnamese Dong)*

- The estimated Charter Capital upon completion of the private placement of shares: **VND 72,068,592,190,000** *(In words: Seventy two trillion sixty eight billion five hundred ninety two million one hundred ninety thousand Vietnamese Dong).*

2. **Plan to increase Charter Capital through the private placement of shares:**

- **Issuer:** Ho Chi Minh City Development Joint Stock Commercial Bank
- **Share name:** Shares of Ho Chi Minh City Development Joint Stock Commercial Bank
- **Stock code:** HDB
- **Class of shares:** Ordinary shares
- **Currency:** Vietnamese Dong (VND)
- **Par value:** VND 10,000 per share
- **Number of shares to be offered through private placement: up to 700,000,000 shares**
- **Aggregate par value of the private placement: up to VND 7,000,000,000,000** *(In words: Seven trillion Vietnamese Dong).*
- **Offering ratio**: Up to 13.985% of the outstanding shares as at June 30, 2026; up to 10.758% of the outstanding shares upon completion of the charter capital increase through the issuance of shares for the payment of the 2025 dividend and the issuance of shares from Owners' Equity (Supplementary Reserve Fund for Charter Capital) under the Resolution No. 17/2026/NQ-DHDCD dated August 17, 2026; and up to 9.713% of the outstanding shares upon completion of the charter capital increase plan under the Resolution No. 17/2026/NQ-DHDCD dated August 17, 2026

  Pursuant to the authorization granted by the General Meeting of Shareholders under Resolution No. 17/2026/NQ-GMS, the Board of Directors shall adjust the offering ratio at the time of implementation based on the official approval of the competent authorities.

- **Pricing principle:** The offering price shall be determined at a level not lower than the arithmetic average of the closing prices of HDB shares over the 30 consecutive trading sessions immediately preceding the date on which the Board of Directors approves the implementation of the private placement plan, and not lower than the book value per HDB share as reported in the reviewed or audited consolidated financial statements as at 30 June 2026.

  The Board of Directors shall determine the specific offering price at the time of implementation of the offering plan in accordance with these principles

- **Offerees and number of investors:** Domestic and foreign Professional securities investors, with the number of investors not exceeding the statutory limit.

  The Board of Directors authorizes the Chief Executive Officer to negotiate with the investors in accordance with the list of intended investors.

- **Investor selection criteria:** Domestic and foreign professional securities investors that satisfy the requirements prescribed by law.

- **Number of shares allocated to each investor:** The number of shares offered to each investor shall depend on the respective investor's capacity, as mutually agreed, provided that the shareholding ratio of each investor shall not exceed 5% of the total number of outstanding shares at the time of the offering. Upon completion of the private placement, no major shareholder shall be created.

  The Board of Directors authorizes the Chief Executive Officer to negotiate with the investors in accordance with the list of intended investors.

- **Measures to ensure compliance with foreign ownership limits:**

  + Based on Official Letter No. 6379/UBCK-PTTT dated October 15, 2025 of the State Securities Commission, the foreign ownership limit applicable to HDBank is 27%.

  + According to the foreign ownership data provided by the Vietnam Securities Depository and Clearing Corporation ("VSDC") as of the date of approval of the Charter Capital increase plan, foreign investors, including both individuals and institutions, held 1,076,205,757 HDBank shares, representing 21.50% of HDBank's outstanding shares.

  + The Bank will offer up to 700,000,000 shares to professional securities investors, representing 9.713% of the expected charter capital following HDBank's 2026 Charter Capital increase, equivalent to VND 72,068,592,190,000.

  + At the time of share distribution, the Board of Directors shall determine the number of shares to be allocated to foreign investors based on the actual remaining foreign ownership capacity. Where necessary, HDBank shall carry out the procedures prescribed by law and HDBank's Charter to adjust the foreign ownership limit in order to effectively implement the offering.

+ In distributing shares to investors, HDBank's Board of Directors shall coordinate with VSDC to ensure that HDBank's foreign ownership ratio complies with applicable laws and regulations and the relevant documents/official letters issued by competent State authorities.

+ The foreign ownership ratio as of the date of the proposal and the expected foreign ownership ratio following the Charter Capital increase are set out in Appendix 01 attached hereto.

- **Expected Issuance Period:** In 2026 – 2027, after completion of the charter capital increase through the issuance of shares to pay 2025 dividends and the issuance of shares from Owners' Equity. The Board of Directors shall determine the specific issuance date upon receipt of approval/notification from the competent State authorities.

- **Expected Completion Timeline:** In 2026 – 2027 or until HDBank completes the procedures as prescribed by law.

- Investors participating in the private placement undertake not to entrust any third party with, or accept any entrustment from any third party for, the purpose of purchasing or owning shares offered in this private placement.

(Details according to the Proposal of the Chief Executive Officer on the implementation of the plan to increase Charter Capital of HDBank).

Article 2. To approve the plan for the use of proceeds from the private placement of shares as follows:

The entire proceeds from the private placement of shares shall be used to supplement HDBank's business operating capital, specifically as follows:

No.	Use of Proceeds	Expected allocation	Expected utilization period
1	To supplement medium and long term funding sources to serve HDBank's medium and long term credit activities	100%	2026 and 2027
	Total	**100%**	

- For the portion of capital raised from the private placement, the amount available for use shall be the net proceeds actually received after deducting all costs and fees related to the offering, including but not limited to advisory fees, capital audit fees and audit fees for the use of proceeds. In the event that the actual proceeds are higher or lower than the expected amount, the net proceeds shall be used for the above-mentioned purposes and in accordance with a schedule appropriate to HDBank's business operations following completion of the offering.

In the event of any adjustment to the plan for the use of proceeds or the amount of proceeds raised from the private placement, the Board of Directors shall ensure compliance with Clause 2, Article 9 of Decree No. 155/2020/ND-CP and its amendments and supplements, and shall report such adjustment to the General Meeting of Shareholders at the nearest meeting following the implementation of such adjustment

Article 3. To approve the additional registration and deposit of the newly issued shares with the Vietnam Securities Depository and Clearing Corporation (VSDC), and the additional listing of such shares on the Ho Chi Minh City Stock Exchange (HOSE), in accordance with applicable regulations.

Article 4. To approve the amendment and supplement to the Clause 1, Article 15 of HDBank's Charter regarding the corresponding amount of Charter Capital upon completion of the Charter Capital increase through the private placement of shares.

Article 5. To assign, authorize the Chief Executive Officer – the Legal Representative:

1. To direct the relevant units to carry out the procedures in accordance with the requirements of the competent State authorities.
2. To organize the implemtation of the private placement of shares for the purpose of increasing Charter Capital in compliance with applicable laws and HDBank's internal regulations, including organizing the identification of and negotiations with professional securities investors and determining the number of shares to be offered to each investor; and submit to the Board of Directors for approval the specific investors, the number of shares to be offered to each investor, and the specific offering price.
3. To sign and carry out procedures and submit documents to the State Bank of Vietnam, the State Securities Commission, the Vietnam Securities Depository and Clearing Corporation, the Ho Chi Minh City Stock Exchange, and other competent authorities in connection with the increase of Charter Capital in accordance with applicable regulations
4. To enter into and perform agreements and documents with investors participating in the private placement based on the terms and contents approved by the Board of Directors.
5. To carry out other necessary procedures for the offering/issuance of shares and complete the offering/issuance of shares for the purpose of increasing Charter Capital.

Article 6. This Resolution takes effect from the signing date.

Member of Board of Directors, Board of Management, relevant units and individuals are responsible for implementing this Resolution.

FOR AND ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN

(Signed and sealed)

KIM BYOUNGHO

Recipients:
- *The Board of Directors, the Board of Supervisors;*
- *As Article 6;*
- *Website of HDBank – Investors Section;*
- *Filed at the Leadership Office.*

Appendix 01:

INFORMATION ON FOREIGN INVESTORS' OWNERSHIP RATIO AS OF THE DATE OF SUBMISSION AND THE EXPECTED RATIO FOLLOWING COMPLETION OF THE CAPITAL INCREASE

(As prescribed in the Circular No. 50/2025/TT-NHNN dated December 24, 2025 and amendments, supplements)

(Enclosed with the Resolution No. 16/2026/NQ-HDQT dated August 24, 2026)

Information on foreign investors' shareholding as of the date of approval of the Capital Increase Plan			**Information on expected foreign investors' shareholding after the issuance of shares for dividend distribution and the issuance of shares from the Supplementary Reserve Fund for Charter Capital**			**Information on expected foreign investors' shareholding after the private placement of shares**		
Quantity (share)	**Ownership Ratio (% of Charter Capital)**	**Ownership Ratio (% of Voting share capital)**	**Quantity (share)**	**Ownership Ratio (% of Charter Capital)**	**Ownership Ratio (% of Voting share capital)**	**Quantity (share)**	**Ownership Ratio (% of Charter Capital)**	**Ownership Ratio (% of Voting share capital)**
1,076,205,757	21.501%	21.501%	1,399,067,484	21.501%	21.501%	2,099,067,484	29.126%	29.126%

Appendix 02:

INFORMATION ON SHAREHOLDERS AND SHARE OWNERSHIP

AS OF THE DATE OF APPROVAL OF THE PLAN AND AS EXPECTED FOLLOWING COMPLETION OF THE CAPITAL INCREASE

(As prescribed in the Circular No. 50/2025/TT-NHNN dated December 24, 2025 and amendments, supplements)

(Enclosed with the Resolution No. 16/2026/NQ-HDQT dated August 24, 2026)

No.	Shareholder	Information on share ownership as of the date of approval of the Capital Increase Plan			Information on expected share ownership after the issuance of shares for dividend distribution and the issuance of shares from the Supplementary Reserve Fund for Charter Capital			Information on expected share ownership after the private placement of shares		
		Quantity (share)	Ownership Ratio (% of Charter Capital)	Ownership Ratio (% of Voting share capital)	Quantity (share)	Ownership Ratio (% of Charter Capital)	Ownership Ratio (% of Voting share capital)	Quantity (share)	Ownership Ratio (% of Charter Capital)	Ownership Ratio (% of Voting share capital)
I	**SHAREHOLDERS OWNING EQUAL TO OR GREATER THAN 5% OF HDBANK'S CHARTER CAPITAL**	**500,140,707**	**9.992%**	**9.992%**	**650,182,919**	**9.992%**	**9.992%**	**650,182,919**	**9.022%**	**9.022%**
1	Sovico Holdings Joint Stock Company	500,140,707	9.992%	9.992%	650,182,919	9.992%	9.992%	650,182,919	9.022%	9.022%
II	**SHAREHOLDERS OWNING EQUAL TO OR GREATER THAN 5% OF HDBANK'S CHARTER CAPITAL AND THEIR RELATED PARTIES**									
1	**Sovico Holdings Joint Stock Company and related parties**	**725,540,259**	**14.496%**	**14.496%**	**943,202,337**	**14.496%**	**14.496%**	**943,202,337**	**13.088%**	**13.088%**
1.1	*Sovico Holdings Joint Stock Company*	*500,140,707*	*9.992%*	*9.992%*	*650,182,919*	*9.992%*	*9.992%*	*650,182,919*	*9.022%*	*9.022%*
1.2	*Nguyễn Thị Phương Thảo*	*169,574,091*	*3.388%*	*3.388%*	*220,446,318*	*3.388%*	*3.388%*	*220,446,318*	*3.059%*	*3.059%*
1.3	*Phạm Khắc Dũng*	*54,441,226*	*1.088%*	*1.088%*	*70,773,594*	*1.088%*	*1.088%*	*70,773,594*	*0.982%*	*0.982%*
1.4	*Nguyễn Cảnh Sơn*	*1,384,235*	*0.028%*	*0.028%*	*1,799,506*	*0.028%*	*0.028%*	*1,799,506*	*0.025%*	*0.025%*
III	**SHAREHOLDERS AND THEIR RELATED PERSONS OWNING EQUAL TO OR GREATER THAN 15% OF HDBANK'S CHARTER CAPITAL**									
None										