

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: 231 /2026/CV-HDBank

V/v: Công bố NQ HĐQT về việc thông qua hồ sơ đăng ký chào bán Trái phiếu HDBank phát hành ra công chúng

Announcement of BOD's Resolution on the approval of the registration dossier for the public offering of HDBank Bonds

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 14 tháng 09 năm 2026

Ho Chi Minh City, September 14, 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 Nghị quyết HĐQT số 23/2026/NQ-HĐQT ngày 14/09/2026 của Hội đồng Quản trị về việc thông qua hồ sơ đăng ký chào bán Trái phiếu HDBank phát hành ra công chúng.

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 Resolution No. 23/2026/NQ-HĐQT dated September 14, 2026 on the approval of the registration dossier for the public offering of HDBank Bonds.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 14/09/2026 tại đường dẫn:

The information was published on HDBank's website on September 14, 2026, as in the link:

Đường dẫn tiếng Việt: <https://hdbank.com.vn/vi/investor/thong-tin-nha-dau-tu/quan-he-co-dong/thong-tin-trai-phieu-hdbank>

English Link: <https://hdbank.com.vn/en/investor/thong-tin-nha-dau-tu/quan-he-co-dong/thong-tin-trai-phieu-hdbank>



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 **23** /2026/NQ-HĐQT ngày 14/09/2026
- BOD's Resolution No. **23** /2026/NQ-HĐQT dated September 14, 2026

**NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J.S.COMMERCIAL BANK**

**GIÁM ĐỐC TÀI CHÍNH
CHIEF FINANCIAL OFFICER**



PHẠM VĂN ĐẦU



No.: 23/2026/NQ-HĐQT

Ho Chi Minh City, September 14, 2026

RESOLUTION

Re: the approval of the registration dossier for the public offering of HDBank Bonds

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 and its amendments, supplements and implementing instructions;*
- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments, supplements and implementing instructions;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019 and its amendments, supplements and implementing instructions;*
- *The Decree No. 155/2020/NĐ-CP dated December 31, 2020 on detailing and guiding the implementation of some articles of the Law on Securities and its amendments, supplements and implementing instructions;*
- *The Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (“HDBank”);*
- *The Proposal No. 94/2026/TT-TGD-BOND dated September 09, 2026 of the Chief Executive Officer of HDBank regarding the registration dossier for the public offering of HDBank Bonds,*
- *Actual situations,*

HEREBY RESOLVES:

Article 1. To approve the registration dossier for public offering of HDBank Bonds (the “**Bonds**”), comprising the documents listed in the Appendix attached to this Resolution (the “**Public Offering Registration Dossier**”).

Article 2. To assign and authorize the Chief Executive Officer:

- 2.1. Based on the specific circumstances, decide on the execution, amendment, revision and submission of additional documents forming part of the Public Offering Registration Dossier; work with and provide explanations to the State Securities Commission and/or other competent regulatory authorities (if any) as required for the public offering registration of the Bonds, centralized registration and listing registration of the Bonds.
- 2.2. To sub-delegate to others to execute the assigned tasks and be responsible for reporting the results of implementation to the Board of Directors.

Article 3. This Resolution shall take effect from the date of signing.

Members of the Board of Directors, Board of Management, relevant Divisions/ Departments/ Units and individuals are responsible for the implementation of this Resolution.

Recipients:

- *The BOS, Internal Audit Dep;*
- *As stated in Article 3;*
- *HDBank's Website - Investor;*
- *Filed at the Leadership Office.*

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

(Signed and sealed)

KIM BYOUNGHO

Appendix:

**LIST OF DOCUMENTS IN THE REGISTRATION DOSSIER
FOR PUBLIC OFFERING OF HDBANK BONDS**

(Enclosed with the Resolution No. 23/2026/NQ-HDQT dated September 14, 2026

of the Board of Directors of HDBank)

1. Application for registration of the public offering of the Bonds;
2. Enterprise Registration Certificate No. 0300608092 initially issued by the Ho Chi Minh City Department of Planning and Investment on August 11, 1992 and amended for the 33rd time on September 5, 2023;
3. Establishment and Operation License No. 26/GP-NHNN issued by the State Bank of Vietnam on February 12, 2020; Decision No. 4065/QĐ-NHNN dated December 30, 2025 of the State Bank of Vietnam; Decision No. 48/QĐ-QLGS4 dated June 25, 2026 of the State Bank of Vietnam;
4. Resolution No. 17/2026/NQ-HDQT dated August 27, 2026 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 of proceeds and Repayment Plan for proceeds raised from the public offering of HDBank Bonds;
5. Prospectus for the public offering of the Bonds of Ho Chi Minh City Development Joint Stock Commercial Bank;
6. Charter of Ho Chi Minh City Development Joint Stock Commercial Bank;
7. Financial statements of Ho Chi Minh City Development Joint Stock Commercial Bank, comprising:
 - Audited separate and consolidated financial statements for 2024 *(together with the Power of Attorney for signing the financial statements of PwC (Vietnam) Limited)*;
 - Audited separate and consolidated financial statements for 2025 *(together with the Authorization Letter for signing the financial statements of Deloitte Vietnam Audit Company Limited)*;
 - Reviewed separate and consolidated interim financial statements for the six-month period ended June 30, 2026 *(together with the Authorization Letter for signing the financial statements of Deloitte Vietnam Audit Company Limited)*.
8. Commitment Letter No. 2128/2026/CV-HDBank dated September 14, 2026 of Ho Chi Minh City Development Joint Stock Commercial Bank regarding compliance with the conditions for the public offering of the Bonds and performance of the Issuer's obligations towards investors;
9. Commitment Letter No. 13/2026/CV-HDQT dated September 14, 2026 of the Board of Directors of Ho Chi Minh City Development Joint Stock Commercial Bank regarding implementation of the listing of the Bonds on the securities trading system;

10. Letter No. 585/TB-BIDV.SGD3 dated August 20, 2026 of Joint Stock Commercial Bank for Investment and Development of Vietnam - Transaction Office No. 3 Branch confirming the blocking of the account for receipt of subscription monies for HDBank Bonds offered to the public;
11. Service Agreement No. 01/2026/HĐDVTP/SHS-HDB dated September 14, 2026 between Ho Chi Minh City Development Joint Stock Commercial Bank and Saigon – Hanoi Securities Joint Stock Company;
12. Bondholders’ Representative Agreement No. 01/2026/HĐĐDNSHTP/SHS-HDB dated September 14, 2026 between Ho Chi Minh City Development Joint Stock Commercial Bank and Saigon – Hanoi Securities Joint Stock Company;
13. Decision No. 84/2025/QĐ-HDQT dated May 13, 2025 of the Board of Directors of Ho Chi Minh City Development Joint Stock Commercial Bank regarding the appointment of senior position of Ho Chi Minh City Development Joint Stock Commercial Bank (“HDBank”);
14. Decision No. 3967/2025/QĐ-TGD dated July 23, 2025 regarding the authorization by the Chief Executive Officer - Legal Representative of HDBank to Mr. Trần Hoài Nam - Deputy Chief Executive Officer to sign the financial statements;
15. Decision No. 1470/2026/QĐ-TGD dated April 10, 2026 of the Chief Executive Officer - Legal Representative of Ho Chi Minh City Development Joint Stock Commercial Bank regarding authorization to execute dossiers, documents and related instruments arising from the operations of the Treasury Division.