

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: 25 /2026/CV-HDBank

V/v: Công bố tài liệu Lấy ý kiến Cổ đông bằng văn bản

Announcement of documents for the collection of shareholders' written opinions

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 07 tháng 01 năm 2026

Ho Chi Minh City, January 07, 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:

Ngân hàng TMCP Phát triển TP.HCM (HDBank) công bố tài liệu lấy ý kiến cổ đông bằng văn bản về các vấn đề thuộc thẩm quyền của Đại hội đồng Cổ đông.

Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) announces the materials for the collection of shareholders' written opinions on the issues within decision authority of the General Meeting of Shareholders.

Nội dung lấy ý kiến/ *Voting content:*

- Chuyển đổi hình thức pháp lý của Công ty Tài chính TNHH HD SAISON / *The conversion of the legal form of HD SAISON Finance Company Limited.*

Thời gian thực hiện biểu quyết thông qua hình thức điện tử: từ 08 giờ 00 sáng ngày 08/01/2026 đến 08 giờ 00 sáng ngày 19/01/2026;

E-voting period: from 08:00am, January 08, 2026 to 08:00am, January 19, 2026.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 07/01/2026 tại đường dẫn:

The information was published on HDBank's website on January 07, 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:

- TB HĐQT số 01/2026/TB-HĐQT ngày 07/01/2026
- Announcement of BOD No. 01/2026/TB-HĐQT dated January 07, 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: 01/2026/TB-HDQT

Ho Chi Minh City, January 07, 2026

ANNOUNCEMENT

*Ref: Collecting shareholders' ballots
on issues under the authority of the General Meeting of Shareholders*

To: VALUED SHAREHOLDERS OF HDBANK

The Board of Directors (the “BOD”) of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) respectfully announces and cordially invites all Shareholders to participate in the process of collecting shareholders' ballots via electronic voting, with details as follows:

- 1. Time:** from 08:00 am on January 08, 2026 to 08:00 am on January 19, 2026 (Vietnam time);
- 2. Venue for implementation and vote counting:** HD Tower, 25Bis Nguyen Thi Minh Khai Street, Saigon Ward, Ho Chi Minh City.
- 3. Method of collecting voting ballots:** via e-voting system at the website <https://agm.hdbank.com.vn/>.
- 4. Eligible participants:** All shareholders of HDBank as recorded in the list of shareholders on the Record Date (December 31, 2025) provided by the Vietnam Securities Depository and Clearing Corporation (VSDC) are entitled to cast their votes via e-voting system.
- 5. Issues to seek shareholders' ballots:**
 - The conversion of the legal form of HD SAISON Finance Co., Ltd.
- 6. Materials:** materials in Vietnamese and English (Proposal, Power of Attorney form, ...) shall be published on HDBank's website (www.hdbank.com.vn), under “Investors” section no later than January 07, 2026.
- 7. Instruction of voting:**

Shareholders shall follow the link <https://agm.hdbank.com.vn> to log in and vote. In accordance with regulations on information security and Regulation on organization of virtual general meeting of shareholders and voting by electronic method, shareholders will be required to provide Custodian code (which is the number of the Identity Card/ Citizen ID/ Passport / Number of business registration certificate for domestic shareholders; or securities trading code for foreign shareholders). After logging in, the system will send an OTP verification code to the shareholder's mobile phone number or email address as registered with the VSDC.

After successfully logging in, shareholders are kindly requested to give their opinions by ticking one of three boxes - “Agree”, “Disagree”, “Abstain” corresponding with each issue mentioned in the Proposals. After successfully submitted their votes, shareholders may download the submitted ballot from the system.

8. Instruction of authorization:

To authorize, shareholders are requested to send authorization documents (including the Power of Attorney and a copy of the ID card/ Citizen ID/ Passport of the authorized attorney) to HDBank.

For institutional shareholders, the Power of Attorney must be signed by the person representing the institution's stakes in HDBank or the legal representative of the institution.

Please be advised that the original document must be submitted to HDBank's headquarter by 05:00 PM on January 16, 2026 (Vietnam time), to the following address:

Investor Relations Department – Leadership Office

Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)

12Ath Floor, HD Tower, 25Bis Nguyen Thi Minh Khai Street, Sai Gon Ward,

Ho Chi Minh City

For administrative efficiency, shareholders are kindly requested to send a scanned copy (or photograph) of the signed document to the following email address: ir@hdbank.com.vn

The scanned copy serves only as a supporting document and does not replace the original. The vote will be officially considered valid and recorded only upon HDBank's receipt of the original document by the stipulated deadline.

The Announcement on collecting shareholders' ballots has been sent to shareholders from January 08, 2026 at the addresses registered with VSDC.

Sincerely.

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

Recipients:

- As "To";
- The BOD, BOS;
- Filed at Leadership Office.

(Signed and sealed)

KIM BYOUNGHO

No.: 01/2026/TT-HDQT

Ho Chi Minh City, January 06, 2026

PROPOSAL

Ref: the conversion of the legal form of HD SAISON Finance Co., Ltd

Respectfully to: THE GENERAL MEETING OF SHAREHOLDERS OF HDBANK

Pursuant to:

- *The Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and amending, supplementing, guiding documents;*
- *The Circular No. 62/2024/TT-NHNN dated December 31, 2024 stipulating the conditions, dossiers and procedures for approval of the reorganization of commercial banks and non-bank credit institutions and amending, supplementing documents;*
- *The Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);*
- *The actual situation,*

The Board of Directors of HDBank respectfully submits to the General Meeting of Shareholders for consideration and approval the conversion of the legal form of HD SAISON Finance Co., Ltd (a subsidiary of HDBank) from a limited liability company into a joint stock company, with the following details:

I. INFORMATION ON HD SAISON FINANCE CO., LTD:

- Company name: HD SAISON Finance Co., Ltd
- Tax Code: 0304990133
- Head Office address: 8th, 9th and 10th Floors, Building No. 24C Phan Dang Luu Street, Gia Dinh Ward, Ho Chi Minh City, Vietnam
- Website: www.hdsaison.com.vn
- Charter capital as of December 31, 2025: VND 2,350,000,000,000 (*In words: Two trillion three hundred and fifty billion Vietnamese Dong*)

II. RATIONALE AND NECESSITY FOR THE CONVERSION OF LEGAL FORM:

- To be in line with HD SAISON's strategy for scale expansion and long term development;
- To strengthen financial capacity and facilitate listing, capital mobilization and attracting investors;
- To enhance transparency and efficiency in HD SAISON's corporate governance;
- To align with HDBank's development orientation in the next phase;
- To ensure safe and stable operations in accordance with the management orientation of the State Bank of Vietnam.

III.ISSUES SUBMITTED TO THE GENERAL MEETING OF SHAREHOLDERS FOR APPROVAL:

1. To approve the conversion of HD SAISON's legal form from a limited liability company into a joint stock company.
2. To authorize and assign the Board of Directors to make decisions on and approve issues relating to HDBank's ownership ratio in HD SAISON following its conversion into a joint stock company; to approve the plan for conversion of HD SAISON's legal form and other relevant issues in order to complete the conversion in compliance with applicable laws and regulations, while ensuring the highest interests of HDBank.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.

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

Recipients:

- *HDBank's General Meeting of Shareholders;*
- *The Board of Directors, the Board of Supervisors;*
- *Website of HDBank – Investors Section;*
- *Filed at the Leadership Office.*

(Signed and sealed)

KIM BYOUNGHO