

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: 560 /2026/CV-HDBank

V/v: Báo cáo kết quả chào bán trái phiếu ra công chúng năm 2026 – Đợt 1

Disclosing result of the public offering of bonds – 1 st tranche

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 25 tháng 03 năm 2026

Ho Chi Minh City, March 25th, 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 Nghị định số 155/2020/NĐ-CP ngày 31/12/2020, Ngân hàng TMCP Phát triển TP.HCM (HDBank) công bố Báo cáo kết quả chào bán trái phiếu ra công chúng năm 2026 – Đợt 1 (mã trái phiếu: HDBC7Y263301 và HDBC8Y263401).

In compliance with the obligation of reporting and information disclosure of listed companies in accordance with Decree No. 155/2020/ND-CP dated December 31, 2020, Ho Chi Minh City Development Joint Stock Commercial Bank – HDBank announces the report on the result of the public offering of bonds – 1 st tranche (Bond code: HDBC7Y263301 and HDBC8Y263401).

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 25/03/2026 tại đường dẫn:

The information was published on HDBank's website on March 25, 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:

- Báo cáo kết quả số 553/2026/CV-HDBank ngày 24/03/2026
- The report on the result No. 553/2026/CV-HDBank dated March 24, 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: 553/2026/CV-HDBank

Ho Chi Minh City, March 24th, 2026

REPORT

Results of the Public Bond Offering (Phase 1)

(Under the Certificate of Registration for Public Bond Offering No. 552/GCN-UBCK issued by the Chairman of the State Securities Commission on Dec 26th, 2025)

To: State Securities Commission

I. Information on the Issuer

1. Name of issuer (*full-name*): Ho Chi Minh City Development Joint Stock Commercial Bank (“HDBank” or “Issuer”)
2. Abbreviation: HDBank
3. Head office address: 25Bis, Nguyen Thi Minh Khai Street, Sai Gon Ward, Ho Chi Minh City
4. Telephone: (028) 62 915 916 Fax: (028) 62 915 900 Website: www.hdbank.com.vn
5. Charter capital: 50,052,763,230,000 VND (*According to Decision No. 4065/QĐ-NHNN issued by the State Bank of Vietnam on December 30th, 2025 on amending to the content of charter capital in the Establishment and Operation License of Ho Chi Minh City Development Joint Stock Commercial Bank*)
6. Stock code: HDB
7. Place for opening payment account: State Bank of Vietnam – Operation Centre
Account number: 119849 (Citad code: 79321001)
8. Business registration certificate No. 0300608092, initially issued by the Department of Planning and Investment of Ho Chi Minh City on August 11th, 1992, registered for the 33rd amendment dated on September 05th, 2023.
- Primary business lines: The Bank's activities under the Establishment and Operation License No. 26/GP-NHNN issued by State Bank of Vietnam on February 12th, 2020 (and amendments and supplements) are as follows:
 - Receipt of demand deposits, term deposits, saving deposits, and other types of deposits;
 - Granting credit in the following forms: Lending; Discounting, re-discounting negotiable instruments and other valuable papers; Bank guarantees; Issuing credit cards; Factoring;
 - Opening payment accounts for cutstomers;
 - Provision of domestic payment services: Provision of payment instruments;

Performing cheque payment services, payment orders, payment authorizations, collections, collection authorizations, letters of credit, bank cards, collection and payment service;

- Account opening: Open an account at the State Bank of Vietnam; Opening accounts at other credit institutions and foreign bank branches;
- Organize internal payments, participate in the national interbank payment system;
- Cash management services, banking and financial consulting; asset management and preservation services, leasing safe deposit boxes and vaults;
- Corporate financial consultancy, consultancy for business acquisition, sale, consolidation, merger, and investment consultancy;
- Participating in bidding, buying and selling Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills and other valuable papers on the money market;
- Buying and selling government bonds and corporate bonds;
- Currency brokerage service;
- Issuing certificates of deposit, promissory notes, bills and bonds to raise capital in accordance with the Law on Credit Institutions, the Law on Securities, the Government's regulations and the guidance of the State Bank of Vietnam;
- Borrowing capital from the State Bank of Vietnam in the form of refinancing in accordance with the Law on the State Bank of Vietnam and the guidance of the State Bank of Vietnam;
- Borrowing, lending, depositing and receiving capital deposits from credit institutions, foreign bank branches, domestic and foreign financial institutions in accordance with the provisions of law and the guidance of the State Bank of Vietnam;
- Contributing capital or purchasing shares in accordance with the provisions of law and the guidance of the State Bank of Vietnam;
- Entrusting, receiving entrustments and acting as an agent in the fields related to banking activities, insurance business, asset management in accordance with the provisions of law and the guidance of the State Bank of Vietnam;
- Trading and providing foreign exchange services on the domestic market and in the international market within the scope prescribed by the State Bank of Vietnam;
- Trading and providing interest rate derivative products;
- Securities despository;
- Trading in buying and selling gold bars;
- E-wallets;
- Providing commodity price derivative products;
- Investing in Government bond futures contracts;
- Debt purchasing activities;
- Other business activities related to the operation of commercial banks in accordance

with the provisions of law and of the State Bank of Vietnam, are specified in the amending and supplementing decisions of the Establishment and Operation License No. 26/GP-NHNN issued by the State Bank of Vietnam on February 12th, 2020.

- Industry code: 6419 (Primary industry code)
 - Main products/services:
 - Commercial banking activities: including capital mobilization, credit, foreign exchange trading and payment services, other commercial banking business and services;
 - Retail banking activities: focusing on serving all classes of the people, developing capital mobilization/lending/payment products and services to meet the financial needs of individuals; developing card products.
9. License No. 00019/NH-GP issued by the State Bank of Vietnam on June 06th, 1992 by the State Bank of Vietnam, renewed by Establishment and Operation License No. 26/GP-NHNN issued by the State Bank of Vietnam on February 12th, 2020 and amending and supplementing decisions.

II. Offering Plan

A. General information about the offering:

1. Bond name: HDBank bonds offered to the public in 2026 (“**Bond**”).
2. Bond type: Non-convertible, unwarranted, unsecured Bond which are subordinate debts and satisfy the conditions to be included in the Issuer’s tier 2 capital as prescribed by current law.
3. Bond face value: 100,000 VND (*One hundred thousand Vietnamese dong*)/Bond.
4. Total number of bonds offered to the public: 100,000,000 (*One hundred million*) Bond, divided into 02 (*Two*) phases as follow:

No.	Phase	Bond code	Bond term	Number of Bond offered (Bond)
1	Phase 01	HDBC7Y263301	07 years	25,000,000
		HDBC8Y263401	08 years	25,000,000
2	Phase 02	HDBC7Y263302	07 years	25,000,000
		HDBC8Y263402	08 years	25,000,000
Total				100,000,000

Phase 2 shall only be conducted after the end of Phase 1. In case Phase 1 has not distributed all the registered Bond, the undistributed Bond will be transferred to Phase 2 for further distribution.

B. Information about the Phase 1:

1. Bond name: HDBank bonds offered to the public in 2026 ("**Bond**").
2. Bond type: Non-convertible, unwarranted, unsecured Bond which are subordinate debts and satisfy the conditions to be included in the Issuer's Tier 2 capital as prescribed by current law.

3. Bond code:

Bond with a 07 (*Seven*) years term has the bond code of **HDBC7Y263301**.

Bond with a 08 (*Eight*) years term has the bond code of **HDBC8Y263401**.

(The trading securities code will be issued at the Vietnam Securities Depository and Clearing Corporation ("VSDC") after HDBank completes Bond registration at VSDC)

4. Bond face value: 100,000 VND (*One hundred thousand Vietnamese dong*)/Bond.
5. Total number of bonds offered in Phase 1: 50,000,000 (*Fifty million*) Bond, including 2 (*Two*) bond codes as follows:

Bond code	Number of Bond offered (Bond)
HDBC7Y263301	25,000,000
HDBC8Y263401	25,000,000
Total	50,000,000

In case Phase 1 has not distributed all the registered Bond, the undistributed Bond will be transferred to Phase 2 for further distribution.

6. Total face value of Bond offered to the public: 5,000,000,000,000 VND (*Five trillion Vietnamese dong*), including 2 (*Two*) bond code as follows:

Bond code	Face value of Bond offered to the public (VND)
HDBC7Y263301	2,500,000,000,000
HDBC8Y263401	2,500,000,000,000
Total	5,000,000,000,000

7. Offer price: equal to 100% of the face value of the Bond, equivalent to 100,000 VND (*One hundred thousand Vietnamese dong*)/Bond.
8. Interest rate: The bond interest rate ("**Interest Rate**") is a floating interest rate, determined by the following formula:

$$\text{Interest Rate} = \text{Reference Interest Rate} + \text{Margin}$$

In which:

- "**Margin**" is determined depending on the tenor of Bond:
For HDBC7Y263301 Bond: Margin is **2.50%/year** (*Two points five percent per year*).
For HDBC8Y263401 Bond: Margin is **2.70%/year** (*Two points seven percent per year*).
- "**Reference Interest Rate**" used to determine the Interest Rate for each Interest Period, the average interest rate of personal savings deposits in Vietnamese Dong, term of 12 (*Twelve*)

months, paying interest at the end of the period published on the official website of 04 (*Four*) Vietnamese commercial banks including: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Vietnam Bank for Agriculture and Rural Development (each of these banks is referred to as the “**Reference Bank**”) at the Interest Rate Determination Date. In case the website shows multiple locations/regions, the local interest rate where head offices of Reference Bank allocated, will be preferred. For clarity, the Reference Interest Rate, if not an integer, will be rounded to four decimal places after comma.

- “**Interest Period**” Periodically every of 01 (*One*) year from the issuance date.
 - “**Interest Rate Determination Date**” (i) for the first Interest Period, the start date of receiving purchase applications for the First Interest Period of each offering phase; or (ii) for subsequent Interest periods, the 7th (*Seventh*) working day before the first day of each Interest Period.
9. Bond term:
- HDBC7Y263301 Bond has a term of 07 (*Seven*) years.
- HDBC8Y263401 Bond has a term of 08 (*Eight*) years.
10. Interest period: Bond interest is paid later, paid periodically every 01 (*One*) year on 01 (*One*) year from the Bond issuance date.
11. Distribution method: Offering directly to investors at the Head Office, Branches/Transaction offices of HDBank and/or through Bond issuing agency is SSI Securities Corporation.
12. Subscription period: from February 27th, 2026 to March 20th, 2026.
13. Offering closing date: March 20th, 2026
14. Expected bond delivery date: within 30 (*Thirty*) days from the end of Phase 1, the investor will receive the original Bond Ownership Certificate and/or the original extract of the Register (if the investor requests), unless the investor has authorized HDBank to carry out centralized depository procedures at VSDC.

III. Offering Results

Details are presented in the Appendix attached to this Report.

The Bond offering was conducted without an underwriting commitment.

IV. Summary of Offering Results

1. Total bonds distributed: 46,946,000 Bond, equivalent to 93.89% of the total number of Bond offered, of which:
 - HDBC7Y263301 Bond: 22,822,000 Bond;
 - HDBC8Y263401 Bond: 24,124,000 Bond
2. Total proceeds from the offering: 4,694,600,000,000 VND (*Four trillion six hundred ninety-four billion six hundred million Vietnamese dong*) based on the written certification of the bank where HDBank opens the escrow account on the proceeds from the Bond offering attached to this Report, in which:

- The amount of money investors successfully registered to buy: 4,694,600,000,000 VND (*Four trillion six hundred ninety-four billion six hundred million Vietnamese dong*), including:
 - HDBC7Y263301 Bond: 2,282,200,000,000 VND (*Two thousand two hundred eighty-two billion two hundred million Vietnamese dong*);
 - HDBC8Y263401 Bond: 2,412,400,000,000 VND (*Two thousand four hundred and twelve billion four hundred million Vietnamese dong*)
- 3. Total expenses: 575,000,000 VND (*Five hundred and seventy-five million Vietnamese dong*)
 - Underwriting fee: 0 VND.
 - Audit fee: 0 VND.
 - Bond distribution fee: 0 VND.
 - Advisory service fee: 550,000,000 VND (*Five hundred and fifty million Vietnamese dong*)
 - Fee for the issuance of Bond Offering Certificate: 25,000,000 VND (*Twenty-five million Vietnamese dong*)
- 4. Total proceeds: 4,694,025,000,000 VND (*Four trillion six hundred ninety-four billion twenty-five million Vietnamese dong*).

V. Capital Structure after the offering

Indicator	Unit	Before the Offering (as of 31/12/2025) (*)	After the Offering (as of 20/03/2026) (**)
1. Total liabilities	billion VND	839,566	844,261
- Short-term liabilities	billion VND	554,879	554,879
- Long-term liabilities	billion VND	284,687	289,381
<i>Outstanding bonds</i>	billion VND	62,462	67,157
2. Total equity	billion VND	73,675	73,675
3. Debt/Equity ratio	times	11.40	11.46

(*) According to HDBank's separate financial statements for the fourth quarter of 2025

(**) According to HDBank's provisional data

VI. Attached Document

Confirmation document of Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch (where HDBank opens the escrow account) of the proceeds from the offering.

Ho Chi Minh City, March 24th, 2026

**HO CHI MINH CITY DEVELOPMENT JOINT STOCK
COMMERCIAL BANK**

CHIEF EXECUTIVE OFFICER

(Signed)

NGUYEN HUU DANG

REPORT APPENDIX

Results of the Public Bond Offering (Phase 1)

(attached Report No. 553/2026/CV-HDBank dated 24/03/2026 of Ho Chi Minh City Development Joint Stock Commercial Bank)

1. Offering results of HDBC7Y263301 Bond

Bond investors	Offering price (VND /bond)	Number of bonds offered	Number of bonds registered for purchase	Number of bonds allocated	Number of registered investors	Number of allocated investors	Number of non-allocated investors	Remaining bonds	Allocation ratio
1	2	3	4	5	6	7	8 = 6 – 7	9 = 3 – 5	10 = 5/3
1. Domestic investors	100,000	25,000,000	22,822,000	22,822,000	47	47	0	2,178,000	91.29%
2. Foreign investors and economic organizations with foreign investors holding more than 50% of charter capital	100,000	25,000,000	0	0	0	0	0	25,000,000	0.00%
Total	100,000	25,000,000	22,822,000	22,822,000	47	47	0	2,178,000	91.29%

2. Offering results of HDBC8Y263401 Bond

Bond investors	Offering price (VND /bond)	Number of bonds offered	Number of bonds registered for purchase	Number of bonds allocated	Number of registered investors	Number of allocated investors	Number of non-allocated investors	Remaining bonds	Allocation ratio
1	2	3	4	5	6	7	8 = 6 – 7	9 = 3 – 5	10 = 5/3
1. Domestic investors	100,000	25,000,000	24,124,000	24,124,000	84	84	0	876,000	96.50%
2. Foreign investors and economic organizations with foreign investors holding more than 50% of charter capital	100,000	25,000,000	0	0	0	0	0	25,000,000	0.00%
Tổng số	100,000	25,000,000	24,124,000	24,124,000	84	84	0	876,000	96.50%