

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: ~~661~~ /2026/CV-HDBank

V/v: Công bố tài liệu Đại hội đồng cổ đông thường niên năm 2026 của HDBank

Announcement of the documents of 2026 HDBank's Annual General Meeting of Shareholders

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 **03** tháng 04 năm 2026

*Ho Chi Minh City, April **04**, 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 tài liệu Đại hội đồng cổ đông thường niên (ĐHĐCĐ) năm 2026.

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 materials for the 2026 Annual General Meeting of Shareholders (AGM).

ĐHĐCĐ thường niên năm 2026 của HDBank sẽ được tổ chức vào lúc 08 giờ 00 phút Thứ Sáu ngày 24/04/2026 theo phương thức trực tiếp kết hợp trực tuyến.

The 2026 AGM of Shareholders of HDBank will be held at 08:00AM, Friday, April 24, 2026 allowing both in-person and online participants.

Địa điểm đầu cầu chính: Galaxy Innovation Hub, Đường D1 Khu công nghệ cao, phường Tăng Nhơn Phú, TP. Hồ Chí Minh.

Host venue: Galaxy Innovation Hub, D1 Street, Saigon Hi-Tech Park, Tang Nhon Phu Ward, Ho Chi Minh City



3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 03/04/2026 tại đường dẫn:

The information was published on HDBank's website on April 03 , 2026, as in the link:

Đường dẫn tiếng Việt: <https://www.hdbank.com.vn/vi/investor/thong-tin-nha-dau-tu/dai-hoi-dong-co-dong>

English Link: <https://www.hdbank.com.vn/en/investor/thong-tin-nha-dau-tu/dai-hoi-dong-co-dong>

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:

- Thông báo mời họp và Tài liệu họp
- Meeting invitation notice and meeting documents

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



PHẠM VĂN ĐẦU



Ho Chi Minh City, April 03, 2026

NOTICE

Invitation to HDBank's 2026 Annual General Meeting of Shareholders (Fiscal year 2025)

TO: VALUED SHAREHOLDERS OF HDBANK

The Board of Directors of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) would like to inform and invite our valued shareholders to the 2026 Annual General Meeting (AGM) of Shareholders (Fiscal year 2025) with details as follows:

- 1. Time: 08.00am Friday, April 24th, 2026**
- 2. Meeting platform:** In-person and online meeting and applying electronic voting method via the website <https://agm.hdbank.com.vn>
- 3. Physical attendance venue:** Galaxy Innovation Hub, D1 Street, Saigon Hi-Tech Park, Tang Nhon Phu Ward, Ho Chi Minh City, Vietnam
- 4. Eligible attendees:** Shareholders of HDBank as of March 26th, 2026 shown in the register provided by the Vietnam Securities Depository and Clearing Corporation are eligible to attend.
- 5. The tentative agenda of HDBank's 2026 AGM:** To discuss and ratify issues within the competence of the General Meeting of Shareholders (the GMS), including:
 - a) The Report of HDBank's BOD on operations in 2025 and orientations for 2026.
 - b) The Report of HDBank's Chief Executive Officer on 2025 business results and 2026 business plan.
 - c) The Report of HDBank's Board of Supervisors (the BOS) on operations in 2025.
 - d) HDBank's 2025 Audited Financial Statements (separate and consolidated).
 - e) Proposal on the total remuneration and allowances for HDBank's BOD, BOS and the Operation Fund of the BOD in 2026.
 - f) Proposal on 2025 profit distribution plan of HDBank.
 - g) Proposal on the issues to be assigned and authorized by the GMS to the BOD.
 - h) Other issues under the GMS's authorities (if any).
- 6. AGM Materials:** AGM materials in Vietnamese and English (reports, proposals, Power of Attorney form, etc.) shall be published on HDBank's website (www.hdbank.com.vn), under "Investors" section starting on **April 3rd, 2026**.
- 7. Confirmation of attendance or authorization to attend the AGM:**
 - In case you attend the General Meeting in person, to facilitate reception and delegate verification, please confirm your attendance by scanning the QR Code below and completing the required information as instructed.

- In case you authorize a representative to attend the General Meeting, for the convenience of reception arrangements, please send a scanned copy of the Power of Attorney (in HDBank's attached template) to ir@hdbank.com.vn and submit the original to HDBank before **5:00 PM on April 22, 2026**, to the following address:

HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK

INVESTOR RELATIONS DEPARTMENT – THE LEADERSHIP OFFICE

12Ath Floor, 25Bis Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City

Tel: (+84 28) 7308 8786 (Ext. 100); Email: ir@hdbank.com.vn;

- For institutional shareholders: the POA must be signed by the authorized representative of the organization's stake at HDBank or the legal representative of that organization. For retail shareholders: the POA must be signed by the shareholder himself/herself.
- The original and scanned copy of institutional/retail shareholders' POA must be sent simultaneously to the Investor Relations Department for verification of its validity. Mailing address and deadline are mentioned as above.
- QR Code for confirming attendance at the 2026 HDBank AGM of Shareholders:



8. Other information:

- The AGM will be held in-person and online and utilize electronic voting and election methods on the website <https://agm.hdbank.com.vn>, which officially opens at 06.00 AM on April 24, 2026. Therefore, shareholders are advised to have smartphones or computers with stable internet connection for the convenience of attending and voting in the AGM.
- Voting guidance are published on HDBank's website (www.hdbank.com.vn), under "Investors". Shareholders are kindly advised to thoroughly read the guidance before participating in AGM.
- The shareholders' contact information, including mailing address, contact numbers and email address are provided by the Vietnam Securities Depository and Clearing Corporation. HDBank uses this information to send materials and authentication code (OTP) for attending and voting in the AGM.
- The language to be used at the AGM shall be Vietnamese and English translation shall be simultaneously provided to foreign shareholders.

We look forward to welcoming you at the HDBank's 2026 Annual General Meeting of Shareholders.

Yours respectfully,

Recipients:

- As "To";
- HDBank Website – Investors;
- Filed at the Leadership Office.

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

(Singed and sealed)

KIM BYOUNGHO



AGENDA

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

(Fiscal Year 2025)

- Time: 08.00AM Friday, April 24th, 2026
- Meeting platform: In-person and online meeting and applying electronic voting method via the Website: <https://agm.hdbank.com.vn>
- Physical attendance venue: Galaxy Innovation Hub, D1 Street, Saigon Hi-Tech Park, Tang Nhon Phu Ward, Ho Chi Minh City, Vietnam

Agenda	
I. Welcoming shareholders and delegates	
II. The procedure for opening the AGM	
1. Opening speech and delegates introduction	
2. Shareholders' eligibility checking report	
3. Proposal for approval on:	
a) The Chairing Board's members	
b) The Vote Counting Committee's members	
c) AGM's agenda	
4. Announcement of voting results	
5. Appointment of the Secretariat	
III. AGM agenda	
1. The BOD, BOM, BOS report and present to the GMS the following materials:	
a) The Report of HDBank's BOD on operations in 2025 and orientations for 2026.	
b) The Report of HDBank's Chief Executive Officer on 2025 business results and 2026 business plan.	
c) The Report of HDBank's BOS on operations in 2025.	
d) HDBank's 2025 Audited Financial Statements (separate and consolidated).	
e) Proposal on 2025 profit distribution plan of HDBank.	
f) Proposal on the total remuneration and allowances for HDBank's BOD, BOS and the Operation Fund of the BOD in 2026.	
g) Proposal on the policy on HDBank's investment, purchase and sale of fixed assets	
h) Proposal on the policy on HDBank's capital contribution, purchase of shares, sale of purchased shares, sale of capital contributed to other enterprises and credit institutions	
i) Proposal on the approval of contracts, transactions with HDBank's Related Parties	
j) Proposal on the issues to be assigned and authorized by the GMS to the BOD.	
k) Proposal on the amendments and supplements to the Charter; Regulation on organization of virtual General Meeting of Shareholders and e-voting of HDBank	
l) Other issues under the GMS's authorities (if any).	



Handwritten signature

2. Discussion
3. Voting for the approval of the reports and proposals
4. Voting Counting Committee proceed to count vote and announce the voting results

IV. Announcement of AGM minutes

1. Speech by delegates from official authorities
2. BOD present AGM minutes and voting on the AGM minutes
3. Announcement of voting results for AGM minutes
4. Remarks of gratitude to Leadership and Closing of the AGM

