

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: 848 /2026/CV-HDBank

V/v: Công bố Biên bản họp và Nghị quyết Đại hội đồng
cổ đông thường niên năm 2026

Announcement of 2026 AGM Minutes and Resolutions

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 04 năm 2026

Ho Chi Minh City, April 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 Biên bản họp và Nghị quyết Đại hội đồng cổ đông thường niên năm 2026.

In compliance with the obligation of information disclosure by listed companies stipulated in Circular No. 96/2020/ TT-BTC dated 16/11/2020 of the Ministry of Finance, Ho Chi Minh City Development Joint Stock Commercial Bank announces the 2026 AGM Minutes and Resolutions.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 25/04/2026 tại đường dẫn:

The information was published on HDBank's website on April 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:

- BBH ĐHĐCĐ số 01/2026/BB-ĐHĐCĐ và các Nghị quyết ĐHĐCĐ
- Minutes of AGM No. 01/2026/BB-DHĐCĐ and Resolutions

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

GIÁM ĐỐC TÀI CHÍNH
CHIEF FINANCIAL OFFICER



PHẠM VĂN ĐẦU



**MEETING MINUTES
OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2025
(FISCAL YEAR 2024) OF HO CHI MINH CITY DEVELOPMENT
JOINT STOCK COMMERCIAL BANK (HDBANK)**

Today, at 09:07, April 24, 2026, the Annual General Meeting of Shareholders in 2026 (fiscal year 2024), (hereinafter “the General Meeting” or “the AGM”) of Ho Chi Minh City Development Joint Stock Commercial Bank (Business registration certificate No. 0300608092, 1st issuance dated August 11, 1992 by the Department of Planning and Investment of Ho Chi Minh City, 33rd amendment dated September 05, 2023) (hereinafter “HDBank”) was held at Galaxy Innovation Hu Building, Lot T2-1.5, D1 Street, High-Tech Park, Tang Nhon Phu Ward, Ho Chi Minh City.

**PART A
PARTICIPANTS AND THE LEGITIMACY, VALIDITY
OF THE GENERAL MEETING**

I. GENERAL INFORMATION:

- Company: Ho Chi Minh City Development Joint Stock Commercial Bank (herein after “HDBank”).
- Head Office address: 25 Bis Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City.
- Business registration certificate No. 0300608092, first issued on August 11, 1992, registered for the 33rd amendment on September 05, 2023 – Place of issue: the Department of Planning and Investment of Ho Chi Minh City.

II. PARTICIPANTS:

- Shareholders of Ho Chi Minh City Development Joint Stock Commercial Bank.
- Mr. Le Nhi Nang – Director – Chief of Southern Representative Office – State Securities Commission (SSC)
- Mr. Trinh Son Hong – Acting Chairman of the Ho Chi Minh City Stock Exchange.
- Representatives of the Department of Credit Institution Supervision – State Bank of Vietnam (SBV), and representatives of the SBV – Branch Region 2

- HDBank's Board of Directors (the BOD):
 - (1) Mr. Kim Byoungcho - Chairman, Independent Member
 - (2) Ms. Nguyen Thi Phuong Thao - Vice Permanent Chairwoman
 - (3) Mr. Nguyen Thanh Do - Vice Chairman
 - (4) Mr. Luu Duc Khanh - Vice Chairman
 - (5) Mr. Pham Quoc Thanh - Vice Chairman
 - (6) Mr. Le Manh Dung - Independent Member
- HDBank's Board of Supervisors (the BOS):
 - (1) Mr. Dao Duy Tuong - Chief of the BOS
 - (2) Ms. Duong Thi Thu - Member
 - (3) Ms. Bui Thi Kieu Oanh - Member
 - (4) Mr. Nguyen Le Hieu - Member
- Mr. Nguyen Huu Dang – Chief Executive Officer and Members of HDBank's Board of Management.
- Representatives of strategic partners (Affinity Equity Partners, DEG, Leapfrog Investments, IFC).
- Representative of Independent Audit Firm – Deloitte Vietnam
 - (1) Ms. Tran Thi Thuy Ngoc – Deputy Chief Executive Officer
 - (2) Mr. Nguyen Khuong Duy – Audit Manager

III. THE LEGITIMACY, VALIDITY OF THE GENERAL MEETING:

1. The examination of shareholder quorum:

Mr. Dao Duy Tuong – Head of the BOS reported the quorum of shareholders attending the AGM as follows:

- As of March 26, 2026 (The Record date for establishing the list of shareholders entitled to attend the AGM), HDBank had **38,334** shareholders, owning and representing the number of voting shares as **5,000,276,323** shares, in which:
 - + 335 institutional shareholders including 156 foreign institutions and 199 domestic institutions;
 - + 37,979 individual shareholders, including 672 foreign individuals and 37,307 domestic individuals.
- At the time of opening the General Meeting, **at 09:07**, April 24, 2026, the number of shares of shareholders successfully logging in to attend the Annual General Meeting of Shareholders reached **4,006,061,966** shares, corresponding to the percentage of **80.04%** of HDBank's voting shares.

2. Declaration of eligibility to conduct the General Meeting:

Pursuant to the Law on Enterprises, HDBank's Annual General Meeting of Shareholders in 2026 (fiscal year 2025) was eligible to conduct

PART B
CONTENTS AND PROGRESS OF THE GENERAL MEETING

I. THE PROGRESS OF THE GENERAL MEETING:

The Organizing Committee of the General Meeting submitted to the AGM for votes to approve the composition of the Presidium, the Vote Counting Committee and the Agenda of the Meeting.

The vote counting results were as follows:

1. The Presidium, consisting of:

- (1) Mr. Kim Byounggho - BOD Chairman, Independent BOD Member
- (2) Ms. Nguyen Thi Phuong Thao - Permanent Vice Chairwoman of the BOD
- (3) Mr. Nguyen Huu Dang - Chief Executive Officer

with an approval rate of 96.41% of the total voting shares of attending shareholders.

2. The Vote Counting Minutes, consisting of:

- (1) Mr. Dao Duy Tuong - Chief of the BOS - Chairman
- (2) Ms. Nguyen Thi Truc Dao - Head of Compliance Control Department - Vice Chairwoman
- (3) Ms. Vu Ha Van - Head of Internal Audit in Ho Chi Minh City area - Member

with an approval rate of 96.41% of the total voting shares of attending shareholders.

3. The Agenda of the General Meeting, including:

Reports, Proposals submitted to the shareholders and published on HDBank's website:

- (1) The Report on operations in 2025 and orientations for 2026 of HDBank's Board of Directors (the BOD).
- (2) The Report on 2025 business performance and 2026 business plan of HDBank's Chief Executive Officer.
- (3) The Report on operations in 2025 of HDBank's Board of Supervisors (the BOS).
- (4) HDBank's 2025 Audited (Consolidated and Separate) Financial Statements conducted by Deloitte Vietnam Co., Ltd.
- (5) Proposal No. 03/2026/TT-HDQT dated April 03, 2026 on 2025 profit distribution plan.
- (6) Proposal No. 04/2026/TT-HDQT dated April 03, 2026 on the remuneration and allowances for HDBank's BOD, BOS and the operation fund of the BOD in 2026.
- (7) Proposal No. 07/2026/TT-HDQT dated April 03, 2026 on approving contracts and transactions with partners who are subsidiaries of HDBank.
- (8) Proposal No. 08/2026/TT-HDQT dated April 03, 2026 on the issues to be assigned and authorized to the BOD by the GMS.
- (9) Proposal No. 09/2026/TT-HDQT dated April 03, 2026 on the amendments and supplements to the Charter, Regulation on the organization of virtual General Meeting of Shareholders and e-voting.

- (10) Proposal No. 10/2026/TT-HDQT dated April 22, 2026 on the update of the remedial plan in the event of early intervention in accordance with the legal regulations.

Addition of two agenda items at the General Meeting with the following Proposals:

- (11) Proposal No. 11/2026/TT-HDQT dated April 23, 2026 on the policy for investment to increase HDBank's ownership in HD Securities Corporation to make it a subsidiary of HDBank
- (12) Proposal No. 12/2026/TT-HDQT dated April 23, 2026 on the Plan to increase Charter Capital of HDBank.

with an approval rate of 96.41% of the total voting shares of attending shareholders.

(Detailed voting results approving the Presidium, Vote Counting Committee, and the agenda of the General Meeting are according to the Vote Counting Minutes No. 03/2026/BBKP-DHDCD enclosed).

4. The Presidium appointed members of the Secretariat to record the meeting minutes, including:

- (1) Ms. Nguyen Thi Hoai Anh - Director of the Leadership Office
- (2) Ms. Huynh Thi Mai Trinh - Legal Director
- (3) Ms. Truong Thi Mai Lan - Manager of the Board Secretariat – the Leadership Office

II. MAJOR CONTENTS OF THE GENERAL MEETING

1. Reports of the BOD, Board of Management, BOS were presented at the AGM:

1.1.Mr. Kim Byounggho – BOD Chairman, Independent BOD Member presented on behalf of the BOD the BOD's Report on operations in 2025 and orientations for 2026.

In 2025, the BOD has complied and seriously directed the implementation of the Resolutions of the GMS, of which 27 Resolutions of the GMS have been completed, 01 Resolutions is continued to be implemented within its approved validity period.

(Detailed information on the implementation of GMS resolutions in 2025, the Board of Directors' report, and the assessment reports of each Independent Board Member on the Board's activities are according to the Report of the Board of Directors enclosed)

1.2.Mr. Nguyen Huu Dang – Chief Executive Officer presented the Report on 2025 business performance and 2026 business plan of the Chief Executive Officer.

(Details according to the Report of the Chief Executive Officer enclosed).

1.3.Mr. Dao Duy Tuong – Chief of the BOS presented the Report on operations in 2025 of the BOS, and HDBank's 2025 Financial Statements (Consolidated and Separate) audited by Deloitte Vietnam.

(Details according to the Report of the BOS and HDBank's 2025 Financial Statements (Consolidated and Separate) audited by Deloitte Vietnam enclosed).

2. The BOD's Proposals submitted to the GMS for approval at the AGM:

Mr. Nguyen Thanh Do –Vice Chairman of the BOD presented:

- 2.1. Proposal No. 03/2026/TT-HDQT dated April 03, 2026 on 2025 profit distribution plan.
- 2.2. Proposal No. 04/2026/TT-HDQT dated April 03, 2026 on the remuneration and allowances for HDBank's BOD, BOS and the operation fund of the BOD in 2026.
- 2.3. Proposal No. 07/2026/TT-HDQT dated April 03, 2026 on approving contracts and transactions with partners who are subsidiaries of HDBank.
- 2.4. Proposal No. 08/2026/TT-HDQT dated April 03, 2026 on the issues to be assigned and authorized to the BOD by the GMS.
- 2.5. Proposal No. 09/2026/TT-HDQT dated April 03, 2026 on the amendments and supplements to the Charter, Regulation on the organization of virtual General Meeting of Shareholders and e-voting.
- 2.6. Proposal No. 10/2026/TT-HDQT dated April 22, 2026 on the update of the remedial plan in the event of early intervention in accordance with the legal regulations
- 2.7. Proposal No. 11/2026/TT-HDQT dated April 23, 2026 on the policy for investment to increase HDBank's ownership in HD Securities Corporation to make it a subsidiary of HDBank
- 2.8. Proposal No. 12/2026/TT-HDQT dated April 23, 2026 on the Plan to increase Charter Capital of HDBank.

(Details are according to the Proposals enclosed).

3. Discussion, comments:

Shareholders raised several questions relating to HDBank's dividend policy, market valuation, financial capacity, business orientation, and M&A strategy...

The Presidium duly noted and provided full responses to all shareholders' questions and comments.

(Detailed discussions are according to the Appendix 01 enclosed).

4. Results of counting votes on the Reports and Proposals submitted to the GMS at HDBank's 2026 AGM (fiscal year 2025):

The vote counting results were as follows:

- 4.1. The BOD's Report on operations in 2025 and orientations for 2026 was approved with 99.85% of the total voting shares of attending shareholders.
- 4.2. The Report on 2025 business performance and 2026 business plan of HDBank's Chief Executive Officer was approved with 99.85% of the total voting shares of attending shareholders.
- 4.3. The Report on operations in 2025 of HDBank's Board of Supervisors was approved with 99.85% of the total voting shares of attending shareholders.

- 4.4. The 2025 Financial Statements (Consolidated and Separate) and all related party transactions stated in the interpretation to HDBank's 2024 Audited Financial Statements that have been audited by Deloitte Vietnam was approved with 99.79% of the total voting shares of attending shareholders.
- 4.5. Proposal No. 03/2026/TT-HDQT dated April 03, 2026 on 2025 profit distribution plan was approved with 96.51% of the total voting shares of attending shareholders.
- 4.6. Proposal No. 04/2026/TT-HDQT dated April 03, 2026 on the remuneration and allowances for HDBank's BOD, BOS and the operation fund of the BOD in 2026 was approved with 96.51% of the total voting shares of attending shareholders.
- 4.7. Proposal No. 07/2026/TT-HDQT dated April 03, 2026 on approving contracts and transactions with partners who are subsidiaries of HDBank was approved with 93.19% of the total voting shares of attending shareholders.
- 4.8. Proposal No. 08/2026/TT-HDQT dated April 03, 2026 on the issues to be assigned and authorized to the BOD by the GMS:
- The authorization to the BOD to make decisions on issues related to HDBank development strategy was approved with 92.69% of the total voting shares of attending shareholders.
 - The authorization to the BOD to make decisions on issues related to the participation in the program to restructure commercial banks within the system of commercial banks under the direction of the State Bank of Vietnam was approved with 93.06% of the total voting shares of attending shareholders.
 - The authorization to the BOD to make decisions on issues related to the establishment, capital contribution, the acquisition and disposal of shares and capital contributions by HDBank in its subsidiaries and affiliates was approved with 93.26% of the total voting shares of attending shareholders.
- 4.9. Proposal No. 09/2026/TT-HDQT dated April 03, 2026 on the amendments and supplements to the Charter, Regulation on the organization of virtual General Meeting of Shareholders and e-voting was approved with 99.30% of the total voting shares of attending shareholders.
- 4.10. Proposal No. 10/2026/TT-HDQT dated April 22, 2026 on the update of the remedial plan in the event of early intervention in accordance with the legal regulations was approved with 92.26% of the total voting shares of attending shareholders
- 4.11. Proposal No. 11/2026/TT-HDQT dated April 23, 2026 on the policy for investment to increase HDBank's ownership in HD Securities Corporation to make it a subsidiary of HDBank was approved with 92.08% of the total voting shares of attending shareholders.
- 4.12. Proposal No. 12/2026/TT-HDQT dated April 23, 2026 on the Plan to increase Charter Capital of HDBank was approved with 92.08% of the total voting shares of attending shareholders.

(Detailed voting results of the reports and proposals submitted to the 2026 AGM are according to the Vote Counting Minutes No. 04/2026/BBKP-DHD CD enclosed).

5. Issues arising beyond the approved agenda: None.

PART C

THE SUBMISSION OF THE MEETING MINUTES OF HDBANK'S 2026 AGM (FISCAL YEAR 2025) TO THE GMS FOR APPROVAL

Mr. Luu Duc Khanh – Vice Chairman of the BOD presented the meeting minutes of HDBank's 2026 AGM (fiscal year 2025)

The meeting minutes of HDBank's 2026 AGM (fiscal year 2025) was voted by e-voting to be approved.

The GMS approved the meeting minutes was approved with 96.89% of the total voting shares of attending shareholders.

(Detailed voting results of the minutes of HDBank's 2026 AGM (fiscal year 2025) are according to the Vote Counting Minutes No. 05/2026/BBKP-DHDCD enclosed).

PART D

THE CLOSING OF THE GENERAL MEETING

I. Mr. Le Nhi Nang – Director – Head of Southern Representative Office – State Securities Commission delivered the speech:

The SSC acknowledged and highly appreciated HDBank's business performance and market position. The SSC congratulated the BOD, BOM, and shareholders on the strong business results achieved in 2025, highlighted by high growth, outstanding efficiency, and an attractive dividend policy of nearly 30%, thereby affirming the Bank's commitment to delivering tangible value to shareholders.

HDBank is assessed as one of the most exemplary listed companies, not only in terms of business performance but also in compliance with and application of good corporate governance standards, as reflected in numerous prestigious regional awards. In addition, the Bank's involvement in handling weak credit institutions demonstrates strong confidence from the Government and regulatory authorities in HDBank's financial capacity and governance capability.

The SSC also highly appreciated HDBank's international vision and pioneering role in connecting with global financial markets, thereby enhancing the Bank's position and attracting foreign capital flows into Vietnam.

Looking ahead to 2026, with a solid foundation and a comprehensive digital transformation strategy, the SSC is confident that HDBank will continue to grow, exceed its targets, and further strengthen its role as a leading institution and an important bridge between international investors and the Vietnamese market.

II. Madame Nguyen Thi Phuong Thao – Permanent Vice Chairwoman of the BOD delivered the closing remarks on behalf of the Presidium:

On behalf of the Bank’s leadership, Madame Thao would like to express its sincere gratitude to regulatory authorities, including the SBV, the SSC, and relevant agencies, for their continuous support and guidance, enabling the Bank to develop in a safe, transparent, and sustainable manner. Appreciation is also extended to the BOD, the BOM, employees, and especially more than 38,000 domestic and international shareholders for their trust and companionship.

HDBank acknowledges its remarkable growth achievements, from objectives once considered ambitious to the strong results delivered today. Since its IPO in 2018, the value of investment in HDBank has significantly outperformed the market, bringing substantial benefits to shareholders. However, beyond the figures, the most important foundation remains the trust of millions of customers and investors, which underpins all development efforts.

The Bank emphasizes its strategy of building a comprehensive financial–service ecosystem, integrating banking, consumer finance, securities, digital banking, and related sectors to create sustainable synergistic value. Technology is identified as a core pillar, guiding the development of a modern financial institution based on data, automation, and artificial intelligence to enhance operational efficiency and customer experience.

Amid Vietnam’s strong growth and deeper global integration, HDBank is proactively connecting with international capital markets and expanding cooperation to support Vietnamese enterprises in reaching global markets. The Bank is committed to sustainable development, international-standard governance, and long-term value creation for shareholders.

In conclusion, HDBank reaffirms its commitment to building the future—not only as a bank, but as a modern financial institution that balances growth with responsibility. The strong confidence of shareholders at the General Meeting serves both as motivation and responsibility for the Board of Directors to continue leading the Bank toward stronger and more sustainable development in the years ahead.

The General Meeting ended at 13:00 on the same day.

ON BEHALF OF THE PRESIDIUM

Mr. Kim Byounggho – BOD Chairman

(Signed and sealed)

SECRETARIAT

Ms. Nguyen Thi Hoai Anh

(Signed)

Ms. Huynh Thi Mai Trinh

(Signed)

Ms. Truong Thi Mai Lan

(Signed)

Attachments:

1. Appendix 01: Discussion and Shareholders' Opinions at the General Meeting.
2. Report on the examination of eligibility and quorum of shareholders attending HDBank's 2026 Annual General Meeting of Shareholders.
3. Vote Counting Minutes, including:
 - Vote Counting Minutes No. 03/2026/BBKP-ĐHĐCĐ – approving the Presidium, Vote Counting Committee, and the agenda of the General Meeting.
 - Vote Counting Minutes No. 04/2026/BBKP-ĐHĐCĐ – approving the Reports and Proposals submitted to the 2026 Annual General Meeting of Shareholders of HDBank (FY 2025).
 - Vote Counting Minutes No. 05/2026/BBKP-ĐHĐCĐ – approving the Minutes of the 2026 Annual General Meeting of Shareholders of HDBank (FY 2025)

Filed documents:

1. List of registered shareholders and shareholder representatives attending the meeting, including corresponding number of shares and voting rights.
2. Reports of the BOD, BOS and Board of Management, HDBank's 2025 Financial Statements (Consolidated and Separate) audited by Deloitte Vietnam.
3. Proposals:
 - (1) Proposal No. 03/2026/TT-HDQT dated April 03, 2026 on 2025 profit distribution plan.
 - (2) Proposal No. 04/2026/TT-HDQT dated April 03, 2026 on the remuneration and allowances for HDBank's BOD, BOS and the operation fund of the BOD in 2026.
 - (3) Proposal No. 07/2026/TT-HDQT dated April 03, 2026 on approving contracts and transactions with partners who are subsidiaries of HDBank.
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 - (5) Proposal No. 09/2026/TT-HDQT dated April 03, 2026 on the amendments and supplements to the Charter, Regulation on the organization of virtual General Meeting of Shareholders and e-voting.
 - (6) Proposal No. 10/2026/TT-HDQT dated April 22, 2026 on the update of the remedial plan in the event of early intervention in accordance with the legal regulations.
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 - (8) Proposal No. 12/2026/TT-HDQT dated April 23, 2026 on the Plan to increase Charter Capital of HDBank.

DISCUSSION AND SHAREHOLDERS' OPINIONS AT THE GENERAL MEETING

1. Representative of DEG:

DEG highly appreciated HDBank since its investment in 2020, recognizing the Bank's clear strategic vision, strong leadership team, and its important role in supporting the growth of Vietnam's dynamic economy.

HDBank has demonstrated strong resilience, professionalism, and value creation capability in an environment of continuous change and challenges. The results achieved reflect a well-governed and sustainably growing bank, which are key drivers of long-term success.

DEG emphasized that its cooperation with HDBank extends beyond capital contribution, covering corporate governance, digital transformation, ESG systems, and carbon emission reduction initiatives, in alignment with Vietnam's net-zero commitment.

According to DEG, future banks should not only focus on profitability but also on innovation and sustainable development. HDBank is well positioned to achieve these objectives thanks to its strong governance foundation and sound strategic direction. DEG reaffirmed its confidence in HDBank and wished the Bank continued success.

2. Representative of LeapFrog Investments:

LeapFrog Investments is an active partner of HDBank in developing digital banking and insurance solutions, particularly for underserved customer segments, with a reach of over 25 million customers.

HDBank demonstrates a strong ESG commitment, not merely as a branding direction but as a foundation for real value creation: expanding financial inclusion, promoting sustainable growth, and improving living standards. Currently, 44% of the loan portfolio serves rural and remote areas; more than VND 3,000 billion has been disbursed to women-led enterprises; and the Bank actively finances renewable energy projects, contributing to its net-zero emissions target by 2050.

At HDBank, ESG is fully integrated into business operations, contributing to efficiency enhancement and long-term shareholder value creation. In addition, the Bank has been recognized internationally for its efforts in gender equality and environmental protection.

LeapFrog expressed its expectation to continue long-term cooperation with HDBank toward comprehensive sustainable development.

3. Shareholder Opinion (Saigon Real Estate Corporation One Member Ltd. – Shareholder Code HD37309):

The shareholder proposed that the Bank consider cash dividend payments.

Response of the Presidium:

HDBank acknowledged the opinion and recognized this as a legitimate expectation of shareholders and investors. However, in the current context, HDBank is in a strong growth phase and prioritizes strengthening its financial capacity, particularly equity capital, to create room for implementing its medium- and long-term development strategy.

Over the past more than 10 years, holding HDBank shares has delivered significant value appreciation for shareholders, not only through dividends but also through enterprise value growth. The Leadership would like to request shareholders' continued understanding, support, and companionship in the Bank's long-term value creation journey. HDBank remains committed to maximizing value and meeting long-term expectations of both shareholders and customers.

4. Shareholder's Question:

The share price of HDBank has not yet fully reflected its growth capacity, asset quality, and development potential. According to the assessment of HDBank's Management, when will the Bank's shares be appropriately valued in line with their true potential?

Response of the Presidium:

HDBank's market valuation has improved significantly in recent years, as reflected in the increase of valuation indicators such as P/B. However, the current valuation is still considered not fully reflective of the Bank's intrinsic value and long-term growth potential.

With a strong governance foundation, disciplined operations, solid capital base, and prudent risk management system, HDBank consistently maintains industry-leading profitability and resilience against market volatility.

The Leadership believes that as HDBank continues to demonstrate sustainable high growth and operational efficiency, the market will gradually recognize and properly reflect both its intrinsic value and long-term potential.

5. Shareholder's Question (Phạm Hoàng Anh – Shareholder Code: HD12429):

Has HDBank, which has maintained high dividend payments over many years, been able to sustain this policy in the future?

Response of the Presidium:

Over the years, HDBank has consistently maintained a high annual dividend policy. The Bank intends to issue shares for dividend payment and shares from Owner's equity, with a total ratio of 30%. With strong and sustainable business growth, and positive future prospects, the Leadership believes that the policy of stable and attractive dividend payments will continue to be maintained in the coming period.

6. Shareholder's Questions:

- What is the rationale for submitting the proposed remedial plan in case of early intervention for approval?
- Is the 2026 credit growth limit assigned by the State Bank of Vietnam (SBV) to HDBank be considered higher than the industry average, on the basis of the Bank's participation in the restructuring of weak credit institutions? In the event that a higher credit growth limit is granted, does HDBank have sufficient capacity and resources to absorb and effectively deploy this growth?

Response of the Presidium:

- Under the Law on Credit Institutions, the preparation and submission to the General Meeting of Shareholders for approval of a proposed remedial plan in case of early intervention is a mandatory requirement applicable to all credit institutions. This is a periodic compliance procedure and does not imply any abnormal event or special situation affecting the Bank's operations.

- In 2026, HDBank continues to be assigned a credit growth limit of 35% by the State Bank of Vietnam, and this limit is planned to remain stable above 30% over a 5-year period from 2025. The BOM considers this target feasible based on the Bank's extensive network and diversified business strategy.

The Bank confirmed that its capital base and safety indicators are maintained at a robust level, with the CAR of over 16%, among the highest in the industry; the LDR of below 80%; and stable deposit growth, thereby creating significant room for credit expansion. Liquidity remains firmly secured, as reflected in the Bank's proactive ability to participate in and support the interbank market even during periods of volatility.

7. Shareholder's Question:

What is HDBank's M&A strategy in the coming period?

Response of the Presidium:

Since 2011, when HDBank was still relatively small, the Bank's leadership identified M&A as a strategic development direction approved by shareholders. To date, this strategy has been effectively implemented and has significantly contributed to the Bank's growth.

HDBank has executed several notable transactions, including the merger of DaiA Bank, acquisition of a consumer finance company from Société Générale, and most recently, the restructuring of Dong A Bank. M&A has become a core competency of HDBank, with acquired entities successfully restructured, restored, and developed, while ensuring employment stability and creating career advancement opportunities for staff.

In the coming period, HDBank will continue to proactively seek and participate in strategic opportunities, particularly high-value M&A transactions with strong synergies, to expand scale, improve efficiency, and strengthen its market position.

No.: 03/2026/NQ-DHDCD

Ho Chi Minh City, April 24, 2026

RESOLUTION

Ref: the Report of HDBank's Board of Directors on 2025 performance and orientations for 2026

**THE GENERAL MEETING OF SHAREHOLDERS
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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve the Report of HDBank's Board of Directors on 2025 performance and orientations for 2026 enclosed with this Resolution.

Article 2. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 2;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and Sealed)

KIM BYOUNGHO

RESOLUTION

*Ref: the Report of HDBank's Chief Executive Officer on 2025 business performance
and 2026 Business Plan*

THE GENERAL MEETING OF SHAREHOLDERS 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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and amending, supplementing, guiding documents;
- Pursuant to Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve the Report of HDBank's Chief Executive Officer on 2025 business performance and 2026 Business Plan enclosed with this Resolution as follows:

1. The 2025 targets have been fulfilled, ensuring the profitability and financial indicators according to the strategies and commitments to investors:
 - Total assets: VND 931,104 billion, increasing by 33.5% compared to 2024, achieving 105% of the target.
 - Total outstanding credit balance: VND 588,022 billion, increasing by 34.3% compared to 2024 and in accordance with the growth limit granted by the State Bank of Vietnam.
 - Total deposits: VND 831,504 billion, increasing by 34% compared to 2024, achieving 105% of the target.
 - Profit before tax: VND 21,346 billion, increasing by 27.6% compared to 2024, achieving 101% of the target
 - ROAA: 2.1%
 - ROAE: 25.3%

2. Targets under 2026 Business Plan:

Unit: VND billion

| Item | 2025 Performance | 2026 Target | Growth vs 2025 |
|--|---------------------|-------------|-------------------|
| Total assets | 931,104 | 1,194,481 | 28% |
| Owners' equity | 78,286 | 110,088 | 41% |
| Total Deposits ^(*) | 831,504 | 1,053,595 | 27% |
| <i>In which: Due to customers + Valuable papers issued</i> | 648,149 | 821,773 | 27% |
| Outstanding credit balance ^(**) | 588,022 | 804,562 | 37% |
| Profit before tax | 21,346 | 30,100 | 41% |
| ROE | 25.3% | >25% | |
| ROA | 2.1% | >2% | |
| NPL (according to Circular No. 31/2024/TT-NHNN) ^(***) | 1.66% | ≤ 2% | |

(*) *Total Deposit includes: borrowing from the Government and the State Bank of Vietnam, due to customers, valuable papers issued, entrusted funds, due to and borrowing from credit institutions.*

(**) *Outstanding credit balance must not exceed the credit growth limit approved by the State Bank of Vietnam.*

(***) *Non-performing loan ratio is calculated in accordance with Circular No. 31/2024/TT-NHNN.*

3. Other contents as stated in the Report on 2025 business performance and 2026 Business Plan enclosed with this Resolution.

Article 2. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 2;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and Sealed)

KIM BYOUNGHO

RESOLUTION

Ref: the Report of the Board of Supervisors on operations in 2025

**THE GENERAL MEETING OF SHAREHOLDERS
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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve the Report of HDBank's Board of Supervisors on operations in 2025 enclosed with this Resolution.

Article 2. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 2;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and Sealed)

KIM BYOUNGHO

RESOLUTION

*Ref: the approval of HDBank's 2025 audited Financial Statements of HDBank
prepared by Deloitte Vietnam Audit Co., Ltd*

**THE GENERAL MEETING OF SHAREHOLDERS
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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve HDBank's 2025 audited consolidated financial statements and all transactions with related parties stated in the Notes to HDBank's 2025 audited consolidated financial statements prepared by Deloitte Vietnam Audit Co., Ltd enclosed with this Resolution.

Article 2. To approve HDBank's 2025 audited separate financial statements prepared by Deloitte Vietnam Audit Co., Ltd enclosed with this Resolution

Article 3. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 3;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and Sealed)

KIM BYOUNGHO

RESOLUTION*Ref: the 2025 profit distribution plan***THE GENERAL MEETING OF SHAREHOLDERS****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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and amending, supplementing, guiding documents;
- Pursuant to the Decree No. 135/2025/ND-CP dated June 12, 2025 on the financial regime applicable to credit institutions, branches of foreign banks;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Proposal No. 03/2026/TT-HDQT dated April 03, 2026 on the 2025 profit distribution plan;
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:**Article 1.** To approve the 2025 profit distribution plan of HDBank as follows:*Unit: VND million*

| No. | Item | Amount |
|----------|--|-------------------|
| 1 | 2025 Consolidated profit before tax | 21,346,491 |
| 2 | Corporate income tax | 4,272,869 |
| 3 | 2025 Consolidated profit after tax (1-2) | 17,073,622 |
| 4 | Minority shareholders' interest | 549,234 |
| 5 | 2025 profit after tax owned by HDBank shareholders (3-4) | 16,524,388 |
| 6 | Allocation to Funds and Reserves | 3,135,553 |
| 6.1 | Supplementary charter capital reserve (appropriated as required) | 1,566,420 |
| 6.2 | Financial reserve (appropriated as required) | 1,409,778 |
| 6.3 | Reserves of subsidiaries (appropriated as required) | 104,354 |
| 6.4 | Welfare and benefits fund | 25,000 |
| 6.5 | Operation fund of the Board of Directors, the Board of Supervisors | 30,000 |

| No. | Item | Amount |
|-----|--|-------------------|
| 7 | Profit after funds and reserves (5-6) | 13,388,835 |
| 8 | Undistributed profit of previous years | 747,211 |
| 9 | Distributable Profit for dividend payment (7+8) | 14,136,046 |

Article 2. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 2;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and Sealed)

KIM BYOUNGHO

TRANSLATION



No.: 08/2026/NQ-DHDCD

THE SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

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Ho Chi Minh City, April 24, 2026

RESOLUTION

Ref: the total remuneration, allowances for the Board of Directors, the Board of Supervisors and the Operating Fund of the Board of Directors in 2026

THE GENERAL MEETING OF SHAREHOLDERS 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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Proposal No. 04/2026/TT-HDQT dated April 03, 2026 on the total remuneration, allowances for the Board of Directors, Board of Supervisors and the Operating Fund of the Board of Directors in 2026;
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve the total remuneration and allowances for the Board of Directors, the Board of Supervisors and Operating Fund of the Board of Directors in 2026 as follows:

1. The total remuneration and allowances for the Board of Directors and the Board of Supervisors in 2026 shall not exceed 0.5% of HDBank's 2026 separate profit after tax and shall be accounted into 2026 operating expenses.
2. The Operation Fund of the Board of Directors in 2026: VND 30,000,000,000 (*thirty billion Vietnamese Dong*), allocated from the 2025 profit after tax.

Article 2. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS

Recipients:

- As Article 2;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and Sealed)

KIM BYOUNGHO

RESOLUTION

Ref: the approval of contracts, transactions with HDBank's Related Parties

**THE GENERAL MEETING OF SHAREHOLDERS
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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Proposal No. 07/2026/TT-HDQT dated April 03, 2026 on the policy of signing contracts, transactions with HDBank's Related Parties;
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve contracts and transactions with a value of equal to or greater than 20%, or contracts, transactions resulting in a total value of contracts, transactions arising within 12 months from the date of the first contract, transaction reaching equal to or greater than 20% compared to HDBank's charter capital as recorded in the most recent audited financial statement, with Vikki Bank Limited (Vikki Bank) and HD SAISON Finance Company Limited (HD SAISON) in deposit transactions, trading of securities, bonds, credit granting, debt trading, and other transactions serving business activities consistent with HDBank's permitted business lines and transaction subjects, ensure that these contracts and transactions comply with relevant laws and internal regulations of HDBank.

Article 2. To assign and authorize the Board of Directors to make decisions on each specific contract, transaction and to implement in accordance with the actual situation at HDBank, the Charter and relevant internal regulations of HDBank. The Board of Directors is responsible for reporting on the implementation of this authorization at the next Annual General Shareholders' Meeting.

Article 3. This Resolution takes effect from the signing date and shall expire upon being superseded by another Resolution of the General Meeting of Shareholders.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- *As Article 3;*
- *Website of HDBank – Investors Section;*
- *Filed at the Leadership Office.*

(Signed and Sealed)

KIM BYOUNGHO

RESOLUTION

*Ref: the assignment and authorization to the Board of Directors to make decisions
on issues related to development strategy of HDBank*

THE GENERAL MEETING OF SHAREHOLDERS 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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Proposal No. 08/2026/TT-HDQT dated April 03, 2026 on the issues to be assigned and authorized to the Board of Directors by the General Meeting of Shareholders;
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve the assignment and authorization to the Board of Directors to make decisions on issues related to the development strategy of HDBank, specifically as follows:

1. Develop and finalize HDBank's development strategy for the period 2026-2030.
2. Flexibly adjust and supplement the basic contents of HDBank's development strategy and business strategy to suit the actual situation, business environment, and industry development trends, as well as comply with legal regulations during the process of building and implementing the development and business strategy.
3. To select strategic investors; to negotiate, sign contracts and agreements with selected strategic investors.
3. To flexibly adjust and supplement the major management indicators to timely respond to the actual situation and market developments, and report such adjustments and supplements to the General Meeting of Shareholders.

Article 2. This Resolution takes effect from the signing date and shall expire upon being superseded by another Resolution of the General Meeting of Shareholders.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- *As Article 2;*
- *Website of HDBank – Investors Section;*
- *Filed at the Leadership Office.*

(Signed and Sealed)

KIM BYOUNGHO

TRANSLATION



No.: 11/2026/NQ-DHDCD

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ho Chi Minh City, April 24, 2026

RESOLUTION

Ref: the assignment and authorization to the Board of Directors to carry out activities related to the participation in the Credit Institutions restructuring program under the direction of the State Bank of Vietnam

THE GENERAL MEETING OF SHAREHOLDERS 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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Proposal No. 08/2026/TT-HDQT dated April 03, 2026 on the issues to be assigned and authorized to the Board of Directors by the General Meeting of Shareholders;
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve the assignment and authorization to the Board of Directors to carry out activities related to the participation in the Credit Institutions restructuring program under the direction of the State Bank of Vietnam. Accordingly, the Board of Directors is enabled to contact, work with, sign in-principle agreements and related documents with partners to seize opportunities with high efficiency, consistent with the development strategy of HDBank, and submit to the General Meeting of Shareholders for approval.

The Board of Directors is responsible for reporting on the implementation of this authorization at the next Annual General Meeting of Shareholders.

Article 2. This Resolution takes effect from the signing date and shall expire upon being superseded by another Resolution of the General Meeting of Shareholders.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 2;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and Sealed)

KIM BYOUNGHO

RESOLUTION

Ref: the assignment and authorization to the Board of Directors to carry out activities related to the establishment, capital contribution, the acquisition and disposal of shares and capital contributions by HDBank in its subsidiaries and affiliates

THE GENERAL MEETING OF SHAREHOLDERS**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 amending, supplementing, guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Proposal No. 08/2026/TT-HDQT dated April 03, 2026 on the issues to be assigned and authorized to the Board of Directors by the General Meeting of Shareholders;
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve the assignment and authorization to the Board of Directors to carry out activities related to the establishment, capital contribution, the acquisition and disposal of shares and capital contributions by HDBank in its subsidiaries and affiliates. Accordingly, the Board of Directors is enabled to engage with, meet, negotiate, and execute in-principle agreements and other relevant documents with partners in connection with the establishment of subsidiaries, capital contributions, and the acquisition and disposal of shares and capital contributions by HDBank in its subsidiaries and affiliates.

The Board of Directors shall be responsible for reporting on the implementation of such authorizations at the next Annual General Meeting of Shareholders.

Article 2. This Resolution takes effect from the signing date and shall expire upon being superseded by another Resolution of the General Meeting of Shareholders.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

FOR AND ON BEHALF OF**THE GENERAL MEETING OF SHAREHOLDERS****CHAIRMAN OF THE BOARD OF DIRECTORS****Recipients:**

- As Article 2;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and sealed)

KIM BYOUNGHO



No.: 13/2026/NQ-DHDCD

Ho Chi Minh City, April 24, 2026

RESOLUTION

Ref: the amendments, supplements to the Charter and the Regulation on the organization of virtual General Meeting of Shareholders and e-voting of HDBank

**THE GENERAL MEETING OF SHAREHOLDERS
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 amending, supplementing, guiding documents;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and the amending, supplementing, guiding documents;
- Pursuant to the Decree No. 83/2025/TT-NHNN dated December 31, 2025 of the State Bank of Vietnam on the internal control system of commercial banks and foreign bank branches;
- Pursuant to the Proposal No. 09/2026/TT-HDQT dated April 03, 2026 on the amendments, supplements to the Charter and Regulation on the organization of virtual General Meeting of Shareholders and e-voting of HDBank;
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

Article 1. To approve the the amendments, supplements to the following documents under the authority of the General Meeting of Shareholders:

1. HDBank's 2026 Charter;
2. The Regulation on the organization of virtual General Meeting of Shareholders and e-voting of HDBank;

(Details of the amendments and supplements compared to the current documents are enclosed with this Resolution).

Article 2. To assign and authorize the Board of Directors to carry out required procedures to complete the amendment and supplement to the documents specified in Clause 1 and 2, Article 1 of this Resolution, including but not limited to the information disclosure and reporting to the Competence State Authorities in accordance with relevant legal regulations.

Article 3. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- *As Article 3;*
- *Website of HDBank – Investors Section;*
- *Filed at the Leadership Office.*

(Signed and sealed)

KIM BYOUNGHO

Appendix 01:

AMENDMENTS AND SUPPLEMENTS TO HDBANK'S CHARTER

(Enclosed with the Resolution No. 13/2026/NQ-DHDCD dated April 24, 2026)

| ITEM | CURRENT REGULATION | AMENDMENTS, SUPPLEMENTS | BASIS OF THE AMENDMENTS, SUPPLEMENTS |
|---|---|---|---|
| Clause 5 Article 26 on Rights and duties of the General Meeting of Shareholders | 5. The Annual General Meeting of Shareholders shall discuss and approve at <u>least the issues prescribed in Points l and m, Clause 3 of this Article</u> and other matters within its authority as prescribed in this Charter. | 5. The Annual General Meeting of Shareholders shall discuss and approve at least <u>the annual audited financial statements, the reports of the Board of Directors and the Board of Supervisors on the performance of assigned tasks and authorities, as prescribed in Points l and m, Clause 3 of this Article</u> and other matters within its authority as prescribed in this Charter. | To amend, supplement in accordance with the actual operations and in compliance with the current legal regulations (point b, c, d Clause 3 Article 139 of the Law on Enterprises 2020). |
| Clause 45 Article 45 on authorities and duties of the Board of Directors | 45. <u>To decide on the transfer/sale of capital contributions/ shares of the Bank's Subsidiaries, Affiliates;</u> Decide on the acquisition, division, separation, merger, consolidation, <u>conversion of legal form,</u> dissolution or filing bankruptcy procedures of the Bank's Subsidiaries and Affiliates in accordance with the provisions of law, State Bank and Securities Commission. | 45. To decide on the acquisition, division, separation, merger, consolidation, dissolution or filing bankruptcy procedures of the Bank's Subsidiaries and Affiliates in accordance with the provisions of law, State Bank and Securities Commission. | To amend in accordance with regulations on authorities of the General Meeting of Shareholders and the Board of Directors related to the Bank's subsidiaries, affiliates (Point o, p Clause 3 Article 67 và Clause 6 Article 70 of the Law on Credit Institutions 2024). |
| Article 45 on authorities and duties of the Board of Directors | Not specified yet | <u>To approve the annual report on the results of the Bank's self-inspection and evaluation of its internal control system in accordance with applicable laws and regulations.</u> | To supplement to the authorities of the Board of Directors in accordance with Point a, Clause 4 Article 9 of the Circular No. 83/2025/TT-NHNN |

| ITEM | CURRENT REGULATION | AMENDMENTS, SUPPLEMENTS | BASIS OF THE AMENDMENTS, SUPPLEMENTS |
|--|--------------------|---|---|
| Article 45 on authorities and duties of the Board of Directors | Not specified yet | <u><i>To approve the listing of the Bank's bonds, other than convertible bonds or bonds with warrants, which have been successfully offered to the public, on the securities trading system</i></u> | To supplement the authority of the Board of Directors to ensure an adequate basis for implementation, while enhancing the Board's proactiveness and flexibility in handling matters arising in practice |

Note: The italic, bold, underlined text are the amendments, supplements.

Appendix 02:

**AMENDMENTS AND SUPPLEMENTS TO THE REGULATION
ON THE ORGANIZATION OF VIRTUAL GENERAL MEETING OF SHAREHOLDERS AND E-VOTING**

(Enclosed with the Resolution No. 13/2026/NQ-DHDCD dated April 24, 2026)

| ITEM | CURRENT REGULATION | AMENDMENTS, SUPPLEMENTS | BASIS OF THE AMENDMENTS, SUPPLEMENTS |
|--|---|---|--|
| Point a, Clause 3, Article 7 regarding the conditions for attending and authorizing attendance at the virtual General Meeting of Shareholders, and authorizing the exercise of voting rights via e-voting method | <p>a. Shareholders <u>holding less than 1% (one percent) of the total outstanding ordinary shares</u> may authorize <u>one (01) representative</u> to attend the meeting and exercise voting rights on their behalf with respect to all or part of the shares held.</p> <p>Shareholders <u>holding from 1% (one percent) or more of the total outstanding ordinary shares</u> may authorize <u>one or more representatives</u> to attend the meeting and exercise voting rights on their behalf with respect to all or part of the shares held.</p> | <p>a. A shareholder may authorize <u>one or more representatives</u> to attend the meeting and exercise voting rights on his/her/its behalf with respect to all or part of the shares held</p> | <p>To amend to align with practical operational requirements and to expand shareholders' rights to authorize representatives to attend the General Meeting and to exercise voting rights, including via e-voting methods</p> |

Note: The **italic, bold, underlined text** are the amendments, supplements.

RESOLUTION

Ref: the update of the proposed remedial plan in the event of early intervention

THE GENERAL MEETING OF SHAREHOLDERS**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 the amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the proposed remedial plan in the event of early intervention approved by the General Meeting of Shareholders under the Resolution No. 18/2025/NQ-DHDCD dated April 24, 2025,
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026

HEREBY RESOLVES:

Article 1. To approve the update of the proposed remedial plan in the event of early intervention approved by the General Meeting of Shareholders under the Resolution No. 18/2025/NQ-DHDCD dated April 24, 2025, details according to the Appendix 01 enclosed with this Resolution.

Article 2. To assign the Board of Directors to submit and report to the State Bank of Vietnam as prescribed by law.

Article 3. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

FOR AND ON BEHALF OF**THE GENERAL MEETING OF SHAREHOLDERS****CHAIRMAN OF THE BOARD OF DIRECTORS**Recipients:

- As Article 3;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and sealed)


KIM BYOUNGHO

PROPOSED REMEDIAL PLAN IN THE EVENT OF EARLY INTERVENTION

(Enclosed with the Resolution No. 14/2026/NQ-DHDCD dated April 24, 2026)

I. GENERAL INFORMATION:

1. Establishment and operation license:

| | |
|------------------------------|---|
| <i>Bank Name</i> | Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) |
| <i>English Name</i> | Ho Chi Minh City Development Joint Stock Commercial Bank |
| <i>Abbreviation</i> | HDBank |
| <i>Establishment License</i> | Decision No. 47/QD-UB of the People's Committee of Ho Chi Minh City dated February 11, 1989 and the original License No. 00019/NH-GP of the State Bank of Vietnam issued on June 6, 1992 and replaced by the License No. 26/GP-NHNN of the State Bank of Vietnam issued on February 12, 2020 and its amendments, related supplements. |
| <i>Operating Duration</i> | 99 years |
| <i>Headquarters</i> | HD Tower, 25 Bis Nguyen Thi Minh Khai Street, Sai Gon Ward, Ho Chi Minh City |
| <i>Website</i> | https://www.hdbank.com.vn |
| <i>Bank Logo</i> |  |
| <i>Charter capital</i> | VND 50,053 billion (as of December 31, 2025) |
| <i>Business Scope</i> | To fully carry out banking business activities in accordance with the Law on Credit Institutions. |
| <i>Number of Employees</i> | As of December 31, 2025, the number of employees of the entire HDBank system includes 18,273 people, of which the number of employees of subsidiaries is 7,847 people. |
| <i>Operational Network</i> | As of December 31, 2025, the network consists of one (1) Head Office; one (1) Northern Regional Representative Office; one (1) representative office in Yangon City, Myanmar; eighty-seven (87) Branches and two hundred and eighty-eight (288) Transaction Offices in provinces and cities across the country. |

2. Definition of terms:

Early intervention means that the State Bank of Vietnam (hereinafter referred to as the SBV) applies restrictive requirements and measures to credit institutions and foreign bank branches and requests such credit institutions and foreign bank branches to implement remedial plans under the supervision of the SBV in order to remedy the situation under the specified in Clause 1, Article 156 of Law on credit institution.

Mass withdrawal means that a credit institution is withdrawn by many depositors, leading to the credit institution being at risk of insolvency or insolvency according to the regulations of the Governor of the SBV according to the provisions of Clause 33, Article 4 of the Law on Credit Institutions.

Charter capital is the total par value of shares of a credit institution that is a joint-stock company sold to shareholders and recorded in the bank's charter.

3. Purpose of developing the plan:

The remedial plan is developed in accordance with the provisions of the Law on Credit Institutions to determine the actions to be taken when the Bank falls into one or several cases as prescribed.

4. Scope of application:

This remedial plan applies to the Bank (excluding subsidiaries) according to the Articles 143 and 156 of the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024.

II. CONTENTS OF THE REMEDIAL PLAN

1. Cases in which the SBV implements early intervention:

The SBV shall consider and decide to implement early intervention when the Bank falls into one or several of the following cases:

- a. HDBank's accumulated losses are greater than 15% of the value of charter capital, allocated capital and reserve funds recorded in the latest audited financial statements or according to the inspection and audit conclusions of competent state agencies and violate the capital adequacy ratio of at least 08% or higher as prescribed by the Governor of the SBV in from time to time;
- b. Rated below the average level as prescribed by the Governor of the SBV;
- c. Violation of the solvency ratio for a period of 30 consecutive days;
- d. Violating the capital adequacy ratio of at least 08% for a period of 06 consecutive months;
- e. Withdrawn money in batch and reported to the SBV.

2. Financial and operational status

a. Organizational structure of the Bank

HDBank's Board of Directors, Supervisory Board and Board of Management are established in accordance with the number and standards that fully meet the provisions of the Law on Credit Institutions and relevant laws.

(i) The Board of Directors:

The Board of Directors for the term 2022 - 2027 consists of 6 non-executive Board members members, and 2 members of the Board of Directors are independent.

List of Members of the Board of Directors of HDBank for the term 2022 – 2027:

| No. | Member | Position | Date of appointment/ reappointment |
|-----|----------------------------|------------------------------------|---------------------------------------|
| 1 | Mr. Kim Byounggho | Chairman, Independent member | Appointed from April 29, 2022 |
| 2 | Ms. Nguyen Thi Phuong Thao | Permanent Vice Chairwoman | Re-appointed on April 29, 2022 |
| 3 | Mr. Luu Duc Khanh | Vice Chairman | Re-appointed on April 29, 2022 |
| 4 | Mr. Nguyen Thanh Do | Vice Chairman | Re-appointed on April 29, 2022 |
| 5 | Mr. Pham Quoc Thanh | Vice Chairman | Appointed from May 13, 2025 |
| 6 | Mr. Le Manh Dung | Independent Member | Appointed from April 29, 2022 |

(ii) Committees under the Board of Directors

There are 6 Committees under HDBank's Board of Directors, including: Human Resources - Training Committee, Risk Management Committee, Credit Supervision Committee, Strategy Committee, Banking Technology Committee and Data Governance Committee. Each member of the Board of Directors is assigned to be in charge of one or several certain areas and participate in the activities of the Committees in accordance with each member's specialized field.

Through the maintenance of monthly/quarterly meetings, thematic working sessions, and regular exchanges, the Professional Committees play an important role in advising the Board of Directors in making decisions on each specific field, contributing positively to improving the Bank's operational efficiency.

- **The Human Resources - Training Committee** is an advisory body to the Board of Directors in the management and internal regulations on the affairs and training of the departments under its jurisdiction; recruitment/appointment/management appointment of senior management positions; assess the suitability of current personnel policies in order to adjust in accordance with the provisions of law and the actual situation.

The Human Resources – Training Committee consists of 06 members, including 01 independent Board member.

- **The Risk Management Committee** has the main function of advising the Board of Directors in developing, promulgating and updating changes and organizing the implementation of risk management policies in banking activities in accordance with the provisions of law and the Bank's Charter; advising the Board of Directors on issues related to risk management for approval decisions browsing; giving warnings about the safety level of the bank against risks and potential risks that may affect and preventive measures, advising the Board of Directors in organizing the handling and overcoming shortcomings and limitations in risk management.

The Risk Management Committee consists of 10 members, including 01 independent Board member.

- **The Credit Supervision Committee** is the agency advising the Board of Directors in: approving credit policies; approving credit grants under the decision-making authority of the Board of Directors as prescribed; supervising credit approval levels under the Executive Board in the credit approval for credits granted to 01 customer, or 01 customer and related person of that customer, valued at 1% of HDBank's own capital, or 5% or more of HDBank's charter capital and/or equivalent to VND 500 billion or more according to HDBank's current regulations.

The Credit Supervision Committee consists of 06 members.

- **The Strategy Committee** is an agency that advises, assists the Board of Directors and performs tasks as authorized or assigned by the Board of Directors in directing, planning and implementing business strategies, investment strategies, ESG policies for HDBank's sustainable development; appraisal and evaluation of investment projects under the decision-making authority of the Board of Directors.

The Strategy Committee consists of 07 members.

- **The Banking Technology Committee** is an advisory body to the Board of Directors in promulgating IT development policies and strategies under its jurisdiction; deciding on investments in applying technology trends to banking activities.

The Banking Technology Committee consists of 06 members.

- **The Data Governance Committee** is an agency that advises and advises the Board of Directors in formulating strategies and supervising HDBank's data governance process. At the same time, the Data Governance Committee exercises a number of decision-making rights on professional issues on data governance as authorized or assigned by the Board of Directors in accordance with regulations in each period to ensure effective data management and compliance with laws, regulations and internal regulations of HDBank

The Data Governance Committee consists of 12 members.

(iii) The Board of Supervisors

The Board of Supervisors organizes the inspection and supervision of HDBank's activities in accordance with the provisions of the Law, the Bank's Charter and the Operation Regulations of the Board of Supervisors. Internal audit is the agency that performs the inspection and supervision function of the Board of Supervisors.

The Board of Supervisors shall hold periodic meetings at least 01 time/quarter. Through periodic meetings, the Board of Supervisors regularly closely monitors the implementation of the internal audit plan, grasps difficulties and obstacles in the internal audit work, and has oriented directions to help the internal audit activities be effective, closely follow the key fluctuations in banking activities from time to time.

The Chief of Board of Supervisors participates in periodic and irregular meetings of the Board of Directors, meetings of the Board of Management, thereby promptly grasping the operational situation, strategic orientation, financial situation, and operational safety of the bank. At meetings with the Board of Directors, the Board of Supervisors had opinions related to the key issues detected from the Internal Audit, made recommendations to strengthen the quality of control, limit risks, and ensure compliance with legal regulations and internal regulations of HDBank.

HDBank's Board of Supervisors consists of 04 members:

| No. | Name | Position | Date of appointment/ reappointment |
|-----|-----------------------|--------------------------------------|---------------------------------------|
| 1 | Mr. Dao Duy Tuong | Chief of the Board of Supervisors | Re-appointed on April 29, 2022 |
| 2 | Ms. Duong Thi Thu | Members | Re-appointed on April 29, 2022 |
| 3 | Ms. Bui Thi Kieu Oanh | Members | Appointed from April 29, 2022 |
| 4 | Mr. Nguyen Le Hieu | Members | Appointed from April 29, 2022 |

(iv) The Board of Management, Chief Financial Officer, Chief Accountant

The Board of Management, Chief Financial Officer, and Chief Accountant are the agencies responsible for operating daily operations, developing and implementing action programs to maximize business efficiency, ensure the maintenance and promotion of HDBank's sustainable development.

The Chief Executive Officer (CEO) is the legal representative of HDBank, responsible to the Board of Directors and the Law in administering business activities and performing assigned tasks and powers in accordance with the provisions of the Law, the SBV and HDBank's internal regulations.

The members of the Board of Management, Chief Financial Officer (CFO), Chief Accountant of HDBank are as follows:

| No. | Name | Position | Date of appointment/ reappointment |
|-----|-------------------------|---------------------|---------------------------------------|
| 1 | Mr. Nguyen Huu Dang | CEO | Appointed from May 13, 2025 |
| 2 | Mr. Nguyen Minh Duc | Deputy CEO | Appointed from December 30, 2013 |
| 3 | Mr. Nguyen Van Hao | Deputy CEO | Appointed from October 02, 2020 |
| 4 | Mr. Tran Hoai Nam | Deputy CEO | Re-appointed on February 27, 2025 |
| 5 | Mr. Tran Thai Hoa | Deputy CEO | Re-appointed on May 26, 2021 |
| 6 | Mr. Dam The Thai | Deputy CEO | Appointed on June 01, 2025 |
| 7 | Mr. Pham Van Dau | CFO | Appointed since September 16, 2009 |
| 8 | Ms. Ho Dang Hoang Quyen | Chief Accountant | Appointed from July 07, 2011 |

b. Results of the implementation of a number of financial targets in 2025

Unit: Billion Vietnamese Dong

| No. | Criteria | 31 Dec, 2024 | 31 Dec, 2025 | 2025 Target | Execution/ Planning | 2025 vs 2024 | |
|-----|---|--------------|--------------|---------------|------------------------|--------------|-------|
| | | | | | | Amount | % |
| 1 | Total Assets | 684,976 | 913,235 | 868,888 | 105.1% | 228,259 | 33.3% |
| 2 | Charter capital | 35,101 | 50,053 | 50,172 | 99.8% | 14,951 | 42.6% |
| 3 | Owners' Equity | 53,468 | 73,687 | 73,780 | 99.9% | 20,219 | 37.8% |
| 4 | Total Deposits | 613,237 | 819,790 | 773,128 | 106.0% | 206,554 | 33.7% |
| 5 | Total outstanding loans | 419,519 | 565,953 | 553,765 | 102.2% | 146,434 | 34.9% |
| 6 | Profit before tax | 15,695 | 19,645 | 19,600 | 100.2% | 3,951 | 25.2% |
| 7 | Profit after tax | 12,457 | 15,664 | 15,750 | 99.5% | 3,208 | 25.8% |
| 8 | NPL ratio according to SBV regulations | 1.28% | 1.50% | <2% | | | 17.2% |
| 9 | ROA | 1.95% | 1.96% | 2.03% | 96.7% | | 0.5% |
| 10 | ROE | 25.63% | 24.64% | 24.75% | 99.5% | | -3.9% |
| 11 | Capital Adequacy Ratio (CAR) | 13.61% | 16.37% | In Compliance | | | 20.3% |
| 12 | Tier 1 Capital Ratio | 8.85% | 10.88% | In Compliance | | | 22.9% |
| 13 | Payout Rate Now | 20.10% | 20.11% | In Compliance | | | 0.0% |
| 14 | Loan/ Deposit Ratio (Circular 22) | 68.48% | 66.96% | In Compliance | | | -2.2% |
| 15 | Ratio of use of short-term capital sources for medium and long-term loans | 17.2% | 20.09% | In Compliance | | | 16.8% |

- By the end of 2025, HDBank's profit will reach VND 19,645 billion, up 25.2% compared to 2024 and reach more than 100% of customers in 2025, in the past 5 years, the average growth rate in profit before tax has remained at a high level of 31%.
- HDBank's charter capital has exceeded VND 50,000 billion, up 42.6% compared to 2024 and reaching nearly 100% of the customer's budget. Thereby, by the end of the year, HDBank's equity will reach VND 73,687 billion, up 37.8% compared to the end of 2024, completing the year plan.
- HDBank's capital mobilization by the end of 2025 will reach VND 819,790 billion, up 33.7% compared to the end of 2024 and reaching 106% of the set plan, thereby controlling the low loan/mobilization ratio of 67%.
- HDBank's total credit outstanding reached VND 565,953 billion, a growth of 34.9% in line with the target assigned by the SBV of a maximum of 35%, and reached more than 102% of the set plan.

- The capital adequacy ratio at the end of 2025 will reach 16.37% compared to the SBV's minimum regulation of 8%, reaching an average of 13.3% in the past 5 years. HDBank focuses on increasing its own capital and effectively controlling its asset portfolio, in order to maintain a high capital adequacy ratio. In 2025, HDBank's tier 1 capital ratio has been sharply improved to 10.88%, HDBank will continue to maintain a stable tier 1 capital ratio at least 10%.
- The bad debt ratio as prescribed by the SBV at the end of 20225 was 1.5%, HDBank raised the shiftand closely supervised the credit extension process, pre- and post-lending control was strictly implemented, in addition to the enhanced debt recovery, thereby HDBank always maintained the prescribed bad debt ratio of less than 2%.
- The liquidity reserve ratio reached 20.1% compared to the SBV's minimum regulation of 10%.
- Besides, HDBank's business performance indicators always maintain high ROE and ROA ratios.

3. Measures to be implemented to remedy the cases specified in Clause 1, Article 4

According to the provisions of Clause 1, Article 156 of the Law on Credit Institutions 2024, HDBank develops a tentative remedy plan in case of early intervention in one or several of the following cases:

3.1.HDBank's accumulated losses are greater than 15% of the value of charter capital, allocated capital and reserve funds recorded in the latest audited financial statements or according to the inspection and audit conclusions of competent state agencies and violate the capital adequacy ratio of at least 08% or higher as prescribed by the Governor of the SBV in from time to time:

Implementation measures:

- Improve business efficiency, reduce management costs.
- Control credit quality, reduce bad debts, improve asset quality; strengthen the inspection and supervision of the purpose of using capital and the ability to repay debts of customers.
- Restructuring HDBank's operational scale, optimizing business.
- Increase of charter capital: HDBank continues to supplement charter capital to improve competitiveness, promote the development process and increase financial capacity. HDBank develops a flexible capital increase plan to ensure safe operation within a specific period of time and has a roadmap to reduce the share ownership ratio specified at Point b, Clause 1, Article 159 of the Law on Credit Institutions

3.2.Rated below the average level according to the regulations of the Governor of the SBV:

Implementation measures:

- Review the entire group of ranking indicators according to the SBV's regulations, including: Capital; Asset quality; Executive Administration; Business efficiency; Liquidity and Market Risk Sensitivity. Then specifically assess the causes of each target group.

- Group of capital indicators: Specific actions are needed to increase equity and own capital.
- Improving management and executive capacity:
 - (i) Organizing and building an administrative apparatus: reviewing and re-evaluating operational efficiency, optimizing business activities.
 - (ii) Improve and improve the Bank's high-level management and supervision capacity, towards diversification and specialization in the structure of the Board of Management according to international standards, thereby enhancing the operational efficiency of the Board of Management.
 - (iii) Strengthen risk management: continue to implement projects to improve the capacity of the internal control system under the advice of the audit firm; perform internal audits or hire independent consultants to re-evaluate control points.
- Handling of existing and weak financial problems, bad debts, collateral and remedial measures for violations of law:
 - (i) Handling existing and weak financial problems, bad debts, collateral and remedial measures for law violations; in which focusing on recovering overdue debts and bad debts.
 - (ii) Regarding indicators related to capital adequacy ratio.
 - (iii) Regarding indicators related to asset quality:
 - Strengthen the collection and handling of bad debts nationwide, actively urge debt recovery, and at the same time parallel legal procedures to be able to handle customers' collateral to recover debts. thereby gradually reducing the ratio of group 2 debts and bad debts of the Bank
 - Developing a roadmap to gradually reduce large credit outstanding loans
 - Use the credit risk reserve fund to offset debts that are likely to lose capital
 - Handle securities investments and investments that are high risk or not profitable for the Bank.
 - (iv) Remedial measures for violations of law:
 - In case of detecting violations, they shall be handled according to the competence specified in internal documents, or reported to competent authorities for handling in accordance with law (including transferring the dossier to the Investigation Agency if there are signs of crime).

3.3. Violation of the affordability ratio for a period of 30 consecutive days:

Implementation measures:

- Improve liquidity and increase holdings of highly liquid assets such as deposits at the SBV, overnight deposits at other credit institutions and government bonds.
- Improve net cash outflow in the next 30 days: Closely monitor the bank's liquidity status, regularly implement activities to limit early withdrawal rates: maintain relationships with large depositors.

3.4. Violation of the capital adequacy ratio of at least 08% for a period of 06 consecutive months:

Implementation measures:

- To manage and improve own capital, including tier-II capital.
- Managing and improving the quality of the portfolio of at-risk assets

3.5. Being withdrawn in bulk and having a report to the SBV:

Implementation measures: to overcome liquidity difficulties.

- Communication solutions:
 - (i) Relevant information needs to be conveyed to employees, customers, partners, investors and the SBV in the most complete and accurate way. The bank will post the relevant information on the bank's website and other official communication channels. All questions from the media channels and answers are managed by the Bank's communications department based on the information reviewed and approved by the management.
 - (ii) Strictly control information that causes adverse effects on HDBank's reputation.
- Solutions for information technology, implementation of digital transformation, development of digital banking:
 - (i) Ensure stable operation of information technology systems, perform data backups, check backup systems/equipment/transmission lines, strengthen system monitoring and prevent attacks on network systems that reduce customer service capabilities.
 - (ii) Prepare a response plan to meet the sudden increase in transaction meetings.
 - (iii) Assign personnel to branches and transaction offices to support and handle information technology incidents.
 - (iv) Report and propose to the Board of Management of actions to manage the information technology system.
 - (v) Liquidity balancing solutions:
 - Mobilizing capital from other mobilization sources such as short-term deposits, certificates of deposit, refinancing loans, etc.

- Recovery of conditional loans for early recovery, minimizing the proportion of the credit portfolio
 - Using the granted credit line, increasing mobilization from market 2 and non-bank credit institutions (Non-bank FI).
 - Negotiate with partners on continuing to circulate/renew loan sources
 - Offer plans to restore the trust of depositors.
 - Using loans from the SBV through liquidity support channels.
 - Negotiate with other banks to make early withdrawals of undue deposits/loans according to the criteria of minimizing losses for HDBank.
 - The allocation of funds to branches and transaction offices is based on the capital needs, the size of the operations, and the level of illiquidity of the units.
 - Selling, transferring or pledging assets other than HDBank's liquidity reserve portfolio to create more liquidity.
- A number of other solutions to meet the requirements of ensuring safety in banking activities; complying with one or one limit book, the ratio specified in Articles 136 and 138 of the Law on Credit Institutions.

III. ROLES, RESPONSIBILITIES AND IMPLEMENTATION OF THE PLAN:

1. Roles and Responsibilities

- The early remediation plan must be approved by the General Meeting of Shareholders, periodically for at least 2 years, the plan will be updated and submitted to the General Meeting of Shareholders for approval of the updated contents, amendments and supplements as prescribed.
- The Board of Directors has the role of directing the implementation of the Plan when HDBank fails to achieve one of the cases of early intervention in accordance with the Law on Credit Institutions and reports to the General Meeting of Shareholders at the nearest meeting.
- The Board of Management is responsible for directing the Divisions/Departments to review and evaluate cases when they are intervened early, direct the implementation and report to the Board of Directors on a weekly basis during the implementation process.

2. Organize the specific implementation:

2.1. When HDBank's accumulated losses > 15% of charter capital and reserve funds in the latest audited report or according to the inspection and audit conclusions of competent state agencies and violate the capital adequacy ratio of at least 08% or higher as prescribed by the Governor of the SBV in each period:

The actions to be taken are as follows:

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution Time |
|-----|--|--|--|---|---------------------|
| 1 | Develop a plan to increase charter capital | <ul style="list-style-type: none"> - The focal point shall coordinate with relevant units in determining the amount of own capital and charter capital deficit, which reduces the safety ratio. Specify the plan to increase charter capital within 12 months through the following forms: The Board of Directors and the CEO work with strategic shareholders, large shareholders, and shareholders of 1% or more to estimate the amount of charter capital that needs to be increased in each period. - Submit the dossier to the SBV for approval of the capital increase plan. | Finance and Planning Division | The charter capital increased sufficiently according to the set plan for HDBank to ensure compliance with the capital adequacy target of over 8%. | 12 months |
| 2 | Develop a plan to reduce risky assets | <ul style="list-style-type: none"> - Assess the structure of total assets and the list of assets with high risk coefficients. - Restructuring the credit portfolio in the direction of reducing high-risk amounts (real estate, weak customers) and increasing the proportion of customers/good credit ratings. - Partial transfer of the portfolio of high-risk assets to low-risk assets (government bonds, interbanks) | Risk management, Legal, and Compliance Division is the focal point in coordination with the Financial Planning Division and Business Divisions | Reduce risky assets, so capital adequacy ratio improved | From 6 to 12 months |
| 3 | Improve business efficiency | <ul style="list-style-type: none"> - Analyze operating costs, consider reducing some non-material costs, review and evaluate the effectiveness of each product and business area, prioritize product groups and customer segments to optimize efficiency, minimize operational processes, enhance digital products, etc consider adjusting input and output interest rates to ensure profit margins. Increase non-credit revenues such as portfolio evaluation and securities trading, consider divesting to increase non-interest income. | Financial Planning Division is the focal point for coordination with Business Divisions and Treasury Division | Reduce operating costs, decreased CIR, improved business efficiency, increased own capital | From 6 to 12 months |

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution Time |
|-----|---------------------------|--|--|---|---------------------|
| 4 | Reduce provisioning costs | <ul style="list-style-type: none"> - Review the list of bad debt customers with collateral, handle collateral, and structure outstanding loans for customers in order to reduce the cost of provisioning. - Growth of outstanding loans is concentrated on customers minimizing risks, lending to customers with low loan/collateral ratios, in order to reduce the cost of setting aside provisions when periodically revaluing assets. - Review the sale of debts according to regulations. | Risk Management, Legal, and Compliance Division and Debt Settlement Center act as the focal point for coordination with Business Divisions and Financial Planning Division | Improve debt quality, reduce the ratio of bad debts and overdue debts, reduce the cost of setting up provisions while still complying with the law. | From 6 to 12 months |

2.2. Rated below average according to the regulations of the Governor of the SBV of Vietnam

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|---|---|--|--|---------------------|
| 1 | Conduct a review of the reasons that reduced the rating score in the latest assessment period | <ul style="list-style-type: none"> - Review groups of indicators according to the SBV's assessment regulations (Capital; Asset quality; Executive Administration; Business efficiency; Liquidity ability and Market risk sensitivity level). - Evaluate groups of indicators that need to be improved as soon as possible. - Identify the tasks that need to be improved of each target group. | Financial Planning Division acts as the focal point for implementation | Specifically identify each indicator that reduces the score, thereby acting to improve in each stage | From 6 to 12 months |
| 2 | Improve capital capacity | <ul style="list-style-type: none"> - Develop a plan to increase equity capital, including increasing tier 1 capital through capital increase from dividend issuance, private placement, convertible bond conversion; Tier-2 capital issued bonds for more than 5 years is eligible to meet the recognition of tier 2 capital. | Financial Planning Division as a focal point | Improve own capital to meet the prescribed capital targets | From 6 to 12 months |

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|---|--|--|---|---------------------|
| 3 | Improve management and executive capacity | <ul style="list-style-type: none"> - Review the entire internal process of the whole system, including the role of the Board of Directors, the Board of Management, and the Committees on the basis of decentralization and delegation. - Strengthen internal control and risk management. - Review and increase the frequency of coordination of information sources and reports. - Review hierarchies to avoid overlap to increase transparency in administration | BOM Office as a focal point, Risk Management, Legal, and Compliance Division | Improve indicators that reduce the Executive Governance assessment score | From 6 to 12 months |
| 4 | Handle of existing and weak financial problems, bad debts, collateral and remedial measures for violations of law | <ul style="list-style-type: none"> - Review the list of outstanding debts, focus on reviewing the group of customers with overdue debts and bad debts, assess collateral and implement actions to handle collateral; Selling bad debts to VAMC/ DATC... - Review the credit extension process, strengthen the appraisal of collateral and the mechanism for reviewing and approving dossiers. - Assign KPI plans to handle bad debts to each specific employee. - Remedy all legal violations at inspection/inspection conclusions. - Reduce the concentration rate of large customer balances. | Risk Management, Legal, and Compliance Division as a focal point | Improve the bad debt ratio, reduce provisioning costs, reduce risky assets, complete corrections of inspection/inspection conclusions | From 6 to 12 months |
| 5 | Improve business efficiency | Analyze operating costs, consider reducing some non-material costs, review and evaluate the effectiveness of each product and business area, prioritize product groups and customer segments to optimize efficiency, minimize operational processes, enhance digital products, etc consider adjusting input and output interest rates to ensure profit margins. Increase non-credit revenues such as portfolio evaluation and securities trading, consider divesting to increase non-interest income. | Financial Planning Division is the focal point for coordination with Business Division and Treasury Division | Profitable business performance at the expected level, increase own capital, minimize CIR ratio | From 6 to 12 months |

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|------------------------------|---|--|---|---------------------|
| 6 | Improve liquidity efficiency | <ul style="list-style-type: none"> - Pledge valuable papers to borrow from the SBV. - Receive deposits at other credit institutions; Loans from other credit institutions with up to 20% of total assets with high liquidity. - Strengthen the control of cash flows in and out on the day of debt collection, prioritize debt collection, reduce new disbursements. - Increase long-term capital mobilization, including bond issuance. <p>Make a report to the SBV for support.</p> | Financial Planning Division coordinates with the Treasury Division and Risk Management, Legal, and Compliance Division | The instant solvency ratio increased, the LDR ratio decreased below the prescribed limit, the rate of using short-term capital sources for medium- and long-term loans decreased... | From 1 to 12 months |

2.3.Affordability ratio violations for a period of 30 consecutive days

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|--|--|--|--|--------------------------------|
| 1 | Increase in highly liquid assets daily | <ul style="list-style-type: none"> - Pledge valuable papers to borrow from the SBV. - Receive deposits at other credit institutions; Loans from other credit institutions with up to 20% of total assets with high liquidity. - Strengthen the control of cash flows in and out on the day of debt collection, prioritize debt collection, reduce new disbursements. - Increase long-term capital mobilization, including bond issuance. - Make a report to the SBV and request the SBV to support. | Financial Planning Division coordinates with Risk Management, Legal, and Compliance Division and Treasury Division | Improve daily payout rate is continuously guaranteed | Daily for a minimum of 30 days |

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|--|--|--|--|--------------------|
| 2 | Improved net outflow over the next 30 days | <ul style="list-style-type: none"> - Closely monitor the bank's liquidity status, implement activities to limit early withdrawal rates: maintain relationships with large depositors. - Evaluate the renewability of customers, if there is a decrease compared to previous periods, it is necessary to take action, there must be active communication of products to retain customers. | Financial Planning Division coordinates with Risk Management, Legal, and Compliance Division and Treasury Division | Improve and maintain the affordability ratio for the next 30 days continuously guaranteed | From 1 to 6 months |
| 3 | SBV Report | <ul style="list-style-type: none"> - Make daily reports to the SBV 2 times a day on the deposit/withdrawal status of customers. - It is proposed that the Central SBV support the communication to regional SBVs on support measures. | Financial Planning Division is the focal point for coordination with Risk Management, Legal, and Compliance Division | Meet the regulations on the timely implementation of reports in accordance with the regulations of the SBV. The SBV has a supervisory and timely basis in case of needing support. | From 1-3 months |

2.4. Violation of capital adequacy ratio of at least 08% for a period of 06 consecutive months

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|--|---|--|---|---------------------|
| 1 | Develop a plan to increase charter capital | <ul style="list-style-type: none"> - The focal unit shall coordinate with relevant units in determining the amount of own capital and charter capital deficit, which reduces the safety ratio. Specify the plan to increase charter capital within 12 months through the following forms: The Board of Directors and the CEO work with strategic shareholders, large shareholders, and shareholders of 1% or more to estimate the amount of charter capital that needs to be increased in each period. - Submit the dossier to the SBV for approval of the capital increase plan. | Financial Planning Division is the focal point | The charter capital increased sufficiently according to the set plan for HDBank to ensure compliance with the capital adequacy target of over 8%. | 12 months |
| 2 | Develop a plan to reduce risky assets | <ul style="list-style-type: none"> - Assessment of total asset structure and list of assets with high risk coefficient. - Restructure the credit portfolio in the direction of reducing high-risk amounts (real estate, weak customers) and increasing the proportion of customers/good credit ratings. - Shift part of the portfolio of high-risk assets to low-risk assets (government bonds, interbanks). | Risk Management, Legal, and Compliance Division is the focal point in coordination with Financial Planning Division and Business Divisions | Reduce risky assets, so capital adequacy ratio improved | From 6 to 12 months |
| 3 | Improve business efficiency | <ul style="list-style-type: none"> - Analyze operating costs, consider reducing some non-material costs, review and evaluate the effectiveness of each product and business area, prioritize product groups and customer segments to optimize efficiency, minimize operational processes, enhance digital products, etc consider adjusting input and output interest rates to ensure profit margins. Increase non-credit revenues such as portfolio evaluation and securities trading, consider divesting to increase non-interest income. | Financial Planning Division is the focal point for coordination with Business Divisions and Treasury Division | Reduce operating costs, reduced CIR, improved business efficiency, increased own capital | From 6 to 12 months |

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|---------------------------|---|--|---|---------------------|
| 4 | Reduce provisioning costs | <ul style="list-style-type: none"> - Review the list of bad debt customers with collateral, handle collateral, and structure outstanding loans for customers in order to reduce the cost of provisioning. - The growth of outstanding loans is concentrated in the group of customers to minimize risks, lend to customers with low loan/collateral ratios, in order to reduce the cost of setting aside provisions when periodically re-evaluating assets. - Review the sale of debts according to regulations. | Risk Management, Legal, and Compliance Division and Debt Settlement Center act as the focal point for coordination with Business Divisions and Financial Planning Division | Improve debt quality, reduce the ratio of bad debts and overdue debts, reduce the cost of setting up provisions while still complying with the law. | From 6 to 12 months |

2.5. Being withdrawn in bulk and having a report to the SBV

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|------------------------------------|--|--|---|--------------------------------|
| 1 | Use liquidity redundancy scenarios | <ul style="list-style-type: none"> - Determining the stress level - Activate liquidity contingency scenarios at each level. | Financial Planning Division coordinates with Treasury Division, Risk Management Division and Business Divisions | Identify measures to be implemented to remedy liquidity | Daily for a minimum of 30 days |
| 2 | Generate liquidity sources | <ul style="list-style-type: none"> - Pledge valuable papers to borrow for refinancing of the SBV. - Receive deposits at other credit institutions; Loans from other credit institutions with up to 20% of total assets with high liquidity. - Increase long-term capital mobilization, including bond issuance. - Make a report to the SBV and request the SBV to support. - Transfer of assets - Holding highly liquid assets focusing on bonds, cash, SBV deposits - Extend disbursement and strengthen debt collection | Financial Planning Division coordinates with Risk Management, Legal, and Compliance Division, Treasury Division and Business Divisions | Improve daily payout rate is continuously guaranteed | Daily for a minimum of 30 days |

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|---|--|--|---|--------------------|
| 3 | Improve net outflow over the next 30 days | <ul style="list-style-type: none"> - Closely monitor the bank's liquidity status, implement activities to limit early withdrawal rates: maintain relationships with large depositors. - Evaluate the renewability of customers, if there is a decrease compared to previous periods, it is necessary to take action, there must be active communication of products to retain customers. | Financial Planning Division coordinates with Treasury Division and Risk Management, Legal, and Compliance Division | Improve and maintain the affordability ratio for the next 30 days continuously guaranteed | From 1 to 6 months |
| 4 | Communication | <ul style="list-style-type: none"> - The bank sends representative to speak and prepare a plan for extensive communication. - Communication information must be uniform throughout the system to customers, markets, shareholders and partners, employees of the whole system. - Send information and report to the SBV and relevant ministries/departments for transparency. | PR and Marketing Department | Stabilize the psychology of customers, investors and partners; minimize mass withdrawals; customers return to deposit, increase customer deposits | 30 Days Continuous |
| 5 | SBV Report | <ul style="list-style-type: none"> - Make daily reports to the SBV 2 times a day on the deposit/withdrawal status of customers. - It is proposed that the SBV support communication to regional SBVs on support measures. | Financial Planning Division | Meet the regulations on the timely implementation of reports in accordance with the regulations of the SBV. The SBV has a supervisory and timely basis in | From 1-3 months |

| No. | Actions to be implemented | Specific implementation of each action | Focal unit | Target results | Execution time |
|-----|---|--|---|---|--------------------|
| | | | | case of needing support. | |
| 6 | Measures to improve information | <ul style="list-style-type: none"> - Build a quick reporting system on the liquidity situation. - Track cash flow in and out online - Ensure the continuous operation of the IT system. - Ensure stable transaction ATMs, strengthen supervision at ATMs | Financial Planning Division, Risk Management, Legal, and Compliance Division coordinate with Retail Banking Division and Business units across whole system | Promptly monitor, respond and forecast liquidity to make handling decisions | 30 Days Continuous |
| 7 | Allocating funds down to Business units | <ul style="list-style-type: none"> - Timely allocate funds at business units with a lot of customers to withdraw money. - Control and process fund transactions to serve in a timely manner. | Retail Banking Division, Risk Management, Legal, and Compliance Division coordinate with Business units across whole system | Promptly handle customer withdrawals, control shortages | 30 Days Continuous |
| 8 | Banking security | <ul style="list-style-type: none"> - Strengthen bank security to transaction points where customers come to withdraw a lot of money to control situations that occur. - Asset management of the bank | Risk Management, Legal, and Compliance Division, Coordinates with Retail Banking Division and Business units across whole system | Timely supervision when customers take action with employees, causing damage to the bank's assets | 30 Days Continuous |

2.6. In the process of activating the specific actions mentioned above, the Focal Divisions/Departments shall analyze and assess the level of each action, in special cases, thresholds may exceed the prescribed limits. HDBank will submit a document to the SBV and have a roadmap to reduce the prescribed threshold for a period of 1 to 12 months depending on each arising indicator.

IV. TERMINATION OF EARLY INTERVENTION

After the implementation of measures and activation actions, HDBank's operation has overcome the conditions leading to early intervention and the Bank has been operating normally continuously for 3 months, HDBank submitted a document to the SBV to terminate the implementation of the requirements as prescribed in Article 156 of the Law on Credit Institutions.

V. ENFORCEABLE ARTICLES

The proposed remedial plan in the event of early intervention takes effect from the date of approval by the General Meeting of Shareholders in the Resolution of the General Meeting of Shareholders. The time for amendment and supplementation will be submitted by the Board of Directors to the General Meeting of Shareholders according to regulations every 02 years, or earlier at the request of the SBV.

RESOLUTION

Ref: the policy for investment to increase HDBank's ownership in HD Securities Corporation to make it a subsidiary of HDBank

**THE GENERAL MEETING OF SHAREHOLDERS
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 amending, supplementing, guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and the amending, supplementing, guiding documents;
- Pursuant to the Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);
- Pursuant to the Proposal No. 11/2026/TT-HDQT dated April 23, 2026 on the policy for investment to increase HDBank's ownership in HD Securities Corporation to make it a subsidiary of HDBank;
- Pursuant to the Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,

HEREBY RESOLVES:

- Article 1.** To approve the policy for investment to increase HDBank's ownership in HD Securities Corporation (HDS) to a minimum of 51% and up to 90% of HDS's charter capital, thereby making HDS a subsidiary of HDBank.
- Article 2.** To assign and authorize the Board of Directors to implement the policy, including but not limited to the following:
1. To implement and decide on all matters arising in connection with the policy approved as stated in Article 1.
 2. To determine the timing, method of execution, purchase price, and total investment amount for increasing ownership, in line with HDBank's development strategy and ensuring the highest benefit for HDBank;
 3. To approve contracts, documents, proposals, and carry out all necessary procedures in accordance with applicable laws to implement and complete this investment plan.
 4. To perform other relevant tasks necessary for the implementation of the policy approved as stated in Article 1.
 5. During implementation, depending on specific circumstances, the Board of Directors may authorize the Chief Executive Officer to perform several relevant tasks in accordance with applicable laws, and shall remain responsible to the General Meeting of Shareholders for the implementation results

Article 3. This Resolution takes effect from the signing date and shall expire upon being superseded by another Resolution of the General Meeting of Shareholders.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 3;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and sealed)

KIM BYOUNGHO

No.: 16/2026/NQ-DHDCD

Ho Chi Minh City, April 24, 2026

RESOLUTION

Ref: the plan to increase Charter Capital of HDBank

**THE GENERAL MEETING OF SHAREHOLDERS
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 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. 135/2025/ND-CP dated June 12, 2025, on the financial regime applicable to credit institutions and branches of foreign banks, and on financial supervision and evaluation of investment efficiency of State capital in wholly State-owned credit institutions and credit institutions with State capital contribution;*
- *The Circular No. 50/2025/TT-NHNN dated December 24, 2025, and its amendments and supplements, stipulate the regulations on dossiers, procedures, and processes for approving certain changes to commercial banks and branches of foreign banks;*
- *The Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);*
- *The Proposal No. 12/2026/TT-HDQT dated April 24, 2026 on the plan to increase Charter Capital of HDBank;*
- *The Minutes of HDBank's 2026 Annual General Meeting of Shareholders (fiscal year 2025) dated April 24, 2026,*

HEREBY RESOLVES:

Article 1. To approve the plan to increase Charter Capital of HDBank by up to VND 9,891,278,610,000, specifically:

1. To increase the Charter Capital by VND 2,891,278,610,000 through issuance of shares for conversion of convertible bonds:
 - Conversion price: VND 13,100 per share
 - Number of shares to be issued: 289,127,861 shares

2. To increase the Charter Capital by up to VND 7,000,000,000,000 through private placement of shares:
 - Expected number of shares to be offered in private placement: 700,000,000 shares
 - Pricing principle: The specific offering price shall be determined through direct price negotiations with investors and shall not be lower than the book value of HDBank's shares based on the most recent reviewed or audited consolidated financial statements prior to the date on which the Board of Directors resolves on the share offering.
3. To amend and supplement Clause 1, Article 15 of HDBank's Charter to reflect the new corresponding Charter Capital upon the completion of the Charter Capital increase.

(Details according to the Proposal No. 12/2026/TT-HDQT dated April 23, 2026).

Article 2. To assign and authorize the Board of Directors and the Legal Representative of HDBank to carry out relevant tasks, including but not limited to the followings:

1. To make decisions on the appropriate time to organize the implementation of increasing the Charter capital through the issuance of shares to convert convertible bonds and the private placement of shares;
2. To make decisions on the specific number of shares to be offered in the private placement to each investor;
3. To make decisions on the offering price of privately issued shares to each investor in compliance with legal regulations;
4. To adjust, amend, and supplement the capital increase plan, to determine the specific amount of Charter Capital to be increased based on actual conditions at the time of implementation but should not exceed the expected increase in Charter Capital stated in Section II of the Proposal No. 12/2026/TT-HDQT dated April 23, 2026;
5. To revise the plan for the use of proceeds, if necessary, to align with actual conditions, investment strategy, and development orientation of the Bank;
6. To proactively prepare and submit applications for the issuance of securities to the State Bank of Vietnam, the State Securities Commission, and other competent authorities; and to amend the issuance plan and related documents as requested by such authorities;
7. To determine the appropriate time for the issuance, including supplementing, revising, finalizing, and determining the distribution schedule of shares to ensure that the issuance is carried out legally and properly;
8. To make decisions on the supplements, amendments and completion of all issues and contents of the enclosed capital increase plan (including decisions on contents not presented in this Capital Increase Plan as required by competent state agencies) and to complete other necessary documents as required by state agencies in accordance with the law when carrying out the procedure for increasing the Charter Capital;

9. To carry out procedures for amending the Operating License and relevant contents in the Bank's Charter regarding Charter Capital and the number of shares, based on the new Charter Capital after completion of the share issuance according to the Plan as approved in the Article 1 of this Resolution;
10. To carry out procedures to register for the additional depository of shares with the Vietnam Securities Depository and Clearing Corporation and to apply for additional listing of such shares on the Ho Chi Minh City Stock Exchange in accordance with the actual result of the issuance;
11. To carry out procedures for obtaining approvals from the State Bank, State Securities Commission and other competent authorities in accordance with the law;
12. To carry out other related tasks to implement the Charter Capital increase plan in accordance with the Resolution of the General Meeting of Shareholders.

Article 3. This Resolution takes effect from the signing date.

Member of Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 3;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

(Signed and sealed)

KIM BYOUNGHO