

**NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM**  
HCMC DEVELOPMENT J. S COMMERCIAL BANK  
Số: **353** /2026/CV-HDBank

V/v: Công bố QĐ HĐQT v/v mua lại trái phiếu do HDBank phát hành ra công chúng trong năm 2024  
*Announcement of BOD's Decision on the redemption of bonds offered to the public issued in 2024 by HDBank*

**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 **13** tháng 02 năm 2026  
*Ho Chi Minh City, February 13, 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 Quyết định Hội đồng Quản trị số 11/2026/QĐ-HĐQT ngày 12/02/2026 về việc mua lại trái phiếu do HDBank phát hành ra công chúng trong năm 2024.

*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 BOD's Decision No. 11/2026/QĐ-HĐQT dated February 12, 2026 on the redemption of bonds offered to the public issued in 2024 by HDBank.*

**3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 13/02/2026 tại đường dẫn:**

*The information was published on HDBank's website on February 13, 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:**

- QĐ HĐQT số 11/2026/QĐ-HĐQT ngày 12/02/2026
- BOD's Decision No. 11/QĐ-HĐQT dated February 12, 2026

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

**GIÁM ĐỐC TÀI CHÍNH  
CHIEF FINANCIAL OFFICER**



**PHẠM VĂN ĐÀU**



No.: 11/2026/QĐ-HĐQT

Ho Chi Minh City, February 12, 2026

**DECISION**

*Ref: The redemption of Bonds Offered to the Public Issued in 2024 by Ho Chi Minh City Development Joint Stock Commercial Bank*

**BOARD OF DIRECTORS OF****HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK**

- Pursuant to the provisions of the law and the regulations of Ho Chi Minh City Development Commercial Bank (HDBank);
- Pursuant to Proposal No. 02/2026/TT-TGD-ALM dated February 07, 2026 regarding the redemption of Bonds Offered to the Public issued in 2024 by HDBank;
- Pursuant to the Minutes of the Written Ballot Voting of the Members of the Board of Directors dated February 12, 2026;

**HEREBY DECIDES:**

**Article 1.** To approve the Plan for the Redemption of Bonds Offered to the Public Issued in 2024 by Ho Chi Minh City Development Joint Stock Commercial Bank (details as set out in the attached Appendix).

**Article 2.** To assign and delegate duties to the Chief Executive Officer:

- To direct the relevant units to implement the Bond Redemption Plan approved by the Board of Directors under Article 1;
- To review, approve, and sign all relevant documents and procedures for the implementation of the bond redemption, ensuring compliance with applicable laws and HDBank's internal regulations;
- To reauthorize relevant Division Directors to carry out the assigned tasks and to be responsible for reporting to the Board of Directors on the results after the completion of the bond repurchase.

**Article 3.** This Decision shall become effective from the date of its signing.

Members of the Board of Directors, the Board of Management, and all relevant units and individuals shall be responsible for the execution of this Decision.

**Recipients:**

- Board of Supervisors, Internal Audits;
- As of Article 3
- HDBank Website – Investor Relations;
- Leadership Office.

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

*(Signed and sealed)*

**KIM BYOUNGHO**

## APPENDIX

### PLAN TO REDEEM BONDS OFFERED TO PUBLIC BY HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK IN 2024

#### I. INFORMATION OF REDEEMED BONDS:

<b>1. Issuer</b>	Ho Chi Minh City Development Commercial Joint Stock Bank (Abbreviated as “HDBank”).		
<b>2. Bond Name</b>	Publicly offered bonds issued by HDBank in 2023 (“Bonds”).		
<b>3. Issue and payment Currency</b>	Vietnamese Dong (VND).		
<b>4. Bond Type</b>	The non – convertible, warrant – fee, unsecured, subordinated Bond satisfying the conditions to be included in Issuer’s Tier 2 capital according to current regulations.		
<b>5. Par Value</b>	100,000 VND (One hundred thousand VND) per Bond		
<b>6. Bond Code (Pre-listing)</b>	<b>HDBC7Y202301</b>	<b>HDBC7Y202302</b>	<b>HDBC7Y202303</b>
<b>7. Securities Code / Listed Bond Code</b>	<b>HDB124006</b>	<b>HDB124018</b>	<b>HDB124023</b>
<b>8. Total Quantity of Bonds to be Redeemed (Units)</b>	30,000,000	10,000,000	10,000,000
<b>9. Total Redemption Value at Par (VND)</b>	3,000,000,000,000	1,000,000,000,000	1,000,000,000,000
<b>10. Coupon rate</b>	Interest rate = Reference interest rate + 2.80%/year	Interest rate = Reference interest rate + 2.80%/year	Interest rate = Reference interest rate + 2.80%/year
<b>11. Issue Date</b>	March 27, 2024	August 7, 2024	October 30, 2024
<b>12. Maturity Date</b>	March 27, 2031	August 7, 2031	October 30, 2031
<b>13. Terms and Conditions for Redemption</b>	<p>Pursuant to Article 16.2, Section VI of the Prospectus:</p> <p>“16.2. Redemption on the Redemption Exercise Date</p> <p>a) Subject to compliance with and consistency with applicable laws and regulations, including but not limited to ensuring compliance with prudential ratios and safety limits as prescribed by the State Bank of Vietnam, by delivering a notice to the Bondholders (such notice being irrevocable) in accordance with Clause 16.2(c) below, the Issuer shall have the right to early redemption all, but not part of, the Bonds on the relevant Redemption Exercise Date at a redemption price equal to the par value of the Bonds.</p> <p>b) In the event that the Issuer redeems the Bonds on the Redemption Exercise Date, the Bondholders shall be obliged to sell all of their Bonds to the Issuer</p>		

	<p>and shall receive 100% of the principal amount held by them. Upon such redemption, the Bonds shall be cancelled and any Bond Ownership Certificates relating thereto (if any) shall automatically cease to be valid. From the Record Date of the Final Registration Date until the Redemption Exercise Date, Bondholders shall not be entitled to transfer, discount, pledge, use the Bonds as collateral, create obligations or security interests over the Bonds, or enter into any other civil or commercial transactions relating to the Bonds that result in or may result in a change of ownership of the Bonds.</p> <p>c) For the purpose of redemption on the Redemption Exercise Date as provided for in this Article 16.2, the Issuer shall publish a redemption notice (“Redemption Notice”) on its official website at least fifteen (15) days but no earlier than sixty (60) days prior to the Redemption Exercise Date, or within a specific period as prescribed by applicable laws and the regulations of the Vietnam Securities Depository and Clearing Corporation (VSDC) after the Bonds have been deposited with the VSDC. In the event that a Bondholder does not receive the Redemption Notice not due to the fault of the Issuer and/or the VSDC, or fails to complete the necessary procedures for selling the Bonds back to the Issuer (if any), such Bondholder shall nevertheless remain obliged to sell all Bonds held to the Issuer, and the redemption proceeds shall be credited to the registered account of each Bondholder in accordance with regulations.”</p> <p>The detailed provisions on early redemption are set out in the Prospectus for the public offering of HDBank bonds in 2023.</p>
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## II. INFORMATION OF REDEMPTION:

1. Issuance Tranche	Tranche 1	Tranche 2	Tranche 3
2. Bond Code (Pre-listing)	HDBC7Y202301	HDBC7Y202302	HDBC7Y202303
3. Securities Code / Listed Bond Code	HDB124006	HDB124018	HDB124023
4. Total Quantity of Bonds to be Redeemed (Units)	30,000,000	10,000,000	10,000,000
5. Coupon Payment Date of the Second Coupon Period	March 27, 2026	August 07, 2026	October 30, 2026
6. Exercise Date	March 27, 2026	August 07, 2026	October 30, 2026
7. Timing of the Redemption	In accordance with the provisions of the Prospectus, the regulations of VSDC, and relevant applicable laws.		
8. Early Redemption Price	Equal to the par value.		
9. Redemption Method	The Issuing Organization shall carry out all necessary procedures and make payment of the early redemption amount to the Bondholders in accordance with the provisions set out in the Prospectus, the regulations of the Vietnam Securities Depository and Clearing Corporation (VSDC), and relevant applicable laws.		
10. Funds for Redemption	The source from debt collection of principal/interest of loans financed by the bond issuance capital; Income from other business activities, self-accumulated capital and other lawful sources of funding of HDBank.		