TRANSLATION

HDBank
Committed to your best returns

No.: 1222/2026/CV-HDBank

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ho Chi Minh City, June 10, 2026

NOTICE
On the Public Offering of Bonds – Second Offering

(*Certificate of Registration of Public Offering of Bonds No. 552/GCN-UBCK issued by the Chairperson of the State Securities Commission on December 26, 2025 and Document No. 5014/UBCK-QLCB dated June 05, 2026 of the State Securities Commission regarding the dossier reporting the implementation of the Second Tranche of the Public Offering of HDBank Bonds*)

I. Overview of the Issuer

1. Issuer's name: Ho Chi Minh City Development Joint Stock Commercial Bank ("**HDBank**" or the "**Issuer**")
2. Abbreviated name: HDBank
3. Head office address: No. 25Bis Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City
4. Tel: (028) 62 915 916 Fax: (028) 62 915 900 Website: www.hdbank.com.vn
5. Charter capital: *VND 50,052,763,230,000 (pursuant to Decision No. 4065/QD-NHNN issued by the State Bank of Vietnam on December 30, 2025 regarding the amendment of the charter capital in the License for Establishment and Operation of Ho Chi Minh City Development Joint Stock Commercial Bank).*
6. Stock code: HDB
7. Place of opening current account: State Bank of Vietnam – Transaction Center

   Account number: 119849 (Citad Code: 79321001)
8. Enterprise Registration Certificate No. 0300608092 issued by Ho Chi Minh City Department of Planning and Investment, 1st registration on August 11, 1992, with the 33rd amendment registered on September 5, 2023.

- Main line of business: Other monetary intermediation (Industry Code: 6419).

  Scope of operations of the Bank under the License for Establishment and Operation No. 26/GP-NHNN issued by the State Bank of Vietnam on February 12, 2020 (and its amending and supplementing decisions) is as follows:

  ▪ Receiving demand deposits, term deposits, savings deposits, and other types of deposits;

  ▪ Granting credit in the following forms: Loans; Discount, re-discount of negotiable instruments and other valuable papers; Bank guarantees; Issuance of credit cards; and

Domestic factoring;

- Opening current accounts for customers;
- Providing domestic payment services: Providing payment instruments; Performing payment services for cheques, payment orders, standing orders, direct debits, direct debit authorizations, letters of credit, bank cards, collection, and payment services;
- Opening accounts: Opening accounts at the State Bank of Vietnam; Opening accounts at other credit institutions and foreign bank branches;
- Organizing internal payment systems, participating in the national interbank payment system;
- Cash management services, banking and financial advisory services; asset management and safekeeping services, safe deposit box rental services;
- Corporate finance advisory, advisory on corporate acquisition, sale, consolidation, merger, and investment advisory;
- Participating in bidding, purchasing, and selling Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills, and other valuable papers on the money market;
- Purchasing, selling Government bonds and corporate bonds;
- Money brokerage services;
- Issuing certificates of deposit, promissory notes, bills, and bonds to mobilize capital in accordance with the Law on Credit Institutions, the Law on Securities, Government regulations, and guidelines of the State Bank of Vietnam;
- Borrowing capital from the State Bank of Vietnam in the form of refinancing in accordance with the Law on the State Bank of Vietnam and guidelines of the State Bank of Vietnam;
- Borrowing, lending, depositing, and receiving deposits of funds from credit institutions, foreign bank branches, domestic and foreign financial institutions in accordance with the provisions of law and guidelines of the State Bank of Vietnam;
- Making capital contribution and purchasing shares in accordance with the provisions of law and guidelines of the State Bank of Vietnam;
- Entrusting, receiving entrustment, acting as an agent in fields related to banking operations, insurance business, and asset management in accordance with the provisions of law and guidelines of the State Bank of Vietnam;
- Trading and providing foreign exchange services on the domestic and international markets within the scope prescribed by the State Bank of Vietnam;
- Trading, providing interest rate derivative products;
- Securities custody services;
- Trading purchasing, and selling gold bars;
- E-wallet services;
- Providing commodity price derivative products;

- Investing in Government bond futures contracts;
- Debt purchasing;
- Other business activities related to commercial banking operations in accordance with the provisions of law and regulations of the State Bank of Vietnam, as specified in the decisions amending and supplementing License for Establishment and Operation No. 26/GP-NHNN issued by the State Bank of Vietnam on February 12, 2020.

- Main Products/Services:
    - Commercial Banking activities: including deposit, credit, foreign currency trading, and payment services, and other commercial banking business activities and services;
    - Retail Banking activities: focusing on serving individual customer segments, developing deposit/lending/payment products and services to meet individual financial needs; developing card products.

9. Operation License No. 00019/NH-GP issued by the State Bank of Vietnam on June 6, 1992, which was reissued by the License for Establishment and Operation No. 26/GP-NHNN issued by the State Bank of Vietnam on February 12, 2020, and its amending and supplementing decisions.

II. Purpose of the Offering

The Issuer plans to use all the proceeds from the Bond offering to supplement its Tier-2 capital, improve prudential ratios in banking operations in accordance with regulations of the State Bank of Vietnam, and serve HDBank's customer lending needs.

III. Offering Plan

A. General Information about the Offerings:

1. Bond name: HDBank bonds offered to the public in 2026 (the "**Bonds**").
2. Bond type: Non-convertible, without warrant, unsecured Bonds, which are subordinate debts and satisfy the conditions for inclusion in the Issuer's Tier-2 capital in accordance with applicable law.
3. Bond par value: VND 100,000 (*One hundred thousand Vietnamese dong*) per Bond.
4. Total quantity and value of offered Bonds: The total quantity of offered Bonds is 100,000,000 (*One hundred million*) Bonds, equivalent to the total value of offered Bonds (at par value) of VND 10,000,000,000,000 (*Ten trillion Vietnamese dong*), which is divided into 2 (*Two*) Tranches as follows:

Offering	Bond Code	Bond Term	Expected number of Bonds offered (Bonds)	Value of Bonds offered at par value (VND)
First Tranche	HDBC7Y263301	07 years	25,000,000	2,500,000,000,000
	HDBC8Y263401	08 years	25,000,000	2,500,000,000,000
Second Tranche	HDBC7Y263302	07 years	25,000,000	2,500,000,000,000
	HDBC8Y263402	08 years	25,000,000	2,500,000,000,000
Total			**100,000,000**	**10,000,000,000,000**

The Second Tranche shall only be conducted after the completion of the First Tranche. If the Bonds offered in the First Tranche are not fully distributed, the remaining undistributed Bonds shall be carried over to the Second Tranche for further distribution.

B. Information on Second Tranche:

1. Bond name: HDBank bonds offered to the public in 2026 (the "**Bonds**").

2. Bond type: Non-convertible, without warrant, unsecured Bonds, which are subordinate debts and satisfy the conditions for inclusion in the Issuer's Tier-2 capital in accordance with applicable law.

3. Bond code:

   Bonds with a 07 (*Seven*)-year term shall have the bond code **HDBC7Y263302.**

   Bonds with an 08 (*Eight*)-year term shall have the bond code **HDBC8Y263402.**

4. Bond par value: VND 100,000 (*One hundred thousand Vietnamese dong*) per Bond.

5. Total quantity of offered Bonds: 53,054,000 (*Fifty-three million fifty-four thousand*) Bonds, consisting of 2 Bond codes as follows:

▪ **Bonds HDBC7Y263302: 27,178,000 Bonds**, of which:

  - Expected number of Bonds initially offered in the Second Tranche: 25,000,000 Bonds
  - Number of Bonds of the corresponding term carried over from the First Tranche: 2,178,000 Bonds

▪ **Bonds HDBC8Y263402: 25,876,000 Bonds**, of which:

  - Expected number of Bonds initially offered in the Second Tranche: 25,000,000 Bonds
  - Number of Bonds of the corresponding term carried over from the First Tranche: 876,000 Bonds

6. Total value of bonds offered (*at par value*): VND 5,305,400,000,000 (*Five trillion three hundred five billion four hundred million Vietnamese dong*), consisting of 2 Bond codes as follows:

Bond Code	Value of Bonds offered at par value (VND)
HDBC7Y263302	2,717,800,000,000
HDBC8Y263402	2,587,600,000,000
Total	**5,305,400,000,000**

7. Offering price: 100% of the Bond par value, equivalent to VND 100,000 (*One hundred thousand Vietnamese dong*) per Bond.

8. Interest rate: The interest rate of the Bonds (the "**Interest Rate**") is a floating rate, determined according to the following formula:

   Interest Rate = Reference Interest Rate + Margin

   <u>*In which:*</u>

- "**Margin**" is determined depending on the term of the Bonds:

For HDBC7Y263302 Bonds: The Margin is **2.80% p.a** (*Two point eight percent per annum*).

For HDBC8Y263402 Bonds: The Margin is **2.90% p.a** (*Two point nine percent per annum*).

- **"Reference Rate"** used to determine the Interest Rate for each Interest Period means the average interest rate for 12-month (*Twelve-month*) individual savings deposits in Vietnamese dong, with interest paid at maturity, announced on the official websites ("**websites**") of 04 (*Four*) Vietnamese commercial banks, including: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, and Vietnam Bank for Agriculture and Rural Development (each referred to as a "**Reference Bank**") on the Interest Rate Determination Date. If a website displays multiple locations/regions, the interest rate applicable to the area where the head office of the relevant Reference Bank is located shall prevail. For the avoidance of doubt, if the Reference Rate is not an integer, it shall be rounded to four decimal places after the decimal point.
- "**Interest Period**" means a periodic interval of 01 (*One*) year from the Issue Date of the Bonds.
- "**Interest Rate Determination Date**" means: (i) for the first Interest Period: the opening date for receipt of Bond purchase registrations for the offering; and (ii) for subsequent Interest Periods: the 07th (*Seventh*) business day prior to the first day of each Interest Period.

9. Bond term:

   HDBC7Y263302 Bonds have a term of 07 (*Seven*) years.

   HDBC8Y263402 Bonds have a term of 08 (*Eight*) years.

10. Interest payment period: Bond interest shall be paid in arrears, periodically once (*01*) a year on the dates exactly 01 (*One*) year from the Issue Date of the Bonds.
11. Distribution method: Direct sale to investors at the Head Office, Branches/Transaction Offices of the Issuer, and/or through the Issuance Agent, SSI Securities Corporation.
12. Minimum purchase registration quantity:

- For individual investors: a minimum of 500 (*Five hundred*) Bonds, equivalent to VND 50,000,000 (*Fifty million Vietnamese dong*) at par value.
- For institutional investors: a minimum of 1,000 (*One thousand*) Bonds, equivalent to VND 100,000,000 (*One hundred million Vietnamese dong*) at par value.

For the avoidance of doubt, investors may only register to purchase a whole number of Bonds rounded to the nearest unit digit, subject to a minimum of 500 (*Five hundred*) Bonds for individual investors and a minimum of 1,000 (*One thousand*) Bonds for institutional investors.

13. Bond purchase registration period: from July 1, 2026 to July 24, 2026
14. Bond purchase registration locations:

- <u>Through the Issuer:</u>

Investors may register to purchase Bonds directly at the Head Office and nationwide Branches/Transaction Offices of the Issuer. Detailed addresses of the Head Office and Branches/Transaction Offices are posted on the website: www.hdbank.com.vn/vi/atm-branch

- Through an Issuance Agent:

  Investors may register to purchase Bonds directly at the Head Office and nationwide Branches/Transaction Offices of the Issuing Agent. Detailed addresses of the Head Office and Branches/Transaction Offices are posted on the website: www.ssi.com.vn/mang-luoi

15. Bond payment period: from July 1, 2026 to July 24, 2026
16. Escrow account for receiving Bond subscription payments:
    - Account number: 139000000979
    - Account name: NH THUONG MAI CP PHAT TRIEN TPHCM
    - Opened at: Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch
17. Terms on bond conversion: N/A
18. Terms on warrants attached to the bonds: N/A
19. Other information related to secured bonds: N/A
20. Prospectus disclosure location: The Prospectus and other relevant documents will be made available at:
    - Website of the Issuer: www.hdbank.com.vn
    - Website of the Issuance Agent: www.ssi.com.vn

IV. Related Organizations

1. Advisory Organization, Issuance Agent and Bondholders' Representative:

   SSI Securities Corporation

   Address: 72 Nguyen Hue, Sai Gon Ward, Ho Chi Minh City

   Tel: (028) 38 242 897

   Website: www.ssi.com.vn

2. Auditing Organization:

- *Auditing organization for the 2023 and 2024 Financial Statements*

  PwC (VIETNAM) LIMITED

  Address: 8th Floor, Saigon Tower, 29 Le Duan, Sai Gon Ward, Ho Chi Minh City

  Tel: (028) 38 230 796

  Website: www.pwc.com/vn

- *Auditing organization for the 2025 Financial Statements*

  Deloitte Vietnam Audit Company Limited

  Address: 12th Floor, Diamond Park Plaza Building, 16 Lang Ha, Giang Vo Ward, Ha Noi City

  Tel: (024) 7105 0000

  Website: www.deloitte.com/vn

3. Initial Registration and Depository Agent:

HD Securities Corporation

Address: No. 23 A-B Nguyen Dinh Chieu and 9th Floor, 58 Nguyen Dinh Chieu, Sai Gon Ward, Ho Chi Minh City

Tel: (028) 6283 6888

Website: www.hdbs.vn

Recipient:

- *As above;*
- *Archived at Records Management*

Ho Chi Minh City, June 10, 2026

HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK

CHIEF EXECUTIVE OFFICER

(signed and stamped)

NGUYEN HUU DANG

Note:

The document is made in Vietnamese and English. In the event of any discrepancy or inconsistency in interpretation between the Vietnamese and English versions, the Vietnamese version shall prevail and be used as the legal basis.