TRANSLATION

MINISTRY OF FINANCE
STATE SECURITIES COMMISSION

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 552/GCN-UBCK

Ha Noi, December 26, 2025

CERTIFICATE
Registration of Public Offering of Bonds

CHAIRPERSON OF THE STATE SECURITIES COMMISSION

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15 (hereinafter referred to as the Law on Securities);

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government detailing the implementation of certain articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/ND-CP;

Pursuant to Circular No. 118/2020/TT-BTC dated December 31, 2020, of the Minister of Finance, guiding certain matters on offering and issuance of securities, tender offers, share repurchases, public company registration and public company status cancellation;

Pursuant to Decision No. 686/QD-BTC dated February 28, 2025, of the Ministry of Finance, regulating the functions, duties, powers, and organizational structure of the State Securities Commission;

Considering the dossier for registration of public offering of bonds of Ho Chi Minh City Development Joint Stock Commercial Bank;

Based on the proposal of the Head of the Securities Offering Regulation Department.

HEREBY DECIDES:

Article 1. To issue the Certificate of Registration of Public Offering of Bonds to:

HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK

- Company name in foreign language: HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK;
- Abbreviated company name: HDBANK;
- Head office address: No. 25Bis, Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City, Vietnam;
- Enterprise Registration Certificate No. 0300608092, first issued by the Ho Chi Minh City Department of Planning and Investment on August 11, 1992, with the 33rd amendment registered on September 5, 2023;
- Charter capital: VND 38,594,158,370,000 *(Thirty-eight trillion five hundred ninety-four billion one hundred fifty-eight million three hundred seventy thousand Vietnamese dong).*

Article 2. The bonds of Ho Chi Minh City Development Joint Stock Commercial Bank shall be offered to the public with the following details:

1. Type of securities: 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;

2. Bond par value: VND 100,000/bond *(One hundred thousand Vietnamese dong);*

3. Total number of bonds offered to the public: 100,000,000 bonds *(One hundred million bonds)*, divided into two tranches:

- First tranche: 50,000,000 bonds, including 25,000,000 HDBC7Y263301 bonds and 25,000,000 HDBC8Y263401 bonds;
- Second tranche: 50,000,000 bonds, including 25,000,000 HDBC7Y263302 bonds and 25,000,000 HDBC8Y263402 bonds.

Upon completion of the first tranche, Ho Chi Minh City Development Joint Stock Commercial Bank must report the offering results of the first tranche to the State Securities Commission and supplement the relevant documents related to the second tranche in accordance with regulations.

4. Total value of bonds offered at par value: VND 10,000,000,000,000 *(Ten trillion Vietnamese dong)*;

5. Distribution period:

- First tranche: Within 90 days from the effective date of the Certificate of Registration of Public Offering of Bonds;
- Second tranche: Expected from Quarter II/2026 to Quarter IV/Q2026.

The offering period for the second tranche must not exceed 90 days. The interval between the two tranches shall not exceed 12 months.

6. Distribution method: As specified in the Prospectus;

7. Issuance advisory organization: SSI Securities Corporation.

Article 3. Ho Chi Minh City Development Joint Stock Commercial Bank, organizations, and individuals related to the dossier must comply with Article 11a of the Law on Securities and Clause 1, Article 6 of Decree No. 155/2020/ND-CP dated December 31, 2020, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP dated September 11, 2025.

Article 4. The State Securities Commission shall receive and process the dossier in accordance with Clause 2, Article 11a of the Law on Securities and Point d, Clause 1, Article 6 of Decree No. 155/2020/ND-CP dated December 31, 2020, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP dated September 11, 2025.

Article 5. This Certificate is made in five (05) originals (of which: 01 original is granted to Ho Chi Minh City Development Joint Stock Commercial Bank, 02 originals are archived at the State Securities Commission, 01 original is sent to the Hanoi Stock Exchange, and 01 original is sent to the Vietnam Securities Depository and Clearing Corporation) and takes effect from the date of signing.

P.P. CHAIRPERSON

VICE CHAIRPERSON

(signed and stamped)

Hoang Van Thu

<u>Note:</u>
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.