TRANSLATION

SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

Ho Chi Minh City, on 27 May 2026

UPDATED PROSPECTUS INFORMATION STATEMENT

(Pursuant to the Certificate of registration of public offering of bonds No. 552/GCN-UBCK issued by the Chairperson of the State Securities Commission on 26 December 2025)

I. INTRODUCTION TO THE ISSUER

1. Name of the Issuer *(full name)*: Ho Chi Minh City Development Joint Stock Commercial Bank ("**HDBank**" or the "**Issuer**")
2. Head office address: No. 25Bis Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City
3. Phone number: (028) 62 915 916 Fax: (028) 62 915 900 Website: www.hdbank.com.vn
4. Charter capital: VND 50,052,763,230,000 *(pursuant to Decision No. 4065/QD-NHNN issued by the State Bank of Viet Nam on 30 December 2025 regarding the amendment of the charter capital stated in the Establishment and Operation Licence of Ho Chi Minh City Development Joint Stock Commercial Bank)*
5. Stock code: HDB
6. Payment account maintained at: State Bank of Viet Nam – Transaction Centrer

   Account No.: 119849 (Citad Code: 79321001)
7. Enterprise Registration Certificate: No. 0300608092, initially issued by Ho Chi Minh City Department of Planning and Investment on 11 August 1992, and amended for the 33rd time on 05 September 2023.

- Main business line: Other monetary intermediation *(Business code: 6419)*

  The Bank's operating activities under Establishment and Operation Licence No. 26/GP-NHNN issued by the State Bank of Viet Nam on 12 February 2020 (and the decisions amending and supplementing the same) are as follows:

  - Accepting demand deposits, term deposits, savings deposits and other types of deposits;
  - Extending credit in the following forms: Loans; Discounting, rediscounting negotiable instruments and other valuable papers; Bank guarantees; Issuance of credit cards; Domestic factoring;
  - Opening payment accounts for customers;
  - Providing domestic payment services: Providing payment instruments; Providing payment services for cheques, payment orders, payment authorisations, collections, collection authorisations, letters of credit, bank cards, collection and payment services on behalf of customers;
  - Opening accounts: Opening accounts at the State Bank of Viet Nam; Opening accounts at other credit institutions and foreign bank branches;

- Organising internal payment systems and participating in the national interbank payment system;
- Cash management services; banking and financial advisory services; asset management and safekeeping services; safe deposit box and safe rental services;
- Corporate finance advisory services; advisory services on the purchase, sale, consolidation, and merger of enterprises; and investment advisory services;
- Participating in the bidding, purchase and sale of Treasury bills, negotiable instruments, Government bonds, bills issued by the State Bank of Viet Nam, and other valuable papers on the money market;
- Purchasing and selling Government bonds and corporate bonds;
- Money brokerage services;
- Issuing certificates of deposit, promissory notes, bills, and bonds to raise capital in accordance with the Law on Credit Institutions, the Law on Securities, regulations of the Government, and guidance of the State Bank of Viet Nam;
- Borrowing funds from the State Bank of Viet Nam in the form of refinancing in accordance with the Law on the State Bank of Viet Nam and guidance of the State Bank of Viet Nam;
- Borrowing, lending, placing deposits, and accepting deposits from credit institutions, foreign bank branches, and domestic and foreign financial institutions in accordance with the law and guidance of the State Bank of Viet Nam;
- Making capital contributions and purchasing shares in accordance with the law and guidance of the State Bank of Viet Nam;
- Acting as principal or agent, accepting mandates, and providing agency services in areas related to banking activities, insurance business, and asset management in accordance with the law and guidance of the State Bank of Viet Nam;
- Trading and providing foreign exchange services in the domestic market and international market within the scope prescribed by the State Bank of Viet Nam;
- Trading and providing interest rate derivative products;
- Securities depository services;
- Trading in the purchase and sale of gold bullion;
- Electronic wallet services;
- Providing commodity price derivative products;
- Investing in Government bond futures contracts;
- Debt purchase;
- Other business activities related to the operations of a commercial bank in accordance with the law and regulations of the State Bank of Viet Nam, as provided in the decisions amending and supplementing Establishment and Operation Licence No. 26/GP-NHNN issued by the State Bank of Viet Nam on 12 February 2020.

- Principal products/services:
  - Commercial banking activities: including capital mobilisation, credit activities, foreign exchange trading and payment services, and other commercial banking business activities and services;
  - Retail banking activities: focusing on serving all segments of the population; developing products and services as capital mobilisation/lending/payment to meet the financial needs of individual customers; and developing card products.

8. Establishment and Operation Licence: Operating Licence No. 00019/NH-GP issued by the State Bank of Viet Nam on 06 June 1992, and subsequently replaced by Establishment and Operation Licence No. 26/GP-NHNN issued by the State Bank of Viet Nam on 12 February 2020 and the decisions amending and supplementing the same.

II. APPROVED OFFERING PLAN

Pursuant to Resolution No. 209/2025/NQ-HDQT dated 27 October 2025 of the Board of Directors of Ho Chi Minh City Development Joint Stock Commercial Bank regarding the approval of the Issuance plan, the Plan for use of proceeds, and the repayment plan for the proceeds raised from the public offering of HDBank Bonds in 2026;

Pursuant to the Certificate of registration of public offering of bonds No. 552/GCN-UBCK issued by the Chairperson of the State Securities Commission on 26 December 2025 (**"Certificate of registration of offering"**);

Accordingly, the Bond offering plan has been approved with the following information:

1. Bond name: HDBank Bonds offered to the public in 2026 ("**Bonds**").
2. Type of Bonds: Non-convertible, without warrant, unsecured Bonds, which are subordinate debts and satisfy the conditions for inclusion in Issuer's Tier-2 capital in accordance with applicable law.
3. Par value of the Bonds: VND 100,000 *(One hundred thousand Vietnamese dong)* per Bond.
4. Total number and value of Bonds offered: The total number of Bonds offered is 100,000,000 *(One hundred million)* Bonds, corresponding to a total offering value of Bonds (at par value) of VND 10,000,000,000,000 *(Ten trillion Vietnamese dong)*, divided into 02 *(Two)* Offerings as follows:

Bond offering	Bond code	Bond term	Expected number of Bonds offered (Bonds)	Value of Bonds offered at par value (VND)
First Offering	HDBC7Y263301	07 years	25,000,000	2,500,000,000,000
	HDBC8Y263401	08 years	25,000,000	2,500,000,000,000
Second Offering	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 Offering shall only be conducted after the completion of the first Offering. In the event that the first Offering is not fully distributed, the undistributed Bonds shall be transferred to the second Offering for continued distribution.

5. Distribution period:

- The First Offering: Within 90 days from the effective date of the Certificate of registration of offering;
- The Second Offering: Expected from Quarter II/2026 to Quarter IV/2026.

The offering period for the second Offering shall not exceed 90 days. The interval between the first Offering and the second Offering shall not exceed 12 months.

6. Distribution method: (i) Direct sale to investors at the Issuer's Head Office and Branches/Transaction offices; and (ii) distribution through the issuing Agent, SSI Securities Corporation.

7. Issuance consulting organisation: SSI Securities Corporation.

III. RESULTS OF THE FIRST OFFERING

1. Number of Bonds issued in the first Offering: 46,946,000 Bonds, of which:

Bond code to be offered	Expected number of Bonds offered (Bonds)	Number of Bonds successfully distributed (Bonds)	Number of undistributed Bonds (Bonds)	Bond distribution rate
HDBC7Y263301	25,000,000	22,822,000	2,178,000	91.29%
HDBC8Y263401	25,000,000	24,124,000	876,000	96.50%
Total	**50,000,000**	**46,946,000**	**3,054,000**	**93.89%**

2. Completion date of the first Offering: 20 March 2026.

3. Information on the use of proceeds raised from the first Offering: The entire amount of proceeds raised from the first Offering has been utilised by the Issuer to supplement its Tier 2 capital, improve prudential ratios in banking operations in accordance with the regulations of the State Bank of Viet Nam, and serve HDBank's customer lending needs in accordance with the purposes and timeline previously disclosed, specifically as follows:

Unit: VND billion

No.	Allocation of capital use sectors	Planned for Quarter II/2026	Actual utilisation (as of 29 April 2026)
1	Manufacturing	500	500
2	Agriculture, rural areas	500	300
3	Consumption	1,000	894.6
4	Trade, services	3,000	3,000
Total		**5,000**	**4,694.6**

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IV. CHANGES TO THE PROSPECTUS *(issued under the Certificate of registration of public offering of bonds No. 552/GCN-UBCK dated 26 December 2025)*

The Prospectus for the public offering of Bonds dated 22 December 2025, approved under the Certificate of Registration of offering ("**Prospectus**"), has been updated and supplemented with certain information in this Updated Prospectus Information Statement ("**Updated Prospectus Information Statement**"). Except for the information set out in this Updated Prospectus Information Statement, there have been no changes to the information relating to the Issuer, the Bonds, and the Terms and Conditions of the Bonds as presented in the Prospectus.

A. Update of information in Section IV: "STATUS AND CHARACTERISTICS OF THE ISSUER" of the Prospectus

1. General information on the Issuer

- **Charter capital:** *VND 50,052,763,230,000 (pursuant to Decision No. 4065/QD-NHNN issued by the State Bank of Viet Nam on 30 December 2025 regarding the amendment of the charter capital stated in the Establishment and Operation Licence of Ho Chi Minh City Development Joint Stock Commercial Bank).*

2. Summary of the formation and development of the Issuer

After more than 30 years of operation, HDBank has become one of the mid-sized joint stock commercial banks in Viet Nam. As of 31 March 2026, the Bank had 01 Head office, 02 Representative offices (including 01 Northern regional representative office in Hanoi and 01 Representative office in Myanmar), 87 Branches, and 288 Transaction offices in provinces and cities nationwide. The Bank and its subsidiaries had a total of 18,465 employees.

Significant milestones since the issuance date of the Prospectus:

2025

- In 2025, HDBank recorded profit before tax of VND 21,346 billion, an increase of 27.6% compared to the previous year. ROE continued to remain at a high level of 25.3%, ranking among the leading banks in the industry.
- As of 31 December 2025, HDBank's total assets reached VND 931,104 billion, representing an increase of 33.5% compared to the same period of the previous year.

2026

- In Quarter I/2026, HDBank recorded profit before tax of VND 6,107 billion, an increase of 14.04% compared to the same period of the previous year. ROE continued to remain at a high level of 24.29%, ranking among the leading banks in the industry.
- As of 31 March 2026, HDBank's total assets reached VND 984,216 billion, representing an increase of 5.70% since the beginning of the year.

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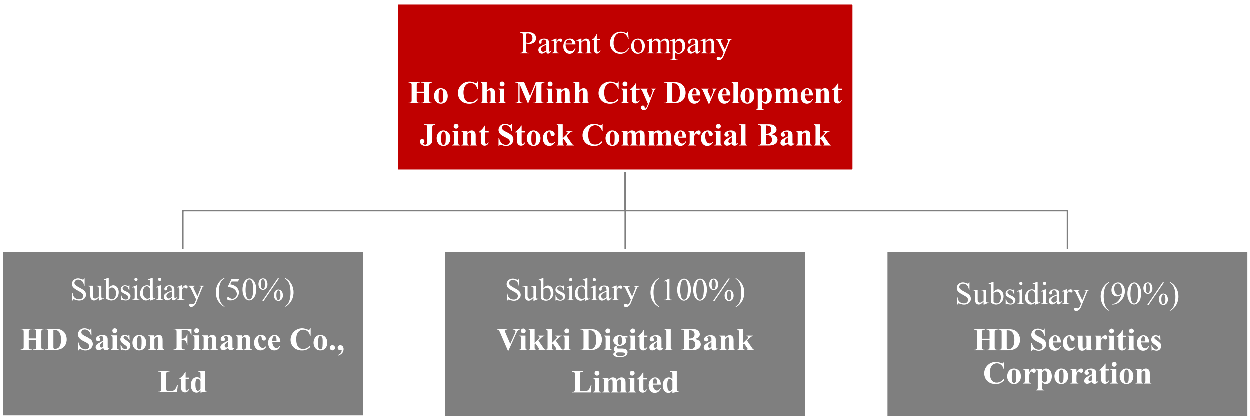
3. Organisational structure of the Issuer

Figure 1: Organisational structure of HDBank as of 22 May 2026



Source: HDBank

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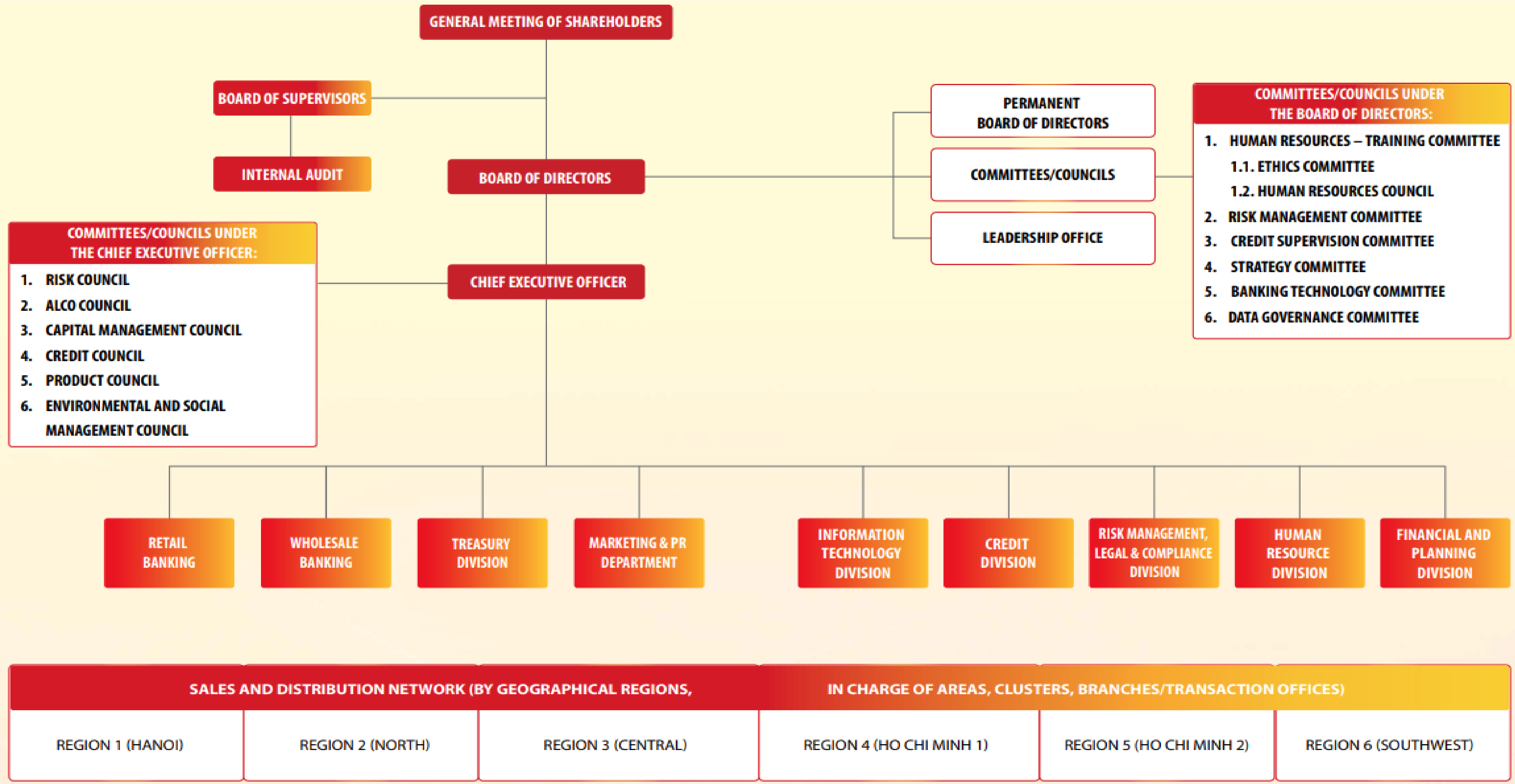
4. Corporate governance structure and management organisation of the Issuer

Figure 2: Corporate governance structure and management organisation of HDBank



Source: HDBank

5. Information on the parent company, subsidiaries of the Issuer, companies exercising control or holding controlling shares in the Issuer, and companies controlled by the Issuer or in which the Issuer holds controlling shares or capital contributions

The list of companies during 2024, 2025 and up to the present time, together with specific information as of the most recent holding date, includes:

5.1. Information on the parent company of the Issuer

None.

5.2. Information on the subsidiaries of the Issuer

Table 1: List of HDBank's subsidiaries as of 22 May 2026

No.	Name of Company /Bank	Date of establishment under the Certificate of Business Registration/ Establishment and Operation Licence	Principal business activities	Date	HDBank's ownership interest in the company	Company's ownership interest in HDBank
1	HD SAISON Finance Co., Ltd	08 May 2007, pursuant to Establishment and Operation Licence No. 05/GP-NHNN issued by the State Bank of Viet Nam and the amending and supplementing documents	Finance / Banking	31 December 2024	50%	0%
				31 December 2025	50%	0%
				22 May 2026	50%	0%
2	Vikki Digital Bank Limited (“**Vikki Bank**”)	27 March 1992, pursuant to Establishment and Operation Licence No. 0009/NH-GP issued by the State Bank of Viet Nam and the amending and supplementing documents	Finance / Banking	31 December 2024 (*)	0%	0%
				31 December 2025	100%	0%
				22 May 2026	100%	0%
3	HD Securities Corporation (“**HDS**”)	28 December 2006, pursuant to Establishment and Operation Licence No. 47/UBCK-GPHDKD issued by the State Securities Commission and the amending and supplementing documents thereto	Securities	31 December 2024	29.99%	0%
				31 December 2025	29.99%	0%
				22 May 2026 (**)	90%	0%

Source: HDBank

(*)As of this date, Vikki Bank was not yet a subsidiary of HDBank. Effective 17 January 2025, DongA Commercial Joint Stock Bank (the predecessor of Vikki Bank) was subject to compulsory transfer to HDBank pursuant to Decision No. 116/QD-NHNN issued by the State Bank of Viet Nam.

(**)As of 31 December 2024 and 31 December 2025, HDS was not yet a subsidiary of HDBank. Pursuant to the matters approved under General Meeting of Shareholders Resolution No. 15/2026/NQ-DHDCD dated 24 April 2026 and Board of Directors Resolution No. 09/2026/NQ-HDQT dated 28 April 2026, on 22 May 2026 HDBank disclosed information regarding the completion of the transaction increasing its ownership interest in HDS to 90%. Accordingly,

HDS became a subsidiary of HDBank and HDS's financial statements will be consolidated into HDBank's consolidated financial statements commencing from Quarter II/2026.

5.3. Information on companies exercising control or holding controlling shares in the Issuer

None.

5.4. Information on companies controlled by the Issuer or in which the Issuer holds controlling shares or capital contributions

None.

6. Information on changes in the charter capital of the Issuer

HDBank was established in 1989 with an initial charter capital of VND 3,000,000,000. Since its establishment, HDBank has not carried out any reduction in charter capital. Through various capital increases, HDBank has currently increased its charter capital to VND 50,052,763,230,000.

Details of HDBank's charter capital increases since the issuance of the Prospectus are presented below:

Date of capital increase	Charter capital before increase (VND)	Amount of capital increase (VND)	Charter capital after increase (VND)	Method of capital increase	Approving authority
December/ 2025	38,594,158,370,000	11,578,247,500,000	50,052,763,230,000	Issuance of shares for dividend payment and issuance of shares to increase share capital from equity sources	State Bank of Viet Nam, State Securities Commission

Source: HDBank

7. Information on outstanding securities

7.1. Common shares

Table 3: Shareholding structure of HDBank as of 29 April 2026

No.	Shareholders	Number of shareholders	Number of shares obtained	Ownership interest (%)
1	**Treasury shares**	**0**	**0**	**0,00**
2	**Domestic**	**37,370**	**3,916,541,545**	**78.25**
a	Domestic individuals	37,178	2,245,967,759	44.87
b	Domestic organisations	192	1,670,573,786	33.38
3	**Foreign countries**	**830**	**1,088,734,778**	**21.75**
a	Foreign individuals	669	8,162,150	0.16
b	Foreign organisations, of which:	161	1,080,572,628	21.59

	Economic organisations in which foreign investors hold more than 50% of the charter capital	*13*	*195,222,809*	*3.90*
	Total	**38,200**	**5,005,276,323**	**100.00**

Source: HDBank's shareholder list provided by VSDC as of 29 April 2026

7.2. Preferred shares

None.

7.3. Other securities

7.3.1. Bonds offered to public

- Outstanding publicly offered bonds as of 29 April 2026: VND 14,226 billion
- Characteristics: non-convertible bonds, not accompanied by warrants, unsecured, constituting subordinated debt and satisfying the conditions for inclusion in the Issuer's Tier 2 capital.

7.3.2. Bonds issued privately

- Outstanding privately issued bonds as of 29 April 2026: VND 50,011 billion
- Characteristics:
  + VND 22,576 billion consists of non-convertible bonds, not accompanied by warrants, unsecured, and not constituting subordinated debt of the Issuer;
  + VND 23,101 billion consists of non-convertible bonds, not accompanied by warrants, unsecured, and constituting subordinated debt of the Issuer;
  + VND 4,334 billion consists of convertible bonds, convertible into common shares, unsecured and not accompanied by warrants.

8. Business activities

8.1. Characteristics of business activities

8.1.1. Types of products and services

a) Revenue structure:

Table 4: Revenue structure of HDBank (Parent company)

Unit: VND billion

Items	2024		2025		% increase/ decrease	Quarter I/2026	
	Value	Percentage	Value	Percentage		Value	Percentage
Interest income and similar income	51,954	89.01%	61,577	85.58%	18.52%	18,136	91.67%
Income from service activities	2,391	4.10%	4,724	6.57%	97.57%	736	3.72%

Income from foreign exchange trading activities	2,498	4.28%	3,250	4.52%	30.10%	724	3.66%
Income from trading securities	412	0.71%	673	0.94%	63.35%	14	0.07%
Income from investment securities	298	0.51%	952	1.32%	219.46%	43	0.22%
Income from other activities	567	0.97%	765	1.06%	34.92%	127	0.64%
Income from capital contributions and share investments	250	0.43%	9	0.01%	-96.40%	4	0.02%
Total income from business activities	**58,370**	**100.00%**	**71,950**	**100.00%**	**23.27%**	**19,784**	**100.00%**

Source: HDBank

Table 5: Revenue structure of HDBank (Consolidated)

Unit: VND billion

Items	2024		2025		% increase/ decrease	Quarter I/2026	
	Value	Percentage	Value	Percentage		Value	Percentage
Interest income and similar income	57,996	88.61%	67,992	85.08%	17.24%	19,917	90.76%
Income from service activities	3,296	5.04%	5,698	7.13%	72.88%	971	4.42%
Income from foreign exchange trading activities	2,508	3.83%	3,252	4.07%	29.67%	725	3.30%
Income from trading securities	412	0.63%	673	0.84%	63.35%	14	0.06%
Income from investment securities	298	0.46%	952	1.19%	219.46%	43	0.20%
Income from other activities	870	1.33%	1,026	1.28%	17.93%	185	0.84%
Income from capital contributions and	72	0.11%	319	0.40%	343.06%	89	0.41%

Items	2024		2025		% increase/ decrease	Quarter I/2026	
	Value	Percentage	Value	Percentage		Value	Percentage
share investments							
Total income from business activities	**65,452**	**100.00%**	**79,912**	**100.00%**	**22.09%**	**21,944**	**100.00%**

Source: HDBank

b) *Net income structure:*

Table 6: Net income structure of HDBank (Parent company)

Unit: VND billion

Items	2024		2025		% increase/ decrease	Quarter I/2026	
	Value	Percentage	Value	Percentage		Value	Percentage
Net interest income	25,409	92.14%	28,964	81.64%	13.99%	6,901	86.00%
Net income from service activities	516	1.87%	3,156	8.90%	511.63%	615	7.66%
Net income from foreign exchange trading activities	857	3.11%	1,356	3.82%	58.23%	349	4.35%
Net (loss)/gain from trading securities	69	0.25%	639	1.80%	826.09%	(6)	-0.07%
Net income from investment securities	68	0.25%	856	2.41%	1,158.82%	49	0.61%
Income from capital contributions and share investments	250	0.91%	9	0.03%	-96.40%	4	0.05%
Net income from other activities	408	1.48%	499	1.41%	22.30%	112	1.40%
Total net operating income	**27,577**	**100.00%**	**35,479**	**100.00%**	**28.65%**	**8,024**	**100.00%**

Source: HDBank's audited separate financial statements for 2024, 2025, and HDBank's separate financial statements for Quarter I/2026

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Table 7: Net income structure of HDBank (Consolidated)

Unit: VND billion

Items	2024		2025		% increase/ decrease	Quarter I/2026	
	Value	Percentage	Value	Percentage		Value	Percentage
Net interest income	30,857	90.67%	34,746	81.38%	12.60%	8,483	85.23%
Net income from service activities	1,417	4.16%	4,126	9.66%	191.18%	847	8.51%
Net income from foreign exchange trading activities	844	2.48%	1,272	2.98%	50.71%	322	3.24%
Net (loss)/gain from trading securities	69	0.20%	639	1.50%	826.09%	(6)	-0.06%
Net income from investment securities	68	0.20%	856	2.00%	1,158.82%	49	0.49%
Income from capital contributions and share investments	72	0.21%	319	0.75%	343.06%	89	0.89%
Net income from other activities	706	2.07%	737	1.73%	4.39%	169	1.70%
Total net operating income	**34,032**	**100.00%**	**42,695**	**100.00%**	**25.46%**	**9,953**	**100.00%**

Source: HDBank's audited consolidated financial statements for 2024, 2025, and HDBank's consolidated financial statements for Quarter 1/2026

8.1.2. Capital mobilisation activities

The Bank is focusing on exploiting the domestic market, and the current mobilised *VND billion* capital sources of HDBank are mainly from the domestic market, with an average consolidated proportion of 95.28%. The foreign capital mobilisation market accounts for an average proportion of 4.72%.

a) Mobilised capital sources:

According to the consolidated financial statements for Quarter I/2026, the total main mobilised capital of HDBank as of 31 March 2026 reached VND 878,272 billion, increasing by 5.97% compared to the end of 2025, primarily concentrated in funding from customer deposits and issuance of valuable papers, accounting for approximately 82.60% of total mobilised capital.

Table 8: Structure and proportion of mobilised capital (Parent company)

Unit: VND billion

Items	31 December 2024		31 December 2025		% increase/ decrease	31 March 2026	
	Value	Percentage	Value	Percentage		Value	Percentage
I. Types							
Deposits and borrowings from the Government and the State Bank of Viet Nam	15	0.00%	11,426	1.40%	76,073.33 %	8	0.00%
Deposits and borrowings from other credit institutions	97,368	15.95%	165,739	20.28%	70.22%	150,114	17.30%
Customer deposits	437,505	71.67%	560,714	68.63%	28.16%	621,549	71.64%
Issuance of valuable papers	75,560	12.38%	79,189	9.69%	4.80%	95,893	11.05%
Total	**610,448**	**100.00%**	**817,068**	**100.00%**	**33.85%**	**867,564**	**100.00%**
II. Domestic/Foreign countries							
Domestic	584,613	95.77%	778,879	95.33%	33.23%	827,862	95.42%
Foreign countries	25,835	4.23%	38,189	4.67%	47.82%	39,702	4.58%
Total	**610,448**	**100.00%**	**817,068**	**100.00%**	**33.85%**	**867,564**	**100.00%**

Source: HDBank

Table 9: Structure and proportion of mobilised capital (Consolidated)

Unit: VND billion

Items	31 December 2024		31 December 2025		% increase/ decrease	31 March 2026	
	Value	Percentage	Value	Percentage		Value	Percentage
I. Types							
Deposits and borrowings from the Government and the State Bank of Viet Nam	15	0.00%	11,426	1.38%	76,073.33 %	8	0.00%
Deposits and borrowings from other credit institutions	99,461	16.09%	169,207	20.42%	70.12%	152,777	17.40%

Customer deposits	437,505	70.76%	560,714	67.66%	28.16%	621,549	70.77%
Issuance of valuable papers	81,350	13.16%	87,434	10.55%	7.48%	103,938	11.83%
Total	**618,331**	**100.00%**	**828,781**	**100.00%**	**34.04%**	**878,272**	**100.00%**
II. Domestic/Foreign countries							
Domestic	590,620	95.52%	787,259	94.99%	33.29%	837,257	95.33%
Foreign countries	27,711	4.48%	41,522	5.01%	49.84%	41,015	4.67%
Total	**618,331**	**100.00%**	**828,781**	**100.00%**	**34.04%**	**878,272**	**100.00%**

Source: HDBank

b) Capital mobilisation from issuance of valuable papers:

According to the consolidated financial statements for Quarter I/2026, the total outstanding balance of issued valuable papers as of 31 March 2026 reached VND 103,938 billion, accounting for 11.83% of total mobilised capital. This not only helps supplement medium- and long-term funding sources corresponding to lending needs, ensures safe and efficient business operations, but also enables HDBank to diversify its funding products to enhance its competitiveness, and serves as a measure of the Bank's reputation, position, and brand in the market.

c) Capital mobilisation from customer deposits:

Customer deposits have always accounted for the largest proportion of total mobilised capital, representing an average of more than 69% of HDBank's total mobilised capital (consolidated) during the period of 2024 – 2025. Customer deposit mobilisation has grown continuously and stably, ensuring funding sources for credit activities and investment activities. As of 31 March 2026, total customer deposits in HDBank's consolidated financial statements reached VND 621,549 billion, increasing by 10.85% compared to the end of 2025 and accounting for 70.77% of total mobilised capital.

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Table 10: Structure of customer deposits (Parent company)

No.	Items	31 December 2024	31 December 2025	31 March 2026
	Total customer deposits (VND billion)	**437,505**	**560,714**	**621,549**
1	**By customer type (%)**	**100.00%**	**100.00%**	**100.00%**
-	Individuals(*)	76.10%	79.46%	83.11%
-	Organisations	23.90%	20.54%	16.89%
2	**By maturity (%)**	**100.00%**	**100.00%**	**100.00%**
-	Demand deposits	11.73%	10.61%	8.25%
-	Term deposits	15.02%	12.42%	10.68%
-	Savings deposits	73.03%	76.68%	80.92%
-	Escrow deposits	0.13%	0.12%	0.08%
-	Special-purpose deposits	0.10%	0.18%	0.07%
3	**By currency (%)**	**100.00%**	**100.00%**	**100.00%**
-	VND	99.12%	97.73%	97.31%
-	Foreign currencies	0.88%	2.27%	2.69%

Source: HDBank

(*)Figures as of 31 December 2025, 31 March 2026 include individuals and household businesses (as disclosed in the notes to the audited separate financial statements for 2025 of HDBank and the separate financial data of HDBank as of 31 March 2026).

Table 11: Structure of customer deposits (Consolidated)

No.	Items	31 December 2024	31 December 2025	31 March 2026
	Total customer deposits (VND billion)	**437,505**	**560,714**	**621,549**
1	**By customer type (%)**	**100.00%**	**100.00%**	**100.00%**
-	Individuals(*)	76.10%	79.46%	83.11%
-	Organisations	23.90%	20.54%	16.89%
2	**By maturity (%)**	**100.00%**	**100.00%**	**100.00%**
-	Demand deposits	11.73%	10.61%	8.25%
-	Term deposits	15.02%	12.42%	10.68%
-	Savings deposits	73.03%	76.68%	80.92%
-	Escrow deposits	0.12%	0.12%	0.08%
-	Special-purpose deposits	0.10%	0.18%	0.07%
3	**By currency (%)**	**100.00%**	**100.00%**	**100.00%**

-	VND	99.12%	97.73%	97.31%
-	Foreign currencies	0.88%	2.27%	2.69%

Source: HDBank

(*)Figures as of 31 December 2025, 31 March 2026 include individuals and household businesses (as disclosed in the notes to the audited consolidated financial statements for 2025 of HDBank and the consolidated data of HDBank as of 31 March 2026).

With regard to the structure of customer deposits by maturity, based on consolidated data, deposits from individual customers and household businesses account for a significant proportion of total customer deposits (83.11% as of 31 March 2026), consistent with HDBank's retail banking development strategy in recent years.

In terms of maturity, according to consolidated data, term deposits (including savings deposits) have accounted for a large proportion, representing over 88% of total customer deposits during the period of 2024 – 2025, ensuring the stability of funding sources for the entire system. As of 31 March 2026, demand deposits accounted for 8.25% and term deposits (including savings deposits) accounted for 91.60% of total customer deposits.

With regard to currency, consolidated data shows that VND deposits have consistently accounted for a significantly higher proportion than foreign currency deposits (over 98% of total customer deposits during the period of 2024 – 2025). As of 31 March 2026, total VND deposits reached VND 604,850 billion, increasing by 10.38% compared to the end of 2025 and accounting for 97.31% of total customer deposits.

Table 12: Customer deposits by currency (Parent company)

Unit: VND billion

Items	**31 December 2024**	**31 December 2025**	**% increase/ decrease**	**31 March 2026**
VND	433,635	547,959	26.36%	604,850
Foreign currency	3,870	12,756	229.61%	16,699
Total	**437,505**	**560,714**	**28.16%**	**621,549**

Source: HDBank

Table 13: Customer deposits by currency (Consolidated)

Unit: VND billion

Items	**31 December 2024**	**31 December 2025**	**% increase/ decrease**	**31 March 2026**
VND	433,635	547,959	26.36%	604,850
Foreign currency	3,870	12,756	229.61%	16,699
Total	**437,505**	**560,714**	**28.16%**	**621,549**

Source: HDBank

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8.1.3. Credit activities

a) *Scale, structure and credit growth:*

HDBank's credit growth has increased steadily over the years. As of 31 March 2026, total outstanding credit exposure based on consolidated data of HDBank reached VND 635,085 billion (an increase of 8.00% compared to the end of 2025), including VND 14,921 billion in credit exposure through investment in bonds issued by domestic economic organisations. With a view to sustainable development, HDBank determines that credit growth must be closely linked with capital mobilisation activities, while also developing services and strictly controlling credit quality, and always ensuring compliance with regulations of the State Bank of Viet Nam.

In terms of loan maturities:

As of 31 March 2026, medium- and long-term loans based on consolidated data of HDBank reached VND 308,165 billion, accounting for 49.69% of total customer loan portfolio, an increase of 9.89% compared to the end of 2025. Meanwhile, short-term loans as of 31 March 2026 amounted to VND 311,999 billion (equivalent to 50.31% of total customer loan portfolio), increasing by 7.63% compared to the end of 2025. In addition to implementing credit products tailored to customer needs, the balance between funding sources and loan maturities has always been a key focus of HDBank to ensure safety and liquidity in its business operations.

Table 14: Customer loan outstanding by maturity (Parent company)

Unit: VND billion

No.	Items	31 December 2024		31 December 2025(*)		% increase/ decrease	31 March 2026(*)	
		Value	Percentage	Value	Percentage		Value	Percentage
1	Short-term loans	219,624	53.17%	281,510	51.35%	28.18%	303,616	50.95%
2	Medium-term loans	127,570	30.88%	166,725	30.41%	30.69%	174,698	29.32%
3	Long-term loans	65,900	15.95%	99,992	18.24%	51.73%	117,600	19.73%
	Total	**413,094**	**100.00%**	**548,227**	**100.00%**	**32.71%**	**595,914**	**100.00%**

Source: HDBank

(*) *Including customer loan outstanding and outstanding receivables from debt purchase activities by maturity*

Table 15: Customer loan outstanding by maturity (Consolidated)

Unit: VND billion

No.	Items	31 December 2024		31 December 2025(*)		% increase/ decrease	31 March 2026(*)	
		Value	Percentage	Value	Percentage		Value	Percentage
1	Short-term loans	227,159	52.67%	289,874	50.83%	27.61%	311,999	50.31%

No.	Items	31 December 2024		31 December 2025(*)		% increase/ decrease	31 March 2026(*)	
		Value	Percentage	Value	Percentage		Value	Percentage
2	Medium-term loans	138,248	32.05%	180,431	31.64%	30.51%	190,565	30.73%
3	Long-term loans	65,900	15.28%	99,992	17.53%	51.73%	117,600	18.96%
	Total	**431,306**	**100.00%**	**570,297**	**100.00%**	**32.23%**	**620,164**	**100.00%**

Source: HDBank

(*) Including customer loan outstanding and outstanding receivables from debt purchase activities by maturity

With regard to lending by industry sector:

By economic sector, loans for individuals and household businesses have consistently accounted for a large proportion of HDBank's total loan portfolio. As of 31 March 2026, based on consolidated data, loans for individuals and household businesses accounted for 28.47% of total outstanding loans. This is consistent with HDBank's orientation toward retail banking and SME development, promoting ecosystem customers, supply chain financing, and partner platform linkages. The Bank also diversifies its sales channels through its App and the new HDBank website based on an E-commerce mindset. In addition, HDBank has developed a lending strategy that directs credit flows to sectors that are drivers of economic growth, such as agriculture and rural development, SMEs, supply chain financing, green credit, and tourism.

Since 2018, HDBank has been a pioneer in implementing green credit programs, supporting the development of high-tech agriculture, renewable energy projects, and environmentally friendly production plans. During the period of 2024 – 2025, HDBank continued to take the lead in financing renewable energy projects, implementing green credit products, and applying technological solutions to reduce environmental impacts, particularly carbon emissions. Green finance is not only a trend but also HDBank's commitment to developing renewable energy projects and improving environmental quality of life, effectively integrating with business operations to bring long-term value to stakeholders and the community.

Table 16: Customer loan outstanding by business sector (Parent company)

Unit: VND billion

No.	Items	31 December 2024		31 December 2025(*)		% increase/ decrease	31 March 2026(*)	
		Value	Percentage	Value	Percentage		Value	Percentage
1	Activities involving employment in households, and the production of goods and services for household consumption.	141,407	34.23%	145,615	26.56%	2.98%	152,294	25.56%

No.	Items	31 December 2024		31 December 2025(*)		% increase/ decrease	31 March 2026(*)	
		Value	Percentage	Value	Percentage		Value	Percentage
2	Agriculture, forestry and fishing	2,996	0.73%	4,596	0.84%	53.40%	4,099	0.69%
3	Manufacturing	18,627	4.51%	20,338	3.71%	9.19%	20,837	3.50%
4	Real estate business activities	68,292	16.53%	81,626	14.89%	19.52%	83,737	14.05%
5	Construction	42,190	10.21%	72,652	13.25%	72.20%	76,722	12.87%
6	Production and distribution of electricity, gas, hot water, steam and air conditioning	7,052	1.71%	6,203	1.13%	-12.04%	8,678	1.46%
7	Wholesale and retail trade; repair of automobiles, motorcycles, motorbikes and other motor vehicles(**)	68,168	16.50%	104,072	18.98%	52.67%	116,721	19.59%
8	Accommodation and catering services	9,570	2.32%	8,563	1.56%	-10.52%	11,444	1.92%
9	Transportation, warehousing(***)	7,706	1.87%	25,143	4.59%	226.28%	24,912	4.18%
10	Financial and insurance activities	30,707	7.43%	44,812	8.17%	45.93%	50,694	8.51%
11	Others	16,378	3.96%	34,606	6.31%	111.30%	45,775	7.68%
Total		**413,094**	**100.00%**	**548,227**	**100.00%**	**32.71%**	**595,914**	**100.00%**

Source: HDBank

(*) Including customer loan outstanding and outstanding receivables from debt purchase activities by business sector

(**) Wholesale and retail trade; repair of motor vehicles, motorcycles, and other motor vehicles as presented in the audited separate financial statements for 2025 and the separate financial statements for Quarter I/2026 of HDBank

(***) Transportation and warehousing as presented in the audited separate financial statements for 2025 and the separate financial statements for Quarter I/2026 of HDBank

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Table 17: Customer loan outstanding by business sector (Consolidated)

Unit: VND billion

No.	Items	31 December 2024		31 December 2025(*)		% increase/ decrease	31 March 2026(*)	
		Value	Percentage	Value	Percentage		Value	Percentage
1	Activities involving employment in households, and the production of goods and services for household consumption.	159,619	37.01%	167,685	29.40%	5.05%	176,544	28.47%
2	Agriculture, forestry and fishing	2,996	0.69%	4,596	0.81%	53.40%	4,099	0.66%
3	Manufacturing	18,627	4.32%	20,338	3.57%	9.19%	20,837	3.36%
4	Real estate business activities	68,292	15.83%	81,626	14.31%	19.52%	83,737	13.50%
5	Construction	42,190	9.78%	72,652	12.74%	72.20%	76,722	12.37%
6	Production and distribution of electricity, gas, hot water, steam and air conditioning	7,052	1.64%	6,203	1.09%	-12.04%	8,678	1.40%
7	Wholesale and retail trade; repair of automobiles, motorcycles, motorbikes and other motor vehicles(**)	68,168	15.81%	104,072	18.25%	52.67%	116,721	18.82%
8	Accommodation and catering services	9,570	2.22%	8,563	1.50%	-10.52%	11,444	1.85%
9	Transportation, warehousing(***)	7,706	1.79%	25,143	4.41%	226.28%	24,912	4.02%
10	Financial and insurance activities	30,707	7.12%	44,812	7.86%	45.93%	50,694	8.17%
11	Others	16,378	3.80%	34,606	6.07%	111.30%	45,775	7.38%
Total		**431,306**	**100.00%**	**570,297**	**100.00%**	**32.23%**	**620,164**	**100.00%**

Source: HDBank

(*) Including customer loan outstanding and outstanding receivables from debt purchase activities by business sector
(**) Wholesale and retail trade; repair of motor vehicles, motorcycles, motorbikes, and other motor vehicles as presented in the audited consolidated financial statements for 2025 and the consolidated financial statements for Quarter I/2026 of HDBank
(***) Transportation and warehousing as presented in the audited consolidated financial statements for 2025 and the consolidated financial statements for Quarter I/2026 of HDBank

b) Guarantee activities:

Guarantee activities are part of HDBank's credit granting activities. As of 31 March 2026, HDBank's outstanding guarantees reached VND 36,563 billion, decreasing by 17.27% compared to the end of 2025.

c) Loan quality:

With regard to credit outstanding classification, HDBank places special emphasis on controlling loan quality. This is one of the key criteria for assessing business performance and the sustainable growth capability of HDBank. As of 31 March 2026, the non-performing loan (NPL) ratio (in accordance with Circular No. 31/2024/TT-NHNN) based on consolidated data was maintained at a safe level of 1.86% of total outstanding credit (compared to 1.66% as of 31 December 2025).

Table 18: Classification of customer loan quality (Parent company)

Unit: VND billion

Items	31 December 2024		31 December 2025(*)		% increase/ decrease	31 March 2026(*)	
	Value	Percentage	Value	Percentage		Value	Percentage
Standard debt	386,327	93.52%	519,158	94.70%	34.38%	568,514	95.40%
Special-mentioned debt	19,557	4.73%	17,267	3.15%	-11.71%	13,502	2.27%
Substandard debt	3,406	0.82%	3,217	0.59%	-5.55%	3,990	0.67%
Doubtful debt	1,589	0.38%	5,106	0.93%	221.33%	4,264	0.72%
Loss debt	2,214	0.54%	3,479	0.63%	57.14%	5,644	0.95%
Total	**413,094**	**100.00%**	**548,227**	**100.00%**	**32.71%**	**595,914**	**100.00%**

Source: HDBank

(*) Including classification of customer loan outstanding and outstanding receivables from debt purchase activities

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Table 19: Classification of customer loan quality (Consolidated)

Unit: VND billion

Items	31 December 2024		31 December 2025(*)		% increase/ decrease	31 March 2026(*)	
	Value	Percentage	Value	Percentage		Value	Percentage
Standard debt	401,835	93.17%	538,183	94.37%	33.93%	589,008	94.98%
Special-mentioned debt	20,915	4.85%	18,793	3.30%	-10.15%	15,522	2.50%
Substandard debt	4,200	0.97%	4,017	0.70%	-4.36%	4,915	0.79%
Doubtful debt	1,967	0.46%	5,500	0.96%	179.61%	4,731	0.76%
Loss debt	2,389	0.55%	3,803	0.67%	59.19%	5,989	0.97%
Total	**431,306**	**100.00%**	**570,297**	**100.00%**	**32.23%**	**620,164**	**100.00%**

Source: HDBank

(*) Including classification of customer loan outstanding and outstanding receivables from debt purchase activities

Table 20: Loan loss provisions for customer loans (Parent company)

Unit: VND billion

As of date	31 December 2024	31 December 2025(*)	% increase/ decrease	31 March 2026(*)
Specific provision	2,022	2,516	24.43%	2,505
General provision	3,165	4,085	29.07%	4,427
Total	**5,188**	**6,601**	**27.24%**	**6,932**

Source: HDBank

(*) Including loan loss provisions for customer loans and provisions for risks related to debt purchase activities

Table 21: Loan loss provisions for customer loans (Consolidated)

Unit: VND billion

As of date	31 December 2024	31 December 2025(*)	% increase/ decrease	31 March 2026(*)
Specific provision	2,578	3,230	25.29%	3,354
General provision	3,301	4,249	28.72%	4,606
Total	**5,879**	**7,479**	**27.22%**	**7,960**

Source: HDBank

(*) Including loan loss provisions for customer loans and provisions for risks related to debt purchase activities

d) Capital adequacy ratio:

The consolidated minimum capital adequacy ratio (CAR) of HDBank as of 31 March 2026 was 16.16%, and as of 31 December 2025 was 16.72%. This ratio has consistently complied with the current regulations of the State Bank of Viet Nam over the years.

Table 22: Capital adequacy ratio (Parent company)

Unit: VND billion

Items	31 December 2024	31 December 2025	% increase/ decrease	31 March 2026
Own funds	**82,053**	**110,789**	**35.02%**	**117,284**
Tier 1 capital	53,339	73,604	37.99%	78,158
Tier 2 capital	30,619	39,090	27.67%	41,031
Deductions from own funds	1,905	1,904	-0.05%	1,904
Total risk-weighted assets	**602,788**	**676,586**	**12.24%**	**746,362**
Minimum capital adequacy ratio	**13.61%**	**16.37%**	**20.28%**	**15.71%**

Source: HDBank; ratios calculated in accordance with Circular No. 41 and Circular No. 22/2023/TT-NHNN dated 29 December 2023 amending and supplementing a number of provisions of Circular No. 41

Table 22: Capital adequacy ratio (Consolidated)

Unit: VND billion

Items	31 December 2024	31 December 2025	% increase/ decrease	31 March 2026
Own funds	**87,255**	**117,422**	**34.57%**	**124,287**
Tier 1 capital	54,362	75,487	38.86%	80,262
Tier 2 capital	32,893	41,936	27.49%	44,025
Deductions from own funds	-	-	-	-
Total risk-weighted assets	**621,842**	**702,000**	**12.89%**	**769,082**
Minimum capital adequacy ratio	**14.03%**	**16.72%**	**19.17%**	**16.16%**

Source: HDBank; ratios calculated in accordance with Circular No. 41 and Circular No. 22/2023/TT-NHNN dated 29 December 2023 amending and supplementing a number of provisions of Circular No. 41

8.1.4. Foreign exchange and payment activities

a) Foreign exchange trading activities:

The main foreign currencies traded by HDBank include USD, EUR, GBP, JPY, AUD, CAD, CNY, SGD, THB, etc. The primary purpose of foreign exchange trading activities is to serve customers' international payment needs, conduct exchange rate arbitrage trading, and manage the Bank's foreign currency position. In 2025, consolidated income from foreign exchange trading of HDBank reached VND 3,252 billion, an increase of 29.67% compared to 2024, and net income reached VND 1,272 billion, an increase of 50.71% compared to 2024. In Quarter I/2026, consolidated income and net income from foreign exchange trading activities reached VND 725 billion and VND 322 billion, respectively.

Table 24: Foreign exchange trading activities (Parent company)

Unit: VND billion

Items	2024	2025	% increase/ decrease	Quarter I/2026
Income from foreign exchange trading activities	2,498	3,250	30.10%	724
Expenses from foreign exchange trading activities	1,641	1,894	15.42%	375
Net income from foreign exchange trading activities	**857**	**1,356**	**58.23%**	**349**

Source: HDBank

Table 25: Foreign exchange trading activities (Consolidated)

Unit: VND billion

Items	2024	2025	% increase/ decrease	Quarter I/2026
Income from foreign exchange trading activities	2,508	3,252	29.67%	725
Expenses from foreign exchange trading activities	1,664	1,980	18.99%	403
Net income from foreign exchange trading activities	**844**	**1,272**	**50.71%**	**322**

Source: HDBank

b) Domestic payment activities:

In 2025, the number of domestic payment transactions of HDBank (including Citad, VCB Money, BIDV Epay, and Napas 247) reached 238,648,521transactions, an increase of 66.14% compared to 2024; payment turnover reached VND 24,032,125 billion, an increase of 69.19% compared to 2024. In Quarter I/2026, the number of domestic payment transactions of HDBank reached 85,466,396 transactions, and domestic payment turnover reached VND 6,737,947 billion, increasing by 79.97% and 63.59%, respectively, compared to the same period in 2025.

c) International payment activities:

In 2025, the number of international payment and trade finance transactions of HDBank reached 60,637 transactions, an increase of 3.45% compared to 2024; payment turnover reached approximately USD 17.51 billion, an increase of 7.89% compared to 2024. In Quarter I/2026, the number of international payment and trade finance transactions reached 14,711 transactions; payment turnover reached more than USD 4.65 billion.

8.1.6. Other business activities

a) Financial investment activities:

Through the promotion of business activities, HDBank is one of the active and regular members in the market. In 2025, HDBank ranked among the Top 2 Outright Government bond trading members on the Hanoi Stock Exchange, Top 3 best Outright quoting market makers by Viet Nam Bond Market Association (VBMA), and was officially approved as a special trading member for private placement bonds on the Viet Nam Stock Exchange (VNX) and the Hanoi Stock Exchange (HNX). In addition, HDBank is one of the active members contributing to the development of the Government bond trading market in particular and the financial market in general. The Bank's investment portfolio and trading volume of valuable papers are diversified in terms of instruments and maturities, enhancing its market position and reputation.

As of 31 March 2026, the total value of securities investments and long-term capital contributions on a consolidated basis reached VND 92,353 billion, of which investment and trading activities in bonds and certificates of deposit issued by domestic credit institutions accounted for VND 52,321 billion, and investment and trading in Government bonds accounted for VND 23,860 billion, representing 56.65% and 25.84% of the total investment portfolio, respectively. Profit from securities investment and trading activities reached VND 43 billion.

Table 26: Financial investment activities (Parent company)

Unit: VND billion

Items	31 December 2024		31 December 2025		% increase/ decrease	31 March 2026	
	Value	Percentage	Value	Percentage		Value	Percentage
Total securities investments	**70,800**	**97.23%**	**77,435**	**97.48%**	**9.37%**	**91,102**	**97.85%**
Government bonds(*)	36,199	49.71%	23,421	29.49%	-35.30%	23,860	25.63%
Bonds and certificates of deposit issued by other domestic credit institutions	27,949	38.38%	36,288	45.68%	29.84%	52,321	56.20%
Bonds issued by domestic economic organisations	6,425	8.82%	17,726	22.32%	175.89%	14,921	16.03%
Equity securities issued by domestic economic organisations	227	0.31%	-	0.00%	-100.00%	-	0.00%
Other long-term investment capital contributions	2,019	2.77%	1,998	2.52%	-1.04%	1,998	2.15%
Total	**72,819**	**100.00%**	**79,433**	**100.00%**	**9.08%**	**93,100**	**100.00%**

Source: HDBank's audited separate financial statements for 2024 and 2025, and HDBank's separate financial statements for Quarter I/2026

(*) Government bonds include: (i) Government bonds; and/or (ii) Bonds issued by Viet Nam Development Bank and guaranteed by the Government; and/or (iii) Treasury bills issued by the State Bank of Viet Nam

Table 27: Financial investment activities (Consolidated)

Unit: VND billion

Items	31 December 2024		31 December 2025		% increase/ decrease	31 March 2026	
	Value	Percentage	Value	Percentage		Value	Percentage
Total securities investments	**70,800**	**98.78%**	**77,435**	**98.52%**	**9.37%**	**91,102**	**98.65%**
Government bonds(*)	36,199	50.50%	23,421	29.80%	-35.30%	23,860	25.84%
Bonds and certificates of deposit issued by other domestic credit institutions	27,949	38.99%	36,288	46.17%	29.84%	52,321	56.65%
Bonds issued by domestic economic organisations	6,425	8.96%	17,726	22.55%	175.89%	14,921	16.16%
Equity securities issued by domestic economic organisations	227	0.32%	-	0.00%	-100.00%	-	0.00%
Other long-term investment capital contributions	876	1.22%	1,166	1.48%	33.11%	1,251	1.35%
Total	**71,676**	**100.00%**	**78,601**	**100.00%**	**9.66%**	**92,353**	**100.00%**

Source: HDBank's audited consolidated financial statements for 2024 and 2025, and HDBank's consolidated financial statements for Quarter I/2026

(*) Government bonds include: (i) Government bonds; and/or (ii) Bonds issued by Viet Nam Development Bank and guaranteed by the Government; and/or (iii) Treasury bills issued by the State Bank of Viet Nam

d) Consumer finance activities

In 2025, HD SAISON achieved positive business results, including profit after tax of over VND 1,098 billion, an increase of 13.32% compared to 2024; credit outstanding reached VND 22,070 billion, an increase of 21.18% compared to 2024, making a significant contribution to HDBank's consumer lending activities.

As of 31 March 2026, HD SAISON's total assets reached VND 25,207 billion, of which customer loans reached VND 24,250 billion, increasing by 3.93% and 9.88%, respectively, compared to the end of 2025, and fully complied with SBV regulations on operational safety. In particular, the capital adequacy ratio (CAR) was consistently maintained at a high level; as of 31 March 2026, the CAR stood at 23.57%, and the non-performing loan ratio was controlled at 7.17%.

8.2. Assets

8.2.1. Tangible fixed assets

Table 28: Details of tangible fixed assets (Parent company)

Unit: VND billion

Assets	31 December 2024			31 December 2025			31 March 2026		
	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value
Buildings and structures	594	180	414	661	200	461	661	207	454
Machinery and equipment	469	225	244	520	265	255	551	276	275
Transportation means	478	327	151	532	354	177	547	367	180
Management equipment and tools	311	272	39	318	279	39	332	286	46
Other tangible fixed assets	30	16	14	41	20	22	41	21	20
Total	**1,881**	**1,020**	**861**	**2,072**	**1,118**	**954**	**2,132**	**1,157**	**975**

Source: HDBank

Table 29: Details of tangible fixed assets (Consolidated)

Unit: VND billion

Assets	31 December 2024			31 December 2025			31 March 2026		
	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value
Buildings and structures	594	180	414	661	200	461	661	207	454
Machinery and equipment	469	225	244	520	265	255	551	276	275
Transportation means	478	327	151	532	354	177	547	367	180
Management equipment and tools	413	348	65	415	357	58	418	355	63
Other tangible fixed assets	30	16	14	41	20	22	41	21	20
Total	**1,984**	**1,096**	**887**	**2,169**	**1,196**	**973**	**2,219**	**1,226**	**993**

Source: HDBank

8.2.2. Intangible fixed assets

Table 30: Details of intangible fixed assets (Parent company)

Unit: VND billion

Assets	31 December 2024			31 December 2025			31 March 2026		
	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value
Land use rights with a definite term	116	17	99	116	19	97	116	19	97
Land use rights with an indefinite term	612	0	612	612	0	612	612	0	612
Computer software	522	358	164	623	447	176	626	473	153
Other intangible fixed assets	1	0	1	1	0	1	1	0	1
Total	**1,250**	**375**	**876**	**1,351**	**466**	**885**	**1,355**	**492**	**863**

Source: HDBank

Table 31: Details of intangible fixed assets (Consolidated)

Unit: VND billion

Assets	31 December 2024			31 December 2025			31 March 2026		
	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value
Land use rights with a definite term	116	17	99	116	19	97	116	19	97
Land use rights with an indefinite term	612	0	612	612	0	612	612	0	612
Computer software	563	396	167	664	486	178	667	512	155

Other intangible fixed assets	1	0	1	1	0	1	1	0	1
Total	**1,291**	**413**	**878**	**1,392**	**505**	**887**	**1,396**	**532**	**864**

Source: HDBank

8.3. Risk management and capital preservation

8.3.3. Risk management orientation for 2026

In 2026, risk management continues to be identified as a strategic priority, aiming to optimise operational efficiency on a technology-based foundation. The Bank focuses on implementing, refining, and applying IRB models, IFRS 9, and early warning systems (EWS) to enhance the quality of credit-granting decisions, strengthen early identification of signs of asset quality deterioration, and optimise provisioning in accordance with actual risk levels.

In parallel with full compliance with the regulations of the State Bank of Viet Nam, the Bank proactively moves closer to higher international standards through the application of RORWA/RAROC indicators in capital allocation, thereby optimising return on capital in line with risk appetite. At the same time, fraud prevention systems continue to be strengthened, enabling real-time detection and prevention of abnormal activities, fraud, and attacks.

In addition, the Bank prioritises enhancing ESG risk management and cybersecurity capabilities, thereby strengthening resilience and ensuring safe and sustainable operations in the context of digital transformation. Internal control activities are reinforced, while risk culture is widely disseminated to all employees, gradually making risk management a core competitive advantage.

The Bank has complied with the requirements of Circular No. 41/2016/TT-NHNN and Circular No. 13/2018/TT-NHNN, creating an important foundation for enhancing its risk management capabilities in line with international standards. On that basis, the Bank is proactively developing a roadmap for calculating the capital adequacy ratio in accordance with Circular No. 14/2025/TT-NHNN, while assessing impacts and strengthening its Internal Control System in accordance with Circular No. 83, which will take effect on 01 July 2026.

This is a strategic step aimed at further enhancing governance capabilities, strengthening resilience against risks, and gradually completing the governance framework in accordance with Basel III standards, consistent with the State Bank of Viet Nam's orientation for the development of the banking sector through 2030.

8.4. Markets of operation

8.4.1. Network of branches, Transaction offices and Representative offices

After more than 30 years of operation, HDBank has become one of the mid-sized joint stock commercial banks in Viet Nam. As of 31 March 2026, the Bank had 01 Head office, 02 Representative offices (including 01 Northern regional representative office in Hanoi and 01 Representative office in Myanmar), 87 Branches and 288 Transaction offices in provinces and cities nationwide. The Bank and its subsidiaries had a total of 18,465 employees.

8.4.3. Position of the Issuer in the industry

b) HDBank's market share in the banking industry:

Table 32: HDBank's market share in the banking industry as of 31 December 2025

Unit: VND billion

Items	Total assets	Equity	Customer loans(*)	Customer deposits
HDBank	**931,104**	**78,286**	**546,371**	**560,714**
HDBank's market share in the banking industry	4.40%	4.40%	3.86%	4.38%
HDBank's ranking in the banking industry	#8	#8	#10	#10

Source: Data aggregated and calculated from the audited consolidated financial statements for 2025 of public joint stock commercial banks based on the FiinPro-X database

(*) *Figures do not include loan loss provisions for customer loans.*

8.5. Projects for business development

Information on certain projects that have been and are being implemented by HDBank to develop its business activities is as follows:

Table 33: Information on implemented and ongoing business development projects

No.	Project Name / Description	Implementation progress	Assessment of the Project's impact on HDBank's business activities
1	Kiosk Banking - Optimisation of the Branch and ATM Network	Completed nationwide network planning and put the Kiosk model into operation in densely populated urban areas.	Contributes to transforming the service model toward greater efficiency - streamlined operations. Optimises operating costs and enhances service capacity at physical customer touchpoints, particularly in strategic growth areas (Ho Chi Minh City, Hanoi, and surrounding areas).
2	ESG governance and sustainable finance advisory project	The project is currently in the acceptance and handover phase and is expected to be completed in Quarter II/2026.	Contributes to enhancing HDBank's reputation and market position, and attracting long-term investors focused on sustainable development through the establishment of a comprehensive ESG strategy and governance system across the Bank, strengthening ESG risk management effectiveness, improving the green and sustainable finance framework, and implementing advanced ESG reporting tools.
3	Rural banking coverage expansion program	The program is currently being implemented. Rollout across the	One of the programs reflecting the strategic orientation of "financial inclusion." In addition to expanding access to banking services in rural areas, the program enables HDBank to unlock new growth

No.	Project Name / Description	Implementation progress	Assessment of the Project's impact on HDBank's business activities
		HDBank system commenced in December 2024 and has continued to date.	opportunities, diversify its customer portfolio, and promote healthy credit growth.
4	Industry solutions program for priority sectors	Implemented throughout the HDBank system. Guidance has been issued on industry-specific customer approaches for sectors (agriculture, healthcare, education, energy, transportation, textiles and garments, and consumer goods).	This program creates a deep competitive advantage. Designing specialised financial solutions tailored to the characteristics of each key sector in line with the Bank's strategic orientation enables HDBank to optimise its credit structure, achieve effective growth, manage industry-specific risks. Industry-focused product packages and business programs are developed flexibly and aligned with the business cycles and cash flow structures of enterprises operating in the Bank's key sectors, including Logistics, Construction, FMCG, Agriculture, and Livestock Farming. This tailored approach not only helps customers optimise funding costs and improve business cash flows but also creates a differentiated competitive advantage for HDBank in the financial market, while enhancing its position as a banking partner supporting national economic development in key economic sectors.
5	Expansion of the VCF (Value Chain Finance)	The value chain platform has gone live and has been expanded to priority sectors. Supply chain data has been integrated - connecting upstream - downstream ecosystem.	This is a pioneering program in the Bank's strategy of providing comprehensive services across the corporate value chain. Supply chain financing products continue to be tailored and refined for each key sector and each value chain of reputable anchor enterprises in the market. Combined with Platform-based supply chain financing solutions, the program is positioned as a "digital financial ecosystem" that seamlessly connects capital flows among the Bank, anchor enterprises, and their respective ecosystems. VCF enables HDBank not only to provide financing to principal enterprises but also to extend services to suppliers, distributors, agents, and business partners. As a result, the Bank enhances its ability to retain large corporate clients while effectively serving satellite SMEs - a source of high-quality CASA deposits and credit growth.
6	Special Customers (Priority Banking)	The Priority Banking business model has been implemented across all business units throughout the HDBank system.	This segment generates significant financial and brand value for the Bank. The program helps HDBank retain customers with high customer lifetime value (CLV), increase non - interest income, and enhance its professional and premium image in the financial market.

No.	Project Name / Description	Implementation progress	Assessment of the Project's impact on HDBank's business activities
7	Strategic partner development	The solution package has been completed and deployed nationwide.	This is a strategic program aimed at expanding the customer base through an integrated ecosystem of products - services connecting corporate customers and individual customers. The program not only helps increase CASA from corporate customers but also builds strong relationships with business owners, creating momentum for the development of wealth management, card, and digital banking businesses. It is one of the Bank's model cross-selling initiatives, aimed at increasing customer lifetime value (CLV) and reducing customer acquisition costs (CAC).
8	CASA Growth	The program is being implemented on an ongoing basis.	This is a key objective of strategy to optimise funding costs. Increasing CASA not only helps improve NIM but also supports the expansion of credit activities, the development of retail/corporate banking products and services, and the maintenance of a stable liquidity base for the Bank's business operations.

Source: HDBank

8.6. Business strategy

8.6.2. <u>Key objectives under the business strategy for 2026</u>

- ***Objective 1 – HDBank remains committed to becoming a leading bank in innovation and digital transformation***

  In 2026, HDBank will focus on developing digital financial products, services and solutions, accelerating the application of technology, optimising operational processes, and continuously enhancing customer experience.

- ***Objective 2 – Enhancing governance standards and system safety***

  HDBank will continue to comprehensively develop its risk management framework, ensure legal compliance, improve product and information transparency, and further strengthen system safety and data security standards.

  The objective is to establish HDBank as a trusted long-term financial partner for customers, investors, regulators and employees.

- ***Objective 3 – Placing customers at the centre of every business decision***

  In 2026, HDBank will implement service standards consistently across the organisation and promote the personalisation of financial solutions to meet the actual needs of each customer segment. Dedication is reflected not only in service quality but also in the responsibility to accompany customers throughout their financial journey, helping them grow safely, efficiently and sustainably.

- ***Objective 4 – Responsible and people-centred business operations***

  HDBank remains committed to a sustainable growth strategy closely linked to social responsibility. Business activities must be transparent, responsible and aligned with customers' financial capabilities.

At the same time, HDBank will continue to make positive contributions to the community through social welfare, financial education programmes, in line with its philosophy of ethical - responsible business development.

- ***Objective 5 – Strengthening people engagement for sustainable development***

  HDBank consistently focuses on building a fair and professional working environment, creating opportunities for employees to develop long-term careers, contribute meaningfully and grow professionally.

  HDBank recognises people as its most valuable resource, and human capital development as one of its three strategic pillars, alongside the capital and technology pillars.

9. Information on major shareholders holding 10% or more of the charter capital

As of 29 April 2026, HDBank had 01 major shareholder that is an organisation, with the following information:

Name of major shareholder	**:**	**Sovico Holdings Company**
Year of establishment	:	2008
Enterprise Registration Certificate	:	Enterprise Registration Certificate No. 0103028102 issued by Hanoi Authority for Planning and Investment on 25 November 2008, as first issued, and its subsequent amendments.
Nationality	:	Vietnamese
Head office address	:	Room 1102, 11th Floor, Pacific Place Building, 83B Ly Thuong Kiet, Cua Nam Ward, Hanoi
Charter capital	:	VND 5,000,000,000,000
Legal representative	:	Mr. Pham Khac Dung, Chairperson of the Board of Directors and General Director
Authorised representative at HDBank	:	None
Number of shares held in HDBank by the Major Shareholder	:	500,140,707 shares, representing 9.99% of the charter capital and voting rights
Number of shares held in HDBank by related Persons of the Major Shareholder	:	- Mr. Pham Khac Dung, Chairperson of the Board of Directors and General Director, holding 54,441,226 shares, representing 1.09% of the charter capital - Mr. Chu Viet Cuong, Manager, holding 7,494 shares, representing 0.0001% of the charter capital - Mr. Nguyen Canh Son, Manager, holding 1,384,235

			shares, representing 0.03% of the charter capital
Related interests in HDBank	:	-	Material contracts, transactions being performed, or entered into but not yet performed, between the authorised representative of the Major Shareholder and their related persons with HDBank: None
		-	No interests in conflict with HDBank

Source: HDBank

10. Information on members of the Board of Directors, Board of Management, Board of Supervisors, Chief Financial Officer and Chief Accountant

10.1. Board of Directors

10.1.1. (Mr.) Kim Byoungho – Chairman of the Board of Directors, Independent member of the Board of Directors

- Number of HDBank shares held by the member as of 29 April 2026: 275,728 shares, representing 0.0055% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Directors during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
7,480	515	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.1.2. (Ms.) Nguyen Thi Phuong Thao – Permanent Vice Chairwoman of the Board of Directors

- Number of HDBank shares held by the member as of 29 April 2026: 169,574,091 shares, representing 3.3879% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 1,384,235 shares, representing 0.0277% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Directors during 2025 and the first three months of 2026 in accordance with

the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		**Other benefits**	
2025 (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
3,129	1,291	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.1.3. (Mr.) Luu Duc Khanh – Vice Chairman of the Board of Directors

- Number of HDBank shares held by the member as of 29 April 2026: 13,351,889 shares, representing 0.2668% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Directors during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		**Other benefits**	
2025 (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
738	560	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.1.4. (Mr.) Nguyen Thanh Do – Vice Chairman of the Board of Directors

- Number of HDBank shares held by the member as of 29 April 2026: 420,195 shares, representing 0.0084% of the charter capital.

- Number of HDBank shares held by the member's related persons as of 29 April 2026: 138,420 shares, representing 0.0028% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Directors during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
2,991	1,175	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: None.

10.1.5. <u>(Mr.) Pham Quoc Thanh – Vice Chairman of the Board of Directors</u>

- Number of HDBank shares held by the member as of 29 April 2026: 10,561,732 shares, representing 0.2110% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 127 shares, representing 0.0000% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025(*) (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
4,586	1,917	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

(*) The basic remuneration for 2025 includes the remuneration of the Chief Executive Officer and the remuneration of the Vice Chairman of the Board of Directors as reported in the audited consolidated financial statements for 2025

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.1.6. (Mr.) Le Manh Dung – Independent member of the Board of Directors

- Number of HDBank shares held by the member as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Directors during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
2,133	758	None	None

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: None.

10.2. Board of Supervisors

10.2.1. (Mr.) Dao Duy Tuong – Chief of Board of Supervisors

- Number of HDBank shares held by the member as of 29 April 2026: 124,167,780 shares, representing 2.4807% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 7,527,196 shares, representing 0.1504% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Supervisors during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
5,852	2,632	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.2.2. (Ms.) Duong Thi Thu – Member of Board of Supervisors

- Number of HDBank shares held by the member as of 29 April 2026: 47,983 shares, representing 0.0010% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Supervisors during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
1,819	796	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.2.3. (Ms.) Bui Thi Kieu Oanh – Member of Board of Supervisors

- Number of HDBank shares held by the member as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Supervisors during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
1,665	729	None	None

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.2.4. (Mr.) Nguyen Le Hieu – Member of Board of Supervisors

- Number of HDBank shares held by the member as of 29 April 2026: 1,107,389 shares, representing 0.0221% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Supervisors during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
1,696	746	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: None.

10.3. Board of Management, Chief Financial Officer and Chief Accountant

10.3.1. (Mr.) Nguyen Huu Dang – Chief Executive Officer

- Number of HDBank shares held by the member as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025(*) (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
2,877	2,331	None	None

(*) Basic remuneration for 2025 includes remuneration as Vice Chairman of the Board of Directors and remuneration as Chief Executive Officer, as disclosed in the audited consolidated financial statements for 2025

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal

banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.3.2. (Mr.) Tran Hoai Nam – Deputy Chief Executive Officer

- Number of HDBank shares held by the member as of 29 April 2026: 4,321,881 shares, representing 0.0863% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 10,959 shares, representing 0.0002% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Management during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		**Other benefits**	
2025 (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
2,936	1,652	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.3.3. (Mr.) Nguyen Minh Duc – Deputy Chief Executive Officer

- Number of HDBank shares held by the member as of 29 April 2026: 699,742 shares, representing 0.0140% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 3,600 shares, representing 0.0001% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Management during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		**Other benefits**	
2025 (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
3,134	1,574	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: None.

10.3.4. (Mr.) Nguyen Van Hao – Deputy Chief Executive Officer

- Number of HDBank shares held by the member as of 29 April 2026: 599,587 shares, representing 0.0120% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Management during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
2,740	1,605	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.3.5. (Mr.) Tran Thai Hoa – Deputy Chief Executive Officer

- Number of HDBank shares held by the member as of 29 April 2026: 1,120,521 shares, representing 0.0224% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the member of the Board of Management during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
2,431	1,297	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio

			corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.3.6. <u>(Mr.) Dam The Thai – Deputy Chief Executive Officer</u>

- Number of HDBank shares held by the member as of 29 April 2026: 729,726 shares, representing 0.0146% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		**Other benefits**	
2025(*) (VND million)	**The first three months of 2026 (VND million)**	**ESOP (shares)**	**Dividends**
1,410	886	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

(*)Basic remuneration for 2025 was calculated from the date of appointment as Deputy Chief Executive Officer, effective from 01 June 2025, as disclosed in the audited consolidated financial statements for 2025

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: None.

10.3.7. <u>(Mr.) Pham Van Dau – Chief Financial Officer</u>

- Number of HDBank shares held by the member as of 29 April 2026: 194,638,356 shares, representing 3.8887% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 11,100 shares, representing 0.0002% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the Chief Financial Officer during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
1,959	580	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

10.3.8. (Ms.) Ho Dang Hoang Quyen – Chief Accountant

- Number of HDBank shares held by the member as of 29 April 2026: 12,706 shares, representing 0.0003% of the charter capital.
- Number of HDBank shares held by the member's related persons as of 29 April 2026: 0 shares, representing 0% of the charter capital.
- Related interests in HDBank: Remuneration and other benefits received by the Chief Accountant during 2025 and the first three months of 2026 in accordance with the Bank's regulations. The remuneration and other benefits received from HDBank during 2025 and the first three months of 2026 are as follows:

Basic remuneration		Other benefits	
2025 (VND million)	The first three months of 2026 (VND million)	ESOP (shares)	Dividends
2,769	1,244	None	Entitled to dividends in accordance with the Bank's annual dividend distribution ratio corresponding to the number of shares held

- Conflicting interests with HDBank: None.
- Outstanding liabilities to HDBank as of 29 April 2026: No liabilities other than personal banking products - services, specifically a credit card facility with a credit limit in accordance with the product terms.

11. Dividend policy

Pursuant to the Resolution of the Annual General Meeting of Shareholders No. 07/2026/NQ-DHDCD dated 24 April 2026, Retained earnings available for the payment of dividends for 2025 amounted to VND 14,136,046 million. However, HDBank has not yet adopted a specific dividend distribution plan. The dividend rate and method of payment will be proposed by the Board of Directors to the General Meeting of Shareholders in writing for approval at an appropriate time to align with HDBank's business development plans.

13. Information on commitments not yet performed by the Issuer

13.1. Information on land lease and land use agreements

Table 38: Information on land lease and land use agreements

Unit: VND billion

No.	Details	31 December 2024	31 December 2025	31 March 2026
1	Expenses under lease contracts for office premises used as HDBank's head office	353	385	115
2	Real estate owned by HDBank	1,298	1,309	1,309
	a) Buildings (historical cost)	570	581	581
	b) Land use rights (historical cost)	728	728	728

Source: HDBank

13.2. Information on outstanding bonds not yet matured

As of 29 April 2026, the outstanding balance of HDBank bonds that have not yet matured or been redeemed or converted amounted to VND 64,237 billion, as follows:

- Publicly issued bonds: VND 14,226 billion
- Privately issued bonds: VND 50,011 billion

Table 39: Information on outstanding bonds not yet matured

Unit: VND billion

Bond types	Term	Value as of 31 December 2024(*)	Value as of 31 December 2025(*)	Value as of 29 April 2026(*)
Tier 2 bonds	From 1 year to under 5 years	0	0	0
	5 years and above	35,644	39,963	41,661
Common bonds	From 1 year to under 5 years	16,550	18,254	18,256
	5 years and above	4,650	4,320	4,320
Total		**56,844**	**62,537**	**64,237**

Source: HDBank

(*) *Bond values are calculated at par value.*

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13.3. Information on other outstanding commitments

Table 40: Information on outstanding commitments (Consolidated)

Unit: VND billion

No.	Items	31 December 2024	31 December 2025	31 March 2026
1	Loan guarantees	809	10	11
2	Foreign exchange transaction commitments	199,138	175,879	226,104
	Foreign currency purchase commitments	*6,817*	*3,923*	*3,485*
	Foreign currency sale commitments	*8,977*	*2,087*	*2,939*
	Swap transaction commitments	*183,344*	*169,869*	*219,680*
	Forward transaction commitments	-	-	-
3	Letter of credit (L/C) commitments	46,477	21,896	15,093
4	Other guarantees	24,925	21,910	21,160
5	Other commitments	12,364	8,754	8,054
6	Uncollected loan interest and fees	3,336	4,603	4,933
7	Written-off bad debts	20,135	29,593	30,534
8	Other assets and documents	47,589	63,177	65,016
	Total	**354,773**	**325,823**	**370,905**

Source: Audited consolidated financial statements for 2024, 2025, and the consolidated financial statements for Quarter I/2026 of HDBank.

B. Update to Section V: "BUSINESS RESULTS, FINANCIAL POSITION AND BUSINESS PLAN" of the Prospectus

1. Business results

1.1. Summary of certain business performance indicators of the Issuer for the two most recent years and cumulative figures up to the most recent quarter

1.1.1. Key indicators

Table 41: Key business performance indicators of HDBank (Parent company)

Unit: VND billion

Items	2024	2025	% increase/ decrease	Quarter I/2026
Total assets	684,976	913,235	33.32%	966,836
Net interest income	25,409	28,964	13.99%	6,901
Total operating income	27,577	35,479	28.65%	8,024

Items	2024	2025	% increase/ decrease	Quarter I/2026
Net operating profit before credit risk provisions	17,949	26,429	47.24%	6,154
Profit before tax	15,695	19,645	25.17%	5,683
Profit after tax	12,457	15,664	25.74%	4,546
Dividend ratio	25%	N/A	N/A	N/A

Source: HDBank

Table 42: Key business performance indicators of HDBank (Consolidated)

Unit: VND billion

Items	2024	2025	% increase/ decrease	Quarter I/2026
Total assets	697,366	931,104	33.52%	984,216
Net interest income	30,857	34,746	12.60%	8,483
Total operating income	34,032	42,695	25.46%	9,953
Net operating profit before credit risk provisions	22,051	31,095	41.01%	7,366
Profit before tax	16,730	21,346	27.59%	6,107
Profit after tax	13,248	17,074	28.88%	4,902
Dividend ratio	25%	N/A	N/A	N/A

Source: HDBank

At the end of 2025, HDBank completed 100.79% of the consolidated pre-tax profit plan and 100.23% of the separate plan, with other key financial indicators exceeding strategic targets and investor commitments. Key highlights are as follows: As of 31 December 2025, HDBank's total assets on a consolidated basis reached VND 931,104 billion, an increase of 33.52% compared to the end of 2024 and equivalent to 104.57% of the planned target. Total equity as of 31 December 2025 reached VND 78,286 billion, increasing by 38.18% compared to the end of 2024. Business performance improved significantly, with profit after tax in 2025 reaching VND 17,074 billion, representing strong growth of 28.88% compared to 2024. The 2025 profit results were driven by improved operational efficiency and the application of HDBank's digital transformation initiatives. Net interest income reached VND 34,746 billion, increasing by 12.60% compared to 2024, while operating expenses and credit risk provisions were controlled within planned limits.

In Quarter I/2026, HDBank recorded consolidated pre-tax profit of VND 6,107 billion, increasing by 14.04% compared to the same period last year. ROE remained at a high level of 24.29%, among the leading positions in the industry. As of 31 March 2026, HDBank's consolidated total assets reached VND 984,216 billion, increasing by 38.37% compared to the same period of the previous year.

1.1.2. Other indicators

a) *Cost structure within income:*

Table 43: Cost structure within income of HDBank (Parent company)

Unit: VND billion

No.	Items	2024	2025	% increase/ decrease	Quarter I/2026
1	Interest expenses and similar expenses	26,545	32,613	22.86%	11,235
	Proportion of interest income and similar income	*51.09%*	*52.96%*		*61.95%*
2	Service operating expenses	1,875	1,567	-16.43%	121
	Proportion of service operating income	*78.42%*	*33.17%*		*16.44%*
3	Operating expenses (including salary expenses, depreciation and amortisation, and other operating expenses)	9,630	9,050	-6.02%	1,869
	Proportion of operating income(*)	*34.92%*	*25.51%*		*23.29%*
4	Credit risk provision expenses	2,254	6,784	200.98%	471
	Proportion of net operating profit before credit risk provisions	*12.56%*	*25.67%*		*7.65%*

Source: HDBank's audited separate financial statements for 2024, 2025, and the separate financial statements for Quarter I/2026

(*) Proportion of operating income = Operating expenses/Total net operating income (net) (separate)

Table 44: Cost structure within income of HDBank (Consolidated)

Unit: VND billion

No.	Items	2024	2025	% increase/ decrease	Quarter I/2026
1	Interest expenses and similar expenses	27,138	33,246	22.51%	11,434
	Proportion of interest income and similar income	*46.79%*	*48.90%*		*57.41%*
2	Service operating expenses	1,879	1,572	-16.34%	124
	Proportion of service operating income	*57.01%*	*27.59%*		*12.77%*
3	Operating expenses (including salary expenses, depreciation and amortisation, and other operating expenses)	11,981	11,601	-3.17%	2,587
	Proportion of operating income(*)	*35.21%*	*27.17%*		*25.99%*
4	Credit risk provision expenses	5,321	9,748	83.20%	1,258
	Proportion of net operating profit before credit risk provisions	*24.13%*	*31.35%*		*17.08%*

Source: HDBank's audited consolidated financial statements for 2024, 2025, and the *consolidated financial statements for Quarter I/2026*

(*) Proportion of operating income = Operating expenses/Total net operating income (net) (consolidated)

b) Operating expense structure:

In HDBank's consolidated operating expense structure, personnel expenses consistently accounted for the largest proportion, representing 57.34% and 60.03% of total operating expenses in 2025 and Quarter I/2026, respectively. Asset-related expenses accounted for the second-largest share of total operating expenses, at 11.02% in 2025 and 12.45% in Quarter I/2026. Advertising, marketing and promotion expenses ranked third, accounting for 7.00% in 2025 and 4.48% in Quarter I/2026.

Table 45: Operating expense structure of HDBank (Parent company)

Unit: VND billion

Items	2024		2025		% increase/ decrease	Quarter I/2026	
	Value	Percentage	Value	Percentage		Value	Percentage
Personnel expenses	5,332	55.37%	4,881	53.93%	-8.46%	1,057	56.52%
Asset-related expenses	1,037	10.77%	1,134	12.53%	9.35%	289	15.45%
Commission for agents	0	0.00%	0	0.00%	0.00%	0	0.00%
Conference, reception and hospitality expenses	411	4.27%	214	2.36%	-47.93%	57	3.05%
Advertising, marketing and promotion expenses	777	8.07%	793	8.76%	2.06%	104	5.56%
Deposit insurance expenses(*)	430	4.47%	543	6.00%	26.28%	155	8.29%
Other expenses	1,643	17.06%	1,485	16.41%	-9.62%	208	11.12%
Total operating expenses	**9,630**	**100.00%**	**9,050**	**100.00%**	**-6.02%**	**1,870**	**100.00%**

Source: HDBank

(*) Represents deposit insurance premium expenses for customers, as disclosed in the audited separate financial statements for 2025 and the separate financial statements for Quarter I/2026 of HDBank

Table 46: Operating expense structure of HDBank (Consolidated)

Unit: VND billion

Items	2024		2025		% increase/ decrease	Quarter I/2026	
	Value	Percentage	Value	Percentage		Value	Percentage
Personnel expenses	6,915	57.72%	6,652	57.34%	-3.80%	1,553	60.03%
Asset-related expenses	1,162	9.70%	1,279	11.02%	10.07%	322	12.45%
Commission for agents	418	3.49%	437	3.77%	4.55%	110	4.25%
Conference, reception and hospitality expenses	459	3.83%	233	2.01%	-49.24%	69	2.67%
Advertising, marketing and promotion expenses	858	7.16%	812	7.00%	-5.36%	116	4.48%
Deposit insurance expenses(*)	430	3.59%	543	4.68%	26.28%	155	5.99%
Other expenses	1,739	14.51%	1,645	14.18%	-5.41%	262	10.13%
Total operating expenses	**11,981**	**100.00%**	**11,601**	**100.00%**	**-3.17%**	**2,587**	**100.00%**

Source: HDBank

(*) Represents deposit insurance premium expenses for customers, as disclosed in the audited consolidated financial statements for 2025 and the consolidated financial statements for Quarter I/2026 of HDBank

1.2. Factors affecting the Issuer's business operations

1.2.1. Favourable factors

In 2026, HDBank has the potential to maintain its position as one of the fastest-growing banks in Viet Nam. With a strategy focused on green credit, digital transformation, and sustainable development, the Bank will not only expand its market share but also enhance its brand value and make positive contributions to socio-economic development. HDBank will continue its strong transformation through the combination of advanced technology and a sustainable business model.

1.2.2. Unfavourable factors

In 2026, the banking sector is expected to face both opportunities and challenges. Pressures from exchange rates, interest rates, and increasing competition require the banking sector to respond flexibly. Experts believe that innovation and effective risk management will be key factors enabling the banking sector to expand further in the international financial market.

1.2.3. Major changes that may affect the Issuer's business results from the end of the most recent fiscal year

In 2026, the global situation is forecast to remain complex and unpredictable; global economic growth, trade, and investment are expected to continue slowing down, while geopolitical conflicts remain highly fluctuate.

The Vietnamese economy is simultaneously enjoying fundamental advantages while continuing to face a “dual negative impact” from adverse external factors and internal limitations. Opportunities, advantages, difficulties and challenges are interwoven, with difficulties and challenges outweighing opportunities and advantages, particularly in the implementation of macroeconomic management solutions, which must both control inflation and promote growth, etc. However, based on the achievements of 2025, many international organisations have expressed an optimistic view on Viet Nam’s economic growth prospects in 2026. With policy stability, the promotion of digital transformation, and a commitment to sustainable development, Viet Nam has the potential to maintain its position as a growth bright spot in Southeast Asia and globally. In order to create breakthroughs in operations, in addition to the foundations achieved in 2025, HDBank remains steadfast in its established strategic objectives and continues to maintain growth momentum on a digital foundation, strongly implementing and completing strategic initiatives, vigorously overcoming the common difficulties of the banking sector, and striving to soon become one of the TOP banks in Viet Nam and to reach international stature. Alongside the advantages and challenges of the economy, the banking sector in general and HDBank in particular still have opportunities for development and growth, and business performance is expected to remain stable and continue to grow positively.

2. Financial position

2.1. Key indicators

2.1.1. <u>Debt situation</u>

Table 47: Receivables and payables of HDBank (Parent company)

Unit: VND billion

No.	Items	31 December 2024	31 December 2025	31 March 2026
I	**Receivables**	**55,128**	**38,600**	**40,195**
1	Other receivables	48,166	22,151	18,762
2	Interest and fee receivables	5,271	5,988	8,289
3	Deferred corporate tax assets	156	34	29
4	Other assets	1,582	10,474	13,162
5	Provision for risks on other on-balance sheet assets	-47	-47	-47
II	**Payables**	**18,271**	**19,757**	**18,397**
1	Interest and fee payables	7,869	9,104	9,767

2	Deferred corporate tax liabilities	0	0	0
3	Other payables and liabilities	10,402	10,653	8,629

Source: HDBank's audited separate financial statements for 2024, 2025, and the separate financial statements for Quarter I/2026

Table 48: Receivables and payables of HDBank (Consolidated)

Unit: VND billion

No.	Items	31 December 2024	31 December 2025	31 March 2026
I	**Receivables**	**56,044**	**39,669**	**41,334**
1	Other receivables	48,316	22,310	18,958
2	Interest and fee receivables	5,384	6,221	8,448
3	Deferred corporate tax assets	156	73	100
4	Other assets	2,235	11,120	13,883
5	Provision for risks on other on-balance sheet assets	-47	-54	-55
II	**Payables**	**19,571**	**21,314**	**20,113**
1	Interest and fee payables	8,013	9,307	9,961
2	Deferred corporate tax liabilities	0	0	0
3	Other payables and liabilities	11,558	12,008	10,152

Source: HDBank's audited consolidated financial statements for 2024, 2025, and the consolidated financial statements for Quarter I/2026

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2.1.2. Outstanding bonds not yet matured

Table 49: List of outstanding bonds not yet matured as of 29 April 2026

No.	Bond code	Par value of outstanding bond (VND)	Interest rate	Term (years)	Bond types
I	**In 2019**				
Privately issued bonds					
1	HDB1926_03	1,000,000,000	Fixed	7	Non-convertible, unsecured bonds and subordinated debt of HDBank
II	**In 2021**				
Privately issued bonds					
1	HDBH2126008	1,000,000,000,000	Fixed	5	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank
2	HDBD2126019(*)	4,333,560,000,000	Fixed	5	Convertible bonds, convertible into common shares, unsecured and without warrants
III	**In 2022**				
Privately issued bonds					
1	HDBH2227007	1,000,000,000,000	Fixed	5	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank
2	HDBL2232004	100,000,000,000	Floating	10	Non-convertible, non-warrant bonds, unsecured and subordinated debt of HDBank
3	HDBL2232005	26,000,000,000	Floating	10	Non-convertible, non-warrant bonds, unsecured and subordinated debt of HDBank
4	HDBL2232009	34,000,000,000	Floating	10	Non-convertible, non-warrant bonds, unsecured and subordinated debt of HDBank
IV	**In 2023**				
Privately issued bonds					
1	HDBL2331004	1,500,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital

No.	Bond code	Par value of outstanding bond (VND)	Interest rate	Term (years)	Bond types
2	HDBL2331005	2,322,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
3	HDBL2331006	848,600,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
4	HDBL2331007	2,534,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
5	HDBL2331008	375,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
6	HDBL2331009	420,400,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
V	**In 2024**				
Publicly issued bonds					
1	HDBC7Y202302	1,000,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
2	HDBC7Y202303	1,000,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
Privately issued bonds					
1	HDBL2427001	2,000,000,000,000	Fixed	3	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank
2	HDBL2427015	1,000,000,000,000	Fixed	3	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank
3	HDBL2427018	2,000,000,000,000	Fixed	3	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank
4	HDBL2426019	900,000,000,000	Fixed	2	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank
5	HDBL2426026	850,000,000,000	Fixed	2	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank

No.	Bond code	Par value of outstanding bond (VND)	Interest rate	Term (years)	Bond types
6	HDBH2429027	1,150,000,000,000	Fixed	5	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank
7	HDBL2427028	1,000,000,000,000	Fixed	3	Non-convertible, non-warrant bonds, unsecured and not subordinated debt of HDBank
8	HDBL2431002	300,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
9	HDBL2431003	1,000,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
10	HDBL2432004	200,000,000,000	Fixed	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
11	HDBL2432005	1,000,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
12	HDBL2432006	500,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
13	HDBL2432008	500,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
14	HDBL2431009	200,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
15	HDBL2431012	200,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
16	HDBL2432014	1,000,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
17	HDBL2432017	1,000,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital

No.	Bond code	Par value of outstanding bond (VND)	Interest rate	Term (years)	Bond types
18	HDBL2432020	200,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
19	HDBL2431021	440,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
20	HDBL2432022	1,000,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
21	HDBL2432023	1,000,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
22	HDBL2432024	1,000,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
23	HDBL2432025	1,000,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
24	HDBL2431029	500,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
VI	**In 2025**				
Publicly issued bonds					
1	HDBC7Y253201	2,500,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital in accordance with applicable law
2	HDBC8Y253301	2,500,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital in accordance with applicable law
3	HDBC7Y253202	32,400,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and

No.	Bond code	Par value of outstanding bond (VND)	Interest rate	Term (years)	Bond types
					satisfy the conditions for inclusion in HDBank's Tier-2 capital in accordance with applicable law
4	HDBC8Y253302	2,499,200,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital in accordance with applicable law
Privately issued bonds					
1	HDB12501	2,000,000,000,000	Fixed	2	Non-convertible, non-warrant bonds, unsecured, and not subordinated debt of HDBank
2	HDB12506	2,000,000,000,000	Fixed	3	Non-convertible, non-warrant bonds, unsecured, and not subordinated debt of HDBank
3	HDB12507	800,000,000,000	Fixed	3	Non-convertible, non-warrant bonds, unsecured, and not subordinated debt of HDBank
4	HDB12508	1,000,000,000,000	Fixed	3	Non-convertible, non-warrant bonds, unsecured, and not subordinated debt of HDBank
5	HDB12509	120,000,000,000	Fixed	5	Non-convertible, non-warrant bonds, unsecured, and not subordinated debt of HDBank
6	HDB12513	80,000,000,000	Fixed	3	Non-convertible, non-warrant bonds, unsecured, and not subordinated debt of HDBank
7	HDB12514	1,050,000,000,000	Fixed	5	Non-convertible, non-warrant bonds, unsecured, and not subordinated debt of HDBank
8	HDB12515	2,000,000,000,000	Fixed	2	Non-convertible, non-warrant bonds, unsecured, and not subordinated debt of HDBank
9	HDBL2528004(*)	1,313,200,000,000	Floating	3	Non-convertible, non-warrant, unsecured bonds
10	HDBL2528015(*)	1,313,200,000,000	Floating	3	Non-convertible, non-warrant, unsecured bonds
11	HDB12502	500,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
12	HDB12503	500,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
13	HDB12504	500,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and

No.	Bond code	Par value of outstanding bond (VND)	Interest rate	Term (years)	Bond types
					satisfy the conditions for inclusion in HDBank's Tier-2 capital
14	HDB12510	300,000,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
15	HDB12511	500,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
16	HDB12512	600,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
17	HDB12516	1,000,000,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital
VII	**In 2026**				
Publicly issued bonds					
1	HDBC7Y263301	2,282,200,000,000	Floating	7	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital in accordance with applicable law
2	HDBC8Y263401	2,412,400,000,000	Floating	8	Non-convertible, without warrant, unsecured bonds, which are subordinate debts and satisfy the conditions for inclusion in HDBank's Tier-2 capital in accordance with applicable law
Total (I + II + III + IV + V + VI + VII)		**64,237,160,000,000**			

Source: HDBank

(*) Privately issued bonds placed in the international market in USD, converted at the exchange rate as of 29 April 2026: USD/VND = 26,264.00.

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2.1.3. Taxes and other payables to the State budget

Table 50: Status of obligations to the State budget (Parent company)

Unit: VND billion

Tax types	Balance as of 31 December 2024	Changes during the period		Balance as of 31 December 2025	Changes during the period		Balance as of 31 March 2026
		Payable amount	Paid amount		Payable amount	Paid amount	
Corporate income tax	853	3,859	-2,302	2,411	1,132	-2,411	1,131
Value added tax (VAT)	58	436	-449	45	52	-58	39
Personal income tax	73	403	-447	29	135	-153	12
Contractor tax	16	125	-112	29	11	-33	7
Others	9	10	-19	-	0	0	-
Total	**1,009**	**4,833**	**-3,328**	**2,515**	**1,330**	**-2,655**	**1,190**

Source: HDBank's audited separate financial statements for 2024 and 2025, and the separate financial statements for Quarter I/2026

Table 51: Status of obligations to the State budget (Consolidated)

Unit: VND billion

Tax types	Balance as of 31 December 2024	Changes during the period		Balance as of 31 December 2025	Changes during the period		Balance as of 31 March 2026
		Payable amount	Paid amount		Payable amount	Paid amount	
Corporate income tax	916	4,190	-2,592	2,514	1,232	-2,518	1,228
Value added tax (VAT)	60	519	-521	58	63	-75	46
Personal income tax	74	459	-499	34	150	-168	15
Contractor tax	16	127	-114	30	14	-34	9
Others	9	10	-19	-	0	0	-
Total	**1,075**	**5,304**	**-3,744**	**2,634**	**1,459**	**-2,795**	**1,298**

Source: HDBank's audited consolidated financial statements for 2024 and 2025, and the consolidated financial statements for Quarter I/2026

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2.1.4. Fund allocation

Table 52: Fund allocation status

Unit: VND billion

No.	Fund allocation	2024	2025
1	Supplementary charter capital reserve	1,246	1,566
2	Financial reserve	1,246	1,410
3	Welfare and benefits fund	20	25
4	Operation fund of the Board of Directors, the Board of Supervisors	25	30
5	Allocation to Reserves of subsidiaries (under HDBank shareholders'ownership)	92	104
Total		**2,628**	**3,136**

Source: Resolution of the Annual General Meeting of Shareholders for 2025 and 2026 of HDBank

2.1.5. Major fluctuations that may affect the financial situation of the Issuer since the most recent fiscal year-end

In 2026, the global situation is forecast to remain complex and unpredictable; global economic growth, trade, and investment are expected to continue slowing down, while geopolitical conflicts remain highly fluctuate.

The Vietnamese economy is simultaneously enjoying fundamental advantages while continuing to face a "dual negative impact" from adverse external factors and internal limitations. Opportunities, advantages, difficulties and challenges are interwoven, with difficulties and challenges outweighing opportunities and advantages, particularly in the implementation of macroeconomic management solutions, which must both control inflation and promote growth, etc. However, based on the achievements of 2025, many international organisations have expressed an optimistic view on Viet Nam's economic growth prospects in 2026. With policy stability, the promotion of digital transformation, and a commitment to sustainable development, Viet Nam has the potential to maintain its position as a growth bright spot in Southeast Asia and globally. In order to create breakthroughs in operations, in addition to the foundations achieved in 2025, HDBank remains steadfast in its established strategic objectives and continues to maintain growth momentum on a digital foundation, strongly implementing and completing strategic initiatives, vigorously overcoming the common difficulties of the banking sector, and striving to soon become one of the TOP banks in Viet Nam and to reach international stature. Alongside the advantages and challenges of the economy, the banking sector in general and HDBank in particular still have opportunities for development and growth, and business performance is expected to remain stable and continue to grow positively.

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2.2. Key financial indicators

Table 53: Key financial indicators of HDBank (Parent company)

Items	Unit	31 December 2024	31 December 2025	31 March 2026
1. Capital scale				
Charter capital	*VND billion*	35,101	50,053	50,053
Own funds	*VND billion*	82,053	110,789	117,284
Capital adequacy ratio (CAR)(*)	*%*	13.61%	16.37%	15.71%
2. Asset quality				
Overdue loan ratio(**)	*%*	4.72%	3.70%	3.33%
Non-performing loan ratio(**)	*%*	1.28%	1.50%	1.69%
(Loans and advances to customers + loans to other credit institutions)/Total assets	*%*	62.13%	63.48%	63.86%
Earning assets/Total on-balance sheet assets	*%*	88.48%	95.56%	95.45%
3. Liquidity				
Average high-liquid assets/Average total assets	*%*	17.98%	17.32%	17.64%
Ratio of short-term funding used for medium- and long-term lending(***)	*%*	17.20%	20.09%	22.89%
Total loans outstanding/Total deposits (LDR)(***)	*%*	68.48%	66.96%	67.70%
4. Operating performance				
Profit before tax/Average shareholders' equity	*%*	32.29%	30.90%	29.93%
Profit before tax/Average total assets	*%*	2.46%	2.46%	2.42%
Net interest margin (NIM)	*%*	4.71%	4.13%	3.23%
Profit after tax/Average total assets (ROA)	*%*	1.95%	1.96%	1.93%
Profit after tax/Average shareholders' equity (ROE)	*%*	25.63%	24.64%	23.94%
Earnings per share (EPS)	*VND*	N/A	N/A	N/A
Service income/Total income	*%*	1.87%	8.90%	7.66%
Net income from service activities/Profit before tax	*%*	3.29%	16.07%	10.82%

Source: HDBank

Table 54: Key financial indicators of HDBank (Consolidated)

Items	**Unit**	**31 December 2024**	**31 December 2025**	**31 March 2026**
1. Capital scale				
Charter capital	*VND billion*	35,101	50,053	50,053
Own funds	*VND billion*	87,255	117,422	124,287
Capital adequacy ratio (CAR)(*)	*%*	14.03%	16.72%	16.16%
2. Asset quality				
Overdue loan ratio(**)	*%*	5.07%	3.99%	3.71%
Non-performing loan ratio(**)	*%*	1.48%	1.66%	1.86%
(Loans and advances to customers + loans to other credit institutions)/Total assets	*%*	62.91%	64.25%	64.53%
Earning assets/Total on-balance sheet assets	*%*	88.82%	95.74%	95.59%
3. Liquidity				
Average high-liquid assets/Average total assets	*%*	17.67%	17.77%	17.33%
Ratio of short-term funding used for medium- and long-term lending(***)	*%*	18.15%	20.68%	23.65%
Total loans outstanding/Total deposits (LDR)(***)	*%*	70.95%	68.79%	69.82%
4. Operating performance				
Profit before tax/Average shareholders' equity	*%*	32.47%	31.64%	30.26%
Profit before tax/Average total assets	*%*	2.57%	2.62%	2.55%
Net interest margin (NIM)	*%*	5.58%	4.84%	3.88%
Profit after tax/Average total assets (ROA)	*%*	2.04%	2.10%	2.05%
Profit after tax/Average shareholders' equity (ROE)	*%*	25.71%	25.30%	24.29%
Earnings per share (EPS)	*VND*	3,671	3,584	952
Service income/Total income	*%*	4.16%	9.66%	8.51%
Net income from service activities/Profit before tax	*%*	8.47%	19.33%	13.87%

Source: HDBank

(*) Separate and consolidated capital adequacy ratios (CAR) are determined in accordance with Circular No. 41/2016/TT-NHNN issued by the State Bank of Viet Nam on prudential

capital adequacy ratios applicable to banks and foreign bank branches, and Circular No. 22/2023/TT-NHNN amending and supplementing a number of articles of Circular No. 41

(**) In accordance with Circular No. 31/2024/TT-NHNN issued by the State Bank of Viet Nam on 30 June 2024.

(***) In accordance with Circular No. 22/2019/TT-NHNN issued by the State Bank of Viet Nam on 15 November 2019, and Circular No. 09/2024/TT-NHNN amending and supplementing a number of articles of Circular No. 22/2019/TT-NHNN.

3. Auditor's opinion on the Issuer's financial statements

Deloitte Vietnam Audit Company Limited was the auditing firm that audited HDBank's separate and consolidated financial statements for 2025. The auditor issued unmodified opinions on both the separate and consolidated financial statements for 2025, as follows:

3.1. Audited financial statements for 2025

Auditor's opinion on the separate financial statements: *"In our opinion, the separate financial statements present fairly, in all material respects, the separate financial position of the Bank as at 31 December 2025, and of its separate financial performance and its separate cash flows for the year then ended in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to separate financial reporting."*

Auditor's opinion on the consolidated financial statements: *"In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Bank as at 31 December 2025, and of its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting."*

4. Credit rating results

4.1. Credit rating results for the Issuer

- Credit rating agency: FiinRatings Joint Stock Company (Certificate of Eligibility to provide credit rating services No. 02/GCN-DVXHTN, initially issued by the Ministry of Finance on 20 March 2020) ("**FiinRatings**").
- Rating date: 29 March 2026.
- Rating result: HDBank was notified by FiinRatings of an updated Issuer Credit Rating of "A" with a "Favourable" rating outlook.
- Source: FiinRatings website.

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5. Revenue and profit plans

5.1. Business plan approved by the General Meeting of Shareholders

Table 55: HDBank's business plan for 2026

Unit: VND billion

Items	2026	
	Plans	% increase/ decrease compared to the previous year
Net interest income (*)	44,760	28.82%
Profit after tax	24,080	41.03%
Profit after tax/Net interest income ratio (*)	53.80%	9.48%
Profit after tax/Average shareholders' equity ratio	>25%	N/A
Dividend payout ratio (**)	N/A	N/A

Source: Resolution of the Annual General Meeting of Shareholders of HDBank 2026; HDBank

(*) Refers to net interest income, being the basis used by HDBank to calculate financial indicators in the Statement of Profit or Loss 2025 and the Business Plan of the General Director of HDBank 2026 submitted by the Board of Directors to the 2026 Annual General Meeting of Shareholders.

(**) Pursuant to the Resolution of the Annual General Meeting of Shareholders No. 07/2026/NQ-DHDCD dated 24 April 2026, Retained earnings available for the payment of dividends for 2025 amounted to VND 14,136,046 million. However, HDBank has not yet adopted a specific dividend distribution plan. The dividend rate and method of payment will be proposed by the Board of Directors to the General Meeting of Shareholders in writing for approval at an appropriate time to align with HDBank's business development plans.

5.2. Basis for achieving the above business plan

- Basis for achieving the 2026 revenue and profit plan:

  HDBank has formulated its plan and assessed its ability to achieve the above targets based on the following grounds:

  - Safe and effective credit growth, ensuring compliance with lending regulations of the State Bank of Viet Nam and the strategic objectives set by the Board of Directors. The Bank will select and screen high-quality and highly efficient customers for credit extension; increase lending to customers within its ecosystem, primarily individual customers and SMEs; and diversify lending activities to minimise portfolio concentration risk;
  - Focus on mobilising retail deposits and Market 1 funding sources for investment purposes, while increasing the CASA ratio to take advantage of low-cost funding;
  - Leverage the existing customer base and ecosystem to increase the utilisation of HDBank's products and services, expand foreign exchange business income and

investment activities, thereby increasing service income and other non-interest income;

- Control credit quality, implement measures to reduce non-performing loans, ensuring that bad debts remain at a safe level and that the non-performing loan ratio is maintained < 2%;
- Closely manage and efficiently utilise operating expenses;
- Promote digital transformation across all areas of operation, transforming the multi-channel business model into an omni-channel model on a digital platform.

- Basis for achieving the dividend plan for 2026:
  - Based on the Bank's business plan for 2026;
  - Based on the Bank's need to strengthen its financial capacity;
  - Based on approvals from the competent authorities (the State Bank of Viet Nam and the Ministry of Finance).
- Performance achieved to date

In Quarter I/2026, HDBank recorded consolidated net interest income of VND 8,483 billion, an increase of 14.51% compared to the same period last year and achieving 19% of the annual plan. Consolidated profit after tax reached VND 4,902 billion, increasing by 12.48% compared to the same period last year and achieving 20.36% of the annual plan. Consolidated ROE remained at a high level of 24.29%, ranking among the leaders in the banking industry. Consolidated total operating income reached VND 9,953 billion, delivering sustainable growth driven by positive contributions from core business activities, while digital business indicators continued to record strong growth.

C. Update to Section VI: "INFORMATION ON THE OFFERING" of the Prospectus

1. Update to the section "**Total number and aggregate par value of the Bonds offered**" in respect of Second Offering on Page 1, Section VI.3 and Section VI.6 of the Prospectus, as follows:

Bond offering	Bond code	Bond term	Number of Bonds offered (Bonds)(*)	Value of Bonds offered at par value (VND)
Second Offering	HDBC7Y263302	07 years	27,178,000	2,717,800,000,000
	HDBC8Y263402	08 years	25,876,000	2,587,600,000,000
Total			**53,054,000**	**5,305,400,000,000**

(*) The number of Bonds offered in the Second Offering comprises:

- ***Bond code HDBC7Y263302: 27,178,000 Bonds**, including:*
  - \+ *Expected number of Bonds initially offered in the Second Offering: 25,000,000 Bonds*
  - \+ *Number of Bonds of the corresponding term carried over from the First*

Offering: 2,178,000 Bonds

- ***Bond code HDBC8Y263402: 25,876,000 Bonds**, including:*
  - \+ *Expected number of Bonds initially offered in the Second Offering: 25,000,000 Bonds*
  - \+ *Number of Bonds of the corresponding term carried over from the First Offering: 876,000 Bonds.*

2. Update to the section "**Applicable Taxes**" in Section VI.24 of the Prospectus as follows:

24.1. Personal Income Tax

Income from interest earned on the Bonds and income derived from the transfer of Bonds by individuals shall be treated as taxable income in accordance with the guidance provided under:

- <u>Prior to 1 July 2026</u>: Circular No. 111/2013/TT-BTC issued by the Ministry of Finance on 15 August 2013 and effective from 1 October 2013, as amended and supplemented by Circular No. 92/2015/TT-BTC issued by the Ministry of Finance on 15 June 2015 and effective from 30 July 2015.
- <u>From 1 July 2026</u>: Law on Personal Income Tax No. 109/2025/QH15 promulgated by the National Assembly on 10 December 2025 and its implementing regulations.

Accordingly, tax shall be withheld at the following rates:

- Interest income from the Bonds is treated as income from capital investment. The personal income tax rate applicable to income from capital investment is 5%; and
- Income from the transfer of Bonds is treated as income from capital transfer (securities). The personal income tax rate applicable to income from capital transfer is 0.1% of the transfer price for each transfer transaction.

24.2. Corporate Income Tax

Entities established and operating in accordance with the laws of Viet Nam, and foreign entities deriving income in Viet Nam, are subject to corporate income tax pursuant to the Law on Corporate Income Tax No. 67/2025/QH15 promulgated by the National Assembly on 14 June 2025 (effective from 1 October 2025), Decree No. 320/2025/ND-CP issued by the Government on 15 December 2025 (effective on the same date), and the implementing regulations thereof.

Currently, until official replacement guidance is issued, the determination of corporate income tax on bond interest income and income from bond transfers derived by foreign organisations continues to be governed by Circular No. 103/2014/TT-BTC issued by the Ministry of Finance on 6 August 2014 (effective from 1 October 2014), with the applicable tax rates as follows:

- The applicable tax rate on interest income from the Bonds is 5%; and
- The applicable tax rate on income from the transfer of Bonds is 0.1% of the gross proceeds from the transfer of Bonds at the time of transfer.

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D. Update to Section VIII: "PLAN FOR THE USE OF PROCEEDS AND REPAYMENT OF FUNDS RAISED FROM THE OFFERING" of the Prospectus

1. Plan for the use of proceeds from the Offerings

1.2. Use of proceeds from the Second Offering:

Unit: VND billion

No.	Allocation of capital use sectors	Quarter III/2026(*)	Quarter IV/2026(*)	Total
1	Manufacturing	250	250	**500**
2	Agriculture, rural areas	250	250	**500**
3	Consumption	500	500	**1,000**
4	Trade, services	1,500	1,805.4	**3,305.4**
Total		**2,500**	**2,805.4**	**5,305.4**

(*) The allocation of use of proceeds by sector will depend on the actual closing date of the offering.

E. Documents attached to the Updated Prospectus Information Statement

- Decision No. 2474/2026/QD-TGD dated 27 May 2026 of the Chief Executive Officer of HDBank regarding the implementation of the public offering of HDBank Bonds in 2026 – Second Offering;
- Decision No. 4065/QD-NHNN issued by the State Bank of Viet Nam on 30 December 2025 regarding the amendment of the charter capital information in HDBank's Establishment and Operation Licence;
- The latest Charter of HDBank;
- HDBank's audited separate and consolidated financial statements for 2025 *(together with the Letter of Authorisation for signing the Financial Statements issued by Deloitte Vietnam Audit Company Limited)*;
- HDBank's separate and consolidated financial statements for Quarter I/2026 *(together with Decision No. 3967/2025/QD-TGD dated 23 July 2025 of the Chief Executive Officer of HDBank regarding the authorisation granted to Mr. Tran Hoai Nam – Deputy Chief Executive Officer).*

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Ho Chi Minh City, on 27 May 2026

FOR AND ON BEHALF OF THE ISSUER

HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK

CHAIRMAN OF BOARD OF DIRECTORS	CHIEF EXECUTIVE OFFICER
(Signed and full name)	*(Signed and Sealed)*
Kim Byoungho	**Nguyen Huu Dang**

CHIEF FINANCIAL OFFICER

(Signed and full name)

Pham Van Dau

Ho Chi Minh City, on 27 May 2026

FOR AND ON BEHALF OF THE CONSULTING ORGANISATION

SSI SECURITIES CORPORATION

CHIEF FINANCIAL OFFICER

(Signed and Sealed)

Nguyen Thi Thanh Ha

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.