TRANSLATION

STATE BANK OF VIETNAM	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No. 4065/QD-NHNN	*Ha Noi, December 30, 2025*

DECISION

On amendment of the contents regarding charter capital in the License for Establishment and Operation of Ho Chi Minh City Development Joint Stock Commercial Bank

GOVERNOR OF THE STATE BANK OF VIETNAM

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024; the Law amending and supplementing certain articles of the Land Law No. 31/2024/QH15, the Law on Housing No. 27/2023/QH15, the Law on Real Estate Business No. 29/2023/QH15, and the Law on Credit Institutions No. 32/2024/QH15 dated June 29, 2024; the Law amending and supplementing certain articles of the Law on Credit Institutions No. 96/2025/QH15 dated June 27, 2025;

Pursuant to Decree No. 26/2025/ND-CP dated February 24, 2025 of the Government regulating the functions, duties, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 50/2018/TT-NHNN dated December 31, 2018 of the Governor of the State Bank of Vietnam prescribing the application dossiers, order, and procedures for approval of certain changes of commercial banks and foreign bank branches; Circular No. 06/2022/TT-NHNN dated June 30, 2022 and Circular No. 22/2024/TT-NHNN dated August 26, 2024 of the Governor of the State Bank of Vietnam amending and supplementing certain articles of Circular No. 50/2018/TT-NHNN dated December 31, 2018 of the Governor of the State Bank of Vietnam;

Considering the proposal of Ho Chi Minh City Development Joint Stock Commercial Bank in Document No. 2488/2025/CV-HDBank dated December 25, 2025 and the attached dossier;

Based on the proposal of the General Director of the Credit Institution Management and Supervision Department.

HEREBY DECIDES:

Article 1. To amend Article 2 of the License for Establishment and Operation No. 26/GP-NHNN dated February 12, 2020 issued by the Governor of the State Bank of Vietnam to Ho Chi Minh City Development Joint Stock Commercial Bank as follows:

"Article 2. The charter capital of Ho Chi Minh City Development Joint Stock Commercial Bank is VND 50,052,763,230,000 (In words: Fifty trillion fifty-two billion seven hundred sixty-three million two hundred thirty thousand Vietnamese dong)."

Article 2. Ho Chi Minh City Development Joint Stock Commercial Bank shall be responsible for implementing the provisions of Clause 4, Article 37 of the Law on Credit Institutions 2024 (as amended and supplemented) and other relevant regulations with respect to the amendment stated in Article 1 of this Decision.

Article 3. This Decision takes effect from the date of signing and forms an integral part of the License for Establishment and Operation No. 26/GP-NHNN dated February 12, 2020 issued by the Governor of the State Bank of Vietnam to Ho Chi Minh City Development Joint Stock Commercial Bank.

Decision No. 3595/QD-NHNN dated November 3, 2025 of the Governor of the State Bank of Vietnam regarding the amendment of the charter capital provision in the License for Establishment and Operation of Ho Chi Minh City Development Joint Stock Commercial Bank shall cease to be effective as from the date of signing of this Decision.

Article 4. The Chief of Office of the State Bank of Vietnam, the General Director of the Credit Institution Management and Supervision Department, the Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, the Chief Executive Officer of Ho Chi Minh City Development Joint Stock Commercial Bank shall be responsible for implementing this Decision./.

Recipients:
- As per Article 4;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung;
- Units: System Safety, Banking Inspection and Supervision, Transaction Center, Monetary Policy, Office of the SBV;
- SBV Regional Branch 2;
- Deposit Insurance of Vietnam;
- Archived at the Office, Management and Supervision 4.

N.T.NHAN..

P.P. GOVERNOR
DEPUTY GOVERNOR

(signed and stamped)

Pham Quang Dung

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