



HDBank posts US\$562.4 million profit in nine months, proposes 30% dividend and bonus share plan

Descrizione

COMUNICATO STAMPA

HCM CITY, VIETNAM

Media OutReach Newswire

26 November 2025- Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank, stock code HDB) reported consolidated 9M2025 profit before tax of VND14.8 trillion (US\$562.4 million), up 17% YoY.

Profitability indicators remained among the highest in the banking sector, with Return on Equity (ROE) at 25.2% and Return on Assets (ROA) at 2.1%, underscoring efficient operations and a solid financial foundation.

As of 30 September 2025, total assets stood at VND782 trillion (US\$29.7 billion), a 12.1% increase YTD. Credit growth reached 22.6 %, focused on priority sectors and essential business activities. The non-performing loan ratio was 1.97%, while the Capital Adequacy Ratio under Basel II reached 15%, among the highest in the industry.

Non-interest income rose sharply to VND5.37 trillion (US\$204.1 million), up 178.6% YoY, driven by income diversification and digitalisation. Transactions via digital channels grew by 47%, accounting for 94% of total retail transactions, thus, Cost-to-Income Ratio recorded at 25.7%, one of the lowest in the sector. HDBank currently serves over 20 million customers.

Subsidiaries and affiliates also posted strong results. HD SAISON recorded profit of VND1.1 trillion (US\$41.8 million) with an ROE of 24.4%, maintaining its leading position in consumer finance. HD

Securities earned VND614 billion (US\$23.3 million) in profit, up 30% YoY, while Vikki Bank turned profitable after seven months of transaction, attracting over 1.3 million new customers and launching the innovative Vikki Café model – a new-generation experience branch.

HDBank will seek shareholder approval for a 30% total dividend and bonus share distribution for 2025, including a 25% stock dividend and 5% bonus shares, reaffirming its commitment to high and stable shareholder returns.

Following the amended Decree 69, the bank's foreign ownership limit has been lifted to 49%, improving its ability to attract international investors and enhance stock liquidity.

During General Secretary Tô Lâm's official visit to the United Kingdom, the London Stock Exchange discussed a Memorandum of Understanding with HDBank to promote potential listings, international capital mobilisation and access to global investors.

With outstanding profitability, an attractive dividend policy, and a clear strategy for digitalisation and international integration, HDBank is well positioned to sustain double-digit growth, reinforcing its position among the most high-performing and profitable banks in Vietnam.

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COMUNICATO STAMPA – CONTENUTO PROMOZIONALE

Responsabilità editoriale di Immediapress

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Categoria

1. Comunicati

Tag

1. ImmediaPress

Data di creazione

Novembre 26, 2025

Autore

redazione

default watermark