



## HDBank posts strong profit growth with solid capital base, ready for new growth cycle

### Descrizione

COMUNICATO STAMPA - CONTENUTO PROMOZIONALE

HCMC, VIETNAM - MediaOutReachNewswire - 2 February 2026 - The Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank, ticker: HDB) recorded pre-tax profit of over VND21.3 trillion (US\$820.5 million) in 2025, up 27.4% year-on-year and exceeding its target. Profitability and core indicators remained among the strongest in the banking sector, reflecting the Bank's sustainable growth quality.

In the fourth quarter alone, HDBank posted profit of over VND6.5 trillion (US\$250.3 million), a 60% increase compared to Q4 2024.

As of the end of 2025, consolidated total assets reached VND931 trillion (US\$35.8 billion), up 33.5% year-on-year. Total funding mobilisation stood at VND832 trillion (US\$32 billion), with customer deposits rising 28.2%.

Outstanding loans increased 34.3% to VND588 trillion (US\$22.6 billion), with credit focused on sectors featuring reasonable risk profiles and long-term growth potential, including SMEs, supply chains, production and business, exports and green projects. This strategy enabled the Bank to maintain high growth while effectively managing risk.

Total operating income rose 25.4% to VND42.7 trillion (US\$1.6 billion) driven by strong growth in non-interest income, which rose 2.5 times year-on-year and accounted for 18.6% of the total.

Return on equity reached 25.3%, among the highest in the sector, while return on assets stood at 2.1%. During the year, HDBank paid stock dividends and issued bonus shares with a combined ratio of nearly 30%, reaffirming its commitment to shareholders.

The non-performing loan ratio remained low at 1.66%. The capital adequacy ratio under Basel II reached 16.7%, among the highest in the industry, providing ample room for credit growth and scale expansion without immediate pressure for capital increases.

2025 also marked a strategic milestone in HDBank's long-term strategy with the completion of the receipt of DongA Bank subsequently rebranded as Vikki Digital Bank, a new-generation digital bank. In its first year of operation, Vikki recorded more than 2.1 million app downloads, highlighting strong growth potential in digital and retail banking.

Meanwhile, HD SAISON, a subsidiary of HDBank, posted profit of over VND1.39 trillion (US\$53.5 million) with ROE of 22.5%.

HDBank now serves more than 25 million customers, with 94% of individual transactions conducted via digital channels.

Moody's upgrade of HDBank's credit rating to the top tier among Vietnamese banks in 2025 further strengthened investor confidence in the Bank's financial strength and long-term growth prospects.

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