HDBank posts 31% rise in first-half profit, assets exceed VND1 quadrillion

Descrizione

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HCMC, VIETNAM â?? Media OutReach Newswire â?? 3 August 2026 â?? The Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank â?? HoSE: HDB) reported strong first-half 2026 results, with pre-tax profit rising 31% year-on-year to VND13.2 trillion (US$505 million).

Total assets increased 12.3% from the beginning of the year to VND1.04 quadrillion (US$39.6 billion) as of June 30, placing HDBank among the few Vietnamese banks with assets exceeding VND1 quadrillion (US$38 billion).

The bank delivered industry-leading profitability, with ROE of 25.4% and ROA of 2.17%. Total operating income rose 8.8% year-on-year to VND22.68 trillion (US$862.8 million), with non-interest income up 23.1%.

Digital transformation helped reduce the cost-to-income ratio to 24.9%. More than 94% of retail transactions are now conducted digitally.

Outstanding loans grew 18.8% to VND698.36 trillion (US$266 billion), with lending focused on manufacturing, SMEs, agriculture, infrastructure, supply chains and consumer finance. Total funding reached VND932.44 trillion (U$35.5 billion), up 12.1%, while customer deposits increased by more than 20%.

HDBankâ??s growth is driven by an integrated ecosystem spanning banking, digital finance, securities, insurance, fund management and consumer finance, alongside aviation, real estate, infrastructure, technology and education. Serving over 34 million direct customers and reaching another 20 million through partners, this network supports strong customer acquisition and cross-selling.

Among its subsidiaries, HD SAISON posted pre-tax profit of more than VND804 billion (US$30.6 million), while HD Securities reported VND1.47 trillion (US$55.9 million), up 286% year-on-year, placing it among Vietnamâ??s 10 most profitable securities firms. Vikki Digital Bank expanded its user base to more than 3.5 million.

HDBank maintained strong financial health, with a Basel II capital adequacy ratio above 14% and a loan-to-deposit ratio of 72%. Basel III liquidity ratios, including the liquidity coverage ratio and net stable funding ratio, remained above 100%.

In Q2, Moodyâ??s Ratings upgraded HDBankâ??s outlook to positive, while Fitch Ratings assigned the bank first-time Long-Term Foreign- and Local-Currency Issuer Default Ratings of â??BB-â??â??â??, placing it among the highest-rated commercial banks in Vietnam.

HDBank has also secured a US$721 million international syndicated social loan, the largest such loan ever successfully raised by a Vietnamese organisation.

With strong momentum across its core businesses, HDBank is well positioned to achieve and surpass its 2026 pre-tax profit target of over VND30.1 trillion (US$1.1 billion), up 41% from 2025.

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