



NGÂN HÀNG TMCP ĐẦU TƯ
VÀ PHÁT TRIỂN VIỆT NAM
*BANK FOR INVESTMENT AND
DEVELOPMENT OF VIETNAM, JSC.*

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 702/BIDV-TKHHĐQT&QHCB
CBTT Báo cáo tình hình quản trị
công ty năm 2024 theo Thông tư
96/2020/TT-BTC

Hà Nội, ngày 24 tháng 01 năm 2025
Hanoi, January 24th 2025

Report on corporate governance in 2024

CÔNG BỐ THÔNG TIN ĐỊNH KỲ ***PERIODICALLY INFORMATION DISCLOSURE***

Kính gửi:

- Ngân hàng Nhà nước Việt Nam;
- Ủy ban Chứng khoán Nhà nước;
- Sở Giao dịch chứng khoán Việt Nam;
- Sở Giao dịch chứng khoán TP HCM;
- Sở Giao dịch chứng khoán Hà Nội.

To:

- *State Bank of Vietnam;*
- *State Securities Commission;*
- *Vietnam Stock Exchange;*
- *Ho Chi Minh Stock Exchange;*
- *Hanoi Stock Exchange.*

1. Tên tổ chức/*Name of organization*: Ngân hàng Thương mại Cổ phần Đầu tư và Phát triển Việt Nam/*Bank for Investment and Development of Vietnam, JSC. (BIDV)*

- Mã chứng khoán/*Stock code*: BID

- Địa chỉ/*Address*: Tháp BIDV, 194 Trần Quang Khải, Hoàn Kiếm, Hà Nội/*BIDV Tower, 194 Tran Quang Khai road, Hoan Kiem district, Ha Noi*

- Điện thoại liên hệ/*Tel*: (84-24) 2220 5544

Fax: (84-24) 2220 0399

- E-mail: nhadautu@bidv.com.vn

2. Nội dung thông tin công bố/*Contents of disclosure*:

Ngân hàng TMCP Đầu tư và Phát triển Việt Nam công bố thông tin Báo cáo tình hình quản trị công ty năm 2024 theo quy định tại khoản 4 Điều 10 Thông tư 96/2020/TT-BTC hướng dẫn về việc công bố thông tin trên thị trường chứng khoán như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam announced the Report on corporate governance in 2024 according to the provisions of clause 4 Article 10 of Circular 96/2020/TT-BTC providing guidelines on disclosure of information on securities market as attached.

3. Thông tin này đã được công bố trên trang thông tin điện tử của ngân hàng vào ngày 24/01/2025 tại đường dẫn <https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/This> information was published on the bank's website on January 24th 2025 as in the links <https://www.bidv.com.vn/en/quan-he-nha-dau-tu>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law./*

Nơi nhận/Recipient:

- Như trên/*As above*;
- Lưu TKHDQT&QHCD, VP/
Archive: Board of Directors
Secretariat & Investor Relations,
BIDV Office.

NGƯỜI ĐƯỢC ỦY QUYỀN CÔNG BỐ THÔNG TIN
PHÓ TỔNG GIÁM ĐỐC
PERSON AUTHORIZED TO DISCLOSE
INFORMATION
SENIOR EXECUTIVE VICE PRESIDENT



[Signature]
Trần Phương



No: 105/BC-BIDV

Ha Noi, January 22nd 2025

TRANSLATION

REPORT
On corporate governance
(in 2024)

To:

- State Bank of Vietnam;
- State Securities Commission;
- Vietnam Stock Exchange;
- Ho Chi Minh Stock Exchange;
- Hanoi Stock Exchange.

- **Company:** Bank for Investment and Development of Vietnam, JSC.
(BIDV)

- **Head office:** BIDV Tower, 194 Tran Quang Khai street, Hoan Kiem district,
Ha Noi

- **Telephone:** (+84-24) 22205544 Fax: (+84-24) 22200399

- **Charter capital:** 68.975.152.680.000 dong (In words: Sixty-eight trillion,
nine hundred seventy-five billion, one hundred fifty-two million, six hundred eighty
thousand dong).

- **Securities code:** BID

- **Model of Corporate Governance:** General Meeting of Shareholders, Board
of Directors, Supervisory Board and Chief Executive Officer.

- **Regarding the implementation of the internal audit function:**
Implemented.

I. Activities of the General Meeting of Shareholders

In 2024, Joint Stock Commercial Bank for Investment and Development of
Vietnam successfully held the Extraordinary, Annual General Meeting of
Shareholders on January 30th 2024 and April 27th 2024 and successfully organized a
seeking shareholders' written opinions session from December 04th to December 16th
2024. On the basis of reports, proposals and discussions, the General Meeting of
Shareholders approved the following main contents:

No.	Resolution/ Decision No.	Date	Contents
1	88/2024/NQ- DHDCD	January 30 th 2024	<i>Approving the contents:</i> - Approving the Plan to restructure BIDV in 2021-2025; - Approving the time adjustment content for offering additional shares in the Plan to increase Charter capital in 2023; - Electing the additional member of the Board of Directors and members of the Supervisory Board for the 2022-2027 term.

No.	Resolution/ Decision No.	Date	Contents
2	485/2024/NQ-DHDCD	April 27 th 2024	<p><i>Approving the contents:</i></p> <ul style="list-style-type: none"> - Approving business results in 2023 and business plan in 2024 according to the report of the Board of Management; - Approving the Report on the performance of the Board of Directors in 2023 and the key tasks in 2024; - Approving the report on the operation results of the Supervisory Board in 2023 and the key tasks in 2024; - Approving the audited 2023 Consolidated Financial Statements, the plan for distributing profits in 2022, 2023 and the Plan to temporarily set up funds in 2024; - Approving the Operation budget plan, remuneration for the Board of Directors, Supervisory Board and BIDV's manager bonus fund in 2024; - Approving the Plan to increase charter capital in 2024; - Approving amendments and supplements to the Charter of Joint Stock Commercial Bank for Investment and Development of Vietnam; - Approving the content of selecting an independent audit organization to audit/review financial statements and internal control system for the fiscal year 2025; - Approving the listing of bonds issued by BIDV to the public; - Approving the content of the draft Regulation on Organization and Operation of the Board of Directors of Joint Stock Commercial Bank for Investment and Development of Vietnam, which incorporates the amended and supplemented contents; - Approving the content of the draft Internal regulation on corporate governance of Joint Stock Commercial Bank for Investment and Development of Vietnam, which incorporates the amended and supplemented contents; - Approving the content of the draft Regulation on organization and operation of the Supervisory Board of Joint Stock Commercial Bank for Investment and Development of Vietnam, which incorporates the amended and supplemented contents.

No.	Resolution/ Decision No.	Date	Contents
3	1437/2024/NQ-DHDCD	December 25 th 2024	<i>Approving the contents:</i> - Approving amendments and supplements to the Charter of Joint Stock Commercial Bank for Investment and Development of Vietnam; - Approving the content of the draft Regulation on Organization and Operation of the BOD of Joint Stock Commercial Bank for Investment and Development of Vietnam; - Approving the content of the draft Regulation on Organization and Operation of the Supervisory Board of Joint Stock Commercial Bank for Investment and Development of Vietnam.

II. Board of Directors (BOD)

1. Information about the BOD's members:

No.	BOD's members	Position	The date becoming/ceasing to be the member of the BOD	
			Date of appointment	Date of dismissal
1	Mr. Phan Duc Tu	Chairman	15/11/2018	
2	Mr. Le Ngoc Lam	Member	12/03/2021	
3	Mr. Tran Xuan Hoang	Member	07/03/2020	
4	Mr. Dang Van Tuyen	Member	28/04/2023	
5	Mr. Le Kim Hoa	Member	25/04/2014	
6	Mr. Pham Quang Tung	Member	21/04/2018	
7	Mr. Ngo Van Dung	Member	01/06/2015	
8	Mr. Yoo, Je Bong	Member	27/12/2019	
9	Mr. Quach Hung Hiep (*)	Member	30/01/2024	
10	Mr. Nguyen Van Thanh	Independent Member	29/04/2022	
11	Mrs. Phan Thi Chinh (**)	Member	25/04/2014	01/06/2024

(*) Mr. Quach Hung Hiep was elected for the 2022-2027 term from January 30th 2024 according to Resolution of the Extraordinary General Meeting of Shareholders No. 88/2024/NQ-DHDCD dated January 30th 2024.

(**) Mrs. Phan Thi Chinh retired to enjoy social insurance benefits from June 01st 2024.

2. Meetings of the BOD:

In accordance with the provisions of BIDV's Charter on Organization and Operation and Regulation on Organization and Operation of the Board of Directors, in 2024, BIDV's Board of Directors held 04 regular meetings (quarterly), specifically as follows:

No.	BOD's member	Number of BOD meetings attended	Attendance rate	Reason for absence
1	Mr. Phan Duc Tu	04/04	100%	
2	Mr. Le Ngoc Lam	04/04	100%	
3	Mr. Tran Xuan Hoang	04/04	100%	
4	Mr. Dang Van Tuyen	03/04	75%	Absence for a reason at the regular meeting of the BOD in the fourty quarter of 2024 (December 04 th 2024) and authorized the Chairman of the BOD to discuss and vote at the meeting of the BOD according to regulations
5	Mrs. Phan Thi Chinh	01/04	25%	Only attended 01 meeting of the BOD before ceasing to be a member of the BOD (from June 01 st 2024)
6	Mr. Le Kim Hoa	03/04	75%	Absence for a reason at the regular meeting of the BOD in the third quarter of 2024 (September 05 th 2024) and authorized the Chairman of the BOD to discuss and vote at the meeting of the BOD according to regulations
7	Mr. Pham Quang Tung	04/04	100%	
8	Mr. Ngo Van Dung	04/04	100%	
9	Mr. Yoo, Je Bong	03/04	75%	Absence for a reason (on leave) at the regular meeting of the BOD in the third quarter of 2024 (September 05 th 2024)
10	Mr. Quach Hung Hiep	04/04	100%	
11	Mr. Nguyen Van Thanh	04/04	100%	

In addition to the above meetings, BIDV's Board of Directors also held thematic working sessions and gave written opinions to discuss, clarify and unify the direction for the system's key activities, contributing to the excellent completion of BIDV's 2024 business plan.

3. BOD's supervision to Board of Management

3.1. Results of implementing supervision activities of the BOD

In 2024, the Board of Directors' supervision activities for the Executive Board continued to be implemented synchronously, comprehensively, methodically and scientifically, ensuring full compliance with relevant legal regulations and BIDV's internal regulations. The BOD continued to direct the drastic implementation of high-level monitoring mechanisms, policies and tools such as the BOD' Supervision Regulations and Regulations on reporting information regime serving the supervision

and governance activities of the BOD as well as the system of other documents and regimes on decentralization, authorization and internal processes, both effectively implementing supervision and contributing to support the operations and business of the BIDV system.

Right from the beginning of the year, the BOD issued a Resolution on the BOD's supervision plan in 2024, including thematic supervision contents to ensure close adherence to the focus affairs of the BOD and the system, thereby informing the Board of Management as a basis for coordinated implementation. Based on the supervision plan of the BOD, supervision activities are implemented regularly and diversely under many forms: Periodic/thematic meetings between the BOD/BOD members and the Board of Management and relevant units; Report on supervising the implementation of the directions of the BOD/Chairman of the BOD/members of the BOD; Periodic reporting regime to serve the supervision and management activities of the BOD; Periodic/thematic supervising reports of supervisory advisory units...

Resolutions, Decisions, Directives and Conclusions of direction of the BOD and tasks assigned by the BOD, Chairman of the BOD and members of the BOD were supervised, urged and inspected according to regulations, ensuring quality, progress as required, periodically report results to the BOD, thereby allowing the BOD/BOD members to have full information quickly, promptly and accurately to supervise the Board of Management and specialized units in organizing and implementing tasks in accordance with the direction and orientation of the BOD.

Regarding the content of supervision of the BOD in 2024, the BOD' supervision activities for the Board of Management were implemented synchronously and comprehensively, including: **(i)** Supervision of senior management in accordance with the law; **(ii)** Supervision of implementation in management and operations of BIDV. Specifically, some monitoring contents include:

- Supervising the implementation of key risk limits/limits, supervising capital adequacy and operational safety ratios across the Bank.
- Supervising the implementation of the Bank's overall Risk Management Policies and Risk Management Framework;
- Supervising the implementation of requests and recommendations, handle and overcome limitations in risk management of the system according to regulations of Circular 13/2018/TT-NHNN (Circular 13); Supervising the Chief Executive Officer in developing and organizing the implementation of risk management policies for key risk components.
- Supervising the implementation of risk control culture in the BIDV system;
- Supervising the organizational model, functions and tasks under the topic of Administrative procedure reform, process streamlining and internal digitalization in the BIDV system;
- Supervising the implementation of BIDV's business development strategy to 2025, vision to 2030, including evaluating the results of implementation of orientation targets, strategic solution groups and BSC targets system level, key

projects of the system. Specifically: Report on supervising the implementation of the 2023 Strategy; Reports on supervising the implementation of Component strategies (07 Component strategies) quarterly/six months/year;

- Supervising the implementation of the BIDV restructuring plan for the period 2021-2025 and thoroughly grasping the units in the system to effectively organize and implement the goals and targets set out in the Restructuring Plan, periodically reporting implementation results to the State Bank Vietnam (SBV);

- Periodically developing specialized reports to serve the supervising and evaluation of BIDV's operations. Reports to be implemented in 2024 include: Report on assessing BIDV's competitiveness, assessing BIDV's position in comparison with competitors in 2023 and the first 6 months of 2024; Report on the implementation of the Action Program to implement the Banking sector Strategy for the year 2023; Report on the implementation of the Action Plan to implement the National comprehensive Financial Strategy to 2025, with a vision to 2030 in the 2023 period...

3.2. Continuing to develop, complete, upgrade and deploy tools for supervision of the BOD

In addition to implementing supervision activities for the Board of Management, with the goal of enhancing the application of information technology (IT) and digitalization to improve labor productivity, the BOD has also directed research, develop, complete and upgrade internal application tools and software to improve the effectiveness of supervision activities, specifically:

- Completing the development of the Report Program evaluating strategic implementation results at BIDV (referred to as the SM Report Program). Every quarter/six months, the SM Report program will initiate an official report and send automatic emails to the BOD reporting on the results of implementing targets and summarizing the progress of implementing the CLCP/Accounting solution group. long-term planning.

- Completing the construction of reporting application software to serve high-level supervising of risk management, developing a set of criteria code rules, calculation formulas and full thresholds of indicators to provide timely warnings.

In general, in 2024, the BOD' supervision activities ensured adherence to proposed programs and plans as well as timely and flexible supervision of new and key issues of the system. Through the results of supervision, the BOD promptly directed the Board of Management to seriously and urgently implement, fully and promptly report to the BOD on difficulties and problems, propose measures and solutions to report to the BOD for consideration and adjustment according to authority, ensuring that the BOD' supervision activities are implemented effectively.

4. Operation of Committees under BOD

BIDV now has 05 Committees under BOD which are Risk management Committee, Human resources Committee, Strategy and Organization Committee, Information Technology Committee and BIDV- Hana Bank Strategic co-operation

Committee (Strategic co-operation Committee). BOD published specific Regulation on organization and operation for each Committee.

In 2024, the Committees have sufficiently and timely deployed in accordance with the functions stipulated in Regulation on organization and operation of each Committee. The specific results are:

4.1. Risk management Committee

The Risk management Committee is under the BOD with the function of advising, consulting the BOD on issues related to system-wide risk management to improve the effectiveness of system risk management and create a culture of risk control throughout the BIDV system. In 2024, the Risk management Committee continued to focus on implementing the functions, tasks and activities of the Risk management Committee as prescribed in Circular 13, including: **(i)** Advising on the development, management and supervision of the Risk management Framework the Bank's overall risk; **(ii)** Advising the BOD to supervise the implementation of key risk limits; **(iii)** Advising the BOD to supervise the Chief Executive Officer in handling and overcoming shortcomings and limitations in risk management according to the requests and recommendations of the SBV, independent audit organization, internal audit and other authorities.

The functions and tasks of the Risk management Committee have approached common practice, complying with SBV regulations, focusing on advising the BOD in developing, managing and supervising the implementation of risk management policies and key risk limits throughout the Bank.

Specific contents that the Risk management Committee implemented in 2024 include:

- Advising the BOD to approve the issuance of Resolutions, documents, mechanisms and policy mechanisms, including: **(i)** Overall risk management policy framework, key risk management policies; **(ii)** Internal assessment of capital adequacy according to Basel II practices and compliance with regulations of Circular 13 and Circular 41 of the SBV; **(iii)** Limitations on risk management; **(iv)** Policy mechanisms in credit activities.

- Advising the BOD in supervising risk management and safe operations throughout the system:

- + Advising the BOD to supervise the implementation of key risk limits/limits and operational safety indicators of the system;

- + Advising the BOD to supervise the implementation of requests, recommendations and handle, overcome limitations in risk management; Supervise the Chief Executive Officer in developing and organizing the implementation of risk management policies according to regulations in Circular 13.

In 2024, the Risk management Committee organized 04 meetings including 01 regular meeting and 03 thematic sessions. Through thematic sessions, the Risk management Committee advised the BOD on systemic risk management (orienting Basel III implementation at BIDV, strengthening money laundering risk control, legal risk management and compliance risks in credit activities). The Risk management Committee meetings were organized and implemented in accordance

with the Regulations on organization and operation of the Risk Management Committee.

4.2. Human resources Committee

The Human resources Committee is an agency under the BOD with the function of advising, consulting and assisting the BOD in developing, implementing management policies and developing human resources, personnel, salaries, bonuses, remunerations, proposals for consideration and appraisal of nominated candidates, candidates for the positions of members of the BOD, members of the Supervisory Board, Board of Management... and other issues related to personnel. In 2024, the Human resources Committee advised the BOD on contents within the functions and tasks of the Committee, including:

- Amending and re-issuing 04 regulatory documents on planning and appointment of officials, including: (i) Regulations on planning for the positions of Head of Department, Deputy Head of Department and equivalent No. 591/QD-BIDV dated May 30th 2024; (ii) Regulation on planning for leadership and management positions No. 595/QD-BIDV dated May 30th 2024; (iii) Regulations on appointment, reappointment, mobilization and management of officers holding the positions of Head of Department, Deputy Head of Department and equivalent No. 592/QD-BIDV dated May 30th 2024; (iv) Regulations on appointment, reappointment, mobilization and management of officials holding leadership and management positions No. 593/QD-BIDV dated May 30th 2024;
- Amending BIDV Collective labor Agreement effective from April 27th 2024;
- Issuing Regulations on emulation and rewards at BIDV No. 1340/QD-BIDV dated December 05th 2024.

4.3. Strategy and Organization Committee

The Strategy and organizational Committee is directly under the BOD with the function of advising the BOD to handle issues related to Strategic management, Development strategy, Business plan, Organizational structure and Management model throughout the system.

In 2024, the Committee has implemented the tasks:

- Summarized the activities of 2023 and built the 2024 Work Program for the Committee.
- Provided opinions to the BOD on issues of Strategic Management, Development Strategy, Business Plan, Organizational Structure and Management Model of BIDV on:
 - (i) Supervising Report on "Organizational model, functions and tasks according to CTOM Project" under the topic of Administrative procedure reform, process streamlining, digitalization of internal management in BIDV system;
 - (ii) Adjusting the functions and tasks of basic construction investment, procurement investment and asset leasing departments at BIDV.

4.4. The Information technology Committee

The Information technology (IT) Committee is directly under the BOD with the function of advising the BOD on IT-related content in promulgating mechanisms and

policies in IT activities, directing and organizing inspection and supervision on IT activities... In 2024, the IT Committee advised the BOD on the implementation of IT Strategy, Plan and Digital transformation. At the same time, for contents and projects related to many Units/Division under the Head quarters, the IT Committee directed, oriented and promptly resolved difficulties in IT activities, including outstanding results are as follows:

- Meetings held in 2024: held 03 sessions including regular quarterly meetings (Quarter 2, Quarter 3 and Quarter 4/2024). Outstanding directions are as follows:

- (i) Orienting and promptly directing the review, evaluation and classification of BIDV's systems that can be converted according to the trend from providing fixed licenses to subscription licenses, directing the assessment of applications that need to be run on ExaData dedicated server infrastructure;

- (ii) Consulting and solving difficulties/obstacles in the process of implementing/adjusting time limit of Product management and pricing platform project, Data loss prevention (DLP) Solution Equipping project, advising on the implementation of requirements to digitize Party affairs on the Overall internal management system - B.One;

- (iii) Directing plans to deploy the CoreBanking System for Overseas Units (Yangon branch, LVB, BIDV);

- (iv) Directing the transfer plan of B.One to BIDC, LVB, VRB, BIC, BSC as soon as possible and the form of transferring B.One to units in an independent form regarding the application and installed server system.

- 01 thematic session to listen to proposed reports and give opinions on updating the IT Strategy for the period 2022-2031, with a vision to 2035.

- Advising and give opinions on 21 contents of investment in asset procurement, IT services and adjustment of IT strategy under the approval authority of the BOD.

- Completely digitizing the activities of the IT Committee: 100% of the activities of the IT Committee have been digitized and processed on the B.One System.

- Quarterly, the IT Committee supervised the progress of implementing directions (at meetings), the progress of implementing the IT Plan, Digital transformation Plan and Software Development plan for 2024; Reported on the implementation status of key/important IT projects according to the 2024 IT Plan.

- Sending reports according to the meeting frequency of the Committees and Reports of key IT projects of the IT Committee to units of the lines of defense when these projects arised.

4.5. BIDV's Strategic Cooperation Committee with Hana Bank (Strategic co-operation Committee)

The Strategic co-operation Committee was established to support and advise the BOD in the implementation of technical support commitments and to enhance the effectiveness of strategic cooperation between BIDV and Hana Bank, Hana Finance Group. In 2024, the Strategic co-operation Committee advised the BOD in directing the implementation of periodic tasks and foreign affairs with strategic partners of the Strategic co-operation Committee, at the same time, effectively and on schedule

deployed technical assistance cooperation projects and human resource exchange programs. Specifically as follows:

- Directing the implementation of periodic work programs: Organize 04 rounds of consulting members in writing according to the Operating regulations, ensuring that work contents were approved on time and according to the correct process. Approving key contents include: list of 57 technical cooperation projects in 2024; Quarterly reports on activities of the Strategic co-operation Committee and summary reports of 05 years of strategic cooperation; approving the Technical Assistance Agreement (TAA) for the period 2025 - 2029.

- Signing the TAA and celebrating 05 years of strategic cooperation: successfully renewing the TAA, the signing ceremony was held on September 20th 2024 in Korea; Organizing thoughtfully and effectively a series of programs to celebrate 05 years of strategic cooperation, including developing and putting into operation the BIDV - Hana Bank strategic cooperation Library with more than 800 documents from September 10th 2024 to meet the research needs of units; Successfully organizing the Workshop "Green financial development - Hana Bank's experience and some suggestions for BIDV" on November 11th 2024 with the participation of representatives of the SBV, Hana Finance Group BOD and experts Hana financial Institute.

- Directing the effective and on-schedule implementation of 57 technical assistance cooperation projects, 14 survey programs and 04 programs to invite Hana Bank experts to train at BIDV. Through Hana Bank's consulting, a number of outstanding cooperation results were achieved such as: contributing to increasing the number of Korean FDI customers at BIDV, including large enterprises such as LG, Hyundai...; promoting SME business, achieving outstanding targets compared to the previous year, especially in product and service development; completing system development and integration, ready to deploy tuition payment system for Vietnamese international students in Korea; researching and developing personal accounts for groups and cumulative challenge deposits; Officially operating B.One System from July 01st 2024; Completing conversion of 5 processes using RPA, improving automation capacity at BIDV; Proposing the application of Machine Learning to the credit risk warning system and a roadmap to reduce bad debt.

5. Resolutions/Decisions of the BOD: details in Appendix 01.

III. Supervisory Board

1. Member of the Supervisory Board

No.	Member	Position	The date becoming/ceasing to be the member of the Supervisory Board		Qualification
			Date of appointment	Date of resignation	
1	Ta Thi Hanh	Head of Supervisory Board	January 30 th 2024		Msc. In Economics
2	Cao Cu Tri	Member/	Member from May 01 st 2012		Msc. In Economics

		Member in charge of the Supervisory Board	- Member in charge of the Supervisory Board from December 14 th 2022 - Relinquish the duties of member in charge of the Supervisory Board from January 30 th 2024		
3	Nguyen Trung Kien	Member	January 30 th 2024		MBA
4	Nguyen Thi Thu Ha	Member	March 12 th 2021		Msc. In Finance and Banking

2. Meetings of Supervisory Board

Implementing the Regulation on organization and operation of the Supervisory Board, in 2023, the Supervisory Board held 05 meetings including 04 regular meetings (quarterly) and 01 extraordinary meeting on January 30th 2024 to elect the Head of the Supervisory Board. All members of the Supervisory Board attended all meetings, specifically:

No.	Member of Supervisory Board	Position	No. of meetings attended	Attendance rate
1	Ta Thi Hanh	Head of Supervisory Board	05/05	100%
2	Cao Cu Tri	Member	05/05	100%
3	Nguyen Trung Kien	Member	05/05	100%
4	Nguyen Thi Thu Ha	Member	05/05	100%

In addition to the meetings above, the Supervisory Board regularly collected written opinions or organized consultations, discussions to assign tasks to members of the Supervisory Board and approved other contents within the functions and duties of the Supervisory Board according to the provisions of law and Charter.

3. Supervisory activities of the Supervisory Board to the BOD, Chief Executive Officer and shareholders

Content of supervision of the Supervisory Board: (i) Supervising compliance with the provisions of law and BIDV's Charter in the management and operation of BIDV; (ii) Supervising the implementation of Resolutions and Decisions of the General Meeting of Shareholders; (iii) Supervising compliance with internal regulations, Resolutions and Decisions of the BOD; (iv) Supervising the approval of investment projects buying and selling fixed assets, contracts and transactions according to the provisions of law and BIDV's Charter; (v) Supervising the disclosure of interests of members of the BOD, Chief Executive Officer, Senior Executive Vice President and other Managers of BIDV; (vi) Supervision according to the specific requirements of the SBV in 2024. Supervision activities focus on issues requiring attention, key activities and making recommendations to the BOD and Chief Executive Officer to contribute to ensuring safe operations of BIDV in accordance with the law and improving the quality of business operations.

Through internal audit activities, periodic supervision, thematic supervision and supervision of each transaction and contract, the Supervisory Board recorded that in

2024, the activities of the BOD and Chief Executive Officer complied with BIDV's Charter, Regulations on organization and operation of the BOD and Internal regulations on BIDV governance. BOD directed the full and timely implementation of the Government's policies, the direction of the SBV, the Resolutions of the General Meeting of Shareholders and issued Resolutions and Decisions to promptly orient and direct the operations throughout the system. The Chief Executive Officer organized the implementation of tasks and plans according to the orientations and requirements in the Resolutions and Decisions of the BOD.

4. Coordination of operations between the activities of the BOD, Board of Management and other managers by the Supervisory Board

In 2024, based on the continued implementation of the Operational coordination and information exchange mechanism between the BOD, Chief Executive Officer, units of the first line of defense, second line of defense and the Supervisory Board, related parties coordinated activities and exchanged information to ensure compliance with the provisions of law, BIDV and for the common benefit of the entire system. The Supervisory Board fully attended the regular meetings of the BOD; regularly received information and documents from the BOD, Board of Management and other managers about BIDV's management and business operations. The results of supervision, internal audit results and recommendations of the Supervisory Board were fully sent to the BOD and Chief Executive Officer to complete, improve the effectiveness of BIDV's internal control system and researched, implemented by relevant individuals and units under the directions of the BOD.

IV. Board of management:

No.	Member of the Board of Management	Position	Date of birth	Qualification	Date of appointment of member of Board of Management	Date of dismissal of member of Board of Management
1	Mr. Le Ngoc Lam	Member of the BOD cum CEO	23/07/1975	Msc. Economics	12/03/2021	
2	Mr. Hoang Viet Hung	Senior Executive Vice President	16/10/1972	MBA	12/03/2020	
3	Mr. Tran Phuong	Senior Executive Vice President	27/12/1973	Msc. Finance and Banking	01/05/2012	
4	Mr. Phan Thanh Hai	Senior Executive Vice President	01/01/1977	Msc. Finance and Banking	12/03/2020	
5	Mr. Tran Long	Senior Executive Vice President	16/03/1976	PhD. In Economics	12/03/2020	

No.	Member of the Board of Management	Position	Date of birth	Qualification	Date of appointment of member of Board of Management	Date of dismissal of member of Board of Management
6	Mr. Nguyen Thien Hoang	Senior Executive Vice President	03/06/1973	PhD. In Economics	01/06/2016	
7	Mrs. Nguyen Thi Quynh Giao	Senior Executive Vice President	29/11/1978	Msc. Finance and Banking	12/03/2020	
8	Mr. Le Trung Thanh	Senior Executive Vice President	05/09/1964	Engineering, Msc. In Economics	15/07/2014	
9	Mr. Lai Tien Quan	Senior Executive Vice President	08/12/1974	MBA	30/01/2024	
10	Mr. Doan Viet Nam	Senior Executive Vice President	22/07/1976	MBA	30/01/2024	
11	Mr. Ham Jin Sik	Member of Board of Management	25/03/1969	MBA	01/03/2024	
12	Mr. Tu Quoc Hoc (*)	Head of Legal and Compliance Division	25/09/1963	Bachelor	01/05/2019	01/10/2024
13	Mr. Sung Ki Jung (**)	Member of Board of Management	14/04/1967	Bachelor	01/01/2020	01/03/2024

(*) Mr. Tu Quoc Hoc retired to enjoy social insurance benefits from October 01st 2024.

(**) Mr. Sung Ki Jung terminated the Contract of BIDV Board of Management Member from March 01st 2024.

V. Chief Accountant

No.	Name	Date of birth	Qualification	Date of appointment	Date of dismissal
1	Bui Thi Hoa	27/11/1976	MBA	30/01/2024	
2	Ta Thi Hanh	05/05/1972	Msc. In Economics and Finance	01/05/2012	30/01/2024 ^(*)

(*) Ms. Ta Thi Hanh was elected to hold the position of BIDV's Head of Supervisory Board from 01/03/2024.

VI. Training for corporate governance

The training courses related to and serving corporate governance that the members of the BOD, members of the Supervisory Board, the Chief Executive Officer, the Board of Management and the BOD Secretariat and Investor Relations participated in 2024 are as follows:

No.	Courses Attended	Date	Participants
1	Good corporate governance practices beyond compliance	January 2024	02 members of the BOD Secretariat and Investor Relations
2	Analyzing banking operations through Simulation bank in Luxembourg	March 2024	01 member of the BOD Secretariat and Investor Relations
3	ESG in Actions	April 2024	01 member of the BOD Secretariat and Investor Relations
4	BIDV Senior Leadership Training	May 2024	07 members of the BOD; 12 members of the Board of Management, Head of Supervisory Board
5	Management skills for officials after planning for the positions of Deputy Head of Department and current Deputy Head of Department, Head of Department and current Head of Department	June 2024	03 members of the BOD Secretariat and Investor Relations
6	Issues to note in compliance with laws on securities and stock market of Public companies and listed companies; Errors in preparing and presenting financial statements of public companies and listed companies	June 2024	03 members of the BOD Secretariat and Investor Relations
7	Practicing Sustainability Report: Experience and practical implementation	June 2024	02 members of the BOD Secretariat and Investor Relations
8	Strengthen corporate governance capacity for listed businesses	July 2024	01 member of the BOD Secretariat and Investor Relations
9	Managing risk and reputation in a complex world	August 25 th -30 th 2024	01 member of the Board of Management
10	International investor relations	August 2024	01 member of the BOD Secretariat and Investor Relations
11	Training on Corporate governance within the framework of cooperation between the Australian Securities Commission and the State Securities Commission	September 2024	02 members of the BOD Secretariat and Investor Relations
12	Directors Talk #18: "Corporate Reputation & Trust - Perspectives from Corporate governance & ESG"	September 2024	01 member of the BOD Secretariat and Investor Relations
13	Contribute comments on the content of amendments and supplements to the Law on Securities in the project Law amending and supplementing a number of Laws of the Ministry of Finance	September 2024	01 member of the BOD Secretariat and Investor Relations

No.	Courses Attended	Date	Participants
14	Berkeley Leadership Skills	October 21 st -25 th 2024	02 members of the Board of Management
15	Leadership Program	October 2024	01 member of the Board of Management
16	Strategic Finance Director Program	October 2024	Chief Accountant
17	Agile leadership	October 2024	03 members of the Supervisory Board
18	Lead from within	October 2024	03 members of the Supervisory Board
19	Corporate governance according to International practices	October 25 th 2024 - October 25 th 2025	02 members of the BOD Secretariat and Investor Relations
20	Perception - Vision - Imagination - Roles and actions - AVIRA	December 04 th -09 th 2024	01 member of the Board of Management
21	Law on securities and stock market	November-December 2024	02 members of the BOD Secretariat and Investor Relations
22	Corporate governance AF7	December 2024	01 member of the Board of Management, 02 members of the BOD Secretariat and Investor Relations
23	Awareness, vision, roles and actions for Senior Leaders Program	December 2024	01 member of the Board of Management

VII. List of related persons of BIDV and transactions of related persons with BIDV

1. List of related persons of BIDV: details at **Appendix 2**.
2. Transaction between BIDV and related persons; or between BIDV and major shareholders, internal persons, related persons of internal persons: details at **Appendix 3**.
3. Transaction between internal persons of BIDV, related persons of internal persons with BIDV's subsidiaries, company controlled by BIDV: **None**.
4. Transaction between BIDV and other entities:
 - 4.1. Transactions between BIDV and the companies that members of Board of Management, the Supervisory Board, Chief Executive Officer have been founding members or members of BOD, Chief Executive Officer have operated within the past three years: details are in **Appendix 3**.
 - 4.2. Transactions between BIDV and enterprises in which related persons of member of the BOD, member of the Supervisory Board, Chief Executive Officer is a member of the BOD, Chief Executive Officer: **None**.

VIII. Shares trading of internal persons and related persons of internal persons

1. List of internal persons and related persons of internal persons: details in **Appendix 4**.

2. Transactions of internal persons and affiliated persons with shares of BIDV:

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for decreasing
			Number of shares	Percentage	Number of shares	Percentage	
1	Mr. Quach Hung Hiep	Senior Executive Vice President of BIDV (position at the time of the transaction)	49,610	0.0009%	106	0.000002%	Selling

IX. Other significant issues: None**Recipients:**

- As above;
- Members of the BOD;
- Risk management Committee; Strategy and organization Committee; Human resources Committee; Information technology Committee; Strategic cooperation Committee;
- Supervisory Board; Policy and System supervision; Supervisory and compliance department; Training and Research Institute;
- Archived: BIDV Office; BOD Secretariat & Investor Relations.

**ON BEHALF OF THE BOD
CHAIRMAN**

(signed and sealed)

Phan Duc Tu



**JOINT STOCK COMMERCIAL BANK FOR
INVESTMENT AND DEVELOPMENT OF
VIETNAM**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

APPENDIX 01: IMPORTANT RESOLUTIONS AND DECISIONS OF THE BOARD OF DIRECTORS OF 2024

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
1	7/QD-BIDV	03/01/2024	Regarding approval of adjustments to cooperation contracts to provide BSMS services between BIDV and network operators and agents	100%
2	10/QD-BIDV	04/01/2024	Regarding approval of the plan to purchase service packages to serve capital and currency trading activities in the period 2024-2026	100%
3	15/QD-BIDV	04/01/2024	Regarding approval of 2021 financial settlement	100%
4	22/NQ-BIDV	08/01/2024	Regarding the approval of goals and orientations for Capital and currency trading activities until 2025, with a vision to 2030	100%
5	23/QD-BIDV	09/01/2024	Regarding approval of adjusting the implementation time of the Investment construction Project of BIDV Dong Thap Office	100%
6	25/QD-BIDV	09/01/2024	Regarding additional functions and tasks of units in the BIDV system to implement collection of personal information at BIDV	100%
7	30/QD-BIDV	09/01/2024	Regarding approval of adjusting the content of the reward point accumulation program for BIDV international cardholders in 2023	100%
8	31/QD-BIDV	10/01/2024	Regarding adjusting the ranking results of completing business plan tasks in 2023 for Head of branches	100%
9	47/QD-BIDV	12/01/2024	Regarding approval of investment policy for construction of Binh Duong branch Office	100%
10	58/QD-BIDV	16/01/2024	Regarding approval of BIDV's asset insurance contract/transaction with BIC	100%
11	63/QD-BIDV	19/01/2024	Regarding the recognition of KPIs ranking results in 2023 of Members of the Board of Directors, Board of management, and Deputy Head of BIDV Division	100%
12	68/QD-BIDV	23/01/2024	Regarding the approval of the plan to lease a part of the unused area at BIDV's headquarters building at 263 Cau Giay Street, Hanoi City	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
13	69/QD-BIDV	23/01/2024	Regarding the approval of the plan and contract to lease a part of the unused area at Phu Tho branch, Son Tay branch	100%
14	78/QD-BIDV	25/01/2024	Regarding approval of limit adjustment for Vietnam Bank for Agriculture and Rural Development	100%
15	79/QD-BIDV	25/01/2024	Regarding the approval of estimates and plans for selecting health insurance service providers for headquarters staff in 2024	100%
16	84/NQ-BIDV	29/01/2024	Regarding approval of the expected agenda and documents for the 2024 Extraordinary General Meeting of Shareholders	100%
17	87/QD-BIDV	29/01/2024	Regarding the adjustment of time for offering additional shares at Plan to increase charter capital in 2023	100%
18	94/QD-BIDV	30/01/2024	Regarding approval of estimates for the Membership Reward Program for retail products and services in 2024	100%
19	95/QD-BIDV	30/01/2024	Regarding adjusting some contents of the plan to rent BIDV Ba Muoi Thang Tu branch office	100%
20	97/NQ-BIDV	30/01/2024	Regarding the approval of the 2024 business plan of BIDV Securities Company (BSC)	100%
21	98/QD-BIDV	30/01/2024	Regarding the appointment of Senior Executive Vice President of BIDV	100%
22	99/QD-BIDV	30/01/2024	Regarding the appointment of Senior Executive Vice President of BIDV	100%
23	109/QD-BIDV	30/01/2024	Regarding the appointment of Chief Accountant of BIDV	100%
24	120/NQ-BIDV	01/02/2024	Regarding approval of the 2024 business plan of BIDV Insurance Corporation (BIC)	100%
25	122/QD-BIDV	01/02/2024	Regarding approval of investment capital final settlement for completion of Cam Pha Branch office Investment construction Project	100%
26	123/QD-BIDV	01/02/2024	Regarding approval of the estimate for the reward point accumulation program for annual BIDV card products (Loyalty program)	100%
27	129/NQ-BIDV	05/02/2024	Regarding approval of the Project to increase income and control costs for the period 2023-2025	100%
28	135/QD-BIDV	06/02/2024	Regarding approval of additions and adjustments to some contents in the Plan to select contractors for the project to renovate, repair and upgrade the construction at 545 Nguyen Van Cu, Long Bien district, Hanoi City	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
29	136/QD-BIDV	06/02/2024	Regarding approval of adjusting the implementation time of the BIDV Lam Son branch office Investment construction Project	100%
30	140/QD-BIDV	14/03/2024	Regarding the appointment of Member of BIDV Board of Management	100%
31	163/QD-BIDV	22/02/2024	Regarding the approval of adjusting the contractor selection plan for the Ha Long branch office Investment construction Project	100%
32	164/QD-BIDV	22/02/2024	Regarding the approval of the centralized computer procurement plan in 2024	100%
33	169/QD-BIDV	27/02/2024	Regarding approval to extend the period of using privileged budget for high-end customers in 2023	100%
34	170/NQ-BIDV	27/02/2024	Organizing 2024 Annual General Meeting of Shareholders of Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
35	174/QD-BIDV	28/02/2024	Retirement to enjoy the social insurance benefit	100%
36	175/QD-BIDV	29/02/2024	Amending the charter on organization and operation of Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
37	182/QD-BIDV	01/03/2024	Regarding the re-establishment of the strategic cooperation committee of Joint Stock Commercial Bank for Investment and Development of Vietnam with Hana bank	100%
38	183/QD-BIDV	01/03/2024	Regarding the appointment of members of the Risk management committee	100%
39	185/QD-BIDV	01/03/2024	Regarding the issuance of credit risk management policy at BIDV	100%
40	196/QD-BIDV	11/03/2024	Regarding the approval of investment policy for a new office for LVB branch in Oudomxay	100%
41	199/QD-BIDV	11/03/2024	Regarding the establishment of a BIDV working group to support the preparation of the 15th anniversary of the establishment and operation of BIDV Vietnam's commercial presence in Cambodia	100%
42	203/NQ-BIDV	12/03/2024	Regarding the Board of Directors' supervision plan in 2024	100%
43	204/QD-BIDV	12/03/2024	Regarding the promulgation of a framework for verifying credit risk measurement model	100%
44	210/QD-BIDV	12/03/2024	Regarding the approval of the policy of transferring the branch to manage Le Duan Transaction Office under SGD 2 branch	100%
45	211/NQ-BIDV	13/03/2024	Regarding the issuance of an action plan to implement the Law on Credit Institutions 2024 at BIDV and the Bank's member units	100%
46	214/QD-BIDV	13/03/2024	Regarding industry credit limits focusing on risk control in 2024	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
47	223/QD-BIDV	19/03/2024	Regarding approval to adjust the investment construction project content of BIDV Tam Diep Branch Office	100%
48	228/QD-BIDV	19/03/2024	Regarding the approval of the final settlement of the multi-function ATM (CRM) procurement project for the period 2020-2022	100%
49	251/QD-BIDV	22/03/2024	Regarding the approval of investment policy adjustments and technical-economic reports of the project Equipping multi-function automatic transaction machines for the period 2023-2024	100%
50	253/NQ-BIDV	22/03/2024	Regarding approval for the issuance of Audited separate and consolidated financial statements according to Vietnamese accounting standards (VAS) for the operating period from 1/1/2023 to 31/12/2023 (Vietnamese version)	100%
51	254/QD-BIDV	22/03/2024	Regarding the approval of cost estimates for promotional programs to promote the scale of BIDV international credit cards in 2024	100%
52	255/QD-BIDV	22/03/2024	Regarding the recognition of branch ranking results in 2023	100%
53	260/NQ-BIDV	25/03/2024	Regarding the approval of the 2024 information technology plan	100%
54	270a/NQ-BIDV	29/03/2024	Regarding the approval of the contents of the 2024 Annual General Meeting of Shareholders of BSC under the authority of the Board of Directors of BIDV	100%
55	273/NQ-BIDV	02/04/2024	Regarding the approval of the methodological framework for determining lending interest rates at BIDV	100%
56	274/NQ-BIDV	03/04/2024	Regarding the approval of the policy of establishing 4 new branches of BIDV Insurance Corporation (BIC) in 2024	100%
57	276/QD-BIDV	03/04/2024	Regarding the approval of investment policy adjustments and technical economic report under the project to upgrade the version of the Kondor system	100%
58	286/NQ-BIDV	03/04/2024	Regarding the approval of the 2024 asset procurement investment component plan of Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
59	290/NQ-BIDV	04/04/2024	Regarding the approval of the construction investment component plan for 2024 of Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
60	291/NQ-BIDV	03/04/2024	Regarding the approval of the investment component plan for asset procurement in 2024 of Joint Stock Commercial Bank for Investment and Development of Vietnam	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
61	292/NQ-BIDV	03/04/2024	Regarding the approval of the 2024 Operating asset leasing component plan of Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
62	293/NQ-BIDV	03/04/2024	Regarding the approval of the investment component plan for real estate procurement in 2024 of Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
63	294/QD-BIDV	03/04/2024	Regarding the approval of additional contractor selection plans for package No. 11 consulting and checking the acceptance of works under the Sa Pa Branch Office investment construction project	100%
64	295/QD-BIDV	03/04/2024	Regarding the approval of adjusting the final settlement value of the project to complete the BIDV My Phuoc branch office project	100%
65	298/QD-BIDV	04/04/2024	Regarding the approval of the centralized procurement plan for uniform items for BIDV officers	100%
66	299/NQ-BIDV	04/04/2024	Regarding the approval of the plan to liquidate fixed assets that are working houses in 2024	100%
67	302/QD-BIDV	04/04/2024	Regarding approval of BIDV's Nostro account limit at member units	100%
68	308/NQ-BIDV	08/04/2024	Regarding the approval of the 2024 business plan of BIDV Asset Management Company (BAMC)	100%
69	318/QD-BIDV	10/04/2024	Regarding approval of the maintenance plan "Corebanking Profile system maintenance for the period 2024-2027	100%
70	319/QD-BIDV	10/04/2024	Regarding the approval of the policy to promulgate and pilot the distributor financing mechanism in the fast-moving consumer goods industry	100%
71	325/NQ-BIDV	15/04/2024	Regarding the approval of personnel mobilization and appointment of leadership positions at units in the BIDV system	100%
72	333/QD-BIDV	16/04/2024	Regarding adjusting the land lease term for the land used for My Tho branch office	100%
73	335/QD-BIDV	16/04/2024	Regarding the approval of the procurement plan and contractor selection plan for the centralized procurement package of specialized vehicles for transporting money in 2024	100%
74	336/NQ-BIDV	16/04/2024	Regarding the approval of BSL's 2024 business plan	100%
75	337/QD-BIDV	17/04/2024	Regarding the approval of adjusting the investment capital settlement value of the BIDV conference, seminar and resort center project in Nha Trang	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
76	338/NQ-BIDV	17/04/2024	Regarding the approval of the bond/treasury bill trading order service contract and transaction method agreement via fax/email with BSC	100%
77	339/QD-BIDV	17/04/2024	Regarding the approval of the system of evaluating the completion of tasks of member units in 2024-2025	100%
78	343/QD-BIDV	19/04/2024	Regarding the approval of the program to promulgate regulatory documents in 2024	100%
79	354/NQ-BIDV	24/04/2024	Regarding the approval of the plan to redeem list of Bonds eligible to be recognized as tier 2 capital until the date of exercising the right to redeem prior to maturity from quarter II/2024 to the end of quarter I/2025	100%
80	355/NQ-BIDV	24/04/2024	Regarding the approval of the plan to issue private placement bonds to increase BIDV's capital in phase 1 of 2024	100%
81	376/QD-BIDV	24/04/2024	Regarding the promulgation of the internal credit rating system for individual customers	100%
82	384/QD-BIDV	25/04/2024	Regarding the approval of the results of contractor selection for the package of providing services to review and audit financial statements and operations of the internal control system of Joint Stock Commercial Bank for Investment and Development of Vietnam for the fiscal year 2024	100%
83	385/QD-BIDV	26/04/2024	Regarding the approval of the lease extension plan for BIDV Quang Trung branch office	100%
84	387/NQ-BIDV	26/04/2024	Regarding the approval of the expected agenda and documents of the 2024 Annual General Meeting of Shareholders	100%
85	489/QD-BIDV	02/05/2024	Regarding the approval of the contractor selection results for the bidding package adding capacity to the Object Storage disk system under the Adding capacity to the Object Storage disk system project	100%
86	490/QD-BIDV	02/05/2024	Regarding the approval of the technical and economic report for the purchasing a new Contact Center system at the Customer care center project	100%
87	497/QD-BIDV	03/05/2024	Regarding approval of adjusting fees paid to VNPT for Vinaphone subscriptions of organizational customers using BSMS service at BIDV	100%
88	507/QD-BIDV	06/05/2024	Regarding the approval of the contractor selection results for the Card Payment system procurement package under the Card payment system procurement project	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
89	510/QD-BIDV	07/05/2024	Regarding the approval of the handover of land managed by BIDV Thai Binh branch to the local according to Land acquisition decision No. 518/QD-UBND dated 6/2/2024 of People's Committees Of Thai Binh City	100%
90	512/QD-BIDV	08/05/2024	Regarding the approval of the policy of financing the construction of housing for the poor in Dak Lak province	100%
91	515/QD-BIDV	09/05/2024	Regarding the establishment of the management board for comprehensive transformation of retail banking activities at BIDV project	100%
92	516/QD-BIDV	10/05/2024	Regarding approval of SBLC guarantee policy in credit granting to FDI customers	100%
93	520/QD-BIDV	13/05/2024	Regarding the approval of the policy to renovate, complete and furnish the office of Kinh Bac branch	100%
94	523/QD-BIDV	14/05/2024	Regarding the strengthening of the steering committee and management board project Developing and implementing the Sustainable development strategy and overall ESG practices at BIDV	100%
95	525/QD-BIDV	14/05/2024	Regarding the approval of the procurement plan for insurance valuation consulting services to determine the value of BIDV MetLife Life Insurance Limited Liability Company and the value of BIDV's Life Insurance Bancassurance channel	100%
96	526/NQ-BIDV	15/05/2024	Regarding the approval of the plan to issue Private placement bonds to increase BIDV's capital in phase 2 of 2024	100%
97	530/NQ-BIDV	16/05/2024	Regarding the approval of LVB's 2024 business plan	100%
98	534/QD-BIDV	17/05/2024	Regarding the promulgation of partner credit risk management policy for the period 2024-2027	100%
99	544/QD-BIDV	23/05/2024	Regarding approval of funding to remove temporary and dilapidated houses for poor and near-poor households in Lang Son province	100%
100	546/QD-BIDV	23/05/2024	Regarding the approval of the Centralized procurement plan for media equipment in 2024	100%
101	547/NQ-BIDV	23/05/2024	Regarding the approval of amendments and supplements to the operating charter of MHB Securities Corporation	100%
102	548/QD-BIDV	23/05/2024	Regarding the approval of the technical and economic report of the equipping asset management software project	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
103	557/QD-BIDV	23/05/2024	Regarding the promulgation of credit granting policies	100%
104	573/QD-BIDV	24/05/2024	Regarding the approval of the system framework of assigned targets and assessing the completion of tasks of Departments/Centers at Headquarters	100%
105	579/NQ-BIDV	28/05/2024	Regarding the approval of BIDC's 2024 business plan	100%
106	580/NQ-BIDV	28/05/2024	Regarding the approval of supplementing the business scope of health insurance products for BIDV MetLife Life Insurance Limited Liability Company	100%
107	584/QD-BIDV	29/05/2024	Regarding the approval of the plan to purchase domestic debit card blanks in 2024	100%
108	585/QD-BIDV	29/05/2024	Regarding approval of cost estimates for training programs for directors and deputy directors of units across the system in 2024	100%
109	587/QD-BIDV	29/05/2024	Regarding the issuance of periodic limits in the review period of May 2024 for financial institutions that are member units of BIDV	100%
110	590/NQ-BIDV	29/05/2024	Regarding the promulgation of planning regulations, regulations on appointment, reappointment and management of officials holding positions	100%
111	595/QD-BIDV	30/05/2024	Regarding planning for leadership and management positions	100%
112	596/NQ-BIDV	30/05/2024	Regarding unanimous approval of the policy of implementing the gold bar trading plan	100%
113	709/QD-BIDV	30/05/2024	Regarding approval for house and land treatment in Phu My town, Phu Tan district, An Giang province	100%
114	711/QD-BIDV	05/06/2024	Regarding the approval of the syndicated loan transaction between BIDV Thanh Xuan and BIDC Hanoi	100%
115	713/QD-BIDV	07/06/2024	Regarding the approval of the 2024 social security plan	100%
116	716/QD-BIDV	07/06/2024	Regarding approval of the maintenance plan Procurement of Kondor system maintenance services for the period 2024-2029	100%
117	724/NQ-BIDV	10/06/2024	Regarding the approval of the plan to issue BIDV Bonds under the private placement method in 2024	100%
118	745/QD-BIDV	12/06/2024	Regarding funding to buy equipment for the military and residents of Truong Sa island district	100%
119	754/NQ-BIDV	17/06/2024	Regarding the approval of the Expert project at BIDV (phase 2)	100%
120	755/QD-BIDV	19/06/2024	Regarding approving the final settlement of the procurement project to deploy IT infrastructure for BIDV's Core banking	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
121	757/QD-BIDV	20/06/2024	Regarding authorization to sign documents and implement procedures related to participating in the auction for leasing land use rights and assets attached to land at Land plot No. 95, map sheet No. 19- Nguyen Van Con road, quarter 3, Vinh Binh town, Go Cong Tay district, Tien Giang province	100%
122	758/QD-BIDV	21/06/2024	Regarding approval of adjustments to some contents and settlement of real estate transfer as BIDV Cu Chi branch office	100%
123	765/NQ-BIDV	21/06/2024	Regarding approval of capital source for purchasing BIDV's private share issuance transaction law consulting services in case of successful issuance	100%
124	775/QD-BIDV	25/06/2024	Regarding the approval of the Appendix to the Insurance Agency Contract between BIDV and BIC	100%
125	780/QD-BIDV	27/06/2024	Regarding approval of policy/plan adjustments for procurement plans and compensation plans under the 2023-2024 IT plan	100%
126	784/QD-BIDV	27/06/2024	Regarding the approval of the plan to rent additional space to expand the office of BIDV Tay Ho branch	100%
127	785/QD-BIDV	28/06/2024	Regarding the temporary approval of the final settlement of the corebanking system transformation project at BIDV - Procurement to deploy the Corebanking software system category	100%
128	794/QD-BIDV	01/07/2024	Regarding the approval of the maintenance plan for procuring CRM machine maintenance services as part of the 2024 IT plan	100%
129	795/QD-BIDV	01/07/2024	Regarding the review of the periodic limit for June 2024 for financial institutions in the Northern region and the adjustment of the loan limit for the project at the Transaction Center 3 for Sacombank	100%
130	797/NQ-BIDV	01/07/2024	Regarding the approval of the content of reviewing, updating, adjusting, amending and supplementing the Charter on organization and operation of Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)	100%
131	798/NQ-BIDV	01/07/2024	Regarding the approval of the full text of the Charter on organization and operation of Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)	100%
132	799/QD-BIDV	01/07/2024	Regarding the issuance of the regulations on the organization and operation of the Board of Directors	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
133	800/QD-BIDV	01/07/2024	Regarding the internal regulations on governance of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)	100%
134	804/NQ-BIDV	03/07/2024	Regarding the approval of the Plan to redeem Bond prior to maturity that is eligible to be recognized as Tier 2 capital, code BIDL2230015 (BID12234)	100%
135	805/NQ-BIDV	03/07/2024	Regarding the approval of the plan to issue Private placement bonds to increase BIDV's capital in 2024 for SSI Securities Corporation	100%
136	806/QD-BIDV	03/07/2024	Regarding the reorganization of the steering committee and project management board for the construction and implementation of the Sustainable Development Strategy and overall ESG (Environmental, Social, Governance) practices at BIDV	100%
137	809/QD-BIDV	03/07/2024	Regarding the approval of the adjustment to the investment policy and the technical and economic report for the project "Investment in BIDV Data Center Infrastructure, Phase 2."	100%
138	815/QD-BIDV	09/07/2024	Regarding the approval of the funding source for procuring business valuation consulting services to determine the value of BIDV in the event of a successful private placement of shares to investors	100%
139	818/NQ-BIDV	10/07/2024	Regarding the implementation of the targeted credit model - Phase 1 at the branch	100%
140	825/QD-BIDV	12/07/2024	Regarding retirement to receive social insurance benefits	100%
141	829/QD-BIDV	12/07/2024	Regarding the cases that are not eligible for credit issuance and the issuance of credit for certain special cases at BIDV	100%
142	832/QD-BIDV	15/07/2024	Regarding the funding for the investment in the construction of the administration building and 8-classroom building for Ho Tung Mau Kindergarten in Ho Tung Mau Commune, An Thi District, Hung Yen Province	100%
143	833/NQ-BIDV	15/07/2024	Regarding the approval of the adjustment to the brand identity of BIDC	100%
144	834/QD-BIDV	15/07/2024	Regarding the issuance of the regulations on capital contribution and share purchase	100%
145	840/QD-BIDV	16/07/2024	Regarding the approval of adjustments to the contents of Decision No. 556/QD-BIDV dated August 15 th 2018 by the Board of Directors on the approval of the investment project for the construction of the BIDV Quy Nhon branch office building	100%
146	841/QD-BIDV	16/07/2024	Regarding the approval of the Money insurance contract at business premises and the Money insurance contract in transit between BIDV branches and BIC	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
147	842/QD-BIDV	16/07/2024	Regarding the approval of the adjustment to the centralized procurement plan for uniforms for BIDV staff	100%
148	844/QD-BIDV	17/07/2024	Regarding the approval of the technical and economic report for the project to provide additional equipment and reserves for the data center server system in 2024	100%
149	845/QD-BIDV	17/07/2024	Regarding the approval of the policy to research and implement the corporate credit card product for businesses on the VETC platform	100%
150	847/QD-BIDV	17/07/2024	Regarding the approval of the maintenance plan for procuring ATM machine maintenance services as part of the 2024 IT plan	100%
151	862/NQ-BIDV	24/07/2024	Regarding the issuance of the overall risk management policy framework at BIDV	100%
152	877/QD-BIDV	29/07/2024	Regarding the establishment of a task force to review and streamline the credit policy documents at BIDV	100%
153	882/QD-BIDV	31/07/2024	Regarding the approval of the advertising communication plan from the 2024 budget	100%
154	885/QD-BIDV	31/07/2024	Regarding the approval of the results of the periodic limit review for Vietnamese FIs in the Southern region for the July 2024 period	100%
155	893/QD-BIDV	05/08/2024	Regarding retirement to receive social insurance benefits	100%
156	901/QD-BIDV	05/08/2024	Regarding the approval of the cost estimate for the BIDV 2024 Cultural Ambassador Competition	100%
157	902/NQ-BIDV	05/08/2024	Adjustment of the asset component plan for BIDV in 2024	100%
158	904/QD-BIDV	06/08/2024	Regarding the approval of the plan and contract for BIC to lease a part of the unused area at BIDV My Dinh Branch	100%
159	905/NQ-BIDV	06/08/2024	Regarding the approval of the plan to issue Private placement bonds to increase BIDV's capital for the third time in 2024	100%
160	915/QD-BIDV	08/08/2024	Regarding the issuance of the lending regulations	100%
161	921/NQ-BIDV	12/08/2024	Regarding the approval of the report on the evaluation of the pilot phase results and the implementation proposal for the next phase of the Asset Valuation Center	100%
162	936/QD-BIDV	14/08/2024	Regarding the issuance of regulations for supervising the safety indicators in banking operations	100%
163	940/QD-BIDV	19/08/2024	Regarding the approval of social welfare funding at Viet Duc Friendship Hospital	100%
164	946/NQ-BIDV	20/08/2024	Regarding the orientation of business targets and policies to promote insurance activities for the period 2024-2026	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
165	961/NQ-BIDV	26/08/2024	Regarding the approval of the Technical support contract between BIDV and KEB Hana Bank	100%
166	963/QD-BIDV	26/08/2024	Regarding the approval of the financing policy for secondary industrial park real estate projects of major FDI clients	100%
167	965/QD-BIDV	26/08/2024	Regarding the approval of the office lease plan at the Ha Long Branch	100%
168	987/QD-BIDV	28/08/2024	Regarding the approval of the specific delegation mechanism of the Board of Directors to the CEO during the implementation of the comprehensive banking transformation project at BIDV (RBT Project)	100%
169	1004/NQ-BIDV	04/09/2024	Regarding the approval of the Vision, Goals and Development Direction for the BIDV Core Banking System for the period 2024-2030	100%
170	1006/QD-BIDV	06/09/2024	Regarding the approval to temporarily suspend the implementation of the BIDV Da Lat Branch Headquarters construction project	100%
171	1011/QD-BIDV	09/09/2024	Regarding the approval of social welfare funding linked to the business operations of the branch	100%
172	1013/QD-BIDV	10/09/2024	Regarding the approval of the plan and approval of the contract for MHBS to lease a part of the unused area at BIDV Ba Chieu Branch	100%
173	1014/QD-BIDV	10/09/2024	Regarding the approval of the Plan to approve the Contract for BIC to lease a part of the unused area at some BIDV branches	100%
174	1015/QD-BIDV	10/09/2024	Issuance of regulations on the disclosure of capital adequacy ratio information	100%
175	1026/QD-BIDV	12/09/2024	Regarding the issuance of regulations on the issuance of document policies	100%
176	1027/QD-BIDV	12/09/2024	Regarding the approval of the Office rental contract between the Bank for Investment and Development of Cambodia (BIDC) and BIDV Representative Office in Cambodia	100%
177	1043/QD-BIDV	18/09/2024	Regarding retirement to receive social insurance benefits	100%
178	1047/QD-BIDV	18/09/2024	Regarding retirement to receive social insurance benefits	100%
179	1055/QD-BIDV	20/09/2024	Regarding the approval of the social welfare funding policy for Bach Mai Hospital	100%
180	1056/QD-BIDV	20/09/2024	Regarding the approval of the contract and transaction to lease additional space at Floor 03, BIDV Tower, 194 Tran Quang Khai, Hoan Kiem district, Hanoi city, the lessor is BIDV Tower Joint Venture Company	100%
181	1057/QD-BIDV	20/09/2024	Regarding the approval of the funding policy to mitigate the consequences of natural disasters for the localities affected by Typhoon No. 3	100%
182	1058/QD-BIDV	24/09/2024	Regarding the issuance of the enterprise-wide data governance policy	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
183	1059/QD-BIDV	24/09/2024	Regarding the approval of the preliminary adjustment of the total investment budget for the renovation, completion and interior furnishing of the Kinh Bac Branch headquarters project	100%
184	1061/QD-BIDV	25/09/2024	Regarding the approval of the 2024 Agency contract Addendum with BIDV Metlife Life insurance Limited Liability Company	100%
185	1062/QD-BIDV	25/09/2024	Regarding the approval of the Money and Gold insurance contract between BIDV and BIDV Insurance Corporation (BIC)	100%
186	1066/QD-BIDV	26/09/2024	Regarding the issuance of regulations on remuneration for state capital representatives and staff assigned to hold concurrent positions at investee companies or companies with shareholdings	100%
187	1074/QD-BIDV	29/09/2024	Regarding the approval of the budget and advertising plan for the media program Financial Education and Career Guidance through Moneyverse	100%
188	1075/QD-BIDV	30/09/2024	Regarding the approval of the periodic limit for FIs in the Asia region and 100% foreign-invested enterprises in Vietnam for the September 2024 period	100%
189	1080/NQ-BIDV	30/09/2024	Regarding the approval of the adjustment, update, and supplementation of the 2024 IT Plan	100%
190	1083/QD-BIDV	01/10/2024	Regarding the issuance of the Anti-Money Laundering, Counter-Terrorism Financing, Counter-Proliferation of Weapons of Mass Destruction Policy and compliance with sanction regulations at BIDV	100%
191	1084/QD-BIDV	01/10/2024	Regarding the adjustment of benefits, insurance premiums and insurance fee estimates for the accident and health insurance plan for BIDV staff in 2024	100%
192	1085/QD-BIDV	01/10/2024	Regarding the issuance of the operational risk management policy for the period 2024-2028	100%
193	1086/QD-BIDV	02/10/2024	Regarding the issuance of the liquidity risk management policy for the period 2025-2029	100%
194	1090/QD-BIDV	03/10/2024	Regarding the approval of the plan to select an independent auditing organization for the financial statements and to provide assurance services for the internal control system activities for the fiscal year 2025	100%
195	1096/QD-BIDV	07/10/2024	Regarding the issuance of regulations on interest and fee reductions and exemptions for customers	100%
196	1098/QD-BIDV	08/10/2024	Regarding the acquisition of debt to finance the Binh Dinh Provincial General Hospital project - the extension invested by Binh Dinh General Hospital J.S.C at Bank for Investment and Development of Cambodia - Ho Chi Minh City Branch	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
197	1110/QD-BIDV	10/10/2024	Regarding the approval of the funding policy for the restoration and preservation of the Nguyen Sinh Sac historical site in Dong Thap province	100%
198	1112/QD-BIDV	10/10/2024	Regarding the results of the contractor selection for the 'Supply Chain Financing Application Implementation at BIDV' tender under the Supply Chain Financing Application Implementation Project at BIDV	100%
199	1157/QD-BIDV	14/10/2024	Regarding the issuance of the Charter on the organization and operation of BIDV Debt and Asset Management and Exploitation One-Member Limited Liability Company	100%
200	1158/QD-BIDV	14/10/2024	Regarding the adjustment of the organizational management model of BIDV Debt and Asset Management and Exploitation One-Member Limited Liability Company.	100%
201	1175/QD-BIDV	24/10/2024	Regarding the issuance of regulations on the use of provisions to handle risks	100%
202	1188/QD-BIDV	30/10/2024	Regarding the strengthening of the BIDV Steering Committee for Corruption Prevention, Anti-Negativity and Crime	100%
203	1190/QD-BIDV	30/10/2024	Regarding the approval of the adjustment of credit conditions for the BOT and BT combined project of the restoration and renovation of National Highway 20, sections Km123+105 and Km268+000 in Lam Dong province	100%
204	1198/QD-BIDV	31/10/2024	Regarding the dismissal of the person in charge of corporate governance	100%
205	1199/QD-BIDV	31/10/2024	Regarding the appointment of the person in charge of corporate governance	100%
206	1200/QD-BIDV	31/10/2024	Regarding the appointment of the person in charge of corporate governance	100%
207	1202/QD-BIDV	31/10/2024	Regarding the policy on asset classification, provision rates, and risk provision methods in the operations of the Vietnam Investment and Development Bank (BIDV)	100%
208	1208/NQ-BIDV	04/11/2024	Regarding the plan for the arrangement of BIDV's network in Binh Duong province to enhance presence and improve competitive capacity	100%
209	1226/QD-BIDV	07/11/2024	Regarding the advance of the 2025 plan for the procurement of other assets to implement centralized procurement in 2025	100%
210	1231/NQ-BIDV	11/11/2024	Regarding the approval of the adjustment of the plan for the construction project, asset procurement, asset leasing, and fixed asset disposal for 2024	100%
211	1240/QD-BIDV	11/11/2024	Regarding the issuance of regulations on entrusting BAMC to handle debt recovery, asset management, exploitation, and disposal	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
212	1250/NQ-BIDV	12/11/2024	Regarding the approval of contracts and transactions in capital and currency business with Partners/Customers who are members of the Board of Directors, members of the Supervisory Board, CEO, major shareholders of BIDV; Related persons of Managers, members of the Supervisory Board, major shareholders of BIDV; Subsidiaries, affiliates of BIDV	100%
213	1252/QD-BIDV	12/11/2024	Regarding the approval of the Agreement on collection of personal information between BIDV and BSC	100%
214	1253/QD-BIDV	12/11/2024	Regarding the approval of the adjustment of the Maintenance plan for CRM machine maintenance services procurement according to the 2024 IT plan	100%
215	1257/NQ-BIDV	14/11/2024	Regarding the organization of seeking shareholder written opinions of 2024 from the Vietnam Investment and Development Bank (BIDV)	100%
216	1262/QD-BIDV	15/11/2024	Regarding social welfare funding for the units that won awards at the 2024 Cultural Ambassador Competition	100%
217	1274/NQ-BIDV	15/11/2024	Regarding the approval of the plan for the arrangement of BIDV's business network in Ho Chi Minh City	100%
218	1299/QD-BIDV	25/11/2024	Regarding the strengthening of the steering committee for the card payment system transformation project at BIDV	100%
219	1300/QD-BIDV	27/11/2024	Regarding the approval of the periodic limit for November 2024 for FIs in the Asia region	100%
220	1303/QD-BIDV	28/11/2024	Regarding the approval of the adjustment of the credit limit for industries focused on risk control in 2024	100%
221	1306/QD-BIDV	28/11/2024	Regarding the approval of the Cooperation agreement to implement CD_Flex activities between BIDV and BSC	100%
222	1326/NQ-BIDV	03/12/2024	Regarding the approval of the plan to increase charter capital through issuing shares to pay dividends from the remaining profit after taxes, after funds appropriation of 2022	100%
223	1327/QD-BIDV	04/12/2024	Regarding the support team for the Supervisory Board to collect shareholder written opinions of 2024, approval of the draft shareholder opinion ballot and the establishment of the Ballot Counting Committee, the Ballot Supervision Team and the Ballot Assistance Team	100%
224	1328/QD-BIDV	04/12/2024	Regarding the establishment of the Ballot Counting Committee for collecting shareholder written opinions of 2024	100%
225	1329/NQ-BIDV	04/12/2024	Regarding the approval of the documents for collecting shareholder written opinions of 2024	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
226	1333/QD-BIDV	04/12/2024	Regarding the issuance of regulations on preventing and handling communication crises	100%
227	1334/QD-BIDV	05/12/2024	Regarding the approval of the investment project for construction and the contractor selection plan for the construction of the BIDV office building at 20 Hang Tre and 2+4 Hang Thuong, Hoan Kiem District, Hanoi	100%
228	1339/QD-BIDV	05/12/2024	Regarding the issuance of the information system security and safety regulations	100%
229	1340/QD-BIDV	05/12/2024	Regarding the issuance of the Emulation and Reward Regulations at BIDV	100%
230	1342/QD-BIDV	06/12/2024	Regarding the approval of the program for promulgating the Decree on administrative procedures in 2025	100%
231	1343/QD-BIDV	06/12/2024	Regarding the conversion of Di An - Binh Duong Branch into a transaction office under Nam Binh Duong Branch	100%
232	1346/QD-BIDV	09/12/2024	Regarding approval of the Feasibility Study Report and Contractor Selection Plan for the Construction Investment Project of BIDV My Tho Branch	100%
233	1348/NQ-BIDV	09/12/2024	On Approving the implementation of the plan to increase charter capital through issuing shares to pay dividends from the remaining profit after taxes, after funds appropriation of 2022	100%
234	1349/QD-BIDV	10/12/2024	Submit for approval to amend the Project on training and recruiting IT experts at BIDV for the period 2024-2027	100%
235	1352/QD-BIDV	11/12/2024	Issuing the Policy on granting credit risk limits to partners for customers who are not credit institutions	100%
236	1354/QD-BIDV	11/12/2024	Approval of the project plan for renovation and interior equipment of BIDV headquarters, Transaction Office 3	100%
237	1357/QD-BIDV	12/12/2024	Regarding approval of final settlement of completed construction investment project of BIDV Headquarters - Dong Thap Branch	100%
238	1360/QD-BIDV	12/12/2024	Approving the policy of funding housing construction for the poor in Bac Lieu province	100%
239	1361/QD-BIDV	12/12/2024	Regarding the promulgation of the Regulation on information disclosure on the stock market of the Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
240	1362/NQ-BIDV	12/12/2024	On approving the last registration date for issuing shares to pay dividends from the remaining profit after taxes, after funds appropriation of 2022	100%
241	1372/QD-BIDV	13/12/2024	Regarding approval of the Plan for purchasing accident, health and cancer insurance in 2025	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
242	1381/QD-BIDV	13/12/2024	Regarding approval of funding for the construction of a Memorial Temple for Meritorious People in Kien Giang Province	100%
243	1382/QD-BIDV	13/12/2024	Regarding approval of the budget for the reward points accumulation program for Loyalty card products in 2025	100%
244	1387/QD-BIDV	16/12/2024	Regarding approval of the final settlement of the project to complete the construction of BIDV office building - Nam Ky Khoi Nghia branch	100%
245	1402/QD-BIDV	17/12/2024	Regarding the approval of the results of contractor selection for the Bidding Package "Additional equipment and backup for the data warehouse server system in 2024" under the Project "Additional equipment and backup for the data warehouse server system in 2024"	100%
246	1404/QD-BIDV	17/12/2024	Regarding the approval of the results of contractor selection for the package "Equipment to replace specialized database servers in 2024" under the project "Equipment to replace specialized database servers in 2024"	100%
247	1406/QD-BIDV	18/12/2024	Regarding the contract and transaction to lease additional space at Floor 11, BIDV Tower, 194 Tran Quang Khai, Hoan Kiem district, Hanoi city	100%
248	1409/QD-BIDV	18/12/2024	Regarding adjustment/replacement of members of the Working Group to implement the BML ownership restructuring plan and search for strategic partners in the life insurance sector	100%
249	1413/NQ-BIDV	19/12/2024	Regarding approval of BIDV network arrangement plan in Ca Mau province	100%
250	1423/QD-BIDV	23/12/2024	Regarding approval of adjustment of implementation time for funding the construction of primary schools in Thanh Ha district, Hai Duong province	100%
251	1426/QD-BIDV	23/12/2024	Regarding the promulgation of lending regulations	100%
252	1434/QD-BIDV	25/12/2024	On approving the adjustment of the implementation time of the bidding package/contract for the supply of specialized cars for transporting money in 2024	100%
253	1435/QD-BIDV	25/12/2024	Approval of final settlement of project to add capacity to Object Storage disk cabinet system	100%
254	1436/QD-BIDV	25/12/2024	Regarding the issuance of the Internal Credit Rating System for Financial Institutional Customers	100%
255	1437/NQ-BIDV	25/12/2024	Regarding BIDV shareholders' meeting resolution	100%
256	1442/NQ-BIDV	25/12/2024	Regarding credit control for investment and trading in stocks and corporate bonds	100%
257	1444/QD-BIDV	25/12/2024	Regarding approval of the settlement of the Project "Converting Corebanking system at BIDV - Procurement item for implementing Corebanking software system"	100%

No.	Numbers, symbols of document	Date	Excerpt from document content	Approval ratio
258	1453/QD-BIDV	26/12/2024	Regarding the promulgation of Regulations on special loans	100%
259	1454/QD-BIDV	26/12/2024	Regarding the promulgation of the Guarantee Regulations	100%
260	1458/QD-BIDV	26/12/2024	Regarding the issuance of credit granting policy	100%
261	1461/QD-BIDV	26/12/2024	Regarding the establishment of the Emulation and Reward Council of the Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
262	1463/QD-BIDV	26/12/2024	Promulgating the Regulations on organization and operation of the Board of Directors	100%
263	1465/NQ-BIDV	26/12/2024	Regarding the unification of the contents of the activities of the Ho Chi Minh City High-net worth Individual Customer Center branch and the management model of priority customer segments at the branch	100%
264	1466/QD-BIDV	26/12/2024	Regarding approval of the organizational model of the Ho Chi Minh City High-end Personal Customer Center Branch	100%
265	1469/QD-BIDV	30/12/2024	Regarding approval of the final settlement of the project item "Investment in private cloud environment at BIDV Data Center"	100%
266	1470/QD-BIDV	30/12/2024	Approval of the basic content of the draft Regulations on procedures for goods and services procurement	100%
267	1479/QD-BIDV	30/12/2024	Regarding the establishment of a Council of Senior Experts	100%
268	1498/QD-BIDV	31/12/2024	Regarding the approval of the Money and Gold insurance contract at business establishments and the Money and Gold transport insurance contract of BIDV branches with BIC	100%
269	1499/QD-BIDV	31/12/2024	Regarding the promulgation of the Regulation on Investment in purchasing, leasing and managing assets	100%
270	1500/QD-BIDV	31/12/2024	Promulgating the Regulations on management of construction investment works	100%
271	1501/QD-BIDV	31/12/2024	Regarding approval of the Regulations on organization and operation of the Board of Members and the Regulations on organization and operation of the Board of Supervisors of BIDV Debt Management and Asset Exploitation Company Limited (BAMC)	100%
272	1502/QD-BIDV	31/12/2024	Regarding the approval of the 2025 health, accident and cancer insurance contract of BIDV subsidiaries with BIC	100%

JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIET NAM



**JOINT STOCK COMMERCIAL BANK FOR
INVESTMENT AND DEVELOPMENT OF
VIETNAM**

SOCIALIST REPUBLIC OF VIETNAM
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APPENDIX 02: THE LIST OF AFFILIATED PERSONS OF BIDV OF 2024

No.	Name of organization/individual	Securities trading account (if any)	Position at BIDV (if any)	ID card No./ Passport number /Certificate of business registration	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Note
I	Members of BOD								
1	Phan Duc Tu		Chairman of the BOD			15/11/2018		Appointed	
2	Dang Van Tuyen		Member of the BOD			28/04/2023		Appointed	
3	Le Ngoc Lam		Member of the BOD cum CEO			12/03/2021		Appointed	
4	Ngo Van Dung		Member of the BOD			01/06/2015		Appointed	
5	Phan Thi Chinh		Member of the BOD			25/04/2014	01/06/2024	Retired to enjoy social insurance benefits	
6	Pham Quang Tung		Member of the BOD			21/04/2018		Appointed	
7	Tran Xuan Hoang		Member of the BOD			07/03/2020		Appointed	
8	Yoo, Je Bong		Member of the BOD			27/12/2019		Appointed	
9	Le Kim Hoa		Member of the BOD			07/03/2020		Appointed	
10	Quach Hung Hiep		Member of the BOD			30/01/2024		Appointed	

No.	Name of organization/individual	Securities trading account (if any)	Position at BIDV (if any)	ID card No./ Passport number /Certificate of business registration	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Note
11	Nguyen Van Thanh		Independent Member of the BOD			29/04/2022		Appointed	
II	Members of Supervisory Board								
1	Ta Thi Hanh		Head of Supervisory Board			30/01/2024		Appointed	
2	Cao Cu Tri		Member of the Supervisory Board			01/05/2012		Appointed	Relinquish the duties of Member in charge of the Supervisory Board from 30/01/2024
3	Nguyen Trung Kien		Member of the Supervisory Board			30/01/2024		Appointed	
4	Nguyen Thi Thu Ha		Member of the Supervisory Board			12/03/2021		Appointed	
III	Members of Board of Management								
1	Le Ngoc Lam		Member of the BOD cum CEO	Information as in Section I.3.					
2	Tran Phuong		Senior Executive Vice President			01/05/2021		Appointed	
3	Le Trung Thanh		Senior Executive Vice President			31/07/2019		Appointed	
4	Nguyen Thien Hoang		Senior Executive Vice President			01/06/2016		Appointed	
5	Phan Thanh Hai		Senior Executive Vice President			12/03/2020		Appointed	

No.	Name of organization/individual	Securities trading account (if any)	Position at BIDV (if any)	ID card No./ Passport number /Certificate of business registration	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Note
6	Hoang Viet Hung		Senior Executive Vice President			12/03/2020		Appointed	
7	Tran Long		Senior Executive Vice President			12/03/2020		Appointed	
8	Nguyen Thi Quynh Giao		Senior Executive Vice President			12/03/2020		Appointed	
9	Lai Tien Quan		Senior Executive Vice President			30/01/2024		Appointed	
10	Doan Viet Nam		Senior Executive Vice President			30/01/2024		Appointed	
11	Ham Jin Sik		Member of the Board of Management			01/03/2024		Appointed	
12	Bui Thi Hoa		Chief Accountant			30/01/2024		Appointed	
13	Tu Quoc Hoc		Head of Legal and Compliance Division			01/05/2019	01/10/2024	Retired to enjoy social insurance benefits	
14	Sung Ki Jung		Member of the Board of Management			01/01/2020	01/03/2024	Terminated the Contract of BIDV Board of Management Member from 01/03/2024	
15	Ta Thi Hanh		Chief Accountant			01/05/2012	30/01/2024	Elected to hold the position of BIDV's Head of	

No.	Name of organization/individual	Securities trading account (if any)	Position at BIDV (if any)	ID card No./ Passport number /Certificate of business registration	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Note
								Supervisory Board from 01/03/2024	
IV	Person in charge of corporate governance								
1	Pham Thi Thanh Nga		Person in charge of corporate governance			01/11/2024		Appointed	
2	Dang Xuan Thang		Person in charge of corporate governance			01/11/2024		Appointed	
3	Pham Danh Chuong		Person in charge of corporate governance			24/08/2017	01/11/2024	Dismissed	
V	Subsidiaries			Certificate of business registration	Address				
1	BIDV Securities Company (BSC)			0101003060	8th-9th Floor, Thaiholdings, 210 Tran Quang Khai, Hoan Kiem, Hanoi				
2	BIDV - SuMi TRUST Leasing Company Ltd. (BSL)			0100777569	Floor 20, Tower A Vincom, No. 191 Ba Trieu, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi City				
3	BIDV Insurance Corporation (BIC)			11/GPDC13/KDBH	11th floor, 263 Cau Giay, Dich Vong ward, Cau Giay District, Hanoi				

No.	Name of organization/individual	Securities trading account (if any)	Position at BIDV (if any)	ID card No./ Passport number /Certificate of business registration	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Note
4	BIDV Asset Management Company (BAMC)			0101196750	20th floor, Tower A Vincom, Ba Trieu, Hanoi				
5	Bank for Investment and Development of Cambodia (BIDC)			B7.09.148	#370, Monivong Blvd, Boeung Keng Kang I, Chamkarmon, Phnom Penh, Cambodia				
6	Lao-Viet Insurance Company (LVI)			077-08/DT	3rd floor, LVB tower, No 44, Lanexang Avenue, Hatsady Village, Chamthabouly District, Vientiane, Lao PDR				
7	LaoVietBank (LVB)			985-326	Vientiane, Lao PDR				
8	MHB Securities Corporation (MHBS)			45/UBCK-GPHDKD	153 Hai Ba Trung, Ward 6, District 3, HCMC				
9	Cambodia - Vietnam Insurance Company (CVI)			Co. 6037/09E	8th Floor, No.398, Monivong, Beungkeng Kang I, Charnkar Mon, PhnomPenh, Cambodia				
10	Cambodia - Vietnam Security Company (CVS)			005.SECC/BLPH	No.370, Preah Monivong, Boeng Keng Kang I, Khan Thmey 2, Daun Penh, Phnom Penh, Cambodia				

No.	Name of organization/individual	Securities trading account (if any)	Position at BIDV (if any)	ID card No./ Passport number /Certificate of business registration	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Note
VI	Affiliated companies			Certificate of business registration	Address				
1	Vietnam Aircraft Leasing Joint Stock Company (VALC)			0102384108	No. 18, Ly Thuong Kiet, Hoan Kiem District, Hanoi				
2	Cambodia - Vietnam Foods Company Limited (Cavifoods)			Inv.0810M/2010	National Route 5, Spean Khpus Vilage, Sangkat Kilomet 6, Khan RusseyKeo District, Phnompenh, Cambodia				
VII	Joint venture companies			Certificate of business registration	Address				
1	Vietnam Russia Joint Venture Bank (VRB)			0102028839	No. 75 Tran Hung Dao, Tran Hung Dao ward, Hoan Kiem District, Hanoi				
2	BIDV Tower Joint Venture Company (BIDV Tower)			2523/GP	13th Floor, BIDV Tower, 35 Hang Voi, Hanoi				
3	BIDV MetLife Life Insurance Limited Liability Company (BIDV Metlife)			72/GPDC4-KDBH	10th floor Vincom Tower A, 191 Ba Trieu – Hanoi				
VIII	Organizations owning more than 10% of voting shares			Certificate of business registration	Address				

No.	Name of organization/individual	Securities trading account (if any)	Position at BIDV (if any)	ID card No./ Passport number /Certificate of business registration	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Note
1	State Bank of Vietnam			69/QD-NH5	49 Ly Thai To, Hoan Kiem, Hanoi				Ownership rate: 80.99%
2	KEB HANA BANK, CO., LTD			CC2259	35, EULJI-RO, JUNG-GU SEOUL REPUBLIC OF KOREA SEOUL				Ownership rate: 15%

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**APPENDIX 03: TRANSACTIONS BETWEEN BIDV AND BIDV'S AFFILIATED PERSONS; OR BETWEEN BIDV AND
MAJOR SHAREHOLDERS, INTERNAL PERSONS, AFFILIATED PERSONS OF INTERNAL PERSONS**

No.	Name of organization/individual	Relationship with BIDV	ID card No./ Passport number /Certificate of business registration, date of issue, place of issue	Address	Time of transaction with BIDV	Resolution No./ Decision No. approved by GSM/ BOD	Content, quantity, total value of transaction	Note
1	BIDV Insurance Corporation (BIC)	Subsidiaries	11/GPDC13/KDBH (issued by the Ministry of Finance on December 27 th 2014)	11th floor, Building 263 Cau Giay, Dich Vong Ward, Cau Giay District, Hanoi	2024	58/QD-BIDV (dated January 16 th 2024)	Approval of BIDV's asset insurance contract/transaction with BIC	
2	BIDV Phu Tho Insurance Company	Subsidiaries	11/GPDC13/KDBH (issued by the Ministry of Finance on December 27 th 2014)	11th floor, Building 263 Cau Giay, Dich Vong Ward, Cau Giay District, Hanoi	2024	69/QD-BIDV (dated January 23 rd 2024)	Approval of the plan and contract to lease a part of the unused area at Phu Tho Branch, Son Tay Branch	
3	BIDV Securities Company (BSC)	Subsidiaries	0101003060 (issued by Department of Planning and Investment in Hanoi on March 31 st 2000)	8th-9th Floor, Thai Holdings Tower, 210 Tran Quang Khai Road, Hoan Kiem, Hanoi	2024	338/NQ-BIDV (dated April 17 th 2024)	Approval of the Bond/treasury bill trading order service contract and transaction method agreement via fax/email with BSC	

No.	Name of organization/individual	Relationship with BIDV	ID card No./ Passport number /Certificate of business registration, date of issue, place of issue	Address	Time of transaction with BIDV	Resolution No./ Decision No. approved by GSM/ BOD	Content, quantity, total value of transaction	Note
4	Bank for Investment and Development of Cambodia (BIDC) - Hanoi Branch	Subsidiaries	B7.09.148 (issued by the State Bank of Cambodia on August 14 th 2009)	No. 235, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkamorn, Phnom Penh, Cambodia	2024	711/QD-BIDV (dated June 07 th 2024)	Approval of the syndicated loan transaction between BIDV Thanh Xuan and BIDC Hanoi	
5	BIDV Insurance Corporation (BIC)	Subsidiaries	11/GPDC13/KDBH (issued by the Ministry of Finance on December 27 th 2014)	11th floor, Building 263 Cau Giay, Dich Vong Ward, Cau Giay District, Hanoi	2024	775/QD-BIDV (dated June 27 th 2024)	Approval of the Appendix to the Insurance Agency Contract between BIDV and BIC	
6	BIDV Insurance Corporation (BIC)	Subsidiaries	11/GPDC13/KDBH (issued by the Ministry of Finance on December 27 th 2014)	11th floor, Building 263 Cau Giay, Dich Vong Ward, Cau Giay District, Hanoi	2024	841/QD-BIDV (dated July 16 th 2024)	Approval of the Money insurance contract at business premises and the Money insurance contract in transit between BIDV branches and BIC	
7	BIDV Insurance Corporation (BIC)	Subsidiaries	11/GPDC13/KDBH (issued by the Ministry of Finance on December 27 th 2014)	11th floor, Building 263 Cau Giay, Dich Vong Ward, Cau Giay District, Hanoi	2024	904/QD-BIDV (dated August 06 th 2024)	Approval of the plan and contract for BIC to lease a part of the unused area at BIDV My Dinh Branch	

No.	Name of organization/individual	Relationship with BIDV	ID card No./ Passport number /Certificate of business registration, date of issue, place of issue	Address	Time of transaction with BIDV	Resolution No./ Decision No. approved by GSM/ BOD	Content, quantity, total value of transaction	Note
8	KEB Hana Bank	Strategic investor	CC2259	35, EULJI-RO, JUNG-GU SEOUL REPUBLIC OF KOREA SEOUL	2024	961/NQ-BIDV (dated August 26 th 2024)	Approving the Technical support contract between BIDV and KEB Hana Bank	
9	MHB Security Company (MHBS)	Subsidiaries	45/UBCK-GPHDKD (issued by the State Securities Commission on December 28 th 2006)	153 Hai Ba Trung, Vo Thi Sau Ward, District 3, Ho Chi Minh City	2024	1013/QD-BIDV (dated September 09 th 2024)	Approval of the plan and approved the contract for MHBS to lease a part of the unused area at BIDV Ba Chieu Branch	
10	BIDV Insurance Corporation (BIC)	Subsidiaries	11/GPDC13/KDBH (issued by the Ministry of Finance on December 27 th 2014)	11th floor, Building 263 Cau Giay, Dich Vong Ward, Cau Giay District, Hanoi	2024	1014/QD-BIDV (dated September 10 th 2024)	Approval of the Plan to approve the Contract for BIC to lease a part of the unused area at some BIDV branches	
11	Bank for Investment and Development of Cambodia (BIDC)	Subsidiaries	B7.09.148 (issued by the State Bank of Cambodia on August 14 th 2009)	No. 235, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkamorn, Phnom Penh, Cambodia	2024	1027/QD-BIDV (dated September 12 th 2024)	Approval of the Office rental contract between the Bank for Investment and Development of Cambodia (BIDC) and BIDV Representative Office in Cambodia	

No.	Name of organization/individual	Relationship with BIDV	ID card No./ Passport number /Certificate of business registration, date of issue, place of issue	Address	Time of transaction with BIDV	Resolution No./ Decision No. approved by GSM/ BOD	Content, quantity, total value of transaction	Note
12	BIDV Tower Joint Venture Company (BIDV Tower)	Joint venture companies	2523/GP (issued by the Ministry of Planning and Investment on November 2 nd 2005)	13th Floor, BIDV Tower, 35 Hang Voi, Hanoi	2024	1056/QD-BIDV (dated September 20 th 2024)	Approving the contract and transaction to lease additional space at Floor 03, BIDV Tower, 194 Tran Quang Khai, Hoan Kiem district, Hanoi city	
13	BIDV Metlife Life Insurance Company Limited (BIDV Metlife)	Joint venture	72/GPDC4-KDBH (issued by the Ministry of Finance on January 18 th 2021)	10th Floor Vincom Tower A, 191 Ba Trieu - Hanoi	2024	1061/QD-BIDV (dated September 25 th 2024)	Approving the 2024 Agency contract Addendum with BIDV Metlife Life insurance Limited Liability Company	
14	BIDV Insurance Corporation (BIC)	Subsidiaries	11/GPDC13/KDBH (issued by the Ministry of Finance on December 27 th 2014)	11th floor, Building 263 Cau Giay, Dich Vong Ward, Cau Giay District, Hanoi	2024	1062/QD-BIDV (dated September 25 th 2024)	Approval of the Money and Gold insurance contract between BIDV and BIDV Insurance Corporation (BIC)	
15	Bank for Investment and Development of Cambodia (BIDC) - Ho Chi Minh City Branch	Subsidiaries	B7.09.148 (issued by the State Bank of Cambodia on August 14 th 2009)	No. 235, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkamorn, Phnom Penh, Cambodia	2024	1098/QD-BIDV (dated October 08 th 2024)	Approval of the acquisition of debt to finance the Binh Dinh Provincial General Hospital project - the extension invested by Binh Dinh General Hospital J.S.C at Bank for Investment and Development of Cambodia - Ho Chi Minh City Branch	
16	Members of the BOD, Supervisory Board, CEO, major shareholders of BIDV; Related persons of	Members of the BOD, Supervisory Board, CEO, major	- CC2259 (issued by Vietnam Securities Depository and Clearing	- 35, EULJI-RO, JUNG-GU SEOUL REPUBLIC OF KOREA SEOUL;	2024	1250/NQ-BIDV (dated November 12 th 2024)	Approval of contracts and transactions in capital and currency business with Partners/Customers who are members of the Board of	

No.	Name of organization/individual	Relationship with BIDV	ID card No./ Passport number /Certificate of business registration, date of issue, place of issue	Address	Time of transaction with BIDV	Resolution No./ Decision No. approved by GSM/ BOD	Content, quantity, total value of transaction	Note
	Managers, members of the Supervisory Board, major shareholders of BIDV; Subsidiaries, affiliates of BIDV	shareholders of BIDV; Related persons of Managers, members of the Supervisory Board, major shareholders of BIDV; Subsidiaries, affiliates of BIDV	Corporation on September 19 th 2019); - 985-326 (issued by the Foreign Investment Management Committee of the Lao PDR on June 10 th 1999) - B7.09.148 (issued by the State Bank of Cambodia on August 14 th 2009). - 2523/GP (issued by the Ministry of Planning and Investment on November 02 th 2005); - 72/GPDC4-KDBH (issued by the Ministry of Finance on January 18 th 2021)...	- Vientiane, Lao; - No 235, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkamorn, Phnom Penh, Cambodia; - 13th Floor, BIDV Tower, 35 Hang Voi, Hanoi; - 10th Floor Vincom Tower A, 191 Ba Trieu - Hanoi...			Directors, members of the Supervisory Board, CEO, major shareholders of BIDV; Related persons of Managers, members of the Supervisory Board, major shareholders of BIDV; Subsidiaries, affiliates of BIDV	

No.	Name of organization/individual	Relationship with BIDV	ID card No./ Passport number /Certificate of business registration, date of issue, place of issue	Address	Time of transaction with BIDV	Resolution No./ Decision No. approved by GSM/ BOD	Content, quantity, total value of transaction	Note
17	BIDV Securities Company (BSC)	Subsidiaries	0101003060 (issued by Department of Planning and Investment in Hanoi on March 31 st 2000)	8th-9th Floor, Thai Holdings Tower, 210 Tran Quang Khai Road, Hoan Kiem, Hanoi	2024	1252/QD-BIDV (dated November 12 th 2024)	Approval of the Agreement on collection of personal information between BIDV and BSC	
18	BIDV Securities Company (BSC)	Subsidiaries	0101003060 (issued by Department of Planning and Investment in Hanoi on March 31 st 2000)	8th-9th Floor, Thai Holdings Tower, 210 Tran Quang Khai Road, Hoan Kiem, Hanoi	2024	1306/QD-BIDV (dated November 28 th 2024)	Approval of the Cooperation agreement to implement CD_Flex activities between BIDV and BSC	
19	BIDV Tower Joint Venture Company (BIDV Tower)	Joint venture companies	2523/GP (issued by the Ministry of Planning and Investment on November 2 nd 2005)	13th Floor, BIDV Tower, 35 Hang Voi, Hanoi	2024	1406/QD-BIDV (dated December 18 th 2024)	Approving the contract and transaction to lease additional space at Floor 11, BIDV Tower, 194 Tran Quang Khai, Hoan Kiem district, Hanoi city	
19	BIDV Insurance Corporation (BIC)	Subsidiaries	11/GPDC13/KDBH (issued by the Ministry of Finance on December 27 th 2014)	11th floor, Building 263 Cau Giay, Dich Vong Ward, Cau Giay District, Hanoi	2024	1498/QD-BIDV (dated December 31 st 2024)	Approval of the Money and Gold insurance contract at business establishments and the Money and Gold transport insurance contract of BIDV branches with BIC	

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APPENDIX 04: THE LIST OF INTERNAL PERSONS AND AFFILIATED PERSONS OF INTERNAL PERSONS OF 2024

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
I	Related persons of internal shareholders who are members of the Board of Directors							
1	Phan Duc Tu		Chairman of the BOD			74,620	0.0011%	
1.1	Doan Thi Tran Hung Phi					15,919	0.0002%	
1.2	Phan Thi Hai Van					0	0%	
1.3	Phan Duc Thao Nguyen					0	0%	
1.4	Nguyen Huu Loc					0	0%	
1.5	Phan Duc Tuan					0	0%	
1.6	Phan Thi Khanh					0	0%	
1.7	Phan Thi Thuong					0	0%	
1.8	Phan Thi Luong					0	0%	
1.9	Phan Duc Tai					0	0%	
1.10	Doan Thi Tran Hung Anh					0	0%	
1.11	Doan Hung Son					0	0%	
1.12	Doan Hung Dung					0	0%	
1.13	Doan Hung Tri					0	0%	
2	Dang Van Tuyen		Member of the BOD			0	0%	
2.1	Dang Viet Hoi					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
2.2	Dang Vinh Thuan					0	0%	
2.3	Dang Huu Phuoc					0	0%	
2.4	Dang Thi Hung					0	0%	
2.5	Dang Thi Tuyen					0	0%	
2.6	Dang Van Tuyen					0	0%	
2.7	Dang Thi Duyen					0	0%	
3	Le Ngoc Lam		Member of the BOD cum CEO			1,239	0.00002%	
3.1	Le Minh Huong					0	0%	
3.2	Le Thi Phuong Hai					14	0.00..2%	
3.3	Le Ngoc My Anh					0	0%	
3.4	Le Vinh Phuc					0	0%	
3.5	Le Thi Mai Hue					0	0%	
3.6	Le Anh Tuan					0	0%	
3.7	Le Quang Thinh					0	0%	
3.8	Nguyen Thi Lap					0	0%	
3.9	Le Minh Hoang					0	0%	
3.10	Pham Hung Minh					0	0%	
3.11	Duong Thi Minh Khanh					0	0%	
4	Ngo Van Dung		Member of the BOD			1,337	0.00002%	
4.1	Dinh Thi Hanh					0	0%	
4.2	Le Thi Thu Huong					0	0%	
4.3	Ngo Ba Kien					0	0%	
4.4	Ngo Truong Giang					0	0%	
4.5	Ngo Thi Thao					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
4.6	Nguyen Tien Dat					0	0%	
4.7	Ngo Thi Hop					0	0%	
4.8	Ngo Thi Dinh					0	0%	
4.9	Ngo Huu Son					0	0%	
4.10	Ngo Thi Binh					0	0%	
4.11	Nguyen Quang Vinh					0	0%	
4.12	Ngo Tan Hai					0	0%	
4.13	Ngo Minh Hong					0	0%	
4.14	Ngo Quang Hung					0	0%	
4.15	Vu Thi Tao					0	0%	
4.16	Ngo Van Tuan					0	0%	
4.17	BIDV Securities Company (BSC)					0	0%	
5	Pham Quang Tung		Member of the BOD			1	0.00..2%	
5.1	Pham Huy Chien					0	0%	
5.2	Nguyen Thi Diem					0	0%	
5.3	Dao Thuy Nga					0	0%	
5.4	Pham Quynh Chi					0	0%	
5.5	Pham Quang Duc					0	0%	
5.6	Pham Quang Minh					0	0%	
5.7	Pham Quoc Huy					0	0%	
5.8	Nguyen Thi Thuy Hoa					0	0%	
5.9	Pham Trung Dung					0	0%	
5.10	Nguyen Thi Hong Nhung					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
5.11	Dao Thi Bich					0	0%	
5.12	BIDV – SuMi TRUST Leasing Company, Ltd (BSL)					0	0%	
6	Tran Xuan Hoang		Member of the BOD			136	0.00..2%	
6.1	Hoang Thi Giang Ha					59,077	0.0009%	
6.2	Tran Hoang Quan					0	0%	
6.3	Tran Hoang Tram Anh					0	0%	
6.4	Tran Xuan Ba					0	0%	
6.5	Tran Xuan Tu					0	0%	
6.6	Tran Thi Minh Phuong					0	0%	
6.7	Tran Thi Kim Hoa					0	0%	
6.8	Nguyen Thi Binh					0	0%	
6.9	Ho Thi Thuy Lan					0	0%	
6.10	Diep Thanh Phung					0	0%	
6.11	Mekong Housing building and Realty Corporation					0	0%	
6.12	Ngan Luc Investment and Development Joint Stock Company (NIAD)					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
6.13	BIDV Insurance Corporation					0	0%	
7	Yoo, Je Bong		Member of the BOD			0	0%	
7.1	Kim, Young					0	0%	
7.2	YOO, Go Eun					0	0%	
8	Le Kim Hoa		Member of the BOD			73,713	0.0011%	
8.1	Nguyen Thi Thanh					0	0%	
8.2	Le Nguyen Binh Nhi					0	0%	
8.3	Le Phuong Anh					0	0%	
8.4	Nguyen Cu					0	0%	
8.5	Nguyen Thi Nhu					0	0%	
8.6	Le Kim Thai					0	0%	
8.7	Tran Thi Cuc					0	0%	
8.8	Pham Thi Ngoan					0	0%	
8.9	Le Kim Hung					0	0%	
8.10	Pham Thi Tui					0	0%	
8.11	Le Kim Loi					0	0%	
8.12	Ho Thi Thu					0	0%	
8.13	Le Thi Lan					0	0%	
8.14	Bank for Investment and Development of Cambodia (BIDC)					0	0%	
9	Nguyen Van Thanh		Independent member of the BOD			0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
9.1	Do Thi Kim Thoa					0	0%	
9.2	Nguyen Nam Anh					0	0%	
9.3	Nguyen Thi Phuong Ha					272	0.000003%	
9.4	Nguyen Trung Tu					0	0%	
9.5	Nguyen Thi Thanh					0	0%	
9.6	Nguyen Thi Hai					0	0%	
9.7	Nguyen Van Hanh					0	0%	
9.8	Nguyen Van He					0	0%	
9.9	Nguyen Cong Doanh					0	0%	
9.10	Nguyen Van Dau					0	0%	
10	Quach Hung Hiep		Member of the BOD			128	0.000002%	Appointed Member of the BOD on January 30 th 2024
10.1	Pham Thi Mai Anh					0	0%	
10.2	Quach Manh Khiem					0	0%	
10.3	Quach Thuy Trang					0	0%	
10.4	Quach Thi Hong Loi					0	0%	
10.5	Quach Thi Minh Huong					0	0%	
II	Related persons of internal shareholders who are members of the Supervisory Board							
1	Ta Thi Hanh		Head of the Supervisory Board			3,862	0.00006%	Appointed Head of the Supervisory Board on January 30 th 2024
1.1	Ta Van Dao					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
1.2	Nguyen Thi Dao					0	0%	
1.3	Duong Xuan An					0	0%	
1.4	Duong Duc Minh					0	0%	
1.5	Duong Minh Thang					0	0%	
1.6	Ta Van Dao					0	0%	
1.7	Ta Van Quynh					0	0%	
1.8	Ta Thi Quynh					0	0%	
1.9	Ta Thi Nhieu					0	0%	
1.10	Ta Thi Thanh					0	0%	
1.11	Bui Thi Luu					0	0%	
1.12	Tran Thi Duy					0	0%	
1.13	Nguyen Thi Hanh					0	0%	
1.14	Pham Nang Mieng					0	0%	
1.15	Nguyen Van Huan					0	0%	
1.16	Nguyen Trung Thong					0	0%	
2	Cao Cu Tri		Member of the Supervisory Board			6,139	0.0001%	Relinquished the role of Member in charge of the Supervisory Board from January 30 th 2024
2.1	Dau Thi Thanh Liem					0	0%	
2.2	Ta Thi Kieu Anh					0	0%	
2.3	Cao Cu Nhat Minh					0	0%	
2.4	Cao Cu Bao Nam					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
2.5	Tran Phuong Mai					0	0%	
2.6	Cao Thi Ly					0	0%	
2.7	Hoang Anh Tuan					0	0%	
2.8	Cao Thi Y Nhi					0	0%	
2.9	Pham Van Thanh					0	0%	
2.10	Ta Khac Quy					0	0%	
2.11	Nguyen Thi Thanh					0	0%	
3	Nguyen Trung Kien		Member of the Supervisory Board			84	0.000001%	Appointed Member of the Supervisory Board on January 30 th 2024
3.1	Phi Thi Nhuan					0	0%	
3.2	Le Thanh					0	0%	
3.3	Vu Thi Van					0	0%	
3.4	Le Hong Tam					0	0%	
3.5	Nguyen Hanh Chi					0	0%	
3.6	Nguyen Le Hong Anh					0	0%	
3.7	Nguyen Thi Bich Ngoc					0	0%	
3.8	Nguyen Phi Son					0	0%	
3.9	Nguyen Nam Hai					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
3.10	Phi Manh Thanh					0	0%	
3.11	Nguyen Thi Phuong					0	0%	
3.12	Pham Viet Huong					0	0%	
4	Nguyen Thi Thu Ha		Member of Supervisory Board			0	0%	
4.1	Nguyen Van Thi					0	0%	
4.2	Nguyen Thi Phong					0	0%	
4.3	Tran Anh Tuan					0	0%	
4.4	To Hong Thu					0	0%	
4.5	Tran Tung Duong					0	0%	
4.6	Tran Quang Minh					0	0%	
4.7	Tran Minh Duc					0	0%	
4.8	Nguyen Trung Thanh					0	0%	
III	Related persons of internal shareholders who are members of the Board of Management							
1	Le Ngoc Lam		Member of the BOD cum CEO	Information and Related Persons as in Section I.3				
2	Tran Phuong		Senior Executive Vice President			36,264	0.0005%	
2.1	Nguyen Thi Thu Nhung					0	0%	
2.2	Nguyen Thi Suu					0	0%	
2.3	Pham Thi Kim Oanh					10,566	0.00015%	
2.4	Tran Phuong Anh					0	0%	
2.5	Tran Phuong Minh					0	0%	

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2.6	Tran Hoai Phuong					0	0%	
2.7	Pham Thi Hai Yen					0	0%	
2.8	Pham Thi Kim Hai					0	0%	
2.9	Pham Thi Ha					0	0%	
2.10	Dinh Trong Hung					0	0%	
3	Le Trung Thanh		Senior Executive Vice President			3,861	0.000056%	
3.1	To Thi Hong Loan					0	0%	
3.2	Le Hong Nhat Ha					0	0%	
3.3	Le Thi Kiem Yen					0	0%	
3.4	Le Thi Kim Phuong					0	0%	
3.5	Le Thi Kim Phung					0	0%	
3.6	Le Thi Tuyen Suong					0	0%	
3.7	Le Thi Tuyen Van					0	0%	
3.8	Le Thi Tuyen Hong					0	0%	
3.9	Le Trung Nghia					0	0%	
3.10	Le Trung Chanh					0	0%	
3.11	Le Phuong Lan					0	0%	
3.12	Vo Van Nham					0	0%	
3.13	Huynh Tan Tai					0	0%	
3.14	Dang Minh Hien					0	0%	
3.15	Hoang Ngoc Linh					0	0%	
3.16	Tran Thi Thanh (Do Thi Nhu Thanh is old name)					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
3.17	BIDV MetLife Life Insurance Limited Liability Company					0	0%	
4	Nguyen Thien Hoang		Senior Executive Vice President			3	0.00..1%	
4.1	Nguyen Thi Mai					0	0%	
4.2	Le Duy Vien					0	0%	
4.3	Dang Thi Dung					0	0%	
4.4	Le Thi My Hanh					0	0%	
4.5	Nguyen The Hung					0	0%	
4.6	Nguyen Le Thao Chi					0	0%	
4.7	Nguyen Hoang Phuc					0	0%	
4.8	Nguyen The Huu					0	0%	
4.9	Nguyen Thi Thanh Huong					2	0.00..4%	
4.10	Nguyen The Huy					0	0%	
4.11	Le Anh Duc					0	0%	
4.12	Le Dang Trung					0	0%	
5	Phan Thanh Hai		Senior Executive Vice President			7	0.00..1%	
5.1	Phan Ke Viem					0	0%	
5.2	Nguyen Thi Lan					0	0%	
5.3	Pham Thi Cuc					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
5.4	Doan Thi Hong					233	0.000003%	
5.5	Phan Thanh An					0	0%	
5.6	Phan Thuy Lam					0	0%	
5.7	Phan Thi Thanh Van					0	0%	
5.8	Phan Thanh Hoang					0	0%	
5.9	Tran Tien Duan					0	0%	
5.10	Nghiem Thi Thu Trang					0	0%	
6	Hoang Viet Hung		Senior Executive Vice President			0	0%	
6.1	Hoang Minh Vuong					0	0%	
6.2	Nguyen Thi Cuc					0	0%	
6.3	Doan Thi Kinh Thanh					0	0%	
6.4	Ha Thi Xu Ghin					0	0%	
6.5	Hoang Ha Minh Thao					0	0%	
6.6	Hoang Minh Tuan					0	0%	
6.7	Hoang Phu Hien					0	0%	
6.8	Hoang Trung Kien					0	0%	
6.9	Hoang Le Quyen					0	0%	
6.10	Pham Duc Long					0	0%	
6.11	Le Thi Thanh Tu					0	0%	
6.12	Nguyen Thi Phuong Lan					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
7	Tran Long		Senior Executive Vice President			0	0%	
7.1	Tran Trieu Nguyet					0	0%	
7.2	Tran Thi Huong					0	0%	
7.3	Nguyen Duc Bac					0	0%	
7.4	Nguyen Thi Chung					0	0%	
7.5	Nguyen Thi Hao Hoa					0	0%	
7.6	Tran Minh Khoi					0	0%	
7.7	Tran Chau Anh					0	0%	
7.8	Tran Van Cuong					0	0%	
7.9	Tran Khanh Linh					0	0%	
8	Nguyen Thi Quynh Giao		Senior Executive Vice President			3	0.00..1%	
8.1	Nguyen Khanh Cat					0	0%	
8.2	Pham Thi Khuyen					0	0%	
8.3	Luu Thi Vui					0	0%	
8.4	Nguyen Dinh Long					0	0%	
8.5	Nguyen Truc Cam					0	0%	
8.6	Nguyen Mai Phuong					0	0%	
8.7	Nguyen Minh Tu					0	0%	
8.8	Nguyen Dinh Dong					0	0%	
8.9	Nguyen Thi Hue Chi					0	0%	
8.10	Nguyen Van Du					0	0%	
8.11	Nguyen Thi Cam Tra					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
8.12	Luong Quoc Chinh					0	0%	
9	Lai Tien Quan		Senior Executive Vice President			13,705	0.000199%	Appointed Senior Executive Vice President on January 30 th 2024
9.1	Pham Thi Dung					0	0%	
9.2	Nguyen Van Vinh					0	0%	
9.3	Pham Thi Thai					0	0%	
9.4	Nguyen Thuy Duong					0	0%	
9.5	Lai Khoi Minh					0	0%	
9.6	Lai Xuan Quang					0	0%	
9.7	Lai Thi Bich Phuong					0	0%	
9.8	Lai Thi Anh					0	0%	
9.9	Lai Van Duong					0	0%	
9.10	Lai Thi Dieu Huong					3	0.00..1%	
9.11	Nguyen Van Vong					0	0%	
9.12	Pham Van Kien					0	0%	
9.13	Nguyen Kim Thu					0	0%	
9.14	Tran Thu Trang					0	0%	
9.15	Pham Minh Cuong					0	0%	
10	Doan Viet Nam		Senior Executive Vice President			0	0%	Appointed Senior Executive Vice President on January 30 th 2024

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
10.1	Doan Xuan Ngoan					0	0%	
10.2	Dinh Thi Lien					0	0%	
10.3	Nguyen Ngoc Han					0	0%	
10.4	Tran Thi Xa					0	0%	
10.5	Nguyen Thu Hien					0	0%	
10.6	Doan Viet Anh					0	0%	
10.7	Doan Bao Long					0	0%	
10.8	Doan Hai Yen					0	0%	
10.9	Doan Dinh Linh					0	0%	
10.10	Le Dai Thang					0	0%	
10.11	LaoVietBank					0	0%	
11	Ham Jin Sik		Member of the Board of Management			0	0%	Appointed Member of the Board of Management on March 01 st 2024
11.1	Yun JiYeon					0	0%	
11.2	Ham YoonJu					0	0%	
11.3	Ham HyungJu					0	0%	
12	Bui Thi Hoa		Chief Accountant			0	0%	
12.1	Bui The Nghiep					0	0%	
12.2	Hoang Thi Trung Thu					0	0%	
12.3	Le Hoang Tung					0	0%	
12.4	Le Van Gam					0	0%	
12.5	Hoang Thi Mat					0	0%	
12.6	Le Hoang Gia Khanh					0	0%	
12.7	Le Hoang Gia Bao					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
12.8	Bui Dinh Chien					0	0%	
12.9	Vu Thi Thanh Hien					0	0%	
12.10	Bui Thi Thu Hien					0	0%	
12.11	Duong Quoc Huy					0	0%	
IV	Related person of internal shareholder who is the Person in charge of corporate governance							
1	Pham Thi Thanh Nga		Person in charge of corporate governance			0	0%	Appointed Person in charge of corporate governance on November 01 st 2024
1.1	Bui Thi Kim Dung					0	0%	
1.2	Pham Ngan					0	0%	
1.3	Nguyen Duc Luong					0	0%	
1.4	Nguyen Thi Truong					0	0%	
1.5	Nguyen Ngoc Lam					0	0%	
1.6	Vu Minh Thanh					0	0%	
1.7	Nguyen Hoang Ngoc Anh					0	0%	
1.8	Pham Tien Dung					0	0%	
1.9	Ho Thi Hong Tham							
2	Dang Xuan Thang		Person in charge of corporate governance			8	0,000...%	Appointed Person in charge of corporate governance on November 01 st 2024
1	Le Dinh Nhu					0	0%	
2	Nguyen Thi Nhan					0	0%	

No.	Full name	Securities trading account (if any)	Position at BIDV (if any)	ID card No./Passport, date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
3	Le Thi Nguyet Hang					0	0%	
4	Dang Le Duc Anh					0	0%	
5	Dang Thi Anh Tho					0	0%	
6	Dang Xuan Thanh					0	0%	
7	Nguyen Thi Thanh Huyen					0	0%	
8	Tran Le Ngoc Han					0	0%	
9	Vuong Nhat Long					0	0%	

JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIET NAM