



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

NGÂN HÀNG
THƯƠNG MẠI
CỔ PHẦN ĐẦU
TƯ VÀ PHÁT
TRIỂN VIỆT NAM

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THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ
PHÁT TRIỂN VIỆT NAM
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Kiếm, CN=NGÂN HÀNG THƯƠNG MẠI
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CBTT Nghị quyết phê duyệt Phương án
phát hành, phương án sử dụng và trả nợ
vốn thu được từ các đợt phát hành trái
phiếu tăng vốn BIDV ra công chúng
Re: Resolution approving the Plan for the
Issuance, Use, and Repayment of Capital
from Public Offering of BIDV Subordinated
Bonds

Hà Nội, ngày 12 tháng 10 năm 2026
Hanoi, October 12th 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi:

- 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 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, phường Hoàn Kiếm, Hà Nội/BIDV Tower, 194 Tran Quang Khai road, Hoan Kiem ward, 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 Nghị quyết số 1256/NQ-BIDV ngày 12/10/2026 về việc phê duyệt Phương án phát hành, phương án sử dụng và trả nợ vốn thu được từ các đợt phát hành trái phiếu tăng vốn BIDV ra công chúng như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced Resolution No. 1256/NQ-BIDV dated 12 October 2026 on the approval of the

Plan for the Issuance, Use, and Repayment of Capital from Public Offering of BIDV Subordinated Bonds, as attached.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày ~~13/10/2026~~ tại đường dẫn <https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/This> information was published on the Bank's website on ~~13/10/2026~~ 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 TK&QHCD, VP/ *Archive:*
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**





RESOLUTION

**Re: Approval of the Plan for the Issuance, Use, and Repayment of Capital
from Public Offering of BIDV Subordinated Bonds**

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

Pursuant to the Charter on Organization and Operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam;

Pursuant to the Regulation on Organization and Operation of the Board of Directors of the Joint Stock Commercial Bank for Investment and Development of Vietnam;

Considering the proposal of the General Director set out in the Board of Directors' Proposal No 1648/TTr-ALCO dated 23/9/2026 regarding the approval of the Plan for the Issuance, Use, and Repayment of Capital from BIDV's Public Offerings of Subordinated Bonds;

Based on the Minutes summarizing opinions of the Board of Directors' members;

RESOLVES:

Article 1. Approve the Plan for the Issuance, Use, and Repayment of Capital from the subordinated bond issuance by the Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV") through public offering as detailed in Appendix 01 attached (Issuance Plan):

Article 2. Implementation:

1. Assign and authorize the General Director/Deputy General Director in charge of the ALM Department: to decide the interest rate spread and specific interest calculation period for each issuance batch ensuring the interest rate spread does not exceed the maximum spread and the interest calculation period complies with the Issuance Plan approved by the Board of Directors.

2. Assign and authorize the General Director/Deputy General Director in charge of the Treasury and Capital Market Department:

- Organize the implementation of bond offering activities according to the Issuance Plan approved by the Board of Directors.

- Organize and decide specific contents regarding selection, negotiation, signing, and execution of contracts/agreements, documents (including appendices, amendments, supplements to contracts/agreements, documents) with units/organizations providing advisory services/agency services/representation related to bond issuance, listing/delisting bonds at the Stock Exchange according to the Issuance Plan approved by the Board of Directors.

3. Assign and authorize the General Director/Deputy General Director in charge of the Customer Service Center:

Decide and organize the implementation of tasks, signing of dossiers and documents related to registration and centralized custody of bonds at the Vietnam Securities Depository and Clearing Corporation (VSDC).

4. Within the delegated authority, the General Director/Deputy General Director in charge of ALM Department/Deputy General Director in charge of Treasury and Capital Market Department/Deputy General Director in charge of Customer Service Center are authorized regularly or on a case-by-case basis to assign and authorize relevant individuals/units to implement and decide on arising documents and papers (if necessary).

Article 3. This resolution takes effect from the date of signing.

Article 4. Members of the Board of Directors, the Executive Board, Head of the Secretariat & Shareholder Relations Department, Director of ALM Department, Director of Treasury and Capital Market Department, Director of Customer Service Center, and related units and individuals are responsible for implementing this resolution./.

Recipients:

- As per Article 4;
- Supervisory Board;
- BIDV Governance Officer;
- CS&GSHT, KTGSTT Departments;
- Archive: Office, Accounting & Shareholder Relations.

**ON BEHALF OF THE BOARD
OF DIRECTORS
CHAIRMAN**

(Signed and Sealed)

Lê Ngọc Lâm

APPENDIX 01: PLAN FOR THE ISSUANCE, USE, AND REPAYMENT OF CAPITAL FROM PUBLIC OFFERINGS OF BIDV SUBORDINATED BONDS

I. INFORMATION ABOUT THE ISSUING ORGANIZATION

1. Information about the issuing enterprise:

- Enterprise name: Joint Stock Commercial Bank for Investment and Development of Vietnam (Hereinafter referred to as “BIDV”).
- Type of enterprise: Public joint stock company.
- Head Office: BIDV Tower, 194 Tran Quang Khai, Hoan Kiem Ward, Hanoi.
- License for establishment and operation of the joint stock commercial bank No. 84/GP-NHNN dated April 23, 2012, and its amendments and supplements.

2. Main business lines

- Accept demand deposits, term deposits, savings deposits, and other types of deposits;
- Issue certificates of deposit, promissory notes, bills, bonds to mobilize capital domestically and internationally;
- Provide credit;
- Open current accounts for customers;
- Provide payment instruments; provide payment services; borrow capital from the State Bank under the form of refinancing; borrow capital from credit institutions, financial organizations domestically and internationally;
- Open accounts;
- Organize and participate in payment systems;
- Contribute capital, purchase shares of enterprises and other credit institutions;
- Participate in bidding for Treasury bills, buy and sell transferable instruments, Government bonds, Treasury bills, State Bank bills, and other valuable papers in the money market;
- Conduct foreign exchange business and provide foreign exchange services in domestic and international markets within the scope prescribed by the State Bank of Vietnam; conduct interest rate derivative product business and services;
- Entrust, receive entrustment, act as agent in banking-related activities, insurance business, asset management as prescribed by the State Bank of Vietnam;
- Other commercial banking business activities such as cash management services, banking consultancy, finance; asset management and safekeeping services, safe deposit box rental;
- Corporate financial advisory, advisory on purchase, sale, merger, acquisition of enterprises and investment consultancy; purchase and sale of Government bonds, corporate bonds as prescribed by law; provide money brokerage services; securities custody, gold trading; debt purchasing activities; investment in Government bond

futures contracts; provide commodity price derivative products; provide clearing, settlement of securities transactions, bank supervision, and other commercial banking business activities and other business activities approved by the State Bank of Vietnam (referred to as “SBV”) under the law.

3. Financial situation and business performance

Unit: VND million

No.	Indicator	2023	2024	2025
	Bank separate financial statements			
1	Total assets	2,258,059,878	2,709,287,140	3,265,518,922
2	Equity capital	115,170,922	136,279,744	163,017,075
3	Net interest income	54,253,025	56,238,101	61,255,496
4	Total operating income	70,307,118	77,011,833	86,329,574
5	Net profit from business activities before credit risk provision expenses	46,707,726	51,215,420	58,081,113
6	Profit before tax	26,705,669	30,609,248	35,508,846
7	Profit after tax	21,374,934	24,509,019	28,445,518
	Consolidated financial statements			
1	Total assets	2,300,868,728	2,760,791,854	3,330,825,720
2	Equity capital	122,866,889	144,911,113	173,552,902
3	Net interest income	56,135,566	58,007,576	63,295,106
4	Total operating income	73,013,017	81,060,866	91,213,932
5	Net profit from business activities before credit risk provision expenses	47,932,419	53,094,049	60,786,180
6	Profit before tax	27,588,904	31,984,869	37,787,518
7	Profit after tax	21,977,141	25,604,037	30,430,130

Source: Audited separate and consolidated financial statements of BIDV for the years 2023, 2024, and 2025

II. PUBLIC BOND ISSUANCE PLAN

1. Purpose: Increase operating capital scale, increase tier 2 capital and ensure operational safety ratios as prescribed by the State Bank of Vietnam. Accordingly, tier 2 capital will be used by BIDV for the purpose of lending to the economy.

2. Bond name: Publicly issued bonds of the Bank for Investment and Development of Vietnam Joint Stock Commercial Bank.

3. Issuing currency: Vietnamese Dong.

4. Bond type: Non-convertible, unsecured bonds, without warrants, establishing direct repayment obligations and subordinated debt of BIDV.

5. Issuing form: Bonds are issued in book-entry form accompanied by bond ownership certificates or other forms as prescribed by law.

6. Issuing method: Direct issuance by public offering method in accordance with legal regulations.

7. Bond term: 7-year term with call option after 2 years; 8-year term with call option after 3 years.

8. Issuing timeline: Bonds are expected to be issued in 04 batches. The specific issuing date of each batch will follow the announcement of the Issuer:

- Batch 1: Expected issuance in Q4/2026 – Q1/2027.
- Batch 2: Expected issuance in Q1/2027 – Q2/2027 and after the completion of the first issuance batch.
- Batch 3: Expected issuance in Q2/2027 – Q4/2027 and after the completion of the second issuance batch.
- Batch 4: Expected issuance in Q3/2027 – Q1/2028 and after the completion of the third issuance batch.

9. Total face value issued by term: Maximum VND 20,000 billion, of which the 7-year term: VND 12,000 billion; 8-year term: VND 8,000 billion. Issuing value of each batch as follows:

No.	Term	Issue value at face value (VND billion)			
		Batch 1	Batch 2	Batch 3	Batch 4
1	7 years	6,000	2,000	2,000	2,000
2	8 years	2,000	2,000	2,000	2,000
	Total	8,000	4,000	4,000	4,000

If the previous batch does not fully issue the planned offering volume, the unsold portion will be transferred to the next batch corresponding to each bond term.

10. Bond interest rate: The bond interest rate is floating and determined by the following formula:

- 7-year term: Interest rate = Reference interest rate + maximum spread of 3.0% per annum. If BIDV does not repurchase the bonds on the Call Option Date, the bond interest rate in the last 2 years will be the reference interest rate + maximum spread of 5.50% per annum.

- 8-year term: Interest rate = Reference interest rate + maximum spread of 3.0% per annum. If BIDV does not repurchase the bonds on the Call Option Date, the

bond interest rate in the last 3 years will be the reference interest rate + maximum spread of 5.67% per annum.

Including:

- Reference interest rate is the average interest rate (interest rate or interest rate ceiling if no interest rate is published) of personal savings deposits in Vietnamese Dong, payable at maturity for 12-month term published on the official electronic information page of 04 (four) commercial banks on the Interest Rate Determination Date of the Interest Calculation Period (rounded to two decimal places), including: Vietnam Bank for Agriculture and Rural Development, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Industry and Trade of Vietnam, Bank for Investment and Development of Vietnam Joint Stock Commercial Bank - Hanoi area/city.

- Interest Calculation Period: is the period to re-determine the reference interest rate and bond payment interest, periodically every 6 months or 12 months from the bond issuance date.

- Interest rate determination date: is the Bond Issuance Date for the first Interest Calculation Period and the 7th (seven) Working Day before the first day of each subsequent Interest Calculation Period.

- The interest spread and Interest Calculation Period specific to each issuance batch will be announced by BIDV in the bond offering notice of each issuance batch, based on ensuring compliance with the contents approved by BIDV's Board of Directors in this issuance plan.

11. Early bond call option

11.1. Early repurchase of bonds on the call option date:

BIDV has the right to early repurchase all issued bonds on the Call Option Date at a repurchase price equal to 100% of the bond face value, based on ensuring compliance and suitability with relevant legal regulations. The Call Option Date for each bond term is:

- 7-year term: is the date exactly 02 (two) years from the Issuance Date.
- 8-year term: is the date exactly 03 (three) years from the Issuance Date.

11.2. Bond repurchase by agreement:

Based on ensuring compliance and conformity with relevant legal regulations, BIDV may propose to repurchase bonds at any time by any method and at any price in accordance with current legal provisions. Each Bondholder has the right to decide whether to sell their Bonds to BIDV or not. The bond tender offer is conducted publicly for all Bondholders.

12. Method of principal and interest payment of bonds:

- Bond interest is paid in arrears, periodically every 06 (six) months or 12 (twelve) months, on the date falling 06 (six) months or 12 (twelve) months from the Bond Issuance Date during the bond term.

- Bond principal is paid once at 100% of the bond face value on the maturity date or the date the bond is repurchased early by BIDV or according to specific BIDV regulations for each issuance.

13. Centralized bond registration and bond listing: Bonds will be centrally registered at Vietnam Securities Depository and Clearing Corporation (VSDC) and listed on the trading system of the Stock Exchange in Vietnam in accordance with legal regulations after the issuance period ends.

14. Other bond conditions: Ensure bonds have characteristics eligible for recognition as Tier 2 capital under current SBV regulations.

15. Eligible Bond Investors: are Vietnamese and foreign organizations and individuals, in accordance with the Securities Law, guiding documents of the Securities Law, and relevant legal regulations.

16. Bond face value, minimum subscription volume:

- Bond face value: **VND 100,000 (One hundred thousand dong)**
- Minimum subscription volume: **VND 10,000,000 (ten million), corresponding to a minimum of 100 (one hundred) bonds.**
- Investors may only register to purchase a minimum of 100 bonds or multiples of 100 bonds.

17. Expected offering price: VND 100,000/ 1 bond.

18. Pricing method: 100% of the bond face value.

19. Distribution method: Direct offering at BIDV branches/transaction offices/head office.

20. Bond distribution period: Expected minimum 20 days and maximum not exceeding 90 days; subsequent issuance batch will only be conducted after the previous batch ends, with the interval between subsequent and previous batché not exceeding 12 months. If each issuance batch does not fully sell the planned quantity, the unsold portion will be carried over to the next issuance batch.

21. Interest calculation basis: 1 year is 365 days.

22. Rights and obligations of bondholders:

- Free transfer, sell, gift, donate, bequeath or exercise other forms of ownership transfer in accordance with the law.
- Use bonds as collateral, pledge, discount, term purchase and sale, or participate in other civil and commercial transactions in accordance with legal regulations.
- Use bonds as collateral (pledge) at BIDV under legal regulations and current BIDV provisions.

- Receive full and timely principal and interest payments according to specific terms and conditions of the bonds in the issuance documents.

23. Term and method of refunding bond subscription money

In the event that the number of Bonds subscribed for does not reach the minimum required amount or the investor pays an excess amount for the purchase of the Bonds:

- Term: within 10 days from the end of the offering as announced by BIDV.
- Method: transfer to the registered buyer's account or cash payment at the registered location where the bond purchase money was paid.

24. Capital usage plan: The proceeds from the public bond issuance will be used by BIDV to increase operating capital scale, increase Tier 2 capital, and ensure operational safety ratios as prescribed by the SBV, while also aiming to provide loans to the economy in the following expected sectors:

No.	Industry name	Capital usage plan	Capital usage progress
I	Batch 1	8,000	
	Real estate business	4,000	Q4/2026 - Q2/2027
	Transportation, warehousing	2,000	
	Other sectors	2,000	
II	Batch 2	4,000	
	Real estate business	2,000	Q1/2027 - Q3/2027
	Transportation, warehousing	1,000	
	Other sectors	1,000	
III	Batch 3	4,000	
	Real estate business	2,000	Q2/2027 - Q1/2028
	Transportation, warehousing	1,000	
	Other sectors	1,000	
IV	Batch 4	4,000	
	Real estate business	2,000	Q3/2027 - Q2/2028
	Transportation, warehousing	1,000	
	Other sectors	1,000	
	Total	20,000	

Other lending sectors may include Retail; Electricity production and distribution, gas, other power generation; Industry, industrial commerce; Construction of various houses and civil engineering works; Services; Mining; ...

- Actual disbursement plan (including amount, disbursement time, and capital usage sectors) depends on the successful bond issuance volume of each batch. If

bonds offered in the previous batch are not fully distributed as planned, the capital usage plan of the previous batch will be reallocated by sector proportionally to the successful bond issuance volume/registered offering volume. The remaining capital usage plan of the previous batch after reallocation will be transferred to the capital usage plan of the next batch, corresponding to each sector.

- If the expected proceeds from the offering batch are insufficient to cover all planned purposes, the Issuer may use and arrange capital sources through other capital mobilization channels such as mobilizing deposits from individuals and organizations, issuing other valuable papers... in accordance with legal regulations to ensure and maximize disbursement/loan demand for each specific sector and field, based on ensuring balanced, effective, and safe capital use of the Issuer.

- Proceeds from bond issuance not yet used will be temporarily held in cash; or deposits at agent banks including the State Bank of Vietnam and/or other credit institutions; or cash equivalents.

25. Capital repayment plan:

- *Bond interest payment:* Interest earned from sectors where BIDV plans to disburse from bond issuance proceeds and other legal income sources after deduction expenses will be used to pay bond interest to investors provided that the payment does not result in BIDV's annual business results being at a loss. Bond interest payments will be made on Bond Interest Payment Dates, Redemption Right Exercise Dates, other maturity dates when BIDV repurchases Bonds, or Maturity Dates (as applicable).

- *Bond principal payment:* BIDV will use funds from (i) debt repayments from projects financed by bond issuance proceeds and (ii) other mobilized capital sources, accumulated capital, business profits, and BIDV's financial capacity to pay bond principal at maturity or early repurchase of Bonds. Bond principal payments will be made on Bond Redemption Right Exercise Dates, other maturity dates when BIDV repurchases Bonds, or Maturity Dates (as applicable).

25.1. Projected revenue from disbursements/loans from proceeds raised from public offerings of subordinated bonds will be used to pay principal and interest on Bonds as follows:

Batch 1:

Unit: VND billion

Expected loan repayment period	Output interest rate / expected lending rate (%/year)	Expected opening loan balance	Expected interest receivable from loans	Expected principal repayment during period	Expected principal + interest receivable	Expected closing loan balance
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Period 1 Year 1	9.0%	8,000	360	0	360	8,000
Period 2 Year 1	9.0%	8,000	360	0	360	8,000
Period 1 Year 2	9.0%	8,000	360	0	360	8,000
Period 2 Year 2	9.0%	8,000	360	0	360	8,000
Period 1 Year 3	9.0%	8,000	360	0	360	8,000
Period 2 Year 3	9.0%	8,000	360	0	360	8,000
Period 1 Year 4	9.0%	8,000	360	0	360	8,000
Period 2 Year 4	9.0%	8,000	360	0	360	8,000
Period 1 Year 5	9.0%	8,000	360	0	360	8,000
Period 2 Year 5	9.0%	8,000	360	0	360	8,000
Period 1 Year 6	9.0%	8,000	360	0	360	8,000
Period 2 Year 6	9.0%	8,000	360	0	360	8,000
Period 1 Year 7	9.0%	8,000	360	0	360	8,000
Period 2 Year 7	9.0%	8,000	360	6,000	6,360	2,000
Period 1 Year 8	9.0%	2,000	90	0	90	2,000
Period 2 Year 8	9.0%	2,000	90	2,000	2,090	0
Total expected principal and interest receivable					13,220	

Batch 2-3-4:

Unit: billion VND

Expected loan repayment period	Expected lending interest rate / loan interest rate (%/year)	Expected beginning loan balance	Expected interest receivable from loans	Expected principal repayment during the period	Expected principal + interest receivable	Expected ending loan balance
Period 1 Year 1	9.0%	4.000	180	0	180	4.000

Period 2 Year 1	9.0%	4.000	180	0	180	4.000
Period 1 Year 2	9.0%	4.000	180	0	180	4.000
Period 2 Year 2	9.0%	4.000	180	0	180	4.000
Period 1 Year 3	9.0%	4.000	180	0	180	4.000
Period 2 Year 3	9.0%	4.000	180	0	180	4.000
Period 1 Year 4	9.0%	4.000	180	0	180	4.000
Period 2 Year 4	9.0%	4.000	180	0	180	4.000
Period 1 Year 5	9.0%	4.000	180	0	180	4.000
Period 2 Year 5	9.0%	4.000	180	0	180	4.000
Period 1 Year 6	9.0%	4.000	180	0	180	4.000
Period 2 Year 6	9.0%	4.000	180	0	180	4.000
Period 1 Year 7	9.0%	4.000	180	0	180	4.000
Period 2 Year 7	9.0%	4,000	180	2,000	2,180	2,000
Period 1 Year 8	9.0%	2,000	90	0	90	2,000
Period 2 Year 8	9.0%	2,000	90	2,000	2,090	0
Total expected principal and interest receivable					6,700	

Total expected principal and interest receivable from disbursements/loans from proceeds raised from public Bond offerings: **VND 33,320 billion.**

If the previous batch does not sell the expected number of Bonds, the unsold portion will be carried over to the next batch corresponding to the Bond term. Opening balance may vary according to the actual number of Bonds issued in each batch.

Assumptions are as follows:

+ *Expected loan repayment period from the Bond Issue Date of each batch and corresponding to the assumed bond interest payment period is 06 (six) months per installment;*

+ *Assumed loan interest rate is 9.0% per annum and remains unchanged throughout the Bond term. Actual loan interest rate is determined by BIDV according to lending policies at each period and in compliance with legal regulations;*

+ *Bonds are not repurchased early and circulate until the Bond Maturity Date.*

25.2. Expected debt repayment plan is as follows:

Repayment term:

- **Bond principal:** Bond principal is paid once at 100% of the Bond face value on the Bond Maturity Date or on BIDV's Bond Redemption Right Exercise Date or on the agreed early repurchase date, or on other maturity dates according to the terms and conditions of the Bonds;

- **Bond interest:** Bond interest is paid periodically every six (06) or twelve (12) months on Bond Interest Payment Dates, which are every full six (06) or twelve (12) months from the Bond issuance date during the Bond term;

Assumptions are as follows:

- *Bonds are not repurchased early and circulate until the Bond Maturity Date;*

- *Bond interest is paid in arrears, periodically every 06 (six) months, on the full 06 (six) month date from the bond issuance date during the bond term;*

- *Assumed reference interest rate remains unchanged throughout the Bond term at 5.90% per annum. If BIDV does not repurchase bonds on the Redemption Right Exercise Date, the interest spread applied to the Bonds and the corresponding Bond interest rate are:*

	7-year term	8-year term
<i>Spread applied in the first 5 years (assumed)</i>	<i>2.40%/year</i>	<i>2.30%/year</i>
<i>Interest rate applied in the first 5 years</i>	<i>8.30%/year</i>	<i>8.20%/year</i>
<i>Spread applied from year 6 until Maturity Date (assumed)</i>	<i>4.90%/year</i>	<i>3.97%/year</i>
<i>Interest rate applied from year 6 until Maturity Date</i>	<i>10.8%/year</i>	<i>9.87%/year</i>

Indicator		Bond (Unit: VND billion)							
		7-year term	8-year term	7-year term	8-year term	7-year term	8-year term	7-year term	8-year term
Issuance timeline		Batch 1		Batch 2		Batch 3		Batch 4	
Issuance volume		6,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Year 2027	Estimated Interest Payment – 1st Payment	249.0	82.0	0	0	0	0	0	0
	Estimated Interest Payment – 2nd Payment	249.0	82.0	83.0	82.0	83.0	82.0	0	0
	Total	498.0	164.0	83.0	82.0	83.0	82.0	0	0
Year 2028	Estimated Interest Payment – 1st Payment	249.0	82.0	83.0	82.0	83.0	82.0	83.0	82.0
	Estimated Interest Payment – 2nd Payment	249.0	82.0	83.0	82.0	83.0	82.0	83.0	82.0
	Total	498.0	164.0	166.0	164.0	166.0	164.0	166.0	164.0
Year 2029	Estimated Interest Payment – 1st Payment	249.0	82.0	83.0	82.0	83.0	82.0	83.0	82.0
	Estimated Interest Payment – 2nd Payment	249.0	82.0	83.0	82.0	83.0	82.0	83.0	82.0
	Total	498.0	164.0	166.0	164.0	166.0	164.0	166.0	164.0
Year 2030	Estimated Interest Payment – 1st Payment	249.0	82.0	83.0	82.0	83.0	82.0	83.0	82.0
	Estimated Interest Payment – 2nd Payment	249.0	82.0	83.0	82.0	83.0	82.0	83.0	82.0
	Total	498.0	164.0	166.0	164.0	166.0	164.0	166.0	164.0
Year 2031	Estimated Interest Payment – 1st Payment	249.0	82.0	83.0	82.0	83.0	82.0	83.0	82.0
	Estimated Interest Payment – 2nd Payment	249.0	82.0	83.0	82.0	83.0	82.0	83.0	82.0
	Total	498.0	164.0	166.0	164.0	166.0	164.0	166.0	164.0

Year 2032	Estimated Interest Payment – 1st Payment	324.0	98.67	83.0	82.0	83.0	82.0	83.0	82.0
	Estimated Interest Payment – 2nd Payment	324.0	98.67	108.0	98.67	108.0	98.67	83.0	82.0
	Total	648.0	197.34	191.0	180.67	191.0	180.67	166.0	164.0
Year 2033	Estimated Interest Payment – 1st Payment	324.00	98.67	108.0	98.67	108.0	98.67	108.0	98.67
	Estimated Interest Payment – 2nd Payment	324.00	98.67	108.0	98.67	108.0	98.67	108.0	98.67
	Bond Principal	6,000	0	0	0	0	0	0	0
	Total	6,648.0	197.34	216.0	197.34	216.0	197.34	216.0	197.34
Year 2034	Estimated Interest Payment – 1st Payment	0	98.67	108.0	98.67	108.0	98.67	108.0	98.67
	Estimated Interest Payment – 2nd Payment	0	98.67	0	98.67	0	98.67	108.0	98.67
	Bond Principal	0	2,000	2,000	0	2,000	0	2,000	0
	Total	0	2,197.34	2,108.0	197.34	2,108.0	197.34	2,216.0	197.34
Year 2035	Estimated Interest Payment – 1st Payment	0	0	0	98.67	0	98.67	0	98.67
	Estimated Interest Payment – 2nd Payment	0	0	0	0	0	0	0	98.67
	Bond Principal	0	0	0	2,000	0	2,000	0	2,000
	Total	0	0	0	2,098.67	0	2,098.67	0	2,197.34

Total principal and interest payment for Bonds issued under the proposed issuance plan is VND 33,220 billion.