



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

Digitally signed by NGÂN HÀNG
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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Số: 9126/BIDV-TK&QHCD
CBTT Nghị quyết phê duyệt Phương án
phát hành Trái phiếu tăng vốn BIDV
theo hình thức riêng lẻ Quý IV/2026
Re: Resolution approving the Plan for
Issuing BIDV Subordinated Bonds
in the form of private placement in
Q4/2026

Hà Nội, ngày 14 tháng 10 năm 2026
Hanoi, October 14, 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 1276/NQ-BIDV ngày 14/10/2026 về việc phê duyệt Phương án phát hành Trái phiếu tăng vốn BIDV theo hình thức riêng lẻ Quý IV/2026 như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced Resolution No. 1276/NQ-BIDV dated 14 October 2026 on the Approval of the Plan for Issuing BIDV Subordinated Bonds in the form of private placement in Q4/2026, as attached.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 15/10/2026 tại đường dẫn <https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/This> information was published on the Bank's website on 15/10/2026 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./* 

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

Nơi nhận/Recipient:

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





Hanoi, day 14 month 10 year 2026

No.: 1276/NQ-BIDV

RESOLUTION

Regarding the Approval of the Plan for Issuing BIDV Subordinated Bonds in the form of private placement in Q4/2026

BOARD OF DIRECTORS

BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

Pursuant to the Charter on the organization and operation of the Bank for Investment and Development of Vietnam;

Pursuant to the Regulation on the organization and operation of the Board of Directors of the Bank for Investment and Development of Vietnam;

Pursuant to the proposal of the Executive Board in the Submission No. 1834/TTr-ALCO dated 09th October, 2026;

Pursuant to the Minutes summarizing opinions of members of the Board of Directors of the Bank for Investment and Development of Vietnam;

DECIDES:

Article 1. Approve the following contents:

- The plan for issuing BIDV subordinated bonds in the form of private placement in Q4/2026 (hereinafter referred to as “Bonds”) (details in Appendix 01 attached).

- Register and centrally custody the Bonds at Vietnam Securities Depository and Clearing Corporation (VSDC); Register the Bonds for trading at Hanoi Stock Exchange (HNX) in accordance with current legal regulations.

Article 2. Implementation

For bond issuance transactions under the Board of Directors’ approval authority, assign and authorize the General Director to:

- Decide the issuance timing, issuance value, bond term, bond face value, nominal interest rate, method of determining reference interest rate, principal and interest payment method, and other contents of each issuance batch; as specifically stipulated in the information disclosure document before the bond offering and the Notice/Decision of that issuance batch;

- Review and decide on the approval of the offering dossier, that meets all conditions and that the information and documents in the offering dossier are complete, valid, accurate, and truthful;

- Review and decide on organizing the implementation of tasks related to registration, central custody of Bonds at VSDC and registration of bond trading at HNX.

Within the delegated authority, the General Director is authorized to regularly or on a case-by-case basis delegate to related 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 General Director, the Head of Secretariat and Shareholder Relations Department, Directors of Departments/Centers at BIDV Head Office and relevant units and individuals are responsible for implementing this Resolution in accordance with applicable law and BIDV's regulations./.

Recipients:

- As per Article 4;
- Supervisory Board;
- BIDV Governance Officer;
- Departments/Centers: CS&GSHT, KT&GSTT, ALCO;
- Archive: Head Office, Planning & Investor Relations Department.

**On behalf of. THE BOARD OF
DIRECTORS
CHAIRMAN**

Le Ngoc Lam

APPENDIX 01

PLAN FOR ISSUING BIDV SUBORDINATED BONDS IN THE FORM OF PRIVATE PLACEMENT IN Q4/2026

Based on:

- Law on Credit Institutions No. 32/2024/QH15 promulgated by the National Assembly on January 18, 2024;
- Enterprise Law No. 59/2020/QH14 promulgated by the National Assembly on June 17, 2020, amended and supplemented by Law No. 76/2025/QH15 promulgated by the National Assembly on June 17, 2025 and Law No. 03/2022/QH15 promulgated by the National Assembly on January 11, 2022 amending and supplementing certain articles of the Law on Public Investment, Law on Public-Private Partnership Investment, Investment Law, Housing Law, Bidding Law, Electricity Law, Enterprise Law, Special Consumption Tax Law and Civil Judgment Enforcement Law;
- Securities Law No. 54/2019/QH14 promulgated by the National Assembly on November 26, 2019 (“**Securities Law**”);
- Law No. 56/2024/QH15 promulgated by the National Assembly on November 29, 2024 amending and supplementing certain articles of the Securities Law, Accounting Law, Independent Audit Law, State Budget Law, Public Asset Management Law, Tax Administration Law, Personal Income Tax Law, National Reserve Law, Administrative Violation Handling Law (“**Law No. 56**”);
- Decree No. 200/2026/ND-CP dated June 5, 2026 of the Government regulating the offering and trading of private placement corporate bonds in the domestic market and offering corporate bonds to the international market (“**Decree 200**”);
- Circular No. 138/2026/TT-BTC issued by the Ministry of Finance on September 25, 2026 guiding information disclosure regime and reporting regime on offering and trading of private placement corporate bonds in the domestic market and offering corporate bonds to the international market (“**Circular 138**”);
- Decision No. 27/QD-HDTV dated August 10, 2023 of Vietnam Securities Depository and Clearing Corporation promulgating the Regulation on registration, deposit and payment of private placement corporate bonds (“**Decision 27**”);
- Decision 56/QD-SGDVN dated July 10, 2023 of Vietnam Stock Exchange on promulgating the Regulation on trading of private placement corporate bonds at Hanoi Stock Exchange (“**HNX**”) (“**Decision 56**”);
- Circular No. 41/2016/TT-NHNN dated December 30, 2016 of the Governor of the State Bank of Vietnam regulating capital safety ratios for banks and foreign

bank branches, amended and supplemented by Circular No. 22/2019/TT-NHNN (“**Circular 41**”);;

- Circular No. 22/2023/TT-NHNN dated December 29, 2023 of the State Bank of Vietnam amending and supplementing certain articles of Circular 41 (“**Circular 22/2023**”);

- Circular No. 22/2019/TT-NHNN dated November 15, 2019 regulating limits and safety ratios in the operation of banks and foreign bank branches (“**Circular 22/2019**”);

- Circular No. 09/2024/TT-NHNN dated June 28, 2024 amending and supplementing certain articles of Circular 22/2019;

- Charter of Bank for Investment and Development of Vietnam;

- BIDV’s medium and long-term capital mobilization demand in Q4/2026.

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: Commercial bank - Joint Stock Company (Public listed company).

- Head office: BIDV Tower, 194 Tran Quang Khai, Hoan Kiem Ward, Hanoi City, Vietnam.

- Business lines: accepting demand deposits, term deposits, savings deposits and other types of deposits; issuing certificates of deposit, bills, promissory notes, bonds to mobilize capital domestically and internationally; providing credit; opening payment accounts for customers; providing payment instruments; providing payment services; borrowing from the State Bank of Vietnam under the form of refinancing; borrowing from credit institutions and financial organizations domestically and internationally; opening accounts; organizing and participating in payment systems; contributing capital, purchasing shares of other enterprises and credit institutions; participating in bidding for Treasury bills, buying and selling transferable instruments, government bonds, Treasury bills, State Bank bills and other valuable papers in the money market; trading and providing foreign exchange services in domestic and international markets within the scope prescribed by the State Bank of Vietnam; trading and providing interest rate derivative products; entrusting, receiving entrustment, agency in fields related to banking activities, insurance business, asset management as prescribed by the State Bank of Vietnam; other commercial banking business activities such as cash management services, consulting on banking activities and other business activities prescribed in the Establishment and Operation License; asset management and safekeeping services, safe deposit box rental; treasury services for credit institutions and foreign bank branches; buying and selling

government bonds, corporate bonds as prescribed by law, providing money brokerage services; securities custody, gold trading; debt purchasing activities; investing in government bond futures contracts; providing commodity price derivative products; providing clearing and settlement services for securities transactions, banking supervision under securities law and other commercial banking business activities approved by the State Bank of Vietnam (referred to as “SBV”) in accordance with the law.

- Establishment and operation license of the Joint Stock Commercial Bank No. 84/GP-NHNN dated April 23, 2012 and its amendments and supplements.

- Account number for receiving bond purchase funds:

+ Account number: 280698068

+ Account holder: Bank for Investment and Development of Vietnam

+ Account type: VND account

+ At: Bank for Investment and Development of Vietnam.

2. Purpose of issuance: To increase Tier 2 capital.

3. Explanation on meeting the conditions for public company bond offering as prescribed in Clause 2, Article 31 of Securities Law No. 54/2019/QH14 and Article 16 of Decree 200:

No.	Bond offering conditions as prescribed by law	Assessment	Explanation
1	There is a resolution of the General Meeting of Shareholders or the Board of Directors approving the issuance plan and use of proceeds from the offering; clearly defining criteria, quantity, investors	Compliant	The authority to approve the issuance plan is the BIDV Board of Directors. Once this issuance plan is approved by the Board of Directors, it is understood that BIDV has met this condition.
2	Participants in the offering include professional securities investors	Compliant	The bond buyers at each issuance time are professional securities investors who are organizations as prescribed by securities law.
3	Trading and transferring private corporate bonds are only conducted among professional securities investors as regulated by the Securities Law, except for cases executed according to final court judgments, arbitration decisions, or inheritance as prescribed by law	Compliant	BIDV bonds issued under this issuance plan are only traded and transferred among professional securities investors who are organizations as prescribed by securities law, except for cases executed according to final court

No.	Bond offering conditions as prescribed by law	Assessment	Explanation
			judgments, arbitration decisions, or inheritance as prescribed by law.
4	Full payment of principal and interest of bonds offered and due for payment or full payment of due debts for 03 consecutive years before the bond offering (if any); except for bond offerings to creditors who are selected financial institutions.	Compliant	In the 3 consecutive years before the bond offering, BIDV has fully paid principal and interest of bonds offered and due for payment (details in section 9 of this issuance plan) and fully paid due debts for 03 consecutive years before the bond offering.
5	There is an audited financial report for the year immediately preceding the issuance year by an auditing organization qualified under Decree 200.	Compliant	BIDV has separate and consolidated financial statements ending on December 31, 2025, audited by Deloitte Vietnam Limited Audit Company, an auditing firm on the list permitted to audit public interest entities. Deloitte Vietnam Limited Audit Company issued an unqualified opinion on BIDV's financial statements.
6	Comply with financial safety ratios and safety operation ratios as prescribed by specialized law.	Compliant	BIDV complies with financial safety ratios and safety operation ratios as prescribed by the State Bank (details in section 8 of this issuance plan).
7	For state-owned enterprises, besides complying with offering conditions, must comply with regulations on authority to decide capital mobilization under laws on management and investment of state capital in enterprises and enterprise law	Compliant	BIDV commits to ensuring compliance with regulations on authority to decide capital mobilization under laws on management and investment of state capital in enterprises and enterprise law.
	Conditions for bond offering in multiple batches as prescribed by law		

No.	Bond offering conditions as prescribed by law	Assessment	Explanation
7	Issuer is a credit institution established and operating under Vietnamese law	Compliant	BIDV is a commercial bank established and operating under the Law on Credit Institutions (under the Commercial Bank Establishment and Operation License No. 84/GP-NHNN dated April 23, 2012, and subsequent amendments at each time)
8	Has the need to mobilize capital in multiple batches suitable for the bond issuance purpose approved under Clause 2 Article 10 of Decree 200.	Compliant	BIDV has the need to mobilize capital in multiple batches suitable for the bond issuance purpose.
9	Has a bond issuance plan specifying the issuance value, timing, and capital use plan for each offering batch.	Compliant	Details in sections 4 and 15 of this issuance plan
10	Distribution time of bonds for each offering batch does not exceed 30 days from the date of information disclosure before the offering. Total offering time in multiple batches does not exceed 06 months from the issuance date of the first offering batch.	Compliant	Details in section 4 of this issuance plan.

4. Conditions and terms of the proposed bond issuance:

- Type of bond: Non-convertible bonds, without warrants, unsecured, establishing direct debt obligations and subordinated debt of BIDV.
- Currency of issuance and payment: VND (Vietnamese Dong).
- Issuance method: Private placement.
- Form of bond: Bonds are issued in book-entry form.
- Bond face value: One hundred million (100,000,000) Vietnamese Dong or multiples of one hundred million (100,000,000) Vietnamese Dong.
- Total bond issuance value at face value: Up to VND 8,000 billion (Eight thousand billion VND).
- Issue price: Equal to 100% of face value.
- Bond term: Over 5 years.
- Nominal interest rate of the bond:

+ The bond interest rate may be determined by one of the following methods: fixed interest rate or floating interest rate. In case of applying floating interest rate, the nominal interest rate is determined by the following formula: Reference Interest Rate + Margin.

+ Where, the Reference Interest Rate (RIR) is the average interest rate (interest rate or interest rate ceiling if no interest rate is published) of individual savings deposits in Vietnamese Dong, payable at maturity, applied for specific terms as announced by BIDV for each issuance, published on the official electronic information page of 4 (four) commercial banks on the interest rate determination date (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 - Hanoi area/city.

+ Bank for Investment and Development of Vietnam decides the specific method to determine the interest rate/reference interest rate, margin and specific interest rate for each issuance based on market conditions, the bank's capital acceptance/needs at the time of issuance and in compliance with the State Bank's interest rate regulations at each period (if any) and specific provisions in the Information Disclosure Document of that issuance.

- Location of the issuance: At the Head Office and/or all branches of Bank for Investment and Development of Vietnam nationwide and/or through issuing agents, underwriting agents depending on each issuance.

- Plan to offer bonds in multiple batches: Up to 20 batches, including:

Offering period	Number of offering batches	Expected offering volume (*)
Q4/2026	Up to 20 batches	Up to VND 8,000 billion
Total	Up to 20 batches	Up to VND 8,000 billion

(*) *Volume offered per batch: Minimum VND 50 billion*

- Distribution period of bonds for each offering batch: Up to 30 days from the date of information disclosure before the offering.

- Expected issuance time: in Q4/2026.

- Method of principal and interest payment of bonds:

+ Bond interest is paid in arrears, annually, or other terms depending on BIDV's specific regulations in the Information Disclosure Document of each issuance.

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

+ Principal and interest payments are made at the Head Office and/or BIDV branches nationwide and/or third parties depending on BIDV's specific regulations for each issuance and relevant legal provisions.

- Other conditions/characteristics of the bonds:

+ Ensure bonds have characteristics meeting the conditions for recognition as Tier 2 capital as prescribed.

+ Depending on the Bank's disclosure in the bond offering documents of each batch, some issued bonds voluntarily comply with the Green Bond Principles or Sustainable Bond Guidelines of the International Capital Market Association (ICMA), and in any case shall not be declared or classified as ESG bonds (including but not limited to green bonds, social bonds, sustainable bonds) under Vietnamese law (if any) and do not bind BIDV's responsibilities regarding these related legal regulations.

- Specific conditions and terms of each offering batch including but not limited to bond face value, bond term, bond issuance value at face value, interest rate and method of interest rate determination, early repurchase date (if any) and other contents will be stipulated in the bond offering documents of each batch.

5. Cases, conditions, terms and BIDV's commitments regarding early bond repurchase and bond exchange:

5.1. Early bond repurchase, bond exchange under BIDV's right and/or according to the agreement between BIDV and bondholders as stated in the issuance documents

- Purpose of bond repurchase/exchange: To meet BIDV's capital needs and balance, ensuring business efficiency for the bank.

- Total expected face value of bonds to be repurchased/exchanged: The actual volume of bonds repurchased/exchanged depends on the terms and conditions of the bonds in the issuance documents, agreements between BIDV and bond purchasers, market conditions, and BIDV's capital balancing capacity at the time of repurchase.

- Source of repurchase funds: BIDV's business capital.

- Expected repurchase time: On the date falling exactly 05 (five) years prior to the Maturity Date or another time depending on the agreement between BIDV and bondholders, ensuring compliance with legal regulations and the State Bank of Vietnam.

- Expected exchange time: Depending on the specific terms and conditions of the bonds in the issuance documents or according to the agreement between BIDV and bondholders.

5.2. Mandatory early bond repurchase upon bondholders' request:

In accordance with relevant legal regulations at the time of occurrence, BIDV is obliged to repurchase bonds early upon bondholders' request when:

- BIDV violates laws on corporate bond offering and trading according to decisions of competent authorities, and such violation cannot be remedied or the remedy is not approved by bondholders representing at least 65% of the total outstanding bonds of the same type.
- BIDV fails to comply with the approved bond issuance plan, investor information disclosure content that cannot be remedied or the remedy is not approved by bondholders representing at least 65% of the total outstanding bonds of the same type.

In this case, BIDV commits to repurchase all bonds of the violating issuance batch outstanding at that time at a repurchase price for each bond equal to the sum of the bond's face value and accrued (but unpaid) interest on that bond up to (but excluding) the repurchase obligation execution date.

5.3. Early repurchase of bonds from bondholders who do not agree to changes in bond terms and conditions or changes in issuance purpose in the issuance plan as stipulated in Clause 4 Article 5 of Decree 200:

Repurchase of bonds from bondholders who do not agree to changes in bond terms and conditions or changes in issuance purpose in the issuance plan where such changes have been approved by bondholders representing at least 65% of the total outstanding bonds of the same type as stipulated in Clause 4 Article 5 of Decree 200.

In this case, in accordance with relevant legal regulations at the time of occurrence, BIDV commits to repurchase all bonds from bondholders who do not agree to changes in bond terms and conditions and changes in issuance purpose as stipulated in Clause 4 Article 5 of Decree 200 at a repurchase price for each bond equal to the sum of the bond's face value and accrued (but unpaid) interest on that bond up to (but excluding) the repurchase obligation execution date.

6. Method and procedure for collecting bondholders' opinions on changes in bond terms and conditions, changes in bond issuance purpose, early bond repurchase:

Method of organization for opinion collection: through (i) voting at the bondholders' meeting convened by authorized persons as stipulated in the bond issuance documents for each specific issuance batch (Bondholders' Meeting) or (ii) collecting opinions in writing (paper documents or electronic voting) as decided by authorized persons convening the Bondholders' Meeting or (iii) another form as specifically regulated in the bond issuance documents and in compliance with legal regulations.

Procedure for collecting bondholders' opinions:

- The Bondholders' Meeting or the organization of collecting bondholders' opinions in writing or other forms may be convened and decided by the authorized person(s) convening (as specifically stipulated in the bond issuance documents for each specific issuance batch)..

- Changes in bond terms and conditions, changes in bond issuance purpose can only be approved when bondholders representing at least 65% of the total outstanding bonds of the same type approve and the Issuing Organization has completed early repurchase of bonds from bondholders who do not agree to such changes in terms and conditions or issuance purpose in the issuance plan.

- Detailed contents on the order and procedures for organizing bondholders' opinion collection will be stipulated in the issuance documents for each specific issuance batch.

7. Financial indicators of the enterprise:

Unit: VND million, %

No.	Indicator	2023	2024	2025	Projected post issuance
I	Figures according to audited separate financial statements				
1	Equity	115,170,922	136,350,642	163,017,075	163,017,075
1.1	Bank capital	71,296,741	83,267,535	88,020,709	88,020,709
1.1.1	Charter capital	57,004,359	68,975,153	70,213,619	70,213,619
1.1.2	Share premium	14,292,382	14,292,382	17,807,090	17,807,090
1.2	Bank funds	15,166,344	18,848,053	33,355,349	33,355,349
1.3	Undistributed profit	28,707,837	34,235,054	41,641,017	41,641,017
2	Total liabilities	2,142,888,956	2,573,046,748	3,102,501,847	3,123,501,847
2.1	Government and SBV debts	34,394,008	167,226,790	217,524,929	217,524,929
2.2	Deposits and borrowings from other credit institutions	173,414,762	222,117,274	401,538,224	401,538,224
2.3	Customer deposits	1,685,553,864	1,929,557,458	2,195,892,605	2,195,892,605
2.4	Financing capital, entrusted investment, loans to credit institutions bearing risk	12,207,729	11,981,467	12,043,069	12,043,069
2.5	Issuance of valuable papers	189,949,476	199,000,165	225,107,774	246,107,774
2.5.1	Debt from bond issuance	50.778.057	50.639.647	71.746.508	92.746.508
2.5.1.1	Bonds privately offered in the domestic market	45.295.000	49.103.000	71.289.381	92.289.381

No.	Indicator	2023	2024	2025	Projected post issuance
2.5.1.2	Bonds publicly offered in the domestic market	5.483.057	1.536.647	457.127	457.127
2.5.1.3	Bonds offered in the international market	0	0	0	0
2.6	Other debts	47.033.909	43.163.594	50.164.689	50.164.689
3	Capital structure indicators				
3.1	Debt to total assets ratio	0.95	0.95	0.95	0.95
3.2	Debt to equity ratio	18.61	18.88	19.03	19.16
4	Liquidity indicators				
4.1	Current ratio	1.10	1.04	1.03	1.03
4.2	Quick ratio	1.10	1.04	1.03	1.03
5	Bond debt to equity	0.44	0.37	0.44	0.57
6	Profit before tax	26.705.669	30.697.871	35.508.846	35.508.846
7	Profit after tax	21.374.934	24.579.917	28.445.518	28.445.518
8	Profitability indicators				
8.1	Net profit to average total assets ratio	0.99	0.99	0.95	0.95
8.2	Net profit to average equity ratio	20.18	19.54	19.00	19.00
II	Figures according to audited consolidated financial statements				
1	Equity	122,866,889	144,984,194	173,552,902	173,552,902
1.1	Bank capital	72,711,297	84,788,796	90,089,431	90,089,431
1.1.1	<i>Charter capital</i>	<i>57,004,359</i>	<i>68,975,153</i>	<i>70,213,619</i>	<i>70,213,619</i>
1.1.2	<i>Share premium</i>	<i>15,361,020</i>	<i>15,361,020</i>	<i>18,875,728</i>	<i>18,875,728</i>
1.1.3	<i>Other capital</i>	<i>345,918</i>	<i>452,623</i>	<i>1,000,084</i>	<i>1,000,084</i>
1.2	Bank funds	15,662,247	19,396,820	33,710,640	33,710,640
1.3	Foreign exchange differences	(803,547)	(701,036)	(597,397)	(597,397)
1.4	Undistributed profit	30,330,738	36,264,506	44,786,285	44,786,285
1.5	Non-controlling interests	4,966,154	5,235,108	5,563,943	5,563,943
2	Total liabilities	2,178,001,839	2,615,922,770	3,157,272,818	3,178,272,818
2.1	Government and SBV debts	35,896,488	168,388,958	218,825,525	218,825,525

No.	Indicator	2023	2024	2025	Projected post issuance
2.2	Deposits and borrowings from other credit institutions	181,830,990	232,954,067	417,965,201	417,965,201
2.3	Customer deposits	1,704,690,185	1,953,165,486	2,222,991,628	2,222,991,628
2.4	Funding capital, investment entrustment, loans to credit institutions bearing risk	12,207,729	11,981,467	12,043,069	12,043,069
2.5	Issuance of valuable papers	189,486,736	198,900,165	225,407,774	246,407,774
2.5.1	Debt from bond issuance	50,778,057	50,639,647	72,046,508	93,046,508
2.5.1.1	Bonds privately offered in the domestic market	45,295,000	49,103,000	71,589,381	92,589,381
2.5.1.2	Bonds publicly offered in the domestic market	5,483,057	1,536,647	457,127	457,127
2.5.1.3	Bonds offered in the international market	0	0	0	0
2.6	Other debts	53,561,556	50,532,627	59,809,064	59,809,064
3	Capital structure indicators				
3.1	Debt to total assets ratio	0.95	0.95	0.95	0.95
3.2	Debt to equity ratio	17.73	18.05	18.19	18.31
4	Bond debt to equity	0.42	0.35	0.42	0.54
5	Profit before tax	27,588,904	32,076,221	37,787,518	37,787,518
6	Profit after tax	21,977,141	25,677,118	30,430,130	30,430,130
7	Profitability indicators				
7.1	Net profit to average total assets ratio	0.99	1.01	1.01	1.01
7.2	Net profit to average equity ratio	19.36	19.52	19.43	19.43

Notes:

- Liquidity indicators are determined based on separate financial data as follows:

+ *Current assets include: (i) Cash, gold, silver, precious stones; (ii) Deposits at the State Bank of Vietnam; (iii) Deposits at other credit institutions; (iv) Short-term customer loans.*

+ *Inventory = 0.*

+ *Current liabilities include: (i) Deposits at the State Treasury; (ii) Deposits from other credit institutions; (iii) Demand and short-term deposits from customers (including deposits from the Ministry of Finance); (iv) Issuance of securities under 12 months.*

- *Data source: Audited separate and consolidated financial statements for 2023, 2024, 2025.*

8. Financial safety ratios, safety operation ratios as prescribed by specialized law:

Safety operation ratios as prescribed by the State Bank of Vietnam are ensured to be complied with, specifically:

No.	Indicator	SBV Regulation	31/12/2023	31/12/2024	31/12/2025	Projected after issuance
I. Liquidity Ratio						
1	Liquidity Reserve Ratio	$\geq 10\%$	13.91%	15.12%	16.77%	$> 10\%$
2	30-day Liquidity Ratio					
	- VND	$\geq 50\%$	67.77%	70.82%	60.72%	$> 50\%$
	- Foreign currency	$\geq 10\%$		148.24%	266.22%	$> 10\%$
II. Minimum Capital Adequacy Ratio						
	Seperate	$\geq 8\%$	8.82%	8.76%	9.05%	$> 8\%$
	Consolidated	$\geq 8\%$	9.18%	9.01%	9.17%	$> 8\%$
III	Foreign Currency Position to Equity	Negative position: $>-2\%$ Positive position: $<2\%$		Negative position: -1.08% Positive position: 0.03%	Negative position: -1.46% Positive status: 0.02%	Compliant
IV	Yellow status compared to equity	$\leq 2\%$		0	0	Compliant
V	Ratio of short-term capital used for medium and long-term lending	From 01/10/2022 $< 34\%$ From 01/10/2023: $\leq 30\%$	20.56%	24.27%	27.08%	$< 40\%$

No.	Indicator	SBV Regulation	31/12/2023	31/12/2024	31/12/2025	Projected after issuance
		From 01/07/2026: $\leq 40\%$				
VI	Loan outstanding ratio compared to total deposits	$\leq 85\%$	83.85%	83.65%	81.84%	$< 85\%$
VII	Ratio of purchase and investment in Government bonds and Government-guaranteed bonds	$\leq 30\%$	7.03%	5.23%	1.83%	$< 30\%$

Data source: State Bank of Vietnam reports or bank's own disclosed data.

9. Status of interest and principal payments on issued bonds and due debts (excluding bond debts) in the 3 consecutive years before the bond issuance: In the 3 consecutive years from 2023 to 2025, BIDV has fully and timely paid principal and interest on issued bonds and due debts.

Details of principal and interest payment status on issued bonds in the 3 consecutive years from 2023 to 2025 as in attached Appendix 02.

10. Report on issuance status and capital usage for outstanding bonds

- Total issued volume of outstanding bond portfolio as of 31/12/2025: VND 71,746,127 million.

- Interest and principal payments on outstanding bond portfolio as of 31/12/2025: VND 4,260,644 million.

- Remaining outstanding bond debt of the outstanding bond portfolio as of 31/12/2025: VND 71,746,127 million.

- Status of bond capital utilization for the bond portfolio outstanding as of 31/12/2025:

Report on the utilization of proceeds from public bond issuance for bonds outstanding as of 31/12/2025:

No.	Issuance purpose	Amount raised from bond issuance for outstanding bonds (VND)			Cumulative amount used from outstanding issued bonds (VND)	Remaining unused amount (VND)
		Face value	Premium /	Amount raised		

			(Discount)			
Purpose to increase operating capital scale						
1.	Tier 2 capital increase					
	- Lending activities	1,536,647,200,000	-	1,536,647,200,000	1,536,647,200,000	-
	Total	1,536,647,200,000	-	1,536,647,200,000	1,536,647,200,000	-

(Including VND 1,079.52 billion of BIDV bonds repurchased early during the period from 01/01/2025 to 31/12/2025)

Report on the utilization of proceeds from private bond issuance for bonds outstanding as of 31/12/2025:

No.	Purpose of using proceeds from bond issuance	Actual usage of proceeds from bond issuance cumulative to 31/12/2024 (VND)	Actual usage of proceeds from bond issuance during the reporting period (from 1/1/2025 to 31/12/2025) (VND)	Actual usage of proceeds from bond issuance cumulative to 31/12/2025 (VND)
		(1)	(2)	(3) = (1) + (2)
1.	Purpose to increase operating capital and restructure debts			
1.1	Tier 2 capital increase			
	- Lending activities	9,616,000,000,000	-	9,616,000,000,000
2.	Purpose to increase Tier 2 capital			
2.1	Tier 2 capital increase			
	- Lending activities	29,520,000,000,000	26,043,000,000,000	55,563,000,000,000
3.	Increase operating capital scale			
3.1	Increase Tier 2 capital			
	- Lending activities	4,467,000,000,000	-	4,467,000,000,000
4	Customer lending			
4.1	Customer lending			
	- Lending activities	5,500,000,000,000	8,360,000,000,000	13,860,000,000,000
	Total	49,103,000,000,000	34,403,000,000,000	83,506,000,000,000

(Including VND 12,217 billion of BIDV bonds repurchased early during the period from 01/01/2025 to 31/12/2025)

(Details of the utilization of proceeds from private bond issuance as per the audited Report attached in Appendix 03).

- Plan for payment of bond interest and principal:
 - + Bond interest is paid in arrears, annually, or according to specific BIDV regulations for each issuance.
 - + Bond principal is paid once on the maturity date except in cases where the bond is repurchased early by BIDV or according to specific BIDV regulations for each issuance.
- Legal violations regarding corporate bond issuance according to competent authority decisions in the 3 consecutive years prior to the bond offering: None.

11. Assessment of the financial situation and ability to pay due debts of the enterprise, ability to repay the bonds planned for issuance: BIDV has a healthy financial status and sufficient ability to pay due debts of the enterprise, as well as the ability to repay the bonds planned for issuance.

12. Auditor's opinion on the financial statements: The separate and consolidated financial statements fairly and reasonably reflect, in all material respects, the Bank's financial position as of December 31, 2025, as well as the business results and cash flow situation for the fiscal year ended on that date, in accordance with accounting standards, accounting regime applicable to credit institutions in Vietnam, and relevant legal regulations on the preparation and presentation of financial statements.

13. Bond issuance method: Direct issuance and/or issuance agency and/or underwriting issuance by private placement method and in accordance with legal regulations.

14. Bond offering target: Professional securities investors who are organizations ensuring compliance with the provisions of Clause 1, Article 9 of Decree 200.

15. Plan for use of proceeds from bond issuance:

The proceeds from bond issuance will be used to increase Tier 2 capital, ensuring safety operation ratios as prescribed by the State Bank of Vietnam. Accordingly, Tier 2 capital will be used for lending to customers in the economy in the following expected sectors:

No.	Industry name	Capital usage plan (billion VND)	Capital usage schedule
1	Transportation, warehousing	Up to 2,000	Q4/2026 – Q2/2027
2	Real estate business	Up to 2,000	
3	Industry, industrial commerce	Up to 2,000	
4	Other sectors*	Up to 2,000	
	Total	Up to 8,000	

** Other sectors may include: Retail; Production, distribution of electricity, gas, other power generation; Construction of houses of all types and civil engineering works; Services; Mining; ...*

The actual disbursement plan (including amount, disbursement timing, and sectors/fields of capital use) depends on the total value of successfully issued bond batches, while ensuring that the total disbursement value for each sector does not exceed the maximum capital use plan as stated in the Issuance Plan.

In case the expected proceeds from the offering are insufficient to cover all planned purposes, the Issuing Organization 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 the disbursement/lending demand for each specific sector/field, based on ensuring the objective of balanced, efficient, and safe capital use of the Issuing Organization.

For bonds voluntarily complying with the Green Bond Principles or ICMA Sustainable Bond Guidelines, the proceeds from bond issuance will be used to lend customers in the economy for projects meeting the conditions stipulated in BIDV's Green Bond Framework/Sustainable Bond Framework.

Plan for temporary idle use of proceeds from bond issuance in case of disbursement according to the disbursement schedule of proceeds from bond issuance: BIDV may use the proceeds from bond issuance not yet disbursed to deposit at commercial banks or purchase certificates of deposit issued by commercial banks.

16. Plan for arranging capital sources to pay bond principal and interest:

- **Bond interest payment plan:** Using BIDV's business capital sources, including but not limited to capital from interest cash flows collected from loans that BIDV plans to disburse/lend using bond issuance capital and other lawful revenues after deducting tax obligations payable to the State and operating expenses, to pay bond interest to investors.

- **Bond principal payment plan:** BIDV plans to use funds from (i) cash flows from loan repayments,; (ii) profits from business activities,; (iii) capital mobilization from the economy and other lawful revenues to pay bond principal on the Maturity Date, or the Issuer's repurchase right exercise date, or the mandatory early bond repurchase date at the bondholder's request, or other due dates as stipulated in the pre-offering information disclosure document.

- **Method of payment for bond principal and interest:** As specifically stated in section 4 of this Issuance Plan

16.1. Projected revenue from disbursements/loans from proceeds raised from the bond offering used to pay bond principal and interest as follows:

Unit: VND billion

Expected loan repayment period	Expected lending interest rate / lending rate (%/year)	Expected beginning loan balance	Expected interest receivable from loans	Expected principal repayment during period	Expected principal + interest receivable	Expected ending loan balance
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Year 1	8.80%	8,000	704	0	704	8,000
Year 2	8.80%	8,000	704	0	704	8,000
Year 3	8.80%	8,000	704	0	704	8,000
Year 4	8.80%	8,000	704	0	704	8,000
Year 5	8.80%	8,000	704	0	704	8,000
Year 6	8.80%	8,000	704	0	704	8,000
Year 7	8.80%	8,000	704	3,000	3,704	5,000
Year 8	8.80%	5,000	440	3,000	3,440	2,000
Year 9	8.80%	2,000	176	0	176	2,000
Year 10	8.80%	2,000	176	2,000	2,176	0
Total expected principal and interest receivable					13,720	

Total expected principal and interest receivable from disbursements/loans from proceeds raised from the bond offering: **VND 13,720 billion**

Opening balance may vary depending on the actual number of bonds issued in the Offering.

Assumptions are as follows:

+ *Expected loan repayment period from the Bond Issuance Date of each batch and corresponding to the assumed bond interest payment period of 12 (twelve) months per installment;*

+ *Assumed loan interest rate is 8.8% per annum and remains unchanged throughout the bond term. The actual loan interest rate is determined by BIDV according to lending policies at each period and in compliance with legal regulations;*

+ *Bonds issued have the following scale and terms: 7 years: VND 3,000 billion, 8 years: VND 3,000 billion, 10 years: VND 2,000 billion. Bonds are non-callable and will circulate until the Bond Maturity Date. Actual term depends on the results of each offering batch.*

16.2. Projected plan for payment of bond principal and interest as follows:

Payment term:

- Bond principal: The Bond principal is paid once at 100% of the Bond face value on the Bond Maturity Date or on the BIDV Bond Repurchase Right Exercise Date or on the agreed early repurchase date, or on another due date according to the terms and conditions of the Bond;

- Bond interest: Bond interest is paid in arrears, annually once on the Bond Interest Payment Date, which is each full year from the Bond issuance date during the Bond term, or as specifically regulated by BIDV for each issuance.

Indicator		7-year term	8-year term	10-year term
Expected issuance volume		3,000	3,000	2,000
Year 2027	Expected bond interest	240	240	160
Year 2028	Expected bond interest	240	240	160
Year 2029	Expected bond interest	240	240	160
Year 2030	Expected bond interest	240	240	160
Year 2031	Expected bond interest	240	240	160
Year 2032	Expected bond interest	315	290	180
Year 2033	Expected bond interest	315	290	180
	Bond Principal	3,000	0	0
	Total	3,315	290	180
Year 2034	Expected Bond Interest	0	290	180
	Bond Principal	0	3,000	0
	Total	0	3,290	180
Year 2035	Expected Bond Interest	0	0	180
	Total	0	0	180
Year 2036	Expected Bond Interest	0	0	180
	Bond Principal	0	0	2,000
	Total	0	0	2,180

The total principal and interest payable for Bonds issued under the proposed issuance plan is VND 13,600 billion.

The assumptions are as follows:

- *The Bonds issued have the following scale and terms: 7 years: VND 3,000 billion, 8 years: VND 3,000 billion, 10 years: VND 2,000 billion. The opening balance may vary depending on the actual number of Bonds issued in each issuance;*

- *Bonds are not subject to early repurchase and the Bond principal is paid in full once on the Bond Maturity Date;*

- *Bonds pay interest at maturity, with interest payment periods of 12 (twelve) months per time.*

- *Assumption of floating interest rate Bonds. The reference interest rate remains unchanged throughout the Bond term at 5.9% per annum. In case BIDV does not repurchase the Bonds on the Repurchase Right Exercise Date, the interest margin applied to the Bonds and the corresponding Bond interest rate are:*

	7-year Term	8-year Term	10-year Term
<i>Margin applied in the first 5 years (assumed)</i>	<i>2.10%/year</i>	<i>2.10%/year</i>	<i>2.10%/year</i>
<i>Interest rate applied in the first 5 years</i>	<i>8.0%/year</i>	<i>8.0%/year</i>	<i>8.0%/year</i>
<i>Margin applied from year 6 until Maturity Date (assumed)</i>	<i>4.60%/year</i>	<i>3.77%/year</i>	<i>3.10%/year</i>

<i>Interest rate applied from year 6 until Maturity Date</i>	<i>10.5%/year</i>	<i>9.67%/year</i>	<i>9.0%/year</i>
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17. Issuer's information disclosure commitment: The issuing organization commits to disclose information in accordance with legal regulations.

18. Other commitments to bondholders: Specified in the issuance documents or agreed between BIDV and the bondholders in each issuance.

19. Measures to monitor, manage, and supervise capital use: BIDV has opened a separate account (specifically in section 1. of this Issuance Plan) to receive and account for funds raised from bond issuance. BIDV is responsible for monitoring, managing, and supervising the use of funds in accordance with the issuance purpose in the Issuance Plan and ensuring compliance with legal regulations.

20. Terms on bond registration and custody: Bonds are registered and held in custody according to Decree 200 and related guiding documents.

21. Terms on bond transactions:

- Bonds are registered for trading/cancellation of trading registration according to Article 21 of Decree 200 and related guiding documents.

- Bonds may only be traded among professional securities investors who are organizations as prescribed in Decree 200, except in cases executed according to final court judgments, arbitration decisions, or inheritance as prescribed by law.

22. Rights and responsibilities of BIDV:

- Comply with the provisions of Decree 200 and related legal regulations;
- Use and manage the use of funds from the bond offering in accordance with the issuance purpose approved by competent authorities, disclosed to investors, and as prescribed by law;

- Fully and timely pay principal and interest of bonds at maturity and exercise attached rights (if any) to bondholders according to the terms and conditions of the bonds;

- Be legally responsible to investors for the accuracy, honesty, completeness, and validity of information declared in the private placement bond offering dossier, registration dossier, information disclosure documents before the private placement bond offering, and for meeting all offering conditions; be responsible for explaining to investors information related to the issuance plan, legal risks, investment risks, capital use risks, rights, benefits, and legal responsibilities of the issuing enterprise and investors;

- Mandatory early repurchase of bonds as prescribed in sections 5.2 and 5.3 of this Issuance Plan, while complying with current legal regulations;

- Fully perform information disclosure obligations and be responsible for the accuracy and honesty of disclosed information;

- Implement financial, accounting, statistical, and audit management regimes as prescribed by law;

- Comply with other obligations under legal regulations and the Information Disclosure Document for each specific bond issuance.

23. Rights and responsibilities of investors:

21.1. Rights of bond investors:

- Be fully informed by BIDV according to Decree 200; and have the right to access the bond offering dossier upon request.
- Be fully and timely paid interest and principal of bonds at maturity, exercise attached rights (if any) according to bond terms and agreements with BIDV.
- Request BIDV to repurchase bonds early as prescribed in sections 5.2 and 5.3 of this Issuance Plan.
- Request the bond seller to provide full BIDV information disclosure content as prescribed in Decree 200 when purchasing bonds on the secondary market.
- Vote to approve matters requiring bondholder consent, provided that the approval threshold for such matters shall not be lower than 65% of the total outstanding Bonds of the same type.

21.2. Responsibilities of bond investors:

- Fully access the bond offering dossier and BIDV information disclosure content; understand bond terms and other BIDV commitments before deciding to purchase and trade bonds.
- Understand the risks arising from investing and trading bonds; understand and ensure compliance with regulations on investor eligibility and private placement bond trading as prescribed in Decree 200 and related laws.
- Self-assess and take responsibility for their investment decisions and bear risks arising from investing and trading bonds.
- Be responsible for documents provided to verify professional securities investor status.
- Conduct bond transactions according to legal regulations; not sell or co-invest or agree to invest in bonds with investors not eligible to participate in purchasing, trading, or transferring private placement bonds under securities law, enterprise law, and Decree 200 regulations. Investors who are credit institutions, foreign bank branches, and fund management companies purchase, trade, and transfer bonds issued by BIDV according to specialized legal regulations.
- When selling bonds on the secondary market, provide full BIDV information disclosure content to bond buyers.
- Use cashless payment services when purchasing, selling, trading, or transferring private placement bonds as prescribed by law.

APPENDIX 02: DETAILS OF PAYMENT STATUS
PRINCIPAL AND INTEREST OF BONDS ISSUED IN 3 YEARS FROM 2023 TO 2025

Unit: million VND

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
1	BID2_18.01		2018	2030	-	-	130,000	10,010	10,010	10,010	160,030	Complete, on time
2	BID2_18.02		2018	2028	300,000	-	-	19,800	-	-	319,800	Complete, on time
3	BID2_18.04		2018	2030	-	-	80,000	6,160	6,160	6,160	98,480	Complete, on time
4	BID2_18.06		2018	2028	1,000,000	-	-	84,000	-	-	1,084,000	Complete, on time
5	BID2_19.02		2019	2029	-	100,000	-	6,750	7,750	-	114,500	Complete, on time
6	BID2_19.05		2019	2029	-	500,000	-	34,500	34,750	-	569,250	Complete, on time
7	BID2_19.07		2019	2029	-	600,000	-	42,000	41,400	-	683,400	Complete, on time
8	BID2_19.09		2019	2029	-	222,980	-	19,622	14,940	-	257,542	Complete, on time
9	BID2_RL19.18		2019	2034	-	-	-	9,100	6,880	6,380	22,360	Complete, on time
10	BID2_RL19.17		2019	2029	-	200,000	-	17,600	13,160	-	230,760	Complete, on time
11	BID2_RL20.03		2020	2028	232,000	-	-	15,150	-	-	247,150	Complete, on time
12	BID2_RL20.04		2020	2030	-	-	16,000	1,077	1,344	941	19,362	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
13	BID2_RL20.12		2020	2028	500,000	-	-	33,900	-	-	533,900	Complete, on time
14	BID2_RL20.13		2020	2028	500,000	-	-	33,900	-	-	533,900	Complete, on time
15	BID2_RL20.07		2020	2028	206,000	-	-	13,452	-	-	219,452	Complete, on time
16	BID2_RL20.08		2020	2030	-	-	43,000	2,894	3,612	2,528	52,034	Complete, on time
17	BID2_RL20.14		2020	2035	-	-	-	39,750	39,750	39,750	119,250	Complete, on time
18	BID2_RL20.16		2020	2028	61,000	-	-	3,983	-	-	64,983	Complete, on time
19	BID2_RL20.17		2020	2030	-	-	6,000	404	504	353	7,261	Complete, on time
20	BID2_RL20.19		2020	2028	93,000	-	-	6,092	-	-	99,092	Full, on time
21	BID2_RL20.20		2020	2030	-	-	206,000	13,905	16,480	12,113	248,498	Full, on time
22	BID2_RL20.23		2020	2030	-	-	200,000	13,700	16,200	11,960	241,860	Full, on time
23	BID2_RL20.24		2020	2030	-	-	200,000	13,700	16,200	11,960	241,860	Full, on time
24	BID2_RL20.25		2020	2028	200,000	-	-	13,300	-	-	213,300	Full, on time
25	BID2_RL20.26		2020	2028	200,000	-	-	13,300	-	-	213,300	Full, on time
26	BID2_RL20.27		2020	2028	200,000	-	-	13,300	-	-	213,300	Full, on time
27	BID2_RL20.35		2020	2035	-	-	-	17,710	17,710	17,710	53,130	Full, on time
28	BID2_RL20.33		2020	2028	89,000	-	-	5,830	-	-	94,830	Full, on time
29	BID2_RL20.34		2020	2030	-	-	50,000	3,375	4,000	2,940	60,315	Full, on time
30	BID2_RL20.37		2020	2028	125,000	-	-	8,225	-	-	133,225	Full, on time
31	BID2_RL20.38		2020	2030	-	-	33,000	2,237	2,475	1,940	39,653	Full, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
32	BIDL2028040		2020	2028	139,000	-	-	9,146	-	-	148,146	Complete, on time
33	BIDL2030041		2020	2030	-	-	9,000	610	675	529	10,814	Complete, on time
34	BIDL2028045		2020	2028	91,000	-	-	5,915	-	-	96,915	Complete, on time
35	BIDL2030046		2020	2030	-	-	52,000	3,432	3,796	2,954	62,182	Complete, on time
36	BIDL2028048		2020	2028	144,000	-	-	9,360	-	-	153,360	Complete, on time
37	BIDL2030049		2020	2030	-	-	6,000	396	438	341	7,175	Complete, on time
38	BIDL2028054		2020	2028	162,000	-	-	10,530	-	-	Complete, on time	Complete, on time
39	BIDL2030055		2020	2030	-	-	6,000	396	408	341	7,145	Complete, on time
40	BIDL2035059		2020	2035	-	-	-	3,500	3,500	3,500	10,500	Complete, on time
41	BIDL2028057		2020	2028	58,000	-	-	3,770	-	-	61,770	Complete, on time
42	BIDL2030058		2020	2030	-	-	21,000	1,386	1,365	1,193	24,944	Complete, on time
43	BIDL2035065		2020	2035	-	-	-	3,384	3,384	3,384	10,152	Complete, on time
44	BIDL2035063		2020	2035	-	-	-	3,500	3,500	3,500	10,500	Complete, on time
45	BIDH2028064		2020	2028	1,000,000	-	-	73,000	-	-	1,073,000	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
46	BIDL2035050		2020	2035	-	-	-	14,000	14,000	14,000	42,000	Complete, on time
47	BIDL2028066		2020	2028	300,000	-	-	24,900	-	-	324,900	Complete, on time
48	BIDL2028067		2020	2028	56,400	-	-	4,512	-	-	60,912	Complete, on time
49	BIDL2028061(*)		2020	2028	1,000,000	-	-	83,000	-	-	1,083,000	Complete, on time
50	BIDL2128001		2021	2028	1,000,000	-	-	62,800	-	-	1,062,800	Complete, on time
51	BIDL2136002	BID12116	2021	2036	-	-	-	55,200	55,200	55,200	165,600	Complete, on time
52	BIDL2128003		2021	2028	700,000	-	-	42,910	-	-	742,910	Complete, on time
53	BIDL2128004		2021	2028	300,000	-	-	18,450	-	-	318,450	Complete, on time
54	BIDL2128005		2021	2028	1,000,000	-	-	62,500	-	-	1,062,500	Complete, on time
55	BIDL2128007		2021	2028	130,000	-	-	7,995	-	-	137,995	Complete, on time
56	BIDL2136006	BID12117	2021	2036	-	-	-	8,280	8,280	8,280	24,840	Complete, on time
57	BIDLH2128008		2021	2028	482,000	-	-	29,643	-	-	511,643	Complete, on time
58	BIDLH2129009	BID12118	2021	2029	-	112,000	-	7,224	8,624	-	127,848	Complete, on time
59	BIDLH2131010	BID12119	2021	2031	-	-	-	328	390	284	1,002	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
60	BIDL2129013	BID12120	2021	2029	-	1,000,000	-	65,000	75,000	-	1,140,000	Complete, on time
61	BIDL2136012	BID12121	2021	2036	-	-	-	3,450	3,450	3,450	10,350	Complete, on time
62	BIDLH2128016		2021	2028	1,337,000	-	-	82,627	-	-	1,419,627	Complete, on time
63	BIDLH2129017	BID12130	2021	2029	-	1,187,000	-	76,918	85,464	-	1,349,382	Complete, on time
64	BIDLH2131015	BID12131	2021	2031	-	-	-	1,579	1,752	1,363	4,694	Complete, on time
65	BIDL2128019		2021	2028	100,000	-	-	6,180	-	-	106,180	Complete, on time
66	BIDL2129018	BID12132	2021	2029	-	2,000,000	-	130,600	145,000	-	2,275,600	Complete, on time
67	BIDL2131020	BID12122	2021	2031	-	-	-	19,740	21,900	17,040	58,680	Complete, on time
68	BIDH2131024	BID12102	2021	2031	-	-	-	52,640	58,400	45,440	156,480	Complete, on time
69	BIDL2129021	BID12123	2021	2029	-	60,000	-	3,888	4,320	-	68,208	Complete, on time
70	BIDL2131022	BID12124	2021	2031	-	-	-	5,922	6,570	5,112	17,604	Complete, on time
71	BIDL2136023	BID12125	2021	2036	-	-	-	3,450	3,450	3,450	10,350	Complete, on time
72	BIDL2129026	BID12133	2021	2029	-	500,000	-	32,500	36,000	-	568,500	Complete, on time
73	BIDL2129025	BID12139	2021	2029	-	100,000	-	6,500	7,200	-	113,700	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
74	BIDL2136027	BID12101	2021	2036	-	-	-	13,800	13,800	13,800	41,400	Complete, on time
75	BIDL2136028	BID12150	2021	2036	-	-	-	2,760	2,760	2,760	8,280	Complete, on time
76	BIDL2129011	BID12151	2021	2029	-	3,000,000	-	195,000	201,000	-	3,396,000	Complete, on time
77	BIDL2136029	BID12152	2021	2036	-	-	-	13,800	13,800	13,800	41,400	Complete, on time
78	BIDL2129030	BID12153	2021	2029	-	100,000	-	7,300	6,015	-	113,315	Complete, on time
79	BIDB2129001C	BID121027	2021	2029	-	1,200,000	-	92,412	70,872	-	1,363,284	Complete, on time
80	BIDH2129008C	BID121028	2021	2029	-	971,000	-	70,883	60,367	-	1,102,250	Complete, on time
81	BIDL2128002C	BID122003	2022	2029	-	1,052,430	-	63,462	83,142	-	1,199,033	Complete, on time
82	BIDL2129003C	BID122004	2022	2030	-	-	1,000,000	64,300	83,000	58,460	1,205,760	Complete, on time
83	BIDL2131004C	BID122005	2022	2032	-	-	-	10,254	13,190	9,337	32,781	Complete, on time
84	BIDH2230001	BID12204	2022	2030	-	-	500,000	32,150	40,500	27,900	600,550	Complete, on time
85	BIDH2230002	BID12203	2022	2030	-	-	1,150,000	73,945	93,150	64,170	1,381,265	Complete, on time
86	BIDH2237003	BID12206	2022	2037	-	-	-	13,460	16,800	11,760	42,020	Complete, on time
87	BIDH2230004	BID12205	2022	2030	-	-	500,000	32,150	40,500	27,900	600,550	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
88	BIDL2223005		2022	2023	1,700,000	-	-	80,883	-	-	1,780,883	Complete, on time
89	BIDL2230007	BID12240	2022	2030	-	-	460,000	29,670	35,420	25,668	550,758	Complete, on time
90	BIDL2223006		2022	2023	2,300,000	-	-	109,430	-	-	2,409,430	Complete, on time
91	BIDL2224008	BID12241	2022	2024	-	1,000,000	-	42,000	42,115	-	1,084,115	Complete, on time
92	BIDLH2230009	BID12242	2022	2030	-	-	1,981,000	127,775	152,537	110,540	2,371,851	Complete, on time
93	BIDLH2232010	BID12243	2022	2032	-	-	-	917	1,092	795	2,804	Complete, on time
94	BIDL2230011	BID12244	2022	2030	-	-	2,000,000	129,000	154,422	111,600	2,395,022	Complete, on time
95	BIDL2230012	BID12245	2022	2030	-	-	1,000,000	64,800	74,500	55,800	1,195,100	Complete, on time
96	BIDL2232013	BID12246	2022	2032	-	-	-	13,760	15,700	11,960	41,420	Complete, on time
97	BIDL2223014		2022	2023	1,500,000	-	-	77,338	-	-	1,577,338	Complete, on time
98	BIDL2230015	BID12234	2022	2030	-	1,000,000	-	64,800	75,058	-	1,139,858	Complete, on time
99	BIDLH2229016	BID12235	2022	2029	-	124,000	-	7,849	8,742	-	140,591	Complete, on time
100	BIDL2224019	BID12247	2022	2024	-	1,500,000	-	69,000	52,364	-	1,621,364	Complete, on time
101	BIDLH2230017	BID12258	2022	2030	-	-	370,000	23,976	26,640	20,646	441,262	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
102	BIDL2224020	BID12248	2022	2024	-	1,500,000	-	69,000	52,175	-	1,621,175	Complete, on time
103	BIDL2230023	BID12236	2022	2030	-	-	30,000	1,944	2,160	1,674	35,778	Complete, on time
104	BIDL2234022	BID12237	2022	2034	-	-	-	1,670	1,850	1,445	4,965	Complete, on time
105	BIDL2242021	BID12238	2022	2042	-	-	-	7,000	7,000	7,000	21,000	Complete, on time
106	BIDLH2229024	BID12254	2022	2029	-	79,000	-	5,135	5,688	-	89,823	Complete, on time
107	BIDLH2232026	BID12255	2022	2032	-	-	-	1,863	2,052	1,615	5,530	Complete, on time
108	BIDLH2230025	BID12259	2022	2030	-	-	552,000	36,984	40,848	31,906	661,738	Complete, on time
109	BIDL2224027	BID12256	2022	2024	-	1,500,000	-	78,000	104,499	-	1,682,499	Complete, on time
110	BIDL2237028	BID12257	2022	2037	-	-	-	4,320	4,320	4,320	12,960	Complete, on time
111	BIDL2229029	BID12260	2022	2029	-	500,000	-	34,000	35,000	-	569,000	Complete, on time
112	BIDLH2229031	BID12210	2022	2029	-	40,000	-	3,500	2,639	-	46,139	Complete, on time
113	BIDLH2228030	BID12215	2022	2028	44,700	-	-	3,910	-	-	48,610	Complete, on time
114	BIDL2242033	BID12211	2022	2042	-	-	-	17,000	17,047	17,000	51,047	Complete, on time
115	BIDL2242034	BID12212	2022	2042	-	-	-	8,500	8,523	8,500	25,523	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
116	BIDLH2228035	BID12213	2022	2028	3,169,500	-	-	288,425	-	-	3,457,925	Complete, on time
117	BIDL2128005C	BID123002	2023	2030	-	-	79,520	-	6,918	4,984	91,422	Complete, on time
118	BIDL2129006C	BID123003	2023	2031	-	-	-	-	9	6	15	Complete, on time
119	BIDL2131007C	BID123004	2023	2033	-	-	-	-	26,700	19,404	46,104	Complete, on time
120	BIDLH2329001	BID12314	2023	2029	-	490,000	-	-	33,010	-	523,010	Complete, on time
121	BIDLH2330002	BID12361	2023	2030	-	-	195,000	-	13,687	10,491	219,178	Complete, on time
122	BIDL2338003	BID12307	2023	2038	-	-	-	-	35,056	34,960	70,016	Complete, on time
123	BIDL2343004	BID12326	2023	2043	-	-	-	-	54,048	53,900	107,948	Complete, on time
124	BIDL2343005	BID12308	2023	2043	-	-	-	-	38,605	38,500	77,105	Complete, on time
125	BIDL2331006	BID12309	2023	2031	-	-	-	-	14,841	11,560	26,401	Complete, on time
126	BIDLH2330007	BID12327	2023	2030	-	-	269,000	-	17,803	14,903	301,705	Complete, on time
127	BIDLH2331008	BID12328	2023	2031	-	-	-	-	16,605	13,872	30,477	Complete, on time
128	BIDLH2333009	BID12329	2023	2033	-	-	-	-	4,212	3,528	7,740	Complete, on time
129	BIDLH2331010	BID12349	2023	2031	-	-	-	-	14,038	11,760	25,798	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
130	BIDLH2330012	BID12362	2023	2030	-	-	342,000	-	22,291	19,426	383,717	Complete, on time
131	BIDLH2333014	BID12363	2023	2033	-	-	-	-	682	598	1,280	Complete, on time
132	BIDL2333011	BID12364	2023	2033	-	-	-	-	204,559	179,400	383,959	Complete, on time
133	BIDL2328015	BID12365	2023	2028	-	-	-	-	60,926	60,760	121,686	Complete, on time
134	BIDL2328016	BID12366	2023	2028	-	-	-	-	94,498	81,776	176,274	Complete, on time
135	BIDLH2330017	BID12367	2023	2030	-	-	322,000	-	20,438	18,663	361,101	Complete, on time
136	BIDLH2331018	BID12368	2023	2031	-	-	-	-	47,931	43,774	91,704	Complete, on time
137	BIDLH2333019	BID12369	2023	2033	-	-	-	-	665	608	1,273	Complete, on time
138	BIDLH2338020	BID12370	2023	2038	-	-	-	-	7,019	7,000	14,019	Complete, on time
139	BIDLH2330021	BID12371	2023	2030	-	-	186,000	-	11,713	10,751	208,464	Complete, on time
140	BIDLH2331022	BID12372	2023	2031	-	-	-	-	16,699	15,369	32,068	Complete, on time
141	BIDLH2338023	BID12373	2023	2038	-	-	-	-	6,899	6,880	13,779	Complete, on time
142	BIDLH2329024	BID12374	2023	2029	-	250,000	-	-	14,454	-	264,454	Complete, on time
143	BIDL2333025	BID12375	2023	2033	-	-	-	-	66,983	61,800	128,783	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
144	BIDLH2330026	BID12376	2023	2030	-	-	100,000	-	6,067	5,812	111,878	Complete, on time
145	BIDLH2329027	BID12377	2023	2029	-	250,000	-	-	14,493	-	264,493	Complete, on time
146	BIDLH2330030	BID12301	2023	2030	-	-	202,000	-	12,254	11,676	225,930	Complete, on time
147	BIDLH2331028	BID12302	2023	2031	-	-	-	-	2,193	2,093	4,286	Complete, on time
148	BIDLH2331031	BID12303	2023	2031	-	-	-	-	62,671	59,800	122,471	Complete, on time
149	BIDLH2431001	BID12404	2024	2031	-	-	-	-	-	54,910	54,910	Complete, on time
150	BIDL2439002	BID12405	2024	2039	-	-	-	-	-	65,000	65,000	Complete, on time
151	BIDLH2431003	BID12406	2024	2031	-	-	-	-	-	14,161	14,161	Complete, on time
152	BIDLH2432004	BID12407	2024	2032	-	-	-	-	-	2,965	2,965	Complete, on time
153	BIDLH2431005	BID12408	2024	2031	-	-	-	-	-	2,890	2,890	Complete, on time
154	BIDLH2432006	BID12409	2024	2032	-	-	-	-	-	17,790	17,790	Complete, on time
155	BIDLH2431007	BID12410	2024	2031	-	-	-	-	-	40,460	40,460	Complete, on time
156	BIDL2432008	BID12411	2024	2032	-	-	-	-	-	117,600	117,600	Complete, on time
157	BIDL2444009	BID12412	2024	2044	-	-	-	-	-	13,000	13,000	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
158	BIDL2431010	BID12413	2024	2031	-	-	-	-	-	2,890	2,890	Complete, on time
159	BIDL2439011	BID12414	2024	2039	-	-	-	-	-	6,500	6,500	Complete, on time
160	BIDL2434012	BID12415	2024	2034	-	-	-	-	-	212,800	212,800	Complete, on time
161	BIDLH2431013	BID12416	2024	2031	-	-	-	-	-	41,616	41,616	Complete, on time
162	BIDLH2432014	BID12417	2024	2032	-	-	-	-	-	8,820	8,820	Complete, on time
163	BIDLH2432015	BID12418	2024	2032	-	-	-	-	-	23,720	23,720	Complete, on time
164	BIDLH2431016	BID12419	2024	2031	-	-	-	-	-	10,404	10,404	Complete, on time
165	BIDLH2432017	BID12420	2024	2032	-	-	-	-	-	8,895	8,895	Complete, on time
166	BIDL2432018	BID12421	2024	2032	-	-	-	-	-	5,880	5,880	Complete, on time
167	BIDLH2432019	BID12422	2024	2032	-	-	-	-	-	58,800	58,800	Complete, on time
168	BIDLH2431020	BID12423	2024	2031	-	-	-	-	-	26,010	26,010	Complete, on time
169	BIDLH2432021	BID12424	2024	2032	-	-	-	-	-	2,940	2,940	Complete, on time
170	BIDLH2431022	BID12425	2024	2031	-	-	-	-	-	6,069	6,069	Complete, on time
171	BIDLH2432023	BID12426	2024	2032	-	-	-	-	-	2,940	2,940	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
172	BIDLH2432024	BID12427	2024	2032	-	-	-	-	-	88,200	88,200	Complete, on time
173	BIDLH2430025	BID12428	2024	2030	-	-	1,000,000	-	-	55,800	1,055,800	Complete, on time
174	BIDL2429026	BID12429	2024	2029	-	-	-	-	-	30,672	30,672	Complete, on time
175	BIDL2429027	BID12430	2024	2029	-	-	-	-	-	134,808	134,808	Complete, on time
176	BIDLH2431028	BID12431	2024	2031	-	-	-	-	-	52,020	52,020	Complete, on time
177	BIDLH2432029	BID12432	2024	2032	-	-	-	-	-	5,586	5,586	Complete, on time
178	BIDLH2431030	BID12433	2024	2031	-	-	-	-	-	5,780	5,780	Complete, on time
179	BIDLH2432031	BID12434	2024	2032	-	-	-	-	-	23,050	23,050	Complete, on time
180	BIDL2432032	BID12435	2024	2032	-	-	-	-	-	58,800	58,800	Complete, on time
181	BIDLH2431033	BID12436	2024	2031	-	-	-	-	-	23,120	23,120	Complete, on time
182	BIDLH2431034	BID12437	2024	2031	-	-	-	-	-	26,010	26,010	Complete, on time
183	BIDLH2431035	BID12438	2024	2031	-	-	-	-	-	5,780	5,780	Complete, on time
184	BIDLH2432036	BID12439	2024	2032	-	-	-	-	-	14,700	14,700	Complete, on time
185	BIDL2439037	BID12440	2024	2039	-	-	-	-	-	13,000	13,000	Complete, on time

No.	Bond Code	Bond Code issued by VSDC (if any)	Year of Issue	Year of Maturity	Bond principal paid each period			Bond interest paid each period			Total principal and interest paid cumulatively in 2023-2025	Bond principal and interest payment status
					2023	2024	2025	2,023	2024	2025		
186	BIDLH2431038	BID12441	2024	2031	-	-	-	-	-	5,780	5,780	Complete, on time
187	BIDLH2432039	BID12442	2024	2032	-	-	-	-	-	764	764	Complete, on time
188	BID12506	BID12506	2025	2040	-	-	-	-	-	37,869	37,869	Complete, on time
189	BID12513	BID12513	2025	2033	-	-	-	-	-	88,169	88,169	Complete, on time
	Total				20,419,600	21,138,410	13,296,520	3,647,909	3,415,646	3,155,479	65,073,563	

APPENDIX 03: STATUS OF THE USE OF FUNDS RAISED FROM PRIVATE BOND ISSUANCE

No.	Purpose of funds raised from private bond issuance	Bond code	Actual use of funds raised from private bond issuance accumulated until 31/12/2024	Actual use of funds raised from private bond issuance during the reporting year (01/01/2025 - 31/12/2025)	Actual use of funds raised from private bond issuance accumulated until 31/12/2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
1	Purpose to increase operating capital and restructure debts				
1.1	Tier 2 capital increase				
1		BID2_RL_19.18	100,000,000,000	-	100,000,000,000
2		BID2_RL_20.04 (*)	16,000,000,000	-	16,000,000,000
3		BID2_RL_20.08 (*)	43,000,000,000	-	43,000,000,000
4		BID2_RL_20.14	500,000,000,000	-	500,000,000,000
5		BID2_RL_20.35	230,000,000,000	-	230,000,000,000
6		BID2_RL_20.38 (*)	33,000,000,000	-	33,000,000,000
7		BIDL2030041 (*)	9,000,000,000	-	9,000,000,000
8		BIDL2030046 (*)	52,000,000,000	-	52,000,000,000
9		BIDL2030049 (*)	6,000,000,000	-	6,000,000,000
10		BIDL2030055 (*)	6,000,000,000	-	6,000,000,000
11		BIDL2035059	50,000,000,000	-	50,000,000,000
12		BIDL2030058 (*)	21,000,000,000	-	21,000,000,000
13		BIDL2035065	47,000,000,000	-	47,000,000,000
14		BIDL2035063	50,000,000,000	-	50,000,000,000
15		BIDL2035050	200,000,000,000	-	200,000,000,000
16		BID2_RL_20.17 (*)	6,000,000,000	-	6,000,000,000
17		BID2_RL_20.20 (*)	206,000,000,000	-	206,000,000,000
18		BID2_RL_20.23 (*)	200,000,000,000	-	200,000,000,000
19		BID2_RL_20.24 (*)	200,000,000,000	-	200,000,000,000
20		BID2_RL_20.34 (*)	50,000,000,000	-	50,000,000,000
21		BIDH2230001 (*)	500,000,000,000	-	500,000,000,000
22		BIDH2230002 (*)	1,150,000,000,000	-	1,150,000,000,000
23		BIDH2230004 (*)	500,000,000,000	-	500,000,000,000
24		BIDL2230007 (*)	460,000,000,000	-	460,000,000,000
25		BIDLH2230009 (*)	1,981,000,000,000	-	1,981,000,000,000
26		BIDL2230011 (*)	2,000,000,000,000	-	2,000,000,000,000
27		BIDL2230012 (*)	1,000,000,000,000	-	1,000,000,000,000
Total			9,616,000,000,000	-	9,616,000,000,000
2	Tier 2 Capital Increase Purpose				
2.1	Tier 2 Capital Increase				
1		BIDL2242033	200,000,000,000	-	200,000,000,000
2		BIDL2242034	100,000,000,000	-	100,000,000,000
3		BIDLH2330002 (*)	195,000,000,000	-	195,000,000,000

No.	Purpose of funds raised from private bond issuance	Bond code	Actual use of funds raised from private bond issuance accumulated until 31/12/2024	Actual use of funds raised from private bond issuance during the reporting year (01/01/2025 - 31/12/2025)	Actual use of funds raised from private bond issuance accumulated until 31/12/2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
4		BIDL2338003	460,000,000,000	-	460,000,000,000
5		BIDL2343004	700,000,000,000	-	700,000,000,000
6		BIDL2343005	500,000,000,000	-	500,000,000,000
7		BIDL2331006	200,000,000,000	-	200,000,000,000
8		BIDLH2330007 (*)	269,000,000,000	-	269,000,000,000
9		BIDLH2331008	240,000,000,000	-	240,000,000,000
10		BIDLH2333009	60,000,000,000	-	60,000,000,000
11		BIDLH2331010	200,000,000,000	-	200,000,000,000
12		BIDL2333011	3,000,000,000,000	-	3,000,000,000,000
13		BIDLH2330012 (*)	342,000,000,000	-	342,000,000,000
14		BIDLH2333014	10,000,000,000	-	10,000,000,000
15		BIDLH2330017 (*)	322,000,000,000	-	322,000,000,000
16		BIDLH2331018	732,000,000,000	-	732,000,000,000
17		BIDLH2333019	10,000,000,000	-	10,000,000,000
18		BIDLH2338020	100,000,000,000	-	100,000,000,000
19		BIDLH2330021 (*)	186,000,000,000	-	186,000,000,000
20		BIDLH2331022	257,000,000,000	-	257,000,000,000
21		BIDLH2338023	100,000,000,000	-	100,000,000,000
22		BIDL2333025	1,000,000,000,000	-	1,000,000,000,000
23		BIDLH2330026 (*)	100,000,000,000	-	100,000,000,000
24		BIDLH2330030 (*)	202,000,000,000	-	202,000,000,000
25		BIDLH2331028	35,000,000,000	-	35,000,000,000
26		BIDLH2331031	1,000,000,000,000	-	1,000,000,000,000
27		BIDLH2431001	950,000,000,000	-	950,000,000,000
28		BIDL2439002	1,000,000,000,000	-	1,000,000,000,000
29		BIDLH2431003	245,000,000,000	-	245,000,000,000
30		BIDLH2432004	50,000,000,000	-	50,000,000,000
31		BIDLH2431005	50,000,000,000	-	50,000,000,000
32		BIDLH2432006	300,000,000,000	-	300,000,000,000
33		BIDLH2431007	700,000,000,000	-	700,000,000,000
34		BIDL2432008	2,000,000,000,000	-	2,000,000,000,000
35		BIDL2444009	200,000,000,000	-	200,000,000,000
36		BIDL2431010	50,000,000,000	-	50,000,000,000
37		BIDL2439011	100,000,000,000	-	100,000,000,000
38		BIDL2434012	3,500,000,000,000	-	3,500,000,000,000
39		BIDLH2431013	720,000,000,000	-	720,000,000,000
40		BIDLH2432014	150,000,000,000	-	150,000,000,000
41		BIDLH2432015	400,000,000,000	-	400,000,000,000
42		BIDLH2431016	180,000,000,000	-	180,000,000,000
43		BIDLH2432017	150,000,000,000	-	150,000,000,000

No.	Purpose of funds raised from private bond issuance	Bond code	Actual use of funds raised from private bond issuance accumulated until 31/12/2024	Actual use of funds raised from private bond issuance during the reporting year (01/01/2025 - 31/12/2025)	Actual use of funds raised from private bond issuance accumulated until 31/12/2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
44		BIDL2432018	100,000,000,000	-	100,000,000,000
45		BIDLH2432019	1,000,000,000,000	-	1,000,000,000,000
46		BIDLH2431020	450,000,000,000	-	450,000,000,000
47		BIDLH2432021	50,000,000,000	-	50,000,000,000
48		BIDLH2431022	105,000,000,000	-	105,000,000,000
49		BIDLH2432023	50,000,000,000	-	50,000,000,000
50		BIDLH2432024	1,500,000,000,000	-	1,500,000,000,000
51		BIDLH2430025 (*)	1,000,000,000,000	-	1,000,000,000,000
52		BIDLH2431028	900,000,000,000	-	900,000,000,000
53		BIDLH2432029	95,000,000,000	-	95,000,000,000
54		BIDLH2431030	100,000,000,000	-	100,000,000,000
55		BIDLH2432031	392,000,000,000	-	392,000,000,000
56		BIDL2432032	1,000,000,000,000	-	1,000,000,000,000
57		BIDLH2431033	400,000,000,000	-	400,000,000,000
58		BIDL2439037	200,000,000,000	-	200,000,000,000
59		BIDLH2431034	450,000,000,000	-	450,000,000,000
60		BIDLH2431035	100,000,000,000	-	100,000,000,000
61		BIDLH2432036	250,000,000,000	-	250,000,000,000
62		BIDLH2431038	100,000,000,000	-	100,000,000,000
63		BIDLH2432039	13,000,000,000	-	13,000,000,000
64		BID12501	-	780,000,000,000	780,000,000,000
65		BID12502	-	305,000,000,000	305,000,000,000
66		BID12503	-	173,000,000,000	173,000,000,000
67		BID12504	-	1,100,000,000,000	1,100,000,000,000
68		BID12505	-	2,200,000,000,000	2,200,000,000,000
69		BID12506	-	1,200,000,000,000	1,200,000,000,000
70		BID12507	-	53,000,000,000	53,000,000,000
71		BID12508	-	355,000,000,000	355,000,000,000
72		BID12509	-	1,500,000,000,000	1,500,000,000,000
73		BID12510	-	238,000,000,000	238,000,000,000
74		BID12511	-	150,000,000,000	150,000,000,000
75		BID12512	-	100,000,000,000	100,000,000,000
76		BID12513	-	3,000,000,000,000	3,000,000,000,000
77		BID12514	-	600,000,000,000	600,000,000,000
78		BID12515	-	250,000,000,000	250,000,000,000
79		BID12516	-	85,000,000,000	85,000,000,000
80		BID12517	-	200,000,000,000	200,000,000,000
81		BID12518	-	360,000,000,000	360,000,000,000
82		BID12519	-	850,000,000,000	850,000,000,000
83		BID12520	-	202,000,000,000	202,000,000,000

No.	Purpose of funds raised from private bond issuance	Bond code	Actual use of funds raised from private bond issuance accumulated until 31/12/2024	Actual use of funds raised from private bond issuance during the reporting year (01/01/2025 - 31/12/2025)	Actual use of funds raised from private bond issuance accumulated until 31/12/2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
84		BID12521	-	260,000,000,000	260,000,000,000
85		BID12522	-	122,000,000,000	122,000,000,000
86		BID12523	-	100,000,000,000	100,000,000,000
87		BID12524	-	150,000,000,000	150,000,000,000
88		BID12525	-	135,000,000,000	135,000,000,000
89		BID12526	-	367,000,000,000	367,000,000,000
90		BID12527	-	150,000,000,000	150,000,000,000
91		BID12528	-	150,000,000,000	150,000,000,000
92		BID12529	-	200,000,000,000	200,000,000,000
93		BID12530	-	500,000,000,000	500,000,000,000
94		BID12531	-	2,000,000,000,000	2,000,000,000,000
95		BID12532	-	100,000,000,000	100,000,000,000
96		BID12533	-	1,200,000,000,000	1,200,000,000,000
97		BID12534	-	400,000,000,000	400,000,000,000
98		BID12535	-	200,000,000,000	200,000,000,000
99		BID12536	-	100,000,000,000	100,000,000,000
100		BID12537	-	150,000,000,000	150,000,000,000
101		BID12538	-	415,000,000,000	415,000,000,000
102		BID12539	-	600,000,000,000	600,000,000,000
103		BID12540	-	120,000,000,000	120,000,000,000
104		BID12541	-	250,000,000,000	250,000,000,000
105		BID12542	-	320,000,000,000	320,000,000,000
106		BID12543	-	200,000,000,000	200,000,000,000
107		BID12544	-	150,000,000,000	150,000,000,000
108		BID12545	-	100,000,000,000	100,000,000,000
109		BID12546	-	100,000,000,000	100,000,000,000
110		BID12547	-	138,000,000,000	138,000,000,000
111		BID12548	-	100,000,000,000	100,000,000,000
112		BID12549	-	347,000,000,000	347,000,000,000
113		BID12550	-	75,000,000,000	75,000,000,000
114		BID12551	-	100,000,000,000	100,000,000,000
115		BID12552	-	702,000,000,000	702,000,000,000
116		BID12553	-	590,000,000,000	590,000,000,000
117		BID12554	-	156,000,000,000	156,000,000,000
118		BID12555	-	150,000,000,000	150,000,000,000
119		BID12557	-	100,000,000,000	100,000,000,000
120		BID12558	-	142,000,000,000	142,000,000,000
121		BID12559	-	800,000,000,000	800,000,000,000
122		BID12560	-	200,000,000,000	200,000,000,000
123		BID12561	-	203,000,000,000	203,000,000,000

No.	Purpose of funds raised from private bond issuance	Bond code	Actual use of funds raised from private bond issuance accumulated until 31/12/2024	Actual use of funds raised from private bond issuance during the reporting year (01/01/2025 - 31/12/2025)	Actual use of funds raised from private bond issuance accumulated until 31/12/2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
Total			29,520,000,000,000	26,043,000,000,000	55,563,000,000,000
3	Increase operating capital scale				
3.1	Tier 2 capital increase				
1		BID2_18.01 (*)	130,000,000,000	-	130,000,000,000
2		BID2_18.04 (*)	80,000,000,000	-	80,000,000,000
3		BIDL2136002	800,000,000,000	-	800,000,000,000
4		BIDL2136006	120,000,000,000	-	120,000,000,000
5		BIDLH2131010	5,000,000,000	-	5,000,000,000
6		BIDL2136012	50,000,000,000	-	50,000,000,000
7		BIDLH2131015	24,000,000,000	-	24,000,000,000
8		BIDL2131020	300,000,000,000	-	300,000,000,000
9		BIDH2131024	800,000,000,000	-	800,000,000,000
10		BIDL2131022	90,000,000,000	-	90,000,000,000
11		BIDL2136023	50,000,000,000	-	50,000,000,000
12		BIDL2136027	200,000,000,000	-	200,000,000,000
13		BIDL2136028	40,000,000,000	-	40,000,000,000
14		BIDL2136029	200,000,000,000	-	200,000,000,000
15		BIDH2237003	200,000,000,000	-	200,000,000,000
16		BIDLH2232010	14,000,000,000	-	14,000,000,000
17		BIDL2232013	200,000,000,000	-	200,000,000,000
18		BIDLH2230017 (*)	370,000,000,000	-	370,000,000,000
19		BIDL2230023 (*)	30,000,000,000	-	30,000,000,000
20		BIDL2234022	25,000,000,000	-	25,000,000,000
21		BIDL2242021	100,000,000,000	-	100,000,000,000
22		BIDLH2230025 (*)	552,000,000,000	-	552,000,000,000
23		BIDLH2232026	27,000,000,000	-	27,000,000,000
24		BIDL2237028	60,000,000,000	-	60,000,000,000
Total			4,467,000,000,000	-	4,467,000,000,000
4	Customer Loans				
4.1	Customer Loans				
1		BIDL2328015	980,000,000,000	-	980,000,000,000
2		BIDL2328016	1,520,000,000,000	-	1,520,000,000,000
3		BIDL2429026	540,000,000,000	-	540,000,000,000
4		BIDL2429027	2,460,000,000,000	-	2,460,000,000,000
5		BID12556	-	360,000,000,000	360,000,000,000
6		BID12562	-	4,000,000,000,000	4,000,000,000,000
7		BID12563	-	4,000,000,000,000	4,000,000,000,000
Total			5,500,000,000,000	8,360,000,000,000	13,860,000,000,000
Grand Total			49,103,000,000,000	34,403,000,000,000	83,506,000,000,000

(*) These bonds have matured or been repurchased early during the period from 1/1/2025 to 31/12/2025