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

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BIDV

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

Số: 6380/BIDV-TCKT

CBTT Báo cáo tài chính riêng lẻ và hợp nhất giữa niên độ Quý II năm 2026
Interim Separate and Consolidated Financial Statements Quarter II/2026

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

Hà Nội, ngày 30 tháng 7 năm 2026
Hanoi, July 30th 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODICALLY 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, 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 Báo cáo tài chính riêng lẻ và hợp nhất giữa niên độ cho kỳ Quý II/2026 tại ngày 30/06/2026 theo các Chuẩn mực Kế toán Việt Nam và Hệ thống Kế toán các Tổ chức Tín dụng Việt Nam như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam announced Interim Separate and Consolidated Financial Statements Quarter II/2026 as at 30 June 2026 in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam as attached.

M.S.D.N: 010015 NGÂN H THƯƠNG MẠ ĐẦU TƯ VÀ P VIỆT TP. HÀ

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 30/07/2026 tại đường dẫn https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/*This information was published on the Bank's website on July 30th 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

M.S.D.N: 0100150619-C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
TP. HÀ NỘI

Trần Long

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

Joint Stock Commercial Bank for Investment and Development of Vietnam

Interim separate financial statements

As at 30 June 2026 and for the period from 01 January 2026 to 30 June 2026

In accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: Million VND

No.	Items	Notes	30/06/2026	31/12/2025 (*)
A	**Assets**			
I	**Cash, gold and gemstones**		**11,991,244**	**12,357,415**
II	**Balances with the State Bank of Vietnam ("SBV")**		**112,140,679**	**117,637,628**
III	**Placements with and loans to other credit institutions**		**464,238,252**	**461,615,331**
1	Placements with other credit institutions		449,899,709	446,101,417
2	Loans to other credit institutions		14,407,178	15,576,038
3	Provision for credit losses on loans to other credit institutions		(68,635)	(62,124)
IV	**Trading securities**	**01**	**17,803,419**	**25,297,201**
1	Trading securities		17,803,419	25,297,201
V	**Derivatives and other financial assets**	**02**	**755,982**	**-**
VI	**Loans to customers**		**2,415,773,701**	**2,287,780,647**
1	Loans to customers	**03**	2,449,208,681	2,321,468,581
2	Provision for credit losses on loans to customers	**04**	(33,434,980)	(33,687,934)
VII	**Investment securities**	**05**	**272,216,639**	**282,184,922**
1	Available-for-sale investment securities		173,829,582	171,695,145
2	Held-to-maturity investment securities		98,424,505	110,515,772
3	Provision for investment securities		(37,448)	(25,995)
VIII	**Long-term investments**	**06**	**7,946,867**	**7,946,867**
1	Investment in subsidiaries		5,699,523	5,699,523
2	Investment in joint-ventures		2,021,143	2,021,143
3	Investment in associates		244,207	244,207
4	Other long-term investments		120,750	120,750
5	Provision for impairment of long-term investments		(138,756)	(138,756)
IX	**Fixed assets**		**11,976,032**	**12,292,623**
1	Tangible fixed assets		6,588,638	6,864,777
a	Cost		16,501,025	16,389,582
b	Accumulated depreciation		(9,912,387)	(9,524,805)
2	Intangible fixed assets		5,387,394	5,427,846
a	Cost		8,440,702	8,315,703
b	Accumulated depreciation		(3,053,308)	(2,887,857)
X	**Other assets**		**60,018,706**	**58,406,288**
1	Receivables		30,671,675	31,718,661
2	Interest and fee receivables		25,743,672	24,497,565
3	Deferred corporate income tax assets		1,043	1,043
4	Other assets		3,972,643	2,559,676
5	Provision for impairment of other assets		(370,327)	(370,657)
	TOTAL ASSETS		**3,374,861,521**	**3,265,518,922**

No.	Items	Notes	30/06/2026	31/12/2025 (*)
B	**Liabilities and Owners' equity**			
I	**Borrowings from the Government and SBV**	**07**	**235,211,033**	**217,524,929**
II	**Deposits and borrowings from other credit institutions**	**08**	**353,025,104**	**401,538,224**
1	Deposits from other credit institutions		327,146,218	386,845,459
2	Borrowings from other credit institutions		25,878,886	14,692,765
III	**Deposits from customers**	**09**	**2,236,660,752**	**2,195,892,605**
IV	**Derivatives and other financial liabilities**	**02**	**-**	**230,557**
V	**Grants, trusted funds and borrowings the Bank bears risk**		**11,588,851**	**12,043,069**
VI	**Valuable papers issued**	**10**	**301,456,798**	**225,107,774**
VII	**Other liabilities**	**11**	**49,332,917**	**50,164,689**
1	Interest and fee payables		39,080,078	33,217,669
2	Other payables and liabilities		10,252,839	16,947,020
VIII	**Capital and reserves**	**13**	**187,586,066**	**163,017,075**
1	The Bank's capital		98,041,621	88,020,709
a	Charter capital		72,800,652	70,213,619
b	Share premium		25,240,969	17,807,090
2	The Bank's reserves		33,363,503	33,355,349
3	Foreign exchange differences		50,057	-
4	Retained earnings/Accumulated losses		56,130,885	41,641,017
	TOTAL LIABILITIES AND OWNERS' EQUITY		**3,374,861,521**	**3,265,518,922**

OFF-BALANCE SHEET ITEMS

As at 30 June 2026

Unit: Million VND

No.	Items	Notes	30/06/2026	31/12/2025 (*)
1	Credit guarantees		6,421,007	5,051,135
2	Foreign exchange commitments		399,778,461	236,063,944
	- Foreign currency purchase commitments		7,361,639	693,500
	- Foreign currency sale commitments		9,035,720	3,197,813
	- Swap commitments - incoming		192,104,766	116,097,753
	- Swap commitments - outgoing		191,276,336	116,074,878
3	Letter of credit commitments		71,053,610	66,989,832
4	Other guarantees		270,097,488	245,545,115
5	Other commitments		21,192,656	12,947,365
6	Interest from loans an uncollected fee receivables		17,186,261	14,874,974
7	Doubtful debts written-off		292,306,391	277,493,282
a	Principal of bad debts written-off		147,392,516	140,678,757
b	Interest of bad debts written-off		144,913,875	136,814,525
8	Assets and other documents		69,368,822	73,372,879

(*) The brought forward figures are carried down from the audited separate FS for financial year ended 31 December 2025

Prepared by	Chief Accountant	Senior Executive Vice President
Nguyen Thi Huong Giang	Bui Thi Hoa	Nguyen Thi Quynh Giao

M.S.D.N: 0100150619 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
TP. HÀ NỘI

INTERIM SEPARATE INCOME STATEMENT

Quarter II Year 2026

Unit: Million VND

No	Items	Note	Quarter II		Cumulative Year to Date	
			From 01/04/2026 to 30/06/2026	From 01/04/2025 to 30/06/2025	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
1	Interest and similar income	14	48,561,512	36,601,946	90,556,517	71,193,686
2	Interest and similar expenses	15	(31,257,454)	(22,075,606)	(57,888,394)	(43,069,977)
I	**Net interest income**		**17,304,058**	**14,526,340**	**32,668,123**	**28,123,709**
3	Income from services		2,510,605	2,461,057	4,640,278	4,418,285
4	Expenses on services		(903,818)	(943,650)	(1,647,973)	(1,615,836)
II	**Net gain from services**		**1,606,787**	**1,517,407**	**2,992,305**	**2,802,449**
III	**Net gain/loss from trading foreign currencies**		**688,862**	**1,324,658**	**1,778,196**	**2,186,394**
IV	**Net gain/loss from trading securities**	**16**	**65,197**	**21,187**	**40,788**	**137,922**
V	**Net gain/loss from investment securities**	**17**	**9,715**	**788,136**	**(2,384)**	**788,154**
5	Other operating income		3,531,068	3,451,202	6,010,241	5,079,460
6	Other operating expenses		(860,860)	(607,980)	(1,379,009)	(1,127,393)
VI	**Net gain/loss from other activities**		**2,670,208**	**2,843,222**	**4,631,232**	**3,952,067**
VII	**Income from capital contribution, equity investments**	**18**	**67,100**	**37,661**	**150,542**	**102,473**
VIII	**Total operating expenses**	**19**	**(6,926,097)**	**(6,854,819)**	**(13,108,957)**	**(12,319,675)**
IX	**Net profit from operating activities before provision for credit losses**		**15,485,830**	**14,203,792**	**29,149,845**	**25,773,493**
X	**Provision expenses for credit losses**		**(5,657,748)**	**(5,963,760)**	**(11,067,934)**	**(10,514,094)**
XI	**Profit before tax**		**9,828,082**	**8,240,032**	**18,081,911**	**15,259,399**
7	Current corporate income tax expense		(1,952,777)	(1,642,830)	(3,587,650)	(3,037,306)
XII	**Corporate income tax expense**		**(1,952,777)**	**(1,642,830)**	**(3,587,650)**	**(3,037,306)**
XIII	**Profit after tax**		**7,875,305**	**6,597,202**	**14,494,261**	**12,222,093**

Prepared by	Chief Accountant	Senior Executive Vice President
Nguyen Thi Huong Giang	Bui Thi Hoa	Nguyen Thi Quynh Giao

M.S.D.N: 0100150619 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM

INTERIM SEPARATE CASHFLOW STATEMENT

(Direct method)

Quarter II Year 2026

Unit: Million VND

No.	Items	Notes	Current Period From 01/01/2026 to 30/06/2026	Prior Period From 01/01/2025 to 30/06/2025
	Cashflow from operating activities			
1	Interest and similar income received		89,310,410	71,418,370
2	Interest and similar expenses paid		(52,025,985)	(41,270,500)
3	Income from services		2,992,305	2,802,449
4	Net gain/loss from trading (foreign currencies, gold and securities)		1,828,053	3,021,693
5	Other income/expenses		(338,364)	(610,269)
6	Recoveries from bad debts written-off or compensated by provision for credit losses		4,968,254	4,560,808
7	Payments for operating and salary expenses		(16,119,447)	(13,614,202)
8	Corporate income tax paid during the period	12	(5,128,794)	(4,243,646)
	Net cashflows from operating activities before changes in operating assets and working capital		**25,486,432**	**22,064,703**
	Changes in operating assets			
9	(Increase)/Decrease in placement with and loans to other credit institutions		(2,887,984)	(473,291)
10	(Increase)/Decrease in trading securities		17,450,612	1,806,413
11	(Increase)/Decrease in derivatives and other financial assets		(755,982)	663,256
12	(Increase)/Decrease in loans to customers		(127,740,100)	(121,198,537)
13	Decrease in provision for credit losses (loans to customers, securities, long-term investments)	4	(11,314,345)	(10,222,968)
14	(Increase)/Decrease in other operating assets		431,086	(3,322,193)
	Changes in operating liabilities			
15	Increase/(Decrease) in borrowings from central banks and the Government		17,686,104	(5,553,681)
16	Increase/(Decrease) in deposits and borrowings from other credit institutions		(48,513,120)	61,379,870
17	Increase/(Decrease) in customers deposits (including deposits from the State Treasury)		40,768,147	121,848,279
18	Increase/(Decrease) in valuable papers issuance (excluding valuable papers issued for financing activities)		70,207,728	24,530,217
19	Increase/(Decrease) in grants, trusted funds and borrowings that the bank bears risk		(454,218)	(303,069)
20	Increase/(Decrease) in derivaties and other financial liabilities		(230,557)	889,430
21	Increase/(Decrease) in other operating liabilities		(1,456,841)	(477,508)
I	**Net cashflows from operating activities**		**(21,323,038)**	**91,630,921**

No.	Items	Notes	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	Cashflows from investing activities			
1	Acquisition of fixed assets		(1,112,726)	(947,389)
2	Proceeds from sales, disposal of fixed assets		2,304	2,033
3	Expenses for sales, disposal of fixed assets		(962)	(506)
4	Dividends and profits received from long-term investments and capital contribution		150,542	102,473
II	**Net cashflows from investing activities**		**(960,842)**	**(843,389)**
	Cashflows from financing activities			
1	Increase/Decrease in share capital from capital contribution and/or share issuance		10,020,912	4,753,174
2	Money received from issuing long-term securities that meet the conditions for inclusion in equity capital and other long-term borrowings		9,041,396	17,835,000
3	Money spent on paying for long-term securities that meet the conditions for inclusion in equity capital and other long-term borrowings.		(2,900,100)	(9,391,520)
III	**Net cashflows from financing activities**		**16,162,208**	**13,196,654**
IV	**Net cashflows for the period**		**(6,121,672)**	**103,984,186**
V	**Cash and cash equivalents at the beginning of the period**		**523,252,975**	**320,061,476**
VI	**Cash and cash equivalents at the end of the period**		**517,131,303**	**424,045,662**

Prepared by	Chief Accountant	Senior Executive Vice President
Nguyen Thi Huong Giang	Bui Thi Hoa	Nguyen Thi Quynh Giao

M.S.D.N: 0100150619 C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM TP. HÀ NỘI

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

I. General information

1. Establishment and operation

The Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV" or "the Bank") was established under License for Establishment and Operation No. 84/GP-NHNN dated 23 April 2012 by the Governor of the State Bank of Vietnam (subsequently amended in accordance with: (i) License No. 269/GP-NHNN dated 28 December 2012 (ii) Decision No. 2021/QD-NHNN dated 13 October 2015, (iii) Decision No. 2266/QD-NHNN dated 27 October 2017, (iv) Decision No. 842/QD-NHNN dated 20 April 2018, (v) Decision No. 909/QD-NHNN dated 08 May 2018, (vi) Decision No. 1166/QD-NHNN dated 30 May 2018, (vii) Decision No. 466/QĐ-NHNN dated March 29, 2022; (viii) Decision No. 884/QĐ-QLGS2 dated May 13, 2025; (ix) Decision No. 2289/QĐ-QLGS2 dated September 05, 2025; (x) Decision No. 17/QĐ-QLGS2 dated March 19, 2026; (xi) Decision No. 751/QĐ-NHNN dated April 21, 2026; (xii) Decision No. 33/QĐ-QLGS2 dated May 27, 2026; (xiii) Decision No. 66/QĐ-QLGS2 dated June 30, 2026 (collectively referred to as the "License for Establishment and Operation").

The Bank was established to carry out banking activities under its Establishment and Operation License and relevant legal regulations, including: accepting demand deposits, term deposits, savings deposits, and other types of deposits; issuing certificates of deposit, promissory notes, treasury bills, and bonds to raise capital domestically and internationally; granting credit; opening payment accounts for customers; providing payment instruments and payment services; borrowing from the State Bank of Vietnam in the form of refinancing; borrowing from domestic and foreign credit institutions and financial institutions; opening accounts; organizing and participating in payment systems; contributing capital to and purchasing shares of enterprises and other credit institutions; participating in Treasury bill auctions; purchasing and selling negotiable instruments, Government bonds, Treasury bills, State Bank bills, and other valuable papers on the money market; conducting foreign exchange business and providing foreign exchange services in the domestic and international markets within the scope prescribed by the State Bank of Vietnam; trading and providing interest rate derivative products; acting as a trustor, trustee, and agent in activities related to banking operations, insurance business, and asset management as regulated by the State Bank of Vietnam; other commercial banking activities such as cash management services, consultancy on banking operations, and other business activities as specified in the Establishment and Operation License; asset management and safekeeping services, safe deposit box and vault rental services; treasury services for credit institutions and foreign bank branches; buying and selling Government bonds and corporate bonds in accordance with legal regulations; providing money brokerage services; securities custody and gold trading; debt trading activities; investing in Government bond futures contracts; providing commodity price derivative products; offering clearing and settlement services for securities transactions and custodian banking in accordance with securities law; and other commercial banking activities as approved by the State Bank of Vietnam ("SBV") in accordance with the law.

2. Ownership structure

As at 30 June 2026, the Bank's charter capital was VND 72,800,652 million, of which VND 55,861,541 million was contributed by the State (76.73% of charter capital), VND 10,346,273 million was contributed by KEB Hana Bank – the strategic shareholder (14.21% of charter capital) and VND 6,592,838 million by public shareholders via share issuance (9.06% of charter capital).

3. Board of Directors and Supervisory Board

3.1. Board of Directors

Name	*Position*
Mr. Le Ngoc Lam	Chairman of the Board of Directors (elected with effect from 01 July 2026) Member cum CEO (served until 30 June 2026)
Mr. Phan Duc Tu	Chairman of the Board of Directors (retired under statutory regulations with effect from 01 July 2026)
Mr. Hoang Viet Hung	Member (elected with effect from 01 July 2026)
Mr. Ngo Van Dung	Member
Mr. Yoo Je Bong	Member (relieved from position on 24 April 2026)
Mr. Pham Quang Tung	Member
Mr. Tran Xuan Hoang	Member
Mr. Le Kim Hoa	Member

Mr. Dang Van Tuyen	Member
Mr. Quach Hung Hiep	Member
Mr. Le Quoc Nghi	Member
Mr. Kim Sang Soo	Member (elected with effect from 24 April 2026)
Mr. Nguyen Van Thanh	Independent member

3.2. Supervisory Board

Name	*Position*
Ms. Ta Thi Hanh	Head of Supervisory Board
Mr. Cao Cu Tri	Specialized Member
Ms. Nguyen Thi Thu Ha	Specialized Member
Mr. Nguyen Trung Kien	Specialized Member
Mr. Huynh Phuong	Specialized Member
Mr. Kim Sang Soo	Member (elected with effect from 24 April 2026)

4. Board of Management and Chief Accountant

Name	*Position*
Mr. Hoang Viet Hung	Chief Executive Officer (elected with effect from 01 July 2026) Senior Executive Vice President (served until 30 June 2026)
Mr. Le Ngoc Lam	Chief Executive Officer (relieved from position effective 01 July 2026)
Mr. Tran Phuong	Senior Executive Vice President
Mr. Nguyen Thien Hoang	Senior Executive Vice President
Mr. Tran Long	Senior Executive Vice President
Mr. Phan Thanh Hai	Senior Executive Vice President
Ms. Nguyen Thi Quynh Giao	Senior Executive Vice President
Mr. Doan Viet Nam	Senior Executive Vice President
Mr. Lai Tien Quan	Senior Executive Vice President
Mr. Vu Hoang Duong	Senior Executive Vice President (appointed with effect from 01 July 2026)
Mr. Le Huy Hoang	Senior Executive Vice President (appointed with effect from 01 July 2026)
Mr. Ham Jin Sik	Member of the Board of Management
Ms. Bui Thi Hoa	Chief Accountant

5. Operating network

The Head Office of the Bank is located at BIDV Tower, 194 Tran Quang Khai Road , Hoan Kiem Ward, Hanoi City, Vietnam. The Bank has developed a wide traditional and modern network, covering 63 provinces and cities nationwide, the total number of the Bank's network points as at 30 June 2026 is one hundred and seventy-five (175) domestic branches, one (01) foreign branch, nine hundred and twenty-seven (927) transaction offices, three (03) dependent non-business units, two (02) representative offices in Vietnam and four (04) foreign representative offices.

6. Subsidiaries

The Bank has ten (10) subsidiaries as follows:

No.	Subsidiaries	Established in accordance with Decision/License No	Business sector	Proportion of ownership
1	BIDV Asset Management One Member Company Ltd. ("BAMC")	0101196750 dated 21 November 2024 by Hanoi Authority for Planning and Investment	Debt management and asset exploitation	100.00%
2	BIDV Securities Joint Stock Company ("BSC")	111/GP-UBCK dated 31 December 2010 and the latest amendment No.70/GPĐC-UBCK dated 11 August 2025 by the State Securities Commission of Vietnam	Securities	51.97%
3	BIDV Insurance Joint Stock Corporation ("BIC")	11/GPDC21/KDBH dated 18 November 2025 by the Ministry of Finance	Insurance	51.01%
4	MHB Securities Corporation ("MHBS")	45/UBCK-GPHDKD dated 28 December 2006 by the State Securities Commission of Vietnam	Securities	60.00%
5	Bank for Investment and Development of Cambodia ("BIDC")	B7.09.148 dated 14 August 2009 by the National Bank of Cambodia	Finance/ Banking	98.50%
6	Lao-Viet Insurance Joint Venture Company ("LVI") (*)	077-08/DT dated 19 June 2008 by the Ministry of Planning and Investment of Laos PDR and Foreign Investment Registration Certificate 028-2024/BKH.DDT4 dated 19 April 2024 by the Ministry of Planning and Investment of Laos PDR	Insurance	33.15%
7	Lao – Viet J.V.Bank ("LVB")	Foreign Investment Registration Certificate No.985-326 dated 10 June 1999 and the latest amendment No.003- 2021/KH/DT4 dated 04 January 2021 by the Ministry of planning and Investment of Laos PDR	Banking	65.00%
8	BIDV - Sumi Trust Leasing Company Ltd. ("BSL")	15th amendment No.0100777569 dated 7 April 2023 by the Authority of Planning and Investment of Ho Chi Minh City	Finance lease	50.00%
9	Cambodia - Vietnam Securities Plc. (*)	005.SECC/BLPH dated 20 October 2010 by Securities and Exchange Commission of Cambodia	Securities	98.50%
10	Cambodia - Vietnam Insurance Plc. (*)	Registration No. Co. 6037/09E dated 06 August 2009 by the Cambodia's Ministry of Commerce, and the latest amended license No. 00036519 dated 23 April 2015 issued by the Ministry of Commerce of Cambodia.	Insurance	26.01%

(*): Indirect ownership through subsidiaries.

7. Employees

The total number of officers and employees of the Bank and its subsidiaries as at 30 June 2026 was 25,811 (as at 31 December 2025: 26,280)

II. Accounting period and accounting currency

1. Accounting period

The Bank's fiscal year starts on 1 January and ends on 31 December.

2. Accounting currency

Currency used in preparation of the Bank and the local subsidiaries is VND.

III. Applied accounting standards and system

The separate financial statements of the Bank are presented in Vietnam Dong ("VND"), prepared in accordance with the Accounting System applicable to Credit Institutions required under Decision No. 479/2004/QD-NHNN issued on 29 April 2004 by the Governor of the SBV, effective since 01 January 2005 and supplemented Decisions, Decision No. 16/2007/QD-NHNN dated 18 April 2007, amending and supplementing documents and Vietnamese Accounting Standards issued by the Ministry of Finance as per:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series No.1);
- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series No.2);
- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series No.3);
- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series No. 4); and
- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series No.5).

The accompanying separate financial statements have been prepared using accounting principles and reporting practices generally accepted in Vietnam. This separate financial statement is not intended to present the separate statement of financial position and results of separate operations and separate cash flows in accordance with accounting principles and practices generally accepted in countries and regimes other than Vietnam.

Assumptions and uses of estimates

The preparation the of separate financial statements in conformity with accounting standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the separate financial statements and the reported amounts of revenues and expenses during the financial year. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates.

IV. Summary of significant accounting policies

1. Currencies Conversion

According to the Bank's accounting system, all the transactions are recorded at original currencies. At the report date, the assets and liabilities denominated in foreign currencies are converted into VND using weighted average buying and selling exchange rate at the separate statement of financial position date. The detailed currencies exchange rates applied on 30 June 2026 are shown in the **Note no. 24**.

Income and expenses in foreign currencies during the year are converted into VND by the rates ruling at the transaction dates. Exchange differences arising from revaluating assets and liabilities denominated in foreign currencies into VND are recognized under the item ***"Foreign Exchange Differences"*** in the separate statement of financial position and transferred into ***"Net gain/(loss) from trading foreign currencies"*** in the separate income statement at the end of the fiscal year.

2. Derivative financial instruments and hedging

2.1. Foreign currency forward and swap contracts

For foreign currency forward and swap contract, the difference between equivalent VND amounts of foreign currency commitments to buy/sell using forward exchange rate and spot exchange rate as at effective date of the contract is recognized immediately at the effective date of the contract in "Interest and fee payable" or "Interest and fee receivable" item in the separate statement of financial position. The difference is subsequently allocated to "Net gain/(loss) from trading gold and foreign currencies" item using the straight-line method over the term of the contract. As at the date of the separate financial statements, commitments of foreign currency forward are revaluated using the average buying and selling rates announced by the Bank at the end of working day of the month/quarter/year. The exchange differences arising from the revaluation of foreign currency of forward are recognised under item "***Foreign Exchange Differences***" in owner's equity and transferred into separate income statement at the end of the fiscal year.

2.2. Interest rate swap contracts

Commitments of one-currency-interest-rate swap contracts are not recorded in the separate statement of financial position. For two-currency-interest-rate swap contracts with nominal principal amount exchanged at the value date, commitments are recognized in the separate statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis. For two-currency-interest-rate swap contracts of which there are no cash flows in and out of the principal amount, commitments are recognized in the statement of financial position only at the date of principal exchange. Income and expenses arising from interest rate effects are recorded on the accrual basis.

3. Interest income and interest expense

Income from interest and interest expenses are recognized in the separate income statement on an accrual basis. According to Circular No.31/2024/TT-NHNN dated 30 June 2024 prescribing classification of assets, amounts and methods of setting up risk provisions and use of provisions for control and management of risks arising from operations of credit institutions and foreign bank branches ("Circular 31"), issued by the Governor of the State Bank of Vietnam, which takes effect on July 1, 2024, the accrued interest income arising from the loans that are classified from group 2 to group 5 is not recognized in the income statement. Accrued interest receivables on such loans are recorded as off-balance-sheet item and recognized in the separate income statement when they are actually received.

Income and expenses from interest on investments in securities are recorded on the accrual basis. Accrued interest income of overdue securities is not recognized in the income statement and is recorded as off-balance sheet item and only recognized in the income statement when it is actually received.

4. Fees and commissions

Fees and commissions are recognized on an accrual basis.

Fees collected from guarantee activities, letters of credit, investment activities (bonds, etc.) are accounted for on the basis of accrual and allocation.

5. Loans to customers

Loans to customers are presented at the principal amounts outstanding at the date of the separate financial statements. Effective from July 1, 2024, deferred payment letters of credit containing provisions for immediate or pre-maturity payments to beneficiaries are recognized as loans to customers. The bank records the reimbursed amounts paid to the beneficiaries by reimbursing bank as loans in accordance with the commitments under the letters of credit, pursuant to the provisions of Circular No. 21/2024/TT-NHNN governing letter of credit operations and related business activities ("Circular 21").

Loan classification and provisions for credit losses

The classification of loans and the provisioning for credit risk are conducted in accordance with Circular No. 31/2024/TT-NHNN on the classification of assets in the operations of commercial banks, non-bank credit institutions, and foreign bank branches ("Circular 31"), effective from July 1, 2024, and Decree No. 86/2024/ND-CP dated July 11, 2024, Regulating the levels of provisions, methods of setting aside provisions, the use of provisions to handle risks in the operation of credit institutions, foreign bank branches, and cases where credit institutions allocate interest receivables that must be written off ("Decree 86"), effective from July 11, 2024. These regulations are applicable to assets (hereinafter referred to as loans) arising from the following activities:

a) Loans;

b) Finance leases

c) Discounts, rediscounts of negotiable instruments and other valuable papers;

d) Factoring;

e) Credit facilities in the form of credit card issuance;

f) Payment on behalf under off-balance-sheet commitments (includes amounts paid on behalf of the customer's obligations in guarantee activities, letter of credit transactions (excluding cases involving the issuance of deferred letters of credit with terms that the beneficiary is paid immediately or before the due date of the letter of credit, and the repayment of letters of credit based on agreements where the bank's funds are used for repayment starting from the date the bank makes the payment to the beneficiary; transactions involving negotiations for letter of credit payments), and other payments made on behalf of the customer under off-balance sheet commitments;

g) Amounts for purchase and entrustment of purchase of corporate bonds unlisted on the stock market or unregistered to be traded in the Unlisted Public Company Market (Upcom) (hereinafter referred to as unlisted bonds), excluding entrusted capital sources for purchase of unlisted bonds whereby the entrusting parties bear risks;

h) Credit granting entrustment;

i) Making deposits (excluding current accounts, deposits made at social policy banks in accordance with the regulations of the SBV on state credit institutions' maintenance of balance of deposits at social policy banks) at credit institutions and foreign bank branches as prescribed by law, and making deposits at overseas credit institutions;

j) Debt trading in accordance with regulations of the State Bank of Vietnam, excluding the purchase of non-performing loans by BIDV from the Vietnam Asset Management Company for credit institutions;

k) Repos of government bonds in the stock market in accordance with law on issuance, registration, safekeeping, listing and trading of government debt securities in the stock market;

l) Purchases of promissory notes, treasury bills and certificates of deposit issued by other credit institutions and foreign bank branches.

m) The transaction of issuing a deferred payment letter of credit with provisions stating that the beneficiary is entitled to immediate or early payment before the letter of credit's due date, as well as the transaction of reimbursing the letter of credit under an agreement with the Customer, with payment made using the reimbursing bank's funds from the date the reimbursing bank reimburses the beneficiary, and the transaction of negotiating the payment of the letter of credit.

n) The purchase of irrevocable, non-recourse documents presented under the letter of credit, except in cases where BIDV purchases irrevocable, non-recourse documents under a letter of credit issued by BIDV itself.

Accordingly, customers' loans are in the higher risk group when being classified under Article 10 and Article 11 of Circular 31 and the customers' debt group provided at the time of loan classification by the Credit Information Center ("CIC") of the SBV

The Bank maintained the debt classification for certain loans in accordance with the following regulations: Circular No. 10/2015/TT-NHNN dated 22 July 2015 providing guidance on the implementation of certain provisions of Decree No. 55/2015/ND-CP dated 9 June 2015 of the Government on credit policies for agricultural and rural development; Circular No. 06/2024/TT-NHNN dated 18 June 2024 amending and supplementing a number of articles of Circular No. 02/2023/TT-NHNN ("Circular 06") dated 23 April 2023 on debt rescheduling and maintaining debt classification to support customers facing difficulties; Circular No. 53/2024/TT-NHNN ("Circular 53") dated 4 December 2024 on debt rescheduling by credit institutions and foreign bank branches for customers affected by Typhoon No. 3, flooding, landslides, and other damages arising from the typhoon; and other regulations issued by the State Bank of Vietnam on debt classification and credit risk provisioning.

Loans are classified by risk level into: Standard, Special mention, Substandard, Doubtful, and Loss. Loans classified as either Substandard, Doubtful or Loss are considered as bad debts. Loan classification and provision making will be made at the end of each month during the financial year.

Net credit risk exposure for each customer is calculated by subtracting from the remaining loan balance the discounted value of collateral which is subject to discount rates in accordance with Decree 86 from the remaining loan balance. Specific provision is made based on the net credit risk exposure of each item using the prescribed provision rates as follows:

Group	Category	Provision Rate
1	Standard	0%
2	Special mention	5%
3	Substandard	20%
4	Doubtful	50%
5	Loss	100%

In accordance with Circular 02 and Circular 06, the Bank should make a specific provision for customers whose debts are rescheduled or granted interest and fees exemption or reduction as prescribed by this Circular as follows:

- Up to 31 December 2023, by at least 50% of the specific provision required to be made;
- Up to 31 December 2024, 100% of the specific provision required to be made.

For customers with outstanding debts whose repayment terms are restructured in accordance with Circular 53, the Bank shall determine and recognize the amount of specific provision to be additionally made (without applying the rule of maintaining the same debt group) for the entire outstanding debt of the customer whose repayment terms have been restructured and whose debt group remains unchanged. The Bank will also make additional provisions as guided by Decision 1510/QĐ-Ttg regarding the classification of assets, required amounts and methods for establishment of provisions for risks, and use of provisions for managing risks associated with debts of borrowers facing difficulties due to impact and damage caused by Storm No. 3 as follows:

- Up to 31 December 2024: at least 35% of the specific provision required to be additionally made;
- Up to 31 December 2025: at least 70% of the specific provision required to be additionally made;
- Up to 31 December 2026: 100% of the specific provision required to be additionally made.

In accordance with Decree 86, a general provision is made for credit losses which are yet to be identified during the loan classification and specific provision process as well as in case where the Bank encounters potential financial difficulty due to the deterioration in loan quality. Accordingly, the Bank is required to fully make and maintain a general provision at 0.75% of total loans which are classified in groups 1 to 4 excluding deposits and loans, repurchase and reverse repurchase agreements of valuable papers with credit institutions, branches of foreign banks in Vietnam and deposits at foreign credit institutions; Loans, forwards of securities between credit institutions and foreign bank branches in Vietnam; Purchases of promissory notes, treasury bills, certificates of deposit or bonds issued by credit institutions and foreign bank branches onshore and Repos of government bonds as prescribed Circular 31.

In addition, for loans to other credit institutions under the Rural Finance project, the Bank makes a general provision of 1.5% for outstanding loans from group 1 to group 4 according to the guidance of the SBV in Official Letter No. 3153/NHNN-TTGSNH dated 22 June 2012.

Write-off of bad-debts

Provision is recorded in the separate income statement as an expense and will be used to write off bad debts. The Bank must set up Risk Settlement Committee to write off bad debts if they are classified in Group 5, or if legal entity borrowers are liquidated or bankrupted, or if individual borrowers deceased or are missing and physical losses of assets is available in accordance with Decree 86 and Circular 31.

Classification of off-balance-sheet commitments

The Bank classifies guarantee, letter of credit (except transactions involving the issuance of deferred payment letters of credit with terms agreeing that the beneficiary will be paid immediately or before the due date of the letter of credit, and the repayment of letters of credit based on agreements where payment is made using the reimbursing bank's funds, starting from the date the reimbursing bank makes payment to the beneficiary; transactions involving the negotiation of letter of credit payments), acceptances of payment, irrevocable loan commitments and other commitments giving rise to credit risk (collectively referred to as "off-balance-sheet commitments") into groups as stipulated in Article 9, Article 10 or Article 11 of Circular 31. Accordingly, off-balance-sheet commitments are classified by risk level as follows: Standard, Special mention, Substandard, Doubtful and Loss.

6. Investments

6.1. Trading securities

Trading securities include debt securities, equity securities and other securities acquired and held for the purpose of reselling within one year to gain profit on price variances.

Trading securities are recognised at cost of the acquisition date and subsequently presented at the cost during the subsequent holding period.

Interest and cash dividends received from trading securities are recognised on the cash basis in the separate income statement.

6.2. Available-for sale securities

Available-for-sale securities include debt and equity securities in which the Bank holds less than 20% of voting rights and available-for-sale purposes, not regularly traded but can be sold whenever there is a benefit, and the Bank is also neither the founder shareholder nor the strategic partner and does not have the ability to make certain influence in establishing and deciding the financial and operating policies of the investees through a written agreement on assignment of its personnel to the Board of Directors/Management.

Available-for-sale equity securities are initially recognized at cost at the purchase date and continuously presented at cost in subsequent periods.

Available-for-sale debt securities are recognized at par value at the purchase date. Accrued interest (for debt securities with interest payment in arrears) and deferred interest (for debt securities with interest payment in advance) are recognized in a separate account. Discount/premium, which is the difference between the cost and the amount being the par value plus (+) accrued interest (if any) or minus (-) deferred interest (if any) is also recognized in a separate account.

In subsequent periods, these securities are continuously recorded at par value, and the discount/premium (if any) is amortized to the separate income statement on a straight-line basis over the remaining term of securities. The interest received in the holding period of these securities is recorded as follows: Cumulative interest incurred before the purchasing date is recorded as a decrease in the "Accrued interest receivable" account; cumulative interest incurred after the purchasing date is recognized as income based on an accrual basis. The interest received in advance is amortized into the securities investment interest income on a straight-line basis over the term of securities investment.

6.3. Held-to-maturity investment securities

Held-to-maturity securities are debt securities purchased by the Bank for the investment purpose of earning interest and the Bank has the capability and intention to hold these investments until maturity. Held-to-maturity securities have the determined value and specific maturity date. In case the securities are sold before the maturity date, these securities will be reclassified to trading securities or available-for-sale securities. Held-to-maturity securities are recorded and measured identical to debt securities available-for-sale.

6.4 Provision for securities

Securities subject to Circular 31 are classified for debt and provision is made similar to the policy of debt classification and provision for loans to customers as presented in **Policy No. 5**. Provision for impairment of securities that are not subjected to Circular 31 are made when their carrying values are higher than their market values determined in accordance with Circular No. 48/2019/TT-BTC dated August 8, 2019, issued by the Ministry of Finance. Provisions and allowances for devaluation of trading securities are recognized in the separate income statement under the item "Net gain/(loss) from trading securities". Provisions and allowances for devaluation of available-for-sale investment securities and held-to-maturity investment securities are recognized in the separate income statement under the item "Net gain/(loss) from investment securities".

7. Cash and Cash equivalents

Cash and cash equivalents comprise cash, current accounts at the SBV, Government bills and other short-term valuable papers which can be rediscounted with the SBV, securities, current deposits, placements with and loans to other credit institutions with an original maturity of three months or less from the transaction date, high liquidity, which are readily convertible into certain amounts of cash and that are subject to an insignificant risk of change in value.

8. Principles and Methods for Recognizing Corporate Income Tax and Deferred Tax Expenses:

Corporate income tax expense represents the sum of the current corporate income tax expense and deferred tax.

The current corporate income tax expense is based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the interim separate statement of profit or loss because it excludes items of income or expense that are taxable or deductible in other periods (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on temporary differences between carrying amounts of assets and liabilities in the interim separate financial statements and the corresponding tax bases.

Deferred tax liabilities are generally recognized for all taxable temporary differences, unless they occurred from the initial recognition of an asset or liability of a transaction which has no impact on accounting profit or taxable profit/(loss) at the transaction date. Deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset is realized. Deferred tax is charged or credited to interim separate statement of profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Bank intends to settle its current tax assets and liabilities on a net basis.

The determination of the current corporate income tax expense is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

9. Accounting of borrowings, issued debt securities, equity instruments

- Principle of recognizing borrowing costs: Borrowings are presented in accordance with the accounting standard "borrowing cost"

- Issued bonds (valuable papers) are presented at the Separate Statement of financial position by net value (determined by Par value of Valuable papers (-) Discount of valuable papers (+) Premium amount of valuable papers. Accrued interest are calculated by straight-line basis.

10. Equity

10.1 Ordinary shares

Ordinary shares are classified as equity.

10.2 Share premium

On receipt of capital from shareholders, the difference between the issuance price and the par value of the shares is recorded as share premium in equity. Direct costs related to the issuance of ordinary shares are recognized as a deduction from the share premium.

10.3 Treasury stock

On redemption of issued shares, the total amount of payment including direct costs related to the redemption, after deduction of taxes, is recognized as treasury shares and stated as a decrease in owners' equity.

10.4 Reserves and uses of funds from profits after tax

Reserves are used for specific purposes and deducted from the Bank's profit after tax, based on the prescribed ratios in the following order:

- Charted capital supplementary reserve: 10% of after-tax profits shall be allocated, as stipulated in the Law on Credit Institutions No. 32/2024/QH15 issued by the National Assembly on January 18, 2024. The balance of the Reserve Fund for Supplementary Charter Capital shall not exceed the bank's charter capital;

- Financial reserve: 10% of profit after tax;

- The Executive Board's bonus fund, reward fund, and welfare fund shall be allocated in accordance with the decision of the General Shareholders' Meeting.

- Other reserves (if any) will be decided by the General Meeting of Shareholders.

V. Additional information for items presented in the Statement of financial position

Unit: Million VND

1. TRADING SECURITIES

	30/06/2026	31/12/2025
Debt securities		
- Securities issued by other local credit institutions	17,803,419	25,297,201
	17,803,419	**25,297,201**

2. DERIVATIVES AND OTHER FINANCIAL ASSETS/ (LIABILITIES)

	Total net book value (at the exchange rates as at the date of the separate financial statements)		
	Assets	Liabilities	Net value
As at 30/06/2026	**211,928,002**	**(211,172,020)**	**755,982**
Currency derivatives	**198,374,821**	**(197,562,425)**	**812,396**
- Forward contracts	6,270,055	(6,286,090)	(16,035)
- Swap contracts	192,104,766	(191,276,335)	828,431
Other derivatives	**13,553,181**	**(13,609,595)**	**(56,414)**
- Interest rate swap contracts	13,553,181	(13,609,595)	(56,414)
As at 31/12/2025	**143,256,952**	**(143,487,509)**	**230,557**
Currency derivatives	**139,457,357**	**(139,607,815)**	**(150,458)**
- Forward contracts	23,359,604	(23,532,939)	(173,335)
- Swap contracts	116,097,753	(116,074,876)	22,877
Other derivatives	**3,799,595**	**(3,879,694)**	**(80,099)**
- Interest rate swap contracts	3,799,595	(3,879,694)	(80,099)

3. LOANS TO CUSTOMERS

	30/06/2026	31/12/2025
Loans to local economic entities and individuals	2,442,750,741	2,314,334,192
Loans to foreign entities and individuals	5,396,910	6,062,534
Paymend on behalf of customers	1,061,030	1,071,855
	2,449,208,681	**2,321,468,581**

- Analysis of loan portfolio by quality

	30/06/2026	31/12/2025
Standard	2,375,826,568	2,257,564,990
Special mention	29,591,257	30,507,201
Substandard	11,129,949	4,004,334
Doubtful	7,226,314	4,584,922
Loss	25,434,593	24,807,134
	2,449,208,681	**2,321,468,581**

- Analysis of loan portfolio by original term

	30/06/2026	31/12/2025
Short - term loans	1,492,714,045	1,417,547,750
Medium - term loans	157,343,624	153,560,101
Long - term loans	799,151,012	750,360,730
	2,449,208,681	**2,321,468,581**

- Analysis of loan portfolio by sectors

	30/06/2026	31/12/2025
Agriculture, forestry and aquaculture	83,323,776	83,323,776
Manufacturing and processing	373,336,521	373,336,521
Electricity, petroleum and hot water manufacturing and distributing	110,758,244	110,758,244
Construction	98,764,075	98,764,075
Wholesale and retail trade; repair of motor vehicles, motorcycles, and other motorized vehicles	546,768,853	546,768,853
Services	476,108,263	476,108,263
Others	690,134,067	690,134,075
	2,379,193,799	**2,379,193,807**

4. PROVISIONS FOR CREDIT LOSSES ON LOAN TO CUSTOMERS

	General provision	*Specific provision*
As at 01/01/2026	**17,228,576**	**16,459,358**
Provision charged during the year	942,145	10,119,278
Provisions used to write-off bad debt	-	(11,314,345)
Other increases/decreases	(32)	-
As at 30/06/2026	**18,170,689**	**15,264,291**
As at 01/01/2025	**14,967,074**	**21,977,369**
Provision charged during the year	843,452	9,648,520
Provisions used to write-off bad debt	-	(10,222,968)
Other increases	430	97
As at 30/06/2025	**15,810,956**	**21,403,018**

5. INVESTMENTS SECURITIES

	30/06/2026	31/12/2025
Available-for-sale securities		
Debt securities	**173,814,982**	**171,680,545**
-Securities issued by the Government	30,463,093	26,332,616
-Securities issued by other local credit institutions	143,226,706	145,347,929
-Securities issued by the foreign entities	125,183	-
Equity securites	**14,600**	**14,600**
- Equity securities issued by other local credit institutions	14,600	14,600
	173,829,582	**171,695,145**
Held-to-maturity investment securities (Excluding VAMC bonds)		
Book value of securities	**98,424,505**	**110,515,772**
-Securities issued by the Government	83,592,310	97,165,882
-Securities issued by other local credit institutions	9,839,195	9,883,890
-Securities issued by local economic entities	4,993,000	3,466,000
Provision of held-to-maturity securities	**(37,448)**	**(25,995)**
-General provision	(37,448)	(25,995)
	98,387,057	**110,489,777**

6. LONG - TERM INVESTMENTS

- Analysis by types of investment

	30/06/2026	31/12/2025
Investments in subsidiaries	5,699,523	5,699,523
Investments in joint-ventures	2,021,143	2,021,143
Investments in associates	244,207	244,207
Other long-term investments	120,750	120,750
Provision for long-term investments	(138,756)	(138,756)
	7,946,867	**7,946,867**

- List of important joint-ventures and associates

	30/06/2026		31/12/2025	
	Cost	*Proportion owned by the Bank*	Cost	*Proportion owned by the Bank*
Investments in credit institutions	**1,505,054**		**1,505,054**	
Vietnam-Russia J.V. Bank	1,505,054	49.5%	1,505,054	49.5%
Investments in economic entities	**760,296**		**760,296**	
BIDV Tower J.V. Company (*)	115,089	55%	115,089	55%
BIDV Metlife Life Insurance Co., Ltd.	401,000	35.02%	401,000	35.02%
Vietnam Aircraft Leasing Company	244,207	18.52%	244,207	18.52%
	2,265,350		**2,265,350**	

(*) The Bank holds a 55% capital contribution in the BIDV Tower Joint Venture Company. However, the company's Charter requires the unanimous consent of the members of the Members' Council, representing 100% of the charter capital. Therefore, holding a majority ownership interest of over 50% does not equate to the Bank having control over the company. Accordingly, the investment in BIDV Tower Joint Venture Company is classified as an "Investment in a joint venture"

7. BORROWINGS FROM THE GOVERNMENT AND THE STATE BANK

	30/06/2026	31/12/2025
Borrowings from the SBV	41,233,772	75,818,570
Current accounts held by State Treasury	958,932	247,158
Term deposits held by State Treasury	184,255,000	134,625,000
Deposits from the MOF	8,763,329	6,834,201
	235,211,033	**217,524,929**

8. DEPOSITS AND BORROWINGS FROM OTHER INSTITUTIONS

	30/06/2026	31/12/2025
Deposit from other credit institutions		
Demand deposits	**252,816,494**	**251,657,914**
- In VND	213,197,084	197,046,899
- In foreign currencies	39,619,410	54,611,015
Term deposits	**74,329,724**	**135,187,545**
- In VND	65,550,000	131,050,000
- In foreign currencies	8,779,724	4,137,545
Borrowings from other credit institutions	**25,878,886**	**14,692,765**
- In VND	7,764,128	12,349,370
- In foreign currencies	18,114,758	2,343,395
	353,025,104	**401,538,224**

9. CUSTOMERS DEPOSITS

	30/06/2026	31/12/2025
Demand deposits	**448,482,803**	**461,799,738**
- Demand deposits in VND	383,577,610	407,846,304
- Demand deposits in foreign currencies	64,905,193	53,953,434
Term deposits	**1,773,286,566**	**1,719,619,710**
- Term deposits in VND	1,650,009,214	1,599,859,509
- Term deposits in foreign currencies	123,277,352	119,760,201
Deposits for specific purposes	**10,371,494**	**10,326,523**
- Deposits for specific purposes in VND	4,213,387	4,497,661
- Deposits for specific purposes in foreign currencies	6,158,107	5,828,862
Margin deposits	**4,519,889**	**4,146,634**
- Margin deposits in VND	4,213,659	3,709,481
- Margin deposits in foreign currencies	306,230	437,153
	2,236,660,752	**2,195,892,605**

10. VALUABLE PAPERS ISSUED

	30/06/2026	31/12/2025
Certificates of deposits	**223,568,475**	**153,360,747**
Terms under 12 months	156,778,293	109,732,844
Terms from 12 months to under 05 years	66,770,186	43,607,907
Terms from 05 years onwards	19,996	19,996
Bills	**519**	**519**
Terms under 12 months	312	312
Terms from 12 months to under 05 years	207	207
Bonds	**13,860,381**	**13,860,381**
Terms from 12 months to under 05 years	8,360,061	8,360,061
Terms from 05 years onwards	5,500,320	5,500,320
BIDV's subordinated bonds issued	**64,027,423**	**57,886,127**
	301,456,798	**225,107,774**

11. OTHER LIABILITIES

	30/06/2026	31/12/2025
Internal payables	3,155,918	6,498,983
External payables	6,371,156	7,602,799
Bonus and welfare funds	725,765	2,845,238
	10,252,839	**16,947,020**

12. OBLIGATIONS TO THE STATE BUDGET OF THE BANK

	31/12/2025	During the year		30/06/2026
		Payable	Paid	
1. Value-added tax	109,742	805,905	(841,613)	74,034
2. Corporate income tax	3,476,469	3,588,307	(5,128,794)	1,935,982
3. Other taxes	137,565	2,182,788	(1,997,472)	322,881
4. Other obligations, fees and charges.	171,633	4,051	(4,051)	171,633
	3,895,409	**6,581,051**	**(7,971,930)**	**2,504,530**

13. OWNERS' EQUITY

13.1. Statement of changes in equity

	Charter Capital	Share premium	Foreign exchange difference	Investment & development fund	Financial reserve	Charter capital supplementary reserve	Retained earnings	Total
Opening balance	**70,213,619**	**17,807,090**	-	**6,830,766**	**15,089,708**	**11,434,875**	**41,641,017**	**163,017,075**
Profit after tax for the period	-	-	-	-	-	-	14,494,261	**14,494,261**
BIDV increased its charter capital through a private share placement	2,587,033	7,433,879	-	-	-	-	-	**10,020,912**
Appropriation to/Temporary appropriation to the Bank's reserves	-	-	-	-	-	8,152	(8,152)	-
Exchange differences	-	-	50,057	-	-	2	1,112	**51,171**
Other increases	-	-	-	-	-	-	2,647	**2,647**
Closing balance	**72,800,652**	**25,240,969**	**50,057**	**6,830,766**	**15,089,708**	**11,443,029**	**56,130,885**	**187,586,066**

13.2. Details of the Bank's investment capital

	Ordianry share capital	Preferred share capital	Total
As at 30/06/2026			
Capital contributed by the State	55,861,541	-	55,861,541
Contributed capital	16,939,111	-	16,939,111
Share premium	25,240,969	-	25,240,969
	98,041,621	-	**98,041,621**
As at 31/12/2025			
Capital contributed by the State	55,861,541	-	55,861,541
Contributed capital	14,352,078	-	14,352,078
Share premium	17,807,090	-	17,807,090
	88,020,709	-	**88,020,709**

13.3. Details of the Bank's shares

	30/06/2026	31/12/2025
Number of registered shares	7,280,065,210	7,021,361,917
Number of issued shares	7,280,065,210	7,021,361,917
- Ordinary shares	7,280,065,210	7,021,361,917
- Preferred share	-	-
Number of circulated shares	7,280,065,210	7,021,361,917
- Ordinary shares	7,280,065,210	7,021,361,917
- Preferred share	-	-
Par value of each share	***10.000 VND/per share***	***10.000 VND/per share***
Unit: share		

VI. Additional information for the items presented in the Income Statement

Unit: VND Million

14. INTEREST AND SIMILAR INCOME

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Interest income from deposits	4,467,200	2,981,115
Interest income from loans to customers	77,899,026	61,505,489
Interest income from debt securities	6,309,347	4,878,679
- Interest income from trading securites	*548,801*	*111,511*
- Interest income from investment securites	*5,760,546*	*4,767,168*
Income from guarantee activities	1,247,289	1,113,894
Other income from credit activities	633,655	714,509
	90,556,517	**71,193,686**

15. INTEREST AND SIMILAR EXPENSES

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Interest expenses for deposits	46,831,745	36,937,300
Interest expenses for borrowings	2,232,493	665,213
Interest expenses for valuable papers issued	8,736,592	5,395,121
Expense for other credit activities	87,564	72,343
	57,888,394	**43,069,977**

16. NET GAIN/LOSS FROM TRADING SECURITIES

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Income from trading securities	226,760	244,257
Expenses for trading securities	(185,972)	(106,335)
	40,788	**137,922**

17. NET GAIN/LOSS FROM INVESTMENT SECURITIES

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Income from investment securities	9,710	697,799
Expenses for investment securities	(641)	(420)
Provision (made)/reversed for investment securities	(11,453)	90,775
	(2,384)	**788,154**

18. INCOME FROM CAPITAL CONTRIBUTION, EQUITY INVESTMENTS

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Dividends received from capital contribution, share purchase:	-	-
- From capital contribution	*150,542*	*102,473*
	150,542	**102,473**

19. TOTAL OPERATING EXPENSES

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
1. Expenses on taxes, fees and charges	85,455	31,111
2. Employees costs:	7,419,560	6,912,470
In which: - Salaries and benefits	*6,005,846*	*5,633,056*
- Expenses contributed from salaries	*707,821*	*569,884*
- Allowances	*2,930*	*2,252*
- Other expenses	*498,357*	*509,165*
3. Expenses on assets	2,074,952	1,868,904
In which: Depreciation and amortization expenses	*603,658*	*579,000*
4. Administrative expenses	2,774,304	2,802,015
In which: - Per-diem	*104,288*	*103,381*
- Expenses on union activities of credit institution	*7,444*	*10,395*
5. Insurance fees for customer deposits	755,049	730,796
6. Provision (reversed) (excluding credit provision; allowances for decline in value of securities)	(363)	(25,621)
	13,108,957	**12,319,675**

VII. Other information

Unit: Million VND

20. RELATED PARTY TRANSACTIONS

Details of significant balances due to and due from related parties as at 30 June 2026 were as follows:

Related parties	Transactions	Receivables	Payables
Representatives of the Bank's owner	The Bank's deposits at Representatives of the Bank's owner	112,140,679	-
	Deposits of Representatives of the Bank's owner at the Bank	-	41,233,772
Related parties of the Bank's owners (MOF and State Treasury)	Deposit at the Bank of related parties of the Bank's owners	-	193,977,261
Strategic Shareholder	Deposits of Strategic Shareholder at the Bank	271,108	-
	The Bank's deposits at Strategic Shareholder	-	298,897
Subsidiaries	Deposits of subsidiaries at Bank	-	6,324,793
	BIDV's loan to subsidiaries	1,950,000	-
	BIDV's deposits at subsidiaries	11,408,203	-
	BIDV's borrowing from subsidiaries	208,760	-
Joint-ventures	Deposits of Joint -ventures at the Bank	-	5,791,718
	The Bank's deposits at joint-ventures	2,124,864	-
Associates	Deposits of associates at the Bank	-	1,235,405
Managers, members of the Board of Supervisory	Deposits of Managers, members of the Board of Supervisory at the Bank	-	543,667
	Credit card outstanding balance of Managers, members of the Board of Supervisory at the Bank	141,391	-

21. GEOGRAPHICAL STRUCTURE OF ASSETS, LIABILITIES AND OFF-BALANCE SHEET ITEMS

	Total loan balance	Total deposit balance	Off-balance-sheet commitments	Trading and investment in sucurities	Derivatives (total contract value)
Domestic	2,463,558,878	2,755,378,955	768,446,055	289,932,323	755,982
Overseas	56,981	2,405,276	97,167	125,183	-
	2,463,615,859	**2,757,784,231**	**768,543,222**	**290,057,506**	**755,982**

22. RISK MANAGEMENT POLICIES RELATED TO FINANCIAL INSTRUMENTS

On 29 November 2019, the Governor of the State Bank of Vietnam signed Decision No. 2505/QD-NHNN, which recognizes the Joint Stock Commercial Bank for Investment and Development of Vietnam to implement Circular No. 41/2016/TT- NHNN dated 30 December 2016 ahead of time, starting from 01 December 2019. In addition to implementing to meet the SBV's requirements on Risk Management ("RM"), with the support of consulting units, the Bank also always actively researches and develops risk management to meet the requirements of internal management and follow good practices in the world.

Market risk management, the interest rate of bank book, and liquidity are centrally managed at the head office with the organizational structure set up according to the model of 3 defense lines. The Bank has issued a complete system of policies, regulations and professional guidance manuals.

Portfolios with market risk exposures are subject to mark-to-market or mark-to-model valuations on a daily basis. The Bank has developed market risk measurement tools including position, actual and expected gains and loss, sensitivity indicators (BPV, duration, etc.); Value at risk (VaR); Endurance test (Stress test) and capital requirements for market risks. Data sources and market risk measurement models are reviewed, hypothesis testing of VaR models and testing of market risk tolerance are also conducted regularly. A limit system is set up and monitored to control daily market risk, including quantitative limits (position, stop-loss, BPV, VaR) and qualitative limit (product, currency, term, etc.). The minimum required capital for market risk is determined by methods regulated by the SBV in accordance with Circular No. 41/2016/TT-NHNN dated 30 December 2016.

In order to manage credit risk, the Bank has issued and implemented internal credit policies and procedures. The Bank manages liquidity risk on the principle of ensuring the compliance with the regulations of the State Bank in the activities of credit institutions, maintaining the appropriate size and quality of highly liquid assets to ensure payment safety at all times. The measurement of liquidity risk is done through the cash flow method (liquidity gap) and the index method (including the set of indicators prescribed by the State Bank and the internal indicators); liquidity resistance test is done every 6 months. The bank has set up a limit system/warning threshold corresponding to the indicators.

Banking book interest rate risk is measured by assessing the impact on the Bank's net interest income (NII) and economic value of equity (EVE). Accordingly, the Bank establishes limits/warning thresholds of interest rate repricing gap, changes in net interest income, duration gap and fluctuations in economic value of equity to control potential impacts of banking book interest rate risk. At the same time, the Bank performs a capital endurance test against banking book interest rate risk with a method based on the advice from consultants.

The Bank has implemented application programs to automate the measurement, monitoring, and reporting of market risks, the interest rate of bank books and liquidity. The internal reporting system on market risk management, bank book interest rates, and liquidity is implemented daily, quarterly and irregularly in accordance with the regulations of the State Bank, meeting the requirements of internal management.

23. MARKET RISK

23.1 Interest rate risk

	Over due	Non-interest bearing	Up to 1 month	From 1 to 3 months	From 3 to 6 months	From 6 to 12 months	From 1 to 5 years	Over 5 years	Total
Assets									
Cash, gold and gemstones	-	11,991,244	-	-	-	-	-	-	**11,991,244**
Balances with the SBV	-	60,646,361	51,494,318	-	-	-	-	-	**112,140,679**
Placements with and loans to other credit institutions (*)	-	-	393,868,249	15,910,895	6,221,078	48,306,665	-	-	**464,306,887**
Trading securities (*)	-	-	-	-	4,073,872	13,729,547	-	-	**17,803,419**
Derivatives and other financial assets	-	-	(425,182)	(1,136,549)	64,533	258,127	1,995,053	-	**755,982**
Loans to customers and unlisted corporate bonds (*)	52,857,279	-	462,774,098	746,909,622	1,086,110,866	97,700,674	5,225,892	2,623,250	**2,454,201,681**
Investment securities (*)	-	10,476,113	2,041,707	25,150,092	47,810,587	58,832,438	48,242,352	74,707,798	**267,261,087**
Long-term investments (*)	-	8,085,623	-	-	-	-	-	-	**8,085,623**
Fixed assets	-	11,976,032	-	-	-	-	-	-	**11,976,032**
Other assets (*)	370,327	60,018,706	-	-	-	-	-	-	**60,389,033**
Total Assets	**53,227,606**	**163,194,079**	**909,753,190**	**786,834,060**	**1,144,280,936**	**218,827,451**	**55,463,297**	**77,331,048**	**3,408,911,667**
Liabilities									
Deposits and borrowings from the Government, central banks and other credit institutions	-	-	452,250,541	80,670,301	50,570,102	3,738,231	726,020	280,942	**588,236,137**
Deposits from customers	-	-	753,351,522	307,530,906	483,510,828	570,332,216	121,899,324	35,956	**2,236,660,752**
Grants, trusted funds and borrowings that the Bank bears risk	-	-	5,418,368	5,162,993	877,634	1,434	78,265	50,157	**11,588,851**
Valuable papers issued	-	-	16,904,406	43,708,241	63,760,147	149,983,622	14,635,382	12,465,000	**301,456,798**
Other liabilities (*)	-	49,332,917	-	-	-	-	-	-	**49,332,917**
Total liabilities	-	**49,332,917**	**1,227,924,837**	**437,072,441**	**598,718,711**	**724,055,503**	**137,338,991**	**12,832,055**	**3,187,275,455**
On-balance sheet interest sensitivity gap	53,227,606	113,861,162	(318,171,647)	349,761,619	545,562,225	(505,228,052)	(81,875,694)	64,498,993	**221,636,212**
Total interest sensitivity gap	53,227,606	113,861,162	(318,171,647)	349,761,619	545,562,225	(505,228,052)	(81,875,694)	64,498,993	**221,636,212**

(*) Excluding risk provisions

23.2. Currency risk

Items	Converted EUR	Converted USD	Converted other currencies	Total
Assets				
Cash, gold and gemstones	114,910	1,927,055	216,698	2,258,663
Balances with the SBV	97,779	15,616,425	-	15,714,204
Placements with and loans to other credit institutions (*)	1,936,000	55,101,769	49,838,143	106,875,912
Derivatives and other financial liabilities	1,510,150	43,166,362	(43,953,193)	723,319
Loans to customers (*)	1,728,473	137,920,285	3,475,092	143,123,850
Fixed assets	-	2,656	-	2,656
Other assets (*)	23,667	1,254,783	101,570	1,380,020
Total Assets	**5,410,979**	**255,114,518**	**9,678,310**	**270,203,807**
Liabilities				
Deposits and borrowings from the Government, central banks and other credit institutions	142,161	62,335,393	7,196,759	69,674,313
Deposits from customers	3,415,902	189,127,206	2,103,775	194,646,883
Grants, trusted funds and borrowings that the Bank bears risk	1,538,832	2,220,820	-	3,759,652
Valuable papers issued	-	360	-	360
Other liabilities (*)	33,920	1,487,597	164,036	1,685,553
Capital and reserves	(11,840)	209,470	-	197,630
Total liabilities and owner's equity	**5,118,975**	**255,380,846**	**9,464,570**	**269,964,391**
On-balance-sheet currency position	292,004	(266,328)	213,740	239,416
Off-balance-sheet currency position	(285,018)	(1,264,807)	(124,255)	(1,674,080)
On and off-balance-sheet currency position	**6,986**	**(1,531,135)**	**89,485**	**(1,434,664)**

(*) Excluding risk provision

23.3. Liquidity Risk

Items	Overdue		Current					
	Over 3 months	Due within 3 months	Due within 1 month	From 1 to 3 months	From 3 to 12 months	From 1 to 5 years	Over 5 years	Total
Assets								
Cash, gold and gemstones	-	-	11,991,244	-	-	-	-	**11,991,244**
Balances with the SBV	-	-	112,140,679	-	-	-	-	**112,140,679**
Placements with and loans to other credit institutions (*)	-	-	386,680,630	13,219,102	58,148,750	3,718,189	2,540,216	**464,306,887**
Trading securities (*)	-	-	-	-	5,006,915	12,796,504	-	**17,803,419**
Derivatives and other financial assets	-	-	564,275	79,178	40,086	72,443	-	**755,982**
Loans to customers and unlisted corporate bonds (*)	40,421,721	12,435,558	195,326,979	493,305,461	856,394,328	382,652,003	473,665,631	**2,454,201,681**
Investment securities (*)	-	-	1,913,042	25,141,167	106,415,525	57,073,432	76,717,921	**267,261,087**
Long-term investments (*)	-	-	-	-	-	-	8,085,623	**8,085,623**
Fixed assets	-	-	-	-	-	-	11,976,032	**11,976,032**
Other assets (*)	370,327	-	23,528,967	11,936,286	15,857,266	2,454,012	6,242,175	**60,389,033**
Total Assets	**40,792,048**	**12,435,558**	**732,145,816**	**543,681,194**	**1,041,862,870**	**458,766,583**	**579,227,598**	**3,408,911,667**
Liabilities								
Deposits and borrowings from the Government, central banks and other	-	-	456,725,339	80,669,284	39,838,891	10,722,440	280,183	**588,236,137**
Deposits from customers	-	-	374,011,579	319,812,627	1,075,134,839	467,665,751	35,956	**2,236,660,752**
Grants, trusted funds and borrowings that the Bank bears risk	-	-	269	331,770	831,950	5,936,956	4,487,906	**11,588,851**
Valuable papers issued	-	-	10,409,609	31,968,241	176,436,142	18,615,383	64,027,423	**301,456,798**
Other liabilities (*)	-	-	19,051,334	7,783,260	21,662,754	835,223	346	**49,332,917**
Total liabilities	-	-	**860,198,130**	**440,565,182**	**1,313,904,576**	**503,775,753**	**68,831,814**	**3,187,275,455**
Liquidity Gap	**40,792,048**	**12,435,558**	**(128,052,314)**	**103,116,012**	**(272,041,706)**	**(45,009,170)**	**510,395,784**	**221,636,212**

(*) Excluding risk provisions

24. EXCHANGE RATES OF SOME FOREIGN CURRENCIES AT THE END OF THE PERIOD

Curency	30/06/2026	31/12/2025
USD	26,286	26,290
EUR	30,203	31,046
GBP	34,894	35,437
CHF	32,676	33,282
JPY	162.72	168.72
SGD	20,350	20,449
CAD	18,531	19,219
AUD	18,155	17,616

Hanoi, July 30th, 2026

Prepared by	Chief Accountant	Senior Executive Vice President
Nguyen Thi Huong Giang	Bui Thi Hoa	Nguyen Thi Quynh Giao

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
M.S.D.N: 0100150619 - C.T.C.P

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

Số: 6379 /BIDV-TCKT
Biến động LNST tại BCTC Quý 2 năm 2026
Fluctuations in After-Tax Profit in the Financial Statements for Quarter II year 2026

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

Hà Nội, ngày 30 tháng 7 năm
Hanoi, July 30th, 2026

Kính gửi:
- Ủy ban Chứng khoán Nhà nước
- Sở Giao dịch chứng khoán Việt Nam
- Sở Giao dịch chứng khoán TP Hồ Chí Minh
- Sở Giao dịch chứng khoán TP Hà Nội

To:
- *State Securities Commission*
- *Vietnam Stock Exchange*
- *Ho Chi Minh Stock Exchange*
- *Hanoi Stock Exchange*

Theo quy định về việc công bố thông tin của các công ty niêm yết, tại Điều 14, Thông tư 96/2020/TT-BTC, *"Khi công bố thông tin các báo cáo tài chính nêu tại khoản 1, 2, 3 Điều này, tổ chức niêm yết, công ty đại chúng quy mô lớn phải đồng thời giải trình nguyên nhân khi Lợi nhuận sau thuế thu nhập doanh nghiệp tại Báo cáo kết quả hoạt động kinh doanh của kỳ công bố thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước...".*

According to the regulations on information disclosure for listed companies, Article 14 of Circular 96/2020/TT-BTC states: "When disclosing information about financial statements specified in Clauses 1, 2 and 3 of this Article, the organization that has shares listed or large-scale public company shall be required to provide explanation from the occurrence of After-tax profit shown in the income statement of the reporting period increases/decreases by at least 10 compared to that of the same reporting period in the previous year...".

Kết quả hoạt động kinh doanh, LNST trên BCTC riêng lẻ và hợp nhất Quý 2 năm 2026 của BIDV tăng trưởng trên 10% so với cùng kỳ năm 2025, chi tiết theo bảng dưới đây:

The business performance results and after-tax profit reflected in the separate and consolidated financial statements for Quarter II year 2026 of BIDV demonstrate growth exceeding 10% compared to the corresponding reporting periods of 2025, as presented in the table below:

Đơn vị: triệu VND/*Unit: Million VND*

Chỉ tiêu/ Items	**Quý/ *Quarter* 2/2026**	**Quý/ *Quarter* 2/2025**	**Tăng trưởng/ *Growth***
LNST riêng lẻ/ *Separate after-tax profit*	14.494.261	12.222.093	18,59%
LNST hợp nhất/ *Consolidated after-tax profit*	15.173.692	12.853.449	18,05%

[1] *"Nội dung giải trình này được công bố kèm theo Báo cáo tài chính của BIDV phát hành ngày 30/07/2026" This explanatory note is disclosed along with the financial statements of BIDV issued on July 30, 2026."*

Thực hiện theo quy định trên, Ngân hàng TMCP Đầu tư và Phát triển Việt Nam (BIDV) giải trình biến động lợi nhuận như sau: *"Lợi nhuận sau thuế riêng lẻ và Lợi nhuận sau thuế hợp nhất Quý 2 năm 2026 tăng so với cùng kỳ năm trước do ngân hàng gia tăng thu nhập thuần từ lãi và đẩy mạnh hoạt động thu nợ đã xử lý rủi ro"*.[1]

In compliance with the above regulation, Joint Stock Commercial Bank for Investment and Development of Vietnam, JSC. provides the following explanation for the profit fluctuations: "The separate after-tax profit and consolidated after-tax profit for Quarter II year 2026 increased compared to the previous year driven by the Bank's growth in net interest income and strengthened the recovery of written-off debts."[1]

BIDV báo cáo để Quý Cơ quan và Quý Nhà đầu tư được rõ.

BIDV respectfully submits this report for the awareness and consideration of the esteemed regulatory authorities and distinguished investors.

Trân trọng.

Sincerely./.

***Nơi nhận/Recipients** (...b):*
- Như trên/*As above*;
- TK&QHCĐ, VP/ *Secretariat & Investor Relations, BIDV Office;*
- Lưu TCKT/*Archive: Finance & Accounting Department.*

KT. TỔNG GIÁM ĐỐC
PHÓ TỔNG GIÁM ĐỐC
ON BEHALF OF THE CEO
SENIOR EXECUTIVE VICE PRESIDENT

M.S.D.N: 0100150619 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
TP. HÀ NỘI

Nguyễn Thị Quỳnh Giao

[1] *"Nội dung giải trình này được công bố kèm theo Báo cáo tài chính của BIDV phát hành ngày /07/2026"*
This explanatory note is disclosed along with the financial statements of BIDV issued on July , 2026."