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

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

Số: 6621/BIDV-TK&QHCĐ
CBTT Nghị quyết phê duyệt Phương án phát hành Trái phiếu BIDV theo hình thức riêng lẻ trong năm 2026
Re: Resolution Approving the Plan for Private Placement of BIDV Bonds in 2026

Hà Nội, ngày 05 tháng 8 năm 2026
Hanoi, August 05th 2026

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
DN: C=VN, S=HÀ NỘI, L=Quận Hoàn Kiếm, CN=NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM, OID.0.9.2342.19200300.100.1.1=MST:0100150619
Reason: I am the author of this document
Location:
Date: 2026.08.06 14:55:23+07'00'
Foxit PDF Reader Version: 2024.4.0

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 1102/NQ-BIDV ngày 05/08/2026 về việc phê duyệt Phương án phát hành Trái phiếu BIDV theo hình thức riêng lẻ trong năm 2026 như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced Resolution No. 1102/NQ-BIDV dated August 5, 2026, on the approval of the Plan for Private Placement of BIDV Bonds in 2026, as attached.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 06/08/2026 tại đường dẫn https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/*This*

information was published on the Bank's website on 06/08/2026 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.*

BIDV BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No.: 1102/NQ-BIDV	*Hanoi, August 05th 2026*

RESOLUTION
On the Approval of the BIDV Bond Issuance Plan in the form of private placement in 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 Document No. 1246/TTr-ALCO dated 28/07/2026;

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

RESOLVES:

Article 1. Approves the following contents:

- The BIDV Bond issuance plan in the form of private placement in 2026 (hereinafter referred to as "Bonds") (details in Appendix 01 attached).

- To register and centralized custody the Bonds with the Vietnam Securities Depository and Clearing Corporation (VSDC); and to register the Bonds for trading on the Hanoi Stock Exchange (HNX) in accordance with applicable laws and regulations.

Article 2. Implementation

For the bond issuance transactions under the authority of the Board of Directors, the Board of Directors delegates and authorizes the General Director to:

- Decide the issuance date, issuance value, bond tenor, par value, nominal interest rate, reference interest rate determination method, principal and interest payment method, and other contents of each issuance tranche, as specified in the Information Disclosure document prior to the bond offering and the Issuance Notice/Issuance 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 the organization of tasks related to the registration, centralized custody of Bonds at VSDC and registration for trading on 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 signing date and replaces Resolution 333/NQ-BIDV dated 23/04/2026.

Article 4. Members of the Board of Directors, Chief Executive Officer, Head of Secretariat and Shareholder Relations Department, Directors of Departments/Centers at BIDV Head Office and related units and individuals are responsible for implementing this resolution in accordance with the law and BIDV regulations./.

Recipient:
- As per Article 4;
- Supervisory Board;
- Person in charge of BIDV management;
- Departments/Units: CS&GSHT, KT&GSTT, ALCO;
- File: Office, Supervisory Board & Board Relations Department.

ON BEHALF OF. THE BOARD OF DIRECTORS
CHAIRMAN

(Signed and Sealed)

Le Ngoc Lam

APPENDIX 01

BIDV BOND ISSUANCE PLAN IN THE FORM OF PRIVATE PLACEMENT IN 2026

(attached to the resolution of the Board of Directors No. ..../NQ-BIDV dated ...,2026 of the Board of Directors of BIDV)

Based on:

- Law on Credit Institutions No. 32/2024/QH15 issued by the National Assembly on January 18, 2024;

- Enterprise Law No. 59/2020/QH14 issued by the National Assembly on June 17, 2020, amended and supplemented by Law No. 76/2025/QH15 issued by the National Assembly on June 17, 2025 and Law No. 03/2022/QH15 issued by the National Assembly on January 11, 2022 on amending and supplementing several articles of the Law on public investment, the Law on investment in public-private partnerships, the Law on investment, the Law on housing, the Law on bidding, the Law on electricity, the Law on enterprises, the Law on special consumption tax, and the Law on civil enforcement;

- Securities Law No. 54/2019/QH14 issued by the National Assembly on November 26, 2019 ("**Securities Law**");

- Law No. 56/2024/QH15 issued by the National Assembly on November 29, 2024, amending and supplementing several articles of the Securities Law, the Accounting Law, the Independent Audit Law, the State Budget Law, the Law on management and use of public assets, the Tax Management Law, the Personal Income Tax Law, the National Reserve Law, and the Law on handling administrative violations (**"Law No. 56"**);

- Decree No. 200/2026/NĐ-CP dated Jun 05, 2026, of the Government regulating the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds in the international market ("**Decree 200**");

- Circular No. 76/2024/TT-BTC of the Ministry of Finance issued on November 6, 2024, guiding the information disclosure regime and reporting regime on the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds in the international market ("**Circular 76**");

- Circular No. 30/2023/TT-BTC of the Ministry of Finance issued on May 17, 2023, guiding the registration, custody, exercise of rights, transfer of ownership, payment of transactions, and organization of the market for trading corporate bonds offered privately in the domestic market ("**Circular 30**");

- Decision No. 27/QD-HĐTV dated August 10, 2023, of the Vietnam Securities Depository and Clearing Corporation issuing the Regulation on registration, custody, and payment of transactions of privately placed corporate bonds ("**Decision 27**");

- Decision 56/QD-SGDVN dated July 10, 2023, of the Vietnam Stock Exchange on issuing the Regulation on trading privately placed corporate bonds at the Hanoi Stock Exchange ("**HNX**") ("**Decision 56**");

- Charter of the Bank for Investment and Development of Vietnam;

- The demand for medium and long-term capital mobilization in Quarter III-IV/2026 of BIDV.

1. Information about the issuing enterprise:

- Enterprise name: 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 activities: accepting demand deposits, term deposits, savings deposits and other types of deposits; issuing certificates of deposit, treasury bills, promissory notes, bonds to mobilize domestic and foreign capital; providing credit; opening current 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 of accounts; organizing and participating in the payment system of commercial banks; capital contribution and shares purchase in enterprises and other credit institutions; participation in Treasury Bill auction, purchase and sale of negotiable instruments, Government bonds, Treasury bills, State Bank of Vietnam bills, and other valuable papers on the money market; trading, providing foreign exchange services and derivative products in the domestic and international markets within the scoped prescribed by the State Bank of Vietnam; entrustment, agents, and assignment of agents in activities relating to banking operations, insurance business and asset management in accordance with regulations of the State Bank of Vietnam; other business activities of commercial banks, including cash management services, banking advisory services and other business activities as specified in the Establishment and Operation License; asset preservation services, cabinets and safes rental; treasury services for credit institutions and foreign bank branches; purchase and sale of Government bonds, corporate bonds in accordance with applicable laws, provision of money brokerage services; securities custody services; gold trading; debt buying; investment in Government bond futures contracts; provision of commodity derivative products; provision of securities clearing and settlement services and custodian bank services in accordance with securities laws and other business activities approved by the State Bank of Vietnam ("SBV") in accordance with applicable laws.

- License for establishment and operation of the joint stock commercial bank No. 84/GP-NHNN dated April 23, 2012, and amendments.
- 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 lend to customers in the economy.

3. Explanation Statement on Compliance with the Conditions for offering bonds by a Public Company pursuant to Clause 2, Article 31 of Securities Law No. 54/2019/QH14 and Article 16 of Decree No. 200:

No.	Conditions for bond offering according to legal regulations	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 belongs to BIDV's Board of Directors. Accordingly, once this issuance plan has been approved by the Board of Directors, BIDV shall be deemed to have fulfilled this condition.
2	Participants in the offering include professional securities investors	Compliant	The investors eligible to purchase the Bonds at each issuance by BIDV 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 may only be traded or transferred among professional securities investors who are organizations as prescribed by securities law, except for cases executed according to final court judgments, arbitration decisions, or inheritance as prescribed by law.
4	Full payment of principal and interest of bonds issued and due or full payment of debts due for 3	Compliant	In the 3 consecutive years prior to the bond issuance, BIDV has fully paid both principal and interest of issued

No.	Conditions for bond offering according to legal regulations	Assessment	Explanation
	consecutive years before the bond issuance (if any); except for bond offerings to creditors who are selected financial institutions.		bonds (details in section 8 of this issuance plan) and fully paid all due debts in the 3 (three) consecutive years prior to the bond issuance.
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 Co., Ltd., an auditing firm listed as authorized to audit public interest entities. In which Deloitte Vietnam Co., Ltd. issued an unqualified opinion on BIDV's financial statements.
6	Comply with the prudential ratios and operational safety ratios as required under the applicable sector-specific laws and regulations.	Compliant	BIDV complies with prudential ratios and operational safety ratios as prescribed by SBV (details in section 7 of this issuance plan).
7	For a state-owned enterprise, in addition to complying with the offering conditions, the enterprise must comply with the regulations on the authority to decide on capital raising as prescribed by the laws on the management and investment of state capital in enterprises and the enterprise law.	Compliant	BIDV commits to comply 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 tranches according to legal regulation		
7	Issuer is a credit institution established and operating under Vietnamese law	Compliant	BIDV is commercial bank established and operating under Law on Credit Institutions (pursuant to the Establishment and Operation License for joint-stock commercial bank No. 84/GP-NHNN dated April 23, 2012, and amendments)
8	Has the need to mobilize capital in multiple tranches suitable for the bond issuance purpose approved	Compliant	BIDV has the need to mobilize capital in multiple tranches suitable for the bond issuance purpose.

No.	Conditions for bond offering according to legal regulations	Assessment	Explanation
	under Clause 2, Article 10 of Decree 200.		
9	Has a bond issuance plan specifying the issuance value, timing, and capital use plan for each offering tranche.	Compliant	Details in sections 4 and 15 of this issuance plan.
10	Distribution period of bonds for each offering tranche must not exceed thirty (30) days from the information disclosure date before the offering. Total offering time for bonds in multiple tranches must not exceed six (6) months from the issuance date of the first offering tranche.	Compliant	Details in section 4 of this issuance plan.

4. Conditions and terms of the bonds to be issued:

- Bond term: From 01-05 years.

- Total bond issuance value at par: Maximum 20,000 billion VND (Twenty thousand billion VND exactly).

- Type of bond: Non-convertible bonds, without warrants, unsecured, establishing direct debt obligations and not subordinated debt of BIDV.

- Currency of issuance and payment: VND (Vietnamese Dong).

- Bond par value: One hundred million (100,000,000) Vietnamese Dong or multiples of one hundred million (100,000,000) Vietnamese Dong.

- Form of bond: Bonds are issued in book-entry form.

- Issue price: Equal to 100% of par value.

- Nominal interest rate of the bond:

+ Bond interest rate may be determined by one of the following methods: fixed interest rate; floating interest rate; or a combination of fixed and floating interest rates.

+ In case of applying floating interest rate or combination of fixed and floating interest rates, the nominal interest rate is determined by the following formula: Reference Interest Rate + Spread.

Where, the Reference Interest Rate is the average interest rate (interest rate or interest rate ceiling if no 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 websites of 04 (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 Joint Stock Commercial Bank - Hanoi area/city.

+ Bank for Investment and Development of Vietnam Joint Stock Commercial Bank will specifically decide the method of determining interest rate/reference interest rate, spread and specific interest rate for each issuance based on market conditions, the Bank's capital acceptance/needs at the time of issuance and in accordance with the State Bank's interest rate regulations at each period (if any) and specific provisions in the Information Disclosure Document of that issuance.

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

- Plan to offer bonds in multiple tranches:

+ Maximum 30 issuance tranches, including:

Offering period	**Number of offering tranches**	**Expected offering volume (*)**
Q3/2026	Up to 20 tranches	Up to VND 15,000 billion
Q4/2026	Up to 10 tranches	Up to VND 5,000 billion
Total	**Up to 30 tranches**	**Up to VND 20,000 billion**

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

+ If the previous quarter has not fully issued the planned number of tranches and maximum offering volume, the remaining number of tranches and offering volume will be carried over to the next quarter for continued offering/issuance.

+ Time for distributing bonds of each offering tranche: Maximum 30 days from the date of information disclosure before the offering.

- Expected issuance time: From Q3 - Q4/2026, maximum no more than 06 months from the issuance date of the first offering tranche.

- 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 at maturity at 100% of par value on the maturity date or the date the bond is repurchased by BIDV before maturity or as otherwise specified by BIDV 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 regulations.

- Other characteristics of the bonds: Depending on the Bank's disclosure in the bond offering dossier of each tranche, some voluntarily issued bonds 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 liability regarding these relevant legal regulations.

- Specific conditions and terms of each offering tranche including but not limited to bond par value, bond term, bond issuance value at par, interest rate and method of interest rate determination, early redemption date (if any) and other contents will be stipulated in the bond offering dossier of each tranche,…

5. Cases, conditions, terms, and commitments of BIDV regarding the early repurchase of bonds and bond swaps:

5.1. Early bond repurchase, bond swap under the rights of BIDV and/or the bondholders and/or according to the agreement between BIDV and the bondholders as stated in the issuance documents

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

- Total expected face value of bonds to be repurchased/swapped: The actual volume of bonds repurchased/swapped 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 capability at the time of repurchase.

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

- Early repurchase date: Depends on the specific terms and conditions of the bonds in the issuance documents or agreements between BIDV and bondholders, ensuring compliance with legal regulations and the State Bank of Vietnam, and specified in the bond offering dossier for each issuance batch.

- Swap date: Depends on the specific terms and conditions of the bonds in the issuance documents or agreements between BIDV and bondholders.

5.2. Mandatory early bond repurchase upon bondholders' request:

BIDV is obliged to repurchase bonds early upon bondholders' request when:

- BIDV violates laws on corporate bond offering and trading as decided by 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 implement the approved bond issuance plan, or discloses information to investors incorrectly, and such failure 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 outstanding bonds of the violating issuance batch at the repurchase price equal to the sum of the bond face value and accrued (but unpaid) interest on the bond up to (but excluding) the repurchase execution date.

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

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

In this case, BIDV commits to repurchase all bonds from bondholders who do not approve the changes in bond terms, conditions, and issuance purpose as stipulated in Clause 4 Article 5 of Decree 200 at the repurchase price equal to the sum of the bond face value and accrued (but unpaid) interest on the bond up to (but excluding) the repurchase execution date.

6. Method and procedure for collecting bondholders' opinions on changes in bond terms, conditions, issuance purpose, and 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) other forms 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 specified in the bond issuance documents for each issuance batch).

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

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

7. Financial indicators of the enterprise in the 03 consecutive years before the offering year and changes after issuance (if any):

Unit of measurement: million VND, %

No.	Indicator	2023	2024	2025	Projected post-issuance
I	**Data according to audited separate financial statements**				
1	Equity	115,170,922	136,350,642	163,017,075	163,017,075
1.1	Bank's 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's 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	3,122,501,847
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	Convertible bonds and other financial liabilities			230,557	230,557
2.5	Funding capital, entrusted investment, loans to credit institutions at risk	12,207,729	11,981,467	12,043,069	12,043,069
2.6	Issuance of valuable papers	189,949,476	199,000,165	225,107,774	245,107,774
2.6.1	Borrowings from bond issuance	50,778,057	50,639,647	71,746,508	91,746,508
2.6.1.1	Privately placed bonds in the domestic market	45,295,000	49,103,000	71,289,381	91,289,381
2.6.1.2	Bonds offered publicly in the domestic market	5,483,057	1,536,647	457,127	457,127
2.6.1.3	Bonds offered in the international market	0	0	0	0
2.7	Other debts	47,033,909	43,163,594	50,164,689	50,164,689

No.	Indicator	2023	2024	2025	Projected post-issuance
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	19.15
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	Total bond loan balance/Equity	0.44	0.37	0.44	0.56
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	Return on average total assets after tax	0.99	0.99	0.95	0.95
8.2	Return on average equity after tax	20.18	19.54	19.00	19.00
II	**Data according to audited consolidated financial statements**				
1	Equity	122,866,889	144,984,194	173,552,902	173,552,902
1.1	Bank's capital	72,711,297	84,788,796	90,089,431	90,089,431
1.1.1	*Charter capital*	*57,004,359*	*68,975,153*	*70,213,619*	*70,213,619*
1.1.2	*Share premium*	*15,361,020*	*15,361,020*	*18,875,728*	*18,875,728*
1.1.3	*Other capital*	*345,918*	*452,623*	*1,000,084*	*1,000,084*
1.2	Bank's funds	15,662,247	19,396,820	33,710,640	33,710,640
1.3	Foreign exchange rate 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	3,177,272,818
2.1	Government and SBV debts	35,896,488	168,388,958	218,825,525	218,825,525
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

No.	Indicator	2023	2024	2025	Projected post-issuance
2.4	Equity instruments and other financial liabilities			230,557	230,557
2.5	Funding capital, entrusted investment, loans to credit institutions at risk	12,207,729	11,981,467	12,043,069	12,043,069
2.6	Issuance of valuable papers	189,486,736	198,900,165	225,407,774	245,407,774
2.6.1	Borrowings from bond issuance	50,778,057	50,639,647	72,046,508	92,046,508
2.6.1.1	Bonds privately offered in the domestic market	45,295,000	49,103,000	71,589,381	91,589,381
2.6.1.2	Bonds publicly offered in the domestic market	5,483,057	1,536,647	457,127	457,127
2.6.1.3	Bonds offered in the international market	0	0	0	0
2.7	Other debts	53,561,556	50,532,627	59,809,064	59,809,064
3	Capital structure indicators				
3.1	Debt ratio/total assets	0.95	0.95	0.95	0.95
3.2	Debt ratio/equity	17.73	18.05	18.19	18.31
4	Bond debt/equity	0.42	0.35	0.42	0.53
5	Profit before tax	27,588,904	32,076,221	37,787,518	37,787,518
6	Net profit after tax	21,977,141	25,677,118	30,430,130	30,430,130
7	Profitability indicators				
7.1	Net profit after tax/total assets ratio	0.99	1.01	1.01	1.01
7.2	Net profit after tax/equity ratio	19.36	19.52	19.43	19.43

Notes:

- Liquidity indicators are determined based on separate 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.

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

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

8. Financial safety ratios, safety assurance ratios in operations according to specialized legal regulations:

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

TT	Indicator	Regulations of the State Bank of Vietnam	31/12/2023	31/12/2024	31/12/2025	Expected after issuance
I. Liquidity ratio						
1	Liquidity reserve ratio	≥ 10%	13.91%	15.12%	16.77%	> 10%
2	30-day liquidity ratio					
	- VND	≥ 50%	67.77%	70.82%	60.72%	> 50%
	- Foreign currency	≥ 10%		148.24%	266.22%	> 10%
II. Minimum capital adequacy ratio						
	Individual	≥ 8%	8.82%	8.76%	9.05%	> 8%
	Consolidated	≥ 8%	9.18%	9.01%	9.17%	> 8%
III	**Foreign currency position compared to equity**	Negative position: > -2% Positive position: < 2%		Negative position: -1.08% Positive position: 0.03%	Negative position: - 1.46% Positive position: 0.02%	Compliance
IV	**Gold position compared to equity**	≤2%		0	0	Compliance
V	**Short-term funding ratio used for medium and long-term loans**	01/10/2022 – 30/09/2023: ≤ 34% From 01/10/2023 onwards: ≤ 30%	20.56%	24.27%	27.08%	< 30%
VI	**Loan-to-deposit ratio**	≤ 85%	83.85%	83.65%	81.84%	< 85%
VII	**Ratio of government bond purchases and investments,**	≤ 30%	7.03%	5.23%	1.83%	< 30%

TT	Indicator	Regulations of the State Bank of Vietnam	31/12/2023	31/12/2024	31/12/2025	Expected after issuance
	bonds guaranteed by the government					

Data source: State Bank of Vietnam reports or bank's own disclosed information 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 offering: In the 3 consecutive years from 2023 to 2025, BIDV has fully paid principal and interest on issued bonds and due debts.

Details of principal and interest payment status on issued bonds in the 03 consecutive years from 2023 to 2025 as in attached Appendix 02.

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

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

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

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

- Capital usage status of the outstanding bond portfolio as of 31/12/2025:

Report on the usage of proceeds from public bond issuance for outstanding bonds 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)	Remain-ing unused amount (VND)
		Face value	Premium/ (Discount)	Amount raised		
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 usage of funds raised from private bond issuance for outstanding bonds 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 01/01/2025 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	Tier 2 Capital Increase			
	- Lending Activities	4,467,000,000,000	-	4,467,000,000,000
4	Customer Loans			
4.1	Customer Loans			
	- 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 on the usage of funds raised from private bond issuance as audited in *Appendix 03* attached).

- Plan for paying interest and principal on bonds:

+ Bond interest is paid in arrears, annually, or as otherwise specified by BIDV for each issuance.

+ Bond principal is paid once on the maturity date except in cases where the bonds are repurchased early by BIDV, or as otherwise specified by BIDV for each issuance.

- Legal violations regarding corporate bond issuance according to decisions of competent authorities 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 to be issued: BIDV has a healthy financial situation and sufficient ability to pay due debts of the enterprise, as well as the ability to repay the bonds to be issued.

12. Audit opinion on the financial statements: The standalone and consolidated financial statements have truthfully and reasonably reflected, in all material respects, the financial situation of the Bank as of December 31, 2025, as well as the business results and cash flow situation for the financial year ending on the same 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. Method of bond issuance: Direct issuance and/or issuance agency and/or underwriting according to the private issuance method and in accordance with legal regulations.

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

15. Plan for using the capital obtained from bond issuance:

The funds obtained from bond issuance will be used to lend to customers in the economy including the fields and progress as follows:

No.	Industry Name	Capital Usage Plan (billion VND)	Capital Usage Schedule
I	**Q3/2026**	**Up to 15,000**	
	Transportation, Warehousing	Up to 6,000	Q3/2026 - Q1/2027
	Real Estate Business	Up to 6,000	
	Other Sectors	Up to 3,000	
II	**Q4/2026**	**Up to 5,000**	
	Transportation, Warehousing	Up to 2,000	Q4/2026 - Q2/2027
	Real Estate Business	Up to 2,000	
	Other Sectors	Up to 1,000	
	Total	**Up to 20,000**	

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

- Actual disbursement plan (including amount, disbursement time, and capital usage sectors) depends on the actual successful bond issuance volume each quarter. If the bond volume offered in the previous quarter is not fully distributed as planned, the bond capital usage plan of the previous quarter will be reallocated by sector proportionally according to the ratio of successful bond issuance volume to registered bond offering volume. The remaining unsold bond volume and remaining capital usage plan of the previous quarter after reallocation will be carried over to the next quarter, corresponding to the plan by sector.

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

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

Plan for temporary idle capital usage in case of disbursement according to the progress of funds raised from bond issuance: BIDV is allowed to use the funds raised from bond issuance that have not been disbursed by depositing at commercial banks or purchasing certificates of deposit issued by commercial banks.

16. Plan for arranging the capital for paying principal and interest on bonds:

- **Bond interest payment plan:** Using BIDV's business capital, including but not limited to capital from interest cash flows obtained from loans that BIDV plans to disburse/lend with the capital from bond issuance and other legal revenues after deducting tax obligations payable to the State and operating costs will be used to pay interest on bonds to investors.

- **Bond principal payment plan:** BIDV plans to use funds from (i) cash flows from loan repayments; (ii) profits from business operations; (iii) mobilizing fund from the economy and other legal revenues to pay the principal on bonds on the maturity date, or the repurchase date according to the rights/according to the agreement/mandatory at the request of the Bondholder or other due dates as specified in the information disclosure prior to the bond offering.

16.1. Projected revenue from disbursement/loans from funds raised from bond offering used to pay bond principal and interest as follows:

Bonds planned for issuance in Q3/2026:

Unit: billion VND

Expected loan repayment period	Expected lending interest rate/ loan interest rate (%/year)	Expected beginning loan balance	Expected interest receivable from loans	Expected principal repayment during the period	Expected principal + interest receivable	Expected ending loan balance
Year 1	8.5%	15,000	1,275.0	-	1,275.0	15,000
Year 2	8.5%	15,000	1,275.0	3,750	5,025.0	11,250
Year 3	8.5%	11,250	956.3	3,750	4,706.3	7,500
Year 4	8.5%	7,500	637.5	3,750	4,387.5	3,750
Year 5	8.5%	3,750	318.8	3,750	4,068.8	-
Total expected principal and interest receivable					**19,462.5**	

Bonds planned for issuance in Q4/2026:

Unit: billion VND

Expected loan repayment period	Expected lending interest rate/ loan interest rate (%/year)	Expected beginning loan balance	Expected interest receivable from loans	Expected principal repayment during the period	Expected principal + interest receivable	Expected ending loan balance
Year 1	8.5%	5,000	425.0	-	425.0	5,000
Year 2	8.5%	5,000	425.0	1,250	1,675.0	3,750
Year 3	8.5%	3,750	318.8	1,250	1,568.8	2,500
Year 4	8.5%	2,500	212.5	1,250	1,462.5	1,250
Year 5	8.5%	1,250	106.3	1,250	1,356.3	-
Total expected principal and interest receivable					**6,487.5**	

Total principal and interest receivables projected from disbursement/loans from funds raised from bond offering: **VND 25,950 billion.**

If the previous quarter does not sell out the planned bond volume, the unsold volume will be carried over to the next quarter. Opening balance may change according to the actual bond issuance volume of each quarter.

Assumptions are as follows:

+ Expected loan repayment term from the Bond Issuance Date of each issuance;

+ Assumed lending interest rate is 8.5%/year and remains unchanged throughout the bond term. The actual lending interest rate is determined by BIDV according to lending policies of each period and in compliance with legal regulations;

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

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

Payment term:

- Bond principal: Bond principal shall be paid in a single payment at 100% of the bond face value on the Bond Maturity Date or on Bond Repurchase Exercise Date by BIDV or on the early repurchase date by agreement, or on other due dates according to the bond terms and conditions;

- Bond interest: Bond interest shall be 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 otherwise specified by BIDV for each issuance.

Assumptions are as follows:

- Bonds are not redeemable before maturity and the principal amount of the Bonds shall be paid in full in a single payment on the Bond Maturity Date;

- Bonds pay interest at maturity, with interest payment frequency of 12 months per time.

- Assuming the issuance interest rate remains unchanged throughout the term of the Bonds, the applicable interest rates for Bonds of each term are:

	2-year term	***3-year term***	***4-year term***	***5-year term***
Issuance interest rate	*7.80%/year*	*7.70%/year*	*7.60%/year*	*7.50%/year*

Unit: billion VND

Indicator		Bonds expected to be issued in Q3/2026				Bonds expected to be issued in Q4/2026			
		2-year term	3-year term	4-year term	5-year term	2-year term	3-year term	4-year term	5-year term
Year 2026	**Expected issuance volume**	**3.750**	**3.750**	**3.750**	**3.750**	**1.250**	**1.250**	**1.250**	**1.250**
	Expected interest payable	0	0	0	0	0	0	0	0
	Expected principal payable	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Year 2027	Expected interest payable	292.50	288.75	285	281.25	97.50	96.25	95	93.75
	Expected principal payable	0	0	0	0	0	0	0	0
	Total	**292.50**	**288.75**	**285**	**281.25**	**97.50**	**96.25**	**95**	**93.75**
Year 2028	Expected interest payable	292.50	288.75	285	281.25	97.50	96.25	95.00	93.75
	Expected principal payable	3.750	0	0	0	1.250	0	0	0
	Total	**4,042.5**	**288.75**	**285**	**281.25**	**1,347.50**	**96.25**	**95**	**93.75**
Year 2029	Expected interest payable		288.75	285	281.25	97.50	96.25	95	93.75
	Expected principal payable		3.750	0	0		1.250	0	0
	Total		**4,038.75**	**285**	**281.25**		**1,346.25**	**95**	**93.75**
Year 2030	Estimated interest payable			285	281.25			95	93.75
	Estimated principal payable			3,750	0			1,250	0

	Total			**4,035**	**281.25**			**1,345**	**93.75**
Year 2031	Estimated interest payable				281.25				93.75
	Estimated principal payable				3,750				1,250
	Total				**4,031.25**				**1,343.75**
Estimated total principal and interest payable on Bonds		**18,997.5**				**6,332.50**			

The total principal and interest payable for Bonds issued under the proposed issuance plan is **VND 25,330 billion**.

17. Issuer's information disclosure commitment: The issuing organization commits to disclose information in accordance with the provisions of the Law.

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

19. Measures to monitor, manage, and supervise the use of funds: Funds raised from bond issuance are accounted for in a separate account. 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 in accordance with Decree 200 and related guiding documents.

21. Terms on bond transactions:

- Bonds are registered for trading/cancellation of trading registration in accordance with Article 21 of Decree 200 and related guiding documents.
- Bonds may only be traded between professional securities investors who are organizations as prescribed in Decree 200, except in cases of execution according to legally effective judgments, decisions of the Court, decisions of Arbitration, or inheritance according to the provisions of law.

22. Rights and responsibilities of BIDV:

- To comply with the provisions of Decree 200 and other relevant legal regulations.
- To use the funds obtained from the bond issuance and manage the use of such funds in accordance with the issuance purpose set out in the issuance plan approved by the competent authority, the information disclosed to investors, and applicable legal regulations.
- To fully and timely pay the principal and interest on bonds when due and exercise the accompanying rights (if any) for bondholders in accordance with the conditions and terms of the bonds.
- To be responsible before the law and investors for the accuracy, truthfulness, completeness, and validity of the information declared in the private corporate bond offering dossier, registration dossier, information disclosure documents before the bond offering, and for meeting all offering conditions; to explain to investors the information relating to the issuance plan, legal risks, investment risks, risks associated with the use of proceeds, and the rights, interests, and legal responsibilities of both the issuer and the investors.
- To mandatorily repurchase bonds before maturity in accordance with Sections 5.2 and 5.3 of this Issuance Plan, while complying with applicable legal regulations.
- To fully perform the obligation to disclose information and be responsible for the accuracy and truthfulness of the disclosed information.

- To implement the financial management, accounting, statistical, and audit regimes in accordance with legal regulations.
- To comply with other obligations under legal regulations and the Information Disclosure Document for each specific bond issuance batch.

23. Rights and responsibilities of investors:

23.1. Rights of investors purchasing bonds:

- To be fully informed by BIDV according to the provisions of Decree 200; to have the right to access the bond offering documents upon request.
- To be fully and timely paid interest and principal on bonds when due, exercising accompanying rights (if any) according to the conditions and terms of the bonds and agreements with BIDV.
- To request BIDV to repurchase bonds before maturity in accordance with Sections 5.2 and 5.3 of this Issuance Plan.
- To request the bond seller to provide the full content of BIDV's information disclosure according to the provisions of Decree 200 when purchasing bonds on the secondary market.
- To vote on matters that must be approved by bondholders, with the approval ratio for such matters being not less than 65% of the total number of bonds of the same type outstanding.

23.2. Responsibilities of investors purchasing bonds:

- To fully access the bond offering documents and BIDV's information disclosure; to understand the conditions, terms of the bonds, and other commitments of BIDV before deciding to purchase and trade bonds.
- To understand the risks arising from investing in and trading bonds; to understand and ensure compliance with regulations on eligible investors and the trading of private corporate bonds as prescribed in Decree 200 and relevant legal regulations.
- To self-assess and take responsibility for their investment decisions and bear the risks arising from investing in and trading bonds.
- To take responsibility for the dossiers and documents they provide for determining their status as a professional securities investor.
- To conduct bond transactions in accordance with legal regulations; not to sell, jointly contribute capital for investment, or enter into agreements to invest in bonds in any form with investors who are not eligible to purchase, trade, or transfer private corporate bonds as prescribed by securities law, enterprise law, and Decree 200. Investors who are credit institutions, foreign bank branches, and fund management companies purchasing, trading, or transferring bonds issued by BIDV shall comply with the provisions of specialized legal regulations.
- When selling bonds on the secondary market, to provide the full content of BIDV's information disclosure to the investors purchasing the bonds.

- To use non-cash payment services when purchasing, selling, trading, or transferring private corporate bonds in accordance with legal regulations.

APPENDIX 02: DETAILS OF PAYMENT SITUATION OF PRINCIPAL AND INTEREST ON ISSUED BONDS IN 03 YEARS FROM 2023 TO 2025

Unit: million VND

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					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 VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					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	Complete, on time
21	BID2_RL20.20		2020	2030	-	-	206,000	13,905	16,480	12,113	248,498	Complete, on time
22	BID2_RL20.23		2020	2030	-	-	200,000	13,700	16,200	11,960	241,860	Complete, on time
23	BID2_RL20.24		2020	2030	-	-	200,000	13,700	16,200	11,960	241,860	Complete, on time
24	BID2_RL20.25		2020	2028	200,000	-	-	13,300	-	-	213,300	Complete, on time
25	BID2_RL20.26		2020	2028	200,000	-	-	13,300	-	-	213,300	Complete, on time
26	BID2_RL20.27		2020	2028	200,000	-	-	13,300	-	-	213,300	Complete, on time

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
27	BID2_RL20.35		2020	2035	-	-	-	17,710	17,710	17,710	53,130	Complete, on time
28	BID2_RL20.33		2020	2028	89,000	-	-	5,830	-	-	94,830	Complete, on time
29	BID2_RL20.34		2020	2030	-	-	50,000	3,375	4,000	2,940	60,315	Complete, on time
30	BID2_RL20.37		2020	2028	125,000	-	-	8,225	-	-	133,225	Complete, on time
31	BID2_RL20.38		2020	2030	-	-	33,000	2,237	2,475	1,940	39,653	Complete, on time
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	-	-	172,530	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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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

No.	Bond code	Bond code issued by VSD (if any)	Year of issuance	Year of maturity	Principal of bonds paid each period			Interest of bonds paid each period			Total principal and interest paid in 3 years 2023-2025	Status of principal and interest payment of bonds
					2023	2024	2025	2,023	2024	2025		
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
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: SITUATION OF USING THE FUNDS OBTAINED FROM PRIVATE BOND ISSUANCE

No.	Purpose of using the funds obtained from the issuance of individual bonds	Bond code	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2024	Actual situation of using the funds obtained from the issuance of individual bonds in the reporting period (01/01/2025 - 31/12/2025)	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
1	**Purpose of increasing operational capital and restructuring debts**				
1.1	**Increase Tier 2 capital**				
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
		Tổng	**9,616,000,000,000**	-	**9,616,000,000,000**
2	**Purpose of increasing Tier 2 capital**				
2.1	**Increase Tier 2 capital**				

No.	Purpose of using the funds obtained from the issuance of individual bonds	Bond code	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2024	Actual situation of using the funds obtained from the issuance of individual bonds in the reporting period (01/01/2025 - 31/12/2025)	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
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
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

No.	Purpose of using the funds obtained from the issuance of individual bonds	Bond code	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2024	Actual situation of using the funds obtained from the issuance of individual bonds in the reporting period (01/01/2025 - 31/12/2025)	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
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
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

No.	Purpose of using the funds obtained from the issuance of individual bonds	Bond code	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2024	Actual situation of using the funds obtained from the issuance of individual bonds in the reporting period (01/01/2025 - 31/12/2025)	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2025
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3) = (1) + (2)
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
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

No.	Purpose of using the funds obtained from the issuance of individual bonds	Bond code	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2024	Actual situation of using the funds obtained from the issuance of individual bonds in the reporting period (01/01/2025 - 31/12/2025)	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2025
			Amount (VND)	**Amount (VND)**	**Amount (VND)**
			(1)	**(2)**	**(3) = (1) + (2)**
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
		Total	**29,520,000,000,000**	**26,043,000,000,000**	**55,563,000,000,000**
3	**Increase operational capital**				
3.1	**Increase Tier 2 capital**				
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**				

No.	Purpose of using the funds obtained from the issuance of individual bonds	Bond code	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2024	Actual situation of using the funds obtained from the issuance of individual bonds in the reporting period (01/01/2025 - 31/12/2025)	Actual situation of using the funds obtained from the issuance of individual bonds accumulated until December 31, 2025
			Amount (VND)	**Amount (VND)**	**Amount (VND)**
			(1)	**(2)**	**(3) = (1) + (2)**
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**
	Total		**49,103,000,000,000**	**34,403,000,000,000**	**83,506,000,000,000**

(*) These bonds have matured or been repurchased before maturity during the period from 1/1/2025 – 31/12/2025