



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

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

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

Số: 2752/BIDV-TK&QHCD
CBTT Báo cáo thường niên 2025
Annual Report 2025

Hà Nội, ngày 17 tháng 4 năm 2026
Hanoi, April 17th 2026

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

Ngân hàng TMCP Đầu tư và Phát triển Việt Nam (BIDV) công bố thông tin Báo cáo thường niên 2025 tại đường dẫn “<https://www.bidv.com.vn>” - “Quan hệ nhà đầu tư” - “Báo cáo & Tài liệu” - “Báo cáo thường niên” - “Báo cáo thường niên 2025”.

Joint Stock Commercial Bank for Investment and Development of Vietnam announced Annual Report 2025 at the link “<https://www.bidv.com.vn>” - “Investor Relations” - “Reports & Documents” - “Annual reports” - “Annual Report 2025”.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 17/04/2026 tại đường dẫn <https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/This> information was published on the Bank’s website on April 17th 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./*

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PERSON AUTHORIZED TO DISCLOSE
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Trần Long



DRIVING THE *Green* TRANSITION

ANNUAL REPORT 2025

DRIVING THE *Green*
TRANSITION

2025

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Network



2025 MESSAGE

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Dear shareholders, partners, and customers!

2025 is a crucial year for BIDV's operations. It is not only a decisive year in implementing BIDV's overall development strategy for the 2021-2025 period, but also a milestone to truly assess the implementation capacity, the level of achievement of strategic goals, and the quality of growth of the entire system. With the decisive, proactive, and innovative leadership of the Board of Directors; the spirit of unity, discipline, and responsibility of the entire system; and the trust, cooperation, and partnership of shareholders, partners, and customers, BIDV has successfully achieved its set goals; creating a foundation, room for growth, and new momentum for the next development phase, ensuring that BIDV enters a new strategic cycle with a proactive mindset, strong internal capabilities, and a long-term vision.

Building the foundation for sustainable development

In 2025, despite the continued complex developments in the world, with more challenges than opportunities, our country still achieved great accomplishments and historical milestones: "reorganizing the country, streamlining the political system, removing bottlenecks and obstacles"; completing 15 out of 15 socio-economic development targets, maintaining macroeconomic stability, GDP growth of 8.02%; inflation at 3.31%, ensuring major balances; stable interest rates and exchange rates; and a safe and efficient operation of the credit institution system...

In this context, BIDV continues to affirm its position as a leading state-owned commercial bank, a crucial pillar of the national financial and banking system. The entire system has successfully achieved its goals and tasks: effectively implementing the Business Development Strategy to 2025, with a vision to 2030, along with 7 component strategies and the Restructuring Plan for the period 2021-2025; achieving management and operational capabilities close to international best practices; developing a strong high-quality workforce; standardizing and widely disseminating corporate culture; and continuously improving the lives of its employees. In particular, BIDV has comprehensively, synchronously, and outstandingly fulfilled all business plan targets assigned by the State Bank of Vietnam and the General Shareholders' Meeting; consistently maintaining high growth rates in scale, market share, and efficiency, creating a solid foundation for sustainable development.

By the end of 2025, BIDV's total assets reached over VND3.27 trillion, a 20.5% increase compared to 2024 and 2.2 times higher than at the beginning of 2021, further solidifying its position as the largest commercial bank in Vietnam. Deposits reached VND2.43 trillion, a 13.7% increase, nearly double that of the beginning of 2021, accounting for 14.3% of the total deposit market share – demonstrating BIDV's prestige and the trust of organizations and individuals in the bank. Outstanding loans reached VND2.32 trillion, a 15.2% increase compared

to 2024 and nearly double that of the beginning of 2021, continuing to lead the market in terms of credit market share – clearly reflecting BIDV's role as a key capital channel in the economy, and demonstrating its ability to achieve safe and reasonable growth amidst numerous fluctuations. The credit structure is shifting towards efficiency and sustainability, with strong growth in medium- and long-term loans, retail loans, and FDI loans.

A very important point is that BIDV's growth in scale is always accompanied by efficiency and quality: (i) Consolidated pre-tax profit reached VND37,788 billion, an 17.8% increase compared to 2024 and a threefold increase compared to 2021; (ii) Profitability indicators improved positively compared to the previous year: ROA reached 1.01%; ROE reached 19.43%; (iii) Credit quality was controlled within limits, the non-performing loan ratio according to Circular 31/2024/TT-NHNN was controlled at 1.26%...

BIDV also completed transactions to increase its charter capital, strengthening its financial capacity: charter capital reached VND70,214 billion; the bank's own equity reached VND163,017 billion, more than double compared to the beginning of the period, thereby preserving and effectively developing state capital in the bank; BIDV's market capitalization is among the market leaders, reaching over VND273,000 billion (equivalent to USD11 billion).

In addition, BIDV has fully fulfilled its obligations to the State: contributing VND12,821 billion to the state budget in 2025, with a cumulative total of over VND39,300 billion for the period 2021-2025, consistently ranking among the leading banks in Vietnam in terms of corporate income tax payments.

In particular, to support businesses and people in overcoming difficulties, BIDV proactively reduced costs. to lower lending interest rates. Over the past year, the bank has supported nearly 400,000 customers with interest rate reductions ranging from 0.5% to 2% per year, while also restructuring repayment terms for customers...

In terms of management and operations, 2025 also marks a significant turning point for BIDV as its motto **"Responsibility - Streamlining - Efficiency - Accelerating Transformation"** has not only been instilled in its understanding but has also been realized through concrete results, thereby resolving many fundamental issues and creating a favorable momentum for BIDV to continue its strong breakthroughs.

First and foremost, with a sense of **responsibility**, BIDV has

seriously, actively, and effectively implemented the policies, directions, and operational guidelines of the Government and the State Bank of Vietnam. BIDV has issued timely and appropriate resolutions and action programs; at the same time, it has focused on managing its business plan synchronously and decisively, closely adhering to assigned targets... BIDV has also effectively implemented solutions to support people and businesses in accordance with general policies, ensuring its core, leading, and responsible role in the economy in the new situation. BIDV has implemented credit programs focusing on priority sectors and development drivers as directed by the Government and the State Bank of Vietnam. BIDV has also fully demonstrated its responsibility to shareholders, partners, customers, and employees throughout the system...

Regarding **streamlining**, BIDV has taken strong and synchronized steps in organizational restructuring, network reorganization, and business process reform. The governance model at the Head Office has been reviewed and adjusted to clarify functions and responsibilities, reduce overlap, and minimize "touch points" with branches. Network reorganization has been implemented decisively but cautiously, in line with the development strategy and practical conditions of each locality. In particular, streamlining processes and reducing administrative procedures, coupled with the application of technology, has significantly shortened processing time, improved customer service quality, and increased employee productivity. These movements have helped BIDV form a more streamlined, professional, and flexible organizational model.

Based on that foundation, BIDV's operational **efficiency** has significantly improved, reflected in growth in scale coupled with quality, efficiency, and safety. BIDV continues to preserve and steadily develop state capital, enhance financial capacity through capital increase transactions, and standardize and upgrade risk management practices in accordance with international best practices. BIDV's brand value and social reputation continue to be strengthened and widely disseminated through communication activities, social responsibility, and corporate culture.

In particular, **accelerating transformation** has become a driving force throughout development. BIDV is promoting the transformation of its core business model according to new trends, ensuring "efficiency, effectiveness, and efficiency." In the retail banking sector, BIDV is implementing a comprehensive retail banking transformation project across three aspects: Business, Organizational Model, and Technology.

Chairman's message

In the wholesale banking sector, BIDV is undergoing a strong restructuring towards specialization, forming specialized customer and capital business segments, shifting from simply providing credit to offering comprehensive financial solutions for businesses and partners. Human resources management is also undergoing a strong transformation, moving towards a modern model through the implementation of policies for evaluating, classifying, and assigning staff based on competence; increasing the number of customer relationship managers; and shifting the sales staff structure to increase business efficiency. In technology operations, BIDV is transforming towards increased centralization and automation; strongly applying digital technology, big data, and modern solutions.

With positive results across all aspects of its operations, in 2025, BIDV continued to receive high praise and recognition from domestic and international organizations through prestigious awards: “Top 1,000 Largest Listed Companies in the World”, “Best Retail Bank in Vietnam” for the 10th consecutive year, “Best Private Banking Service in Vietnam” for the 3rd consecutive year, “Best Contact Center in Asia-Pacific”, “Top 50 Best Listed Companies in Vietnam”, “Best Digital Transformation Bank in Vietnam”, “Outstanding Digital Transformation Enterprise”, “Sustainable Development Enterprise”, “Best Custodian and Supervisory Bank in Vietnam”, “Best Trade Finance and Supply Chain Bank in Vietnam”; “Best Workplace in Vietnam” for the third consecutive year,... and other important awards in many other areas of operation...

It can be affirmed that BIDV's performance in 2025 is the result of a persistent effort, closely linking business objectives with improving operational efficiency according to market principles. This demonstrates strong growth in scale, reflecting BIDV's in-depth and sustainable development... and clearly shows BIDV's overarching mission: serving the nation, making positive contributions to national development; bringing sustainable value to the State and shareholders; accompanying businesses and people in their development; making positive contributions to the social community; and increasingly caring for the material and spiritual well-being and working environment of its employees... This is also the solid foundation for BIDV to confidently move into a new phase of development with higher goals and greater aspirations.

Continuing our efforts to help bidv break through, reach new heights, and take off

Our country has officially entered a new era – an era of

development, prosperity, and strength. This context places very high demands on financial institutions, especially commercial banks, which play a leading and dominant role in the economy. In this situation, BIDV clearly defines its responsibility as both conducting business safely and efficiently, and as a partner, leader, and driving force for macroeconomic development. BIDV must continue to affirm its role as the bank for large projects and key national programs, as an important financial instrument in implementing socio-economic development goals, contributing to the realization of the two centenary goals of the country: (i) By 2030, Vietnam will become a developing country with modern industry and high middle income; (ii) By 2045, it will become a developed socialist country with high income.

BIDV has proactively developed and submitted to the State Bank of Vietnam for consideration and approval its Development Strategy until 2030, with a vision to 2045, which sets the goal: **“To build BIDV into a leading large, strong, and green banking and financial group in Southeast Asia, striving to be among the top 100 strongest banks in Asia by 2030 and among the top 50 by 2045.”**

For 2026, BIDV has set the motto **“Discipline - Quality - Efficiency - Comprehensive Transformation”** and is determined to make every effort to successfully implement the following strategic and key tasks: (i) Continuing to maintain sustainable development in the context of very large credit capital needs to ensure the high growth target of the economy; BIDV must both develop in scale and undergo strong transformation in depth, quality, and efficiency... (ii) Implementing breakthrough solutions to strengthen financial capacity, improve operational efficiency, and adapt to market fluctuations... (iii) Continuing to promote innovation, application of big data and artificial intelligence technologies, and digital transformation; innovation must become a new driving force for development; Digital technology, data, and artificial intelligence must become the core foundation for development... (iv) Continue to develop the customer base in both aspects: scale and quality, attracting new customers while retaining and more effectively exploiting the existing customer base... (v) Continue to refine and vigorously implement the Sustainable Development Strategy to maintain BIDV's pioneering role and leading position in green finance, green credit, and ESG governance... (vi) Promote the development of high-quality human resources, so that people are truly the center, the pillar, and the driving force of BIDV's development... (vii) Maximize the core values,



traditional values, resources, fundamental driving forces, and the position that BIDV already has; while seeking new growth drivers for the entire BIDV Group ecosystem...

The new era of the nation is opening up great opportunities, but also presenting BIDV with unprecedented demands and challenges. Therefore, the entire BIDV system will continue to nurture the aspiration for contribution, maximize collective intelligence, maintain discipline, transform challenges into opportunities, and translate strategic vision into concrete actions to quickly build BIDV into a **“Large - Strong - Green - Friendly - Modern - Devoted Bank”**. From there, BIDV will not only consolidate its pivotal role in the national financial and banking system, but also make a strong breakthrough, elevate its position, soar to new heights, and make increasingly worthy contributions to the cause of building a strong and prosperous nation.

On behalf of the BIDV Board of Directors, I would like to express my deepest gratitude to the Leadership Team and over 29,000 employees throughout the system – those who have dedicated themselves wholeheartedly, contributing their intellect and capabilities to create the outstanding achievements of BIDV today and will continue to write new chapters of success for the system in the future.

I would also like to express my sincere gratitude to our shareholders, partners, and customers who have always trusted, chosen, and accompanied BIDV throughout its development journey. Your trust and strong cooperation are the crucial foundation for BIDV's continuous growth, enhancing its corporate value and affirming its role as a leading commercial bank in the economy. On this new journey, BIDV is committed to further strengthening that trust through practical, transparent, and effective actions; together with you, creating sustainable values, and moving towards a safe, prosperous, and long-term future.

Best regards!

ON BEHALF OF THE BOARD OF DIRECTORS

Chairman

[Signature]

Phan Duc Tu

Awards in 2025



IT and Digital Transformation



Vietnam Software and IT Services Association (VINASA)

- E-Guarantee Solution integrated with the National Electronic Procurement System
- e-KYC Solution for Corporate Clients
- Feng Shui and Astrology Accounts
- Automatic Salary Advance Loan Solution on SmartBanking
- Esign - BIDV's Central Digital Signature System
- i-Translation – ISO 20022 Message Standard Conversion Hub
- B.ONE - A Digital Workplace Platform
- BIDV Centralized Digital Signature System
- Gen AI Program for Product and Service Information Search



Vietnam Digital Communications Association

- Vietnam's Digital Awards 2025

Corporate Banking



The Asian Banker

- Vietnam Domestic Derivatives Initiative of the Year
- Best Trade Finance and Supply Chain Finance Bank in Vietnam 2025



The Asian Banking & Finance

- Best SME Bank in Vietnam



The Global Banking and Finance Review

- Best Foreign Exchange Provider in Vietnam 2025



Awards in 2025



Retail Banking



The Asian Banker

- Best Retail Bank in Vietnam for 11th time
- Best Private Bank in Vietnam
- Best Home Loan Financing in Vietnam 2025



Contact Center World

- Silver Award for Best Contact Center in Asia-Pacific



JCB

- Inspiring Products & Solutions 2024
- Leadership in Credit Card Activation Rate 2024
- Leading Bank in Premium JCB Card Issuance 2024
- Leadership in International Spend Volume 2024
- Leadership in Card Spend Growth 2024



Mastercard

- Leadership in Debit Volume
- Distinguished Leadership in Debit Spend
- Leadership in Cross-Border Travel Spend
- BIDV Mastercard Moneyverse – Most Inspiring Product for the Youth Generation 2024



Visa

- Champion Security Award
- Leadership in Affluent Payment Volume Growth
- Outstanding Commercial Credit Payment Volume Growth
- Leadership in Net New Merchants Acquisition

Corporate Governance - Branding



Ho Chi Minh City Stock Exchange

- Top 10 best annual report - Financial sector



Anphabe

- Vietnam Best Place to Work 2025



Fortune

- Top 500 Southeast Asia



Investment & Finance Journal (under the Ministry of Finance)

- Top Typical M&A Deals 2024 – 2025



VCCI and the Central Committee of the Ho Chi Minh Communist Youth Union

- Recognized Enterprise for Vietnam's Business Culture Standards

Sustainable Finance



The Asset

- Best Sustainable Issuer in Vietnam
- Best Sustainable Bond Deal in Vietnam 2025



Vietnam ESG Forum (organized by Dan Tri News)

- Bank with Superior Technology in Sustainable Risk Management



Ho Chi Minh City Stock Exchange

- Top 20 most sustainable growth stocks on the Vietnamese stock market (VNSI)

and many other awards



BIDV OVERVIEW IN 2025

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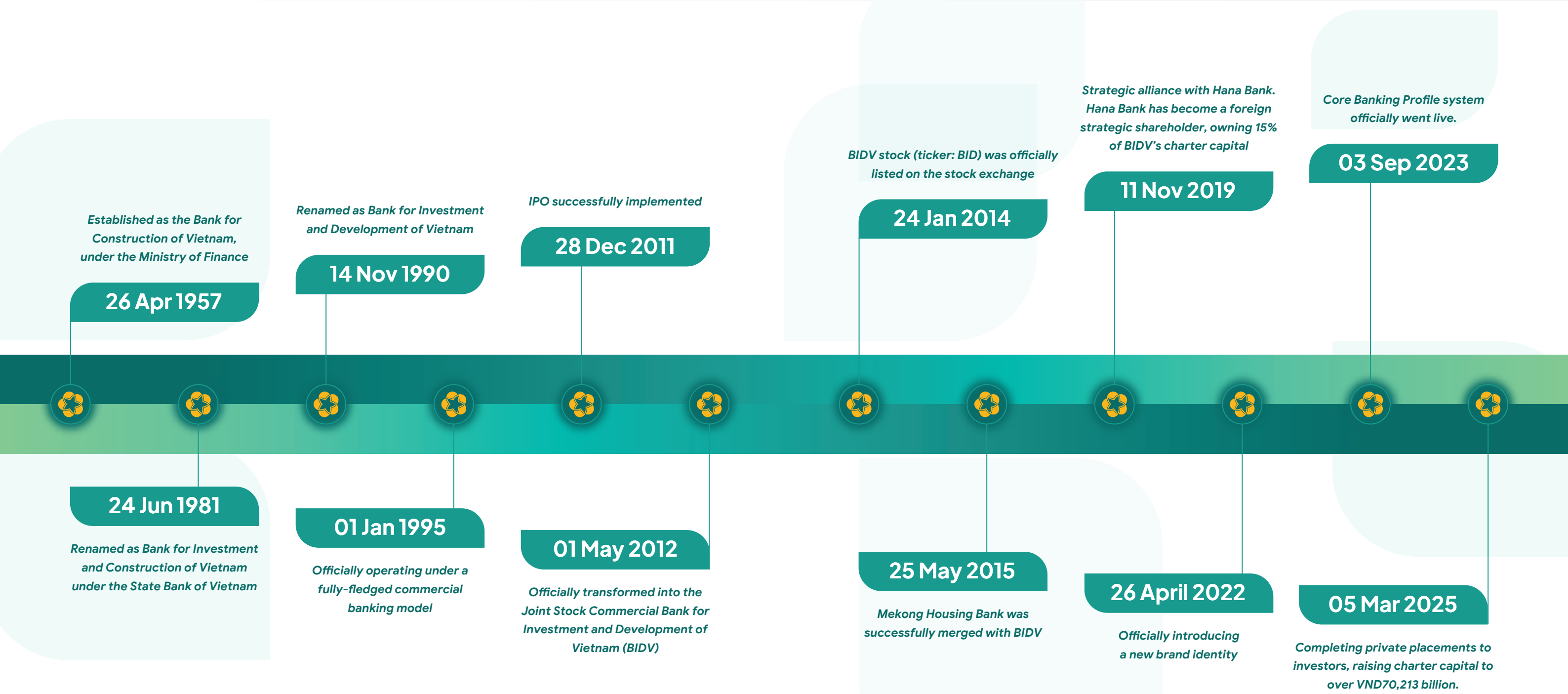


Full name	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
International trading name	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Abbreviated name	BIDV
SWIFT code	BIDVVNVX
Business code	0100150619
Establishment and operating license	No. 84/GP-NHNN dated 23 April 2012 by the State Bank of Vietnam
Business registration certificate	First issued by the Hanoi Authority for Planning and Investment on 3 April 1993; 28th amendment on 3 January 2024
Head office	BIDV Tower, 194 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi
Telephone	(+84)24.22205544
Fax	(+84)24.22200399
Website	https://www.bidv.com.vn

Audit firm	Deloitte Vietnam Company Limited
Stock ticker	BID
Par value	VND10,000/share
Chairman of the Board of Directors	Phan Duc Tu
Chief Executive Officer	Le Ngoc Lam
Charter capital	VND70,213,619,170,000
Total number of shares	7,021,361,917
Credit rating agency	Moody's
Long-term deposit rating	Ba2
Long-term issuer rating	Ba2
Outlook	Stable
Rating date	January 2026



Key development milestones



1957

Scan the QR code to learn more about the history of BIDV.



2025

 Mission

Delivering the best benefits and conveniences to customers, shareholders, employees and the community, and serving the nation.

 Core values



Intelligence



Belief



Integrity



Devotion



Vitality

 Vision & Proposition

Vision

Building BIDV into a leading “Large – Strong – Green” financial banking group in Southeast Asia, striving to rank among the Top 100 strongest banks in Asia by 2030 and the Top 50 by 2045.

2045 Proposition

Becoming a big financial banking group in Asia Pacific region; leading Vietnam in innovation capability, digital transformation, sustainable development and international integration; being a Smart – Happy – Devoted Bank, contributing to realize the aspiration of making Vietnam a prosperous developed nation by 2045.

1 — Key business lines

BIDV's core operations consist of conducting commercial banking transactions in accordance with the laws of Vietnam and the regulations of the State Bank of Vietnam, including the following:



2 — Business locations

Domestic network

BIDV operates an extensive network across all provinces and cities in Vietnam, offering a wide range of services to various customer segments including individuals, households, and organizations of all types.

As of 31 December 2025, BIDV's network consisted of:

- 01 Head Office**
194 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi, Vietnam
- 175 Branches**
in all 34 provinces and cities
- 927 Transaction offices**
- 02 Representative offices**
in Ho Chi Minh City and Da Nang City
- 03 Affiliated non-business units**
BIDV Training School, Information Technology Center, and Southern Cash and Vaults Service Center
- 10 Subsidiaries**
- 02 Affiliates**
- 03 Joint venture companies**

International network

- 01 Branch**
in Myanmar
- 04 Representative Offices**
in Cambodia, Laos, Taiwan (China), and the Russian Federation.

Key performance indicators

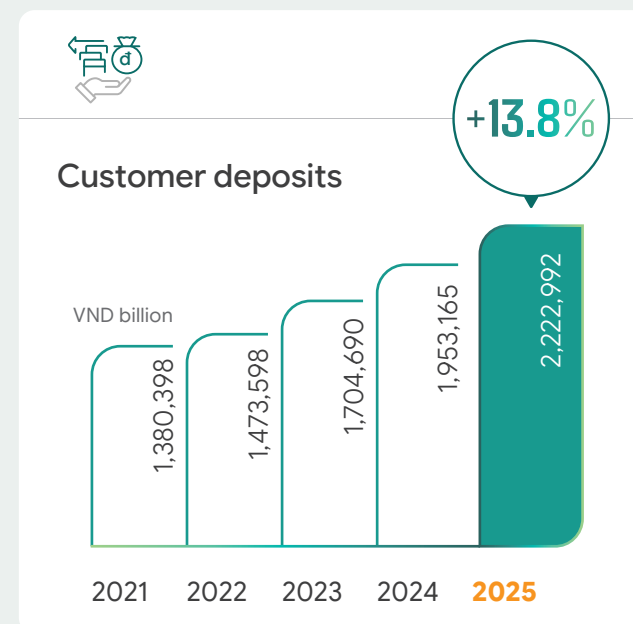
As at 31 December 2025



BIDV continued to affirm its position as the largest joint stock commercial banks in Vietnam by total assets, reaching **VND3,330,826 billion**, up **20.6%** compared to 2024.



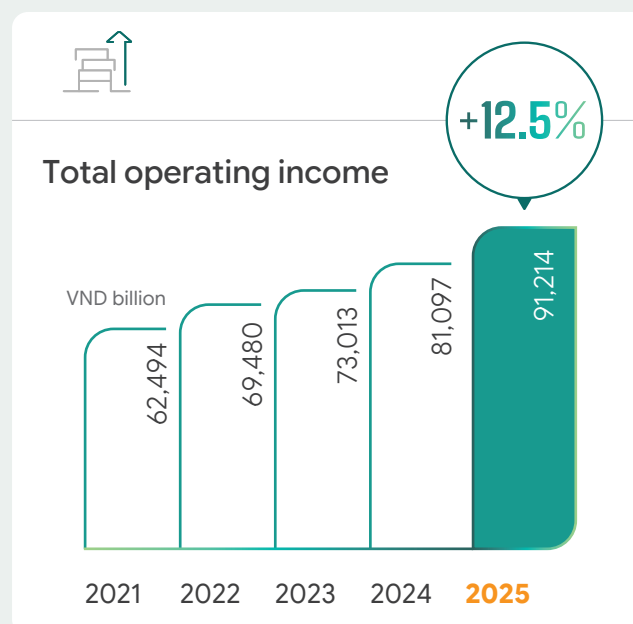
Owners' equity reached **VND173,553 billion**, an increase of **19.7%** compared to 2024.



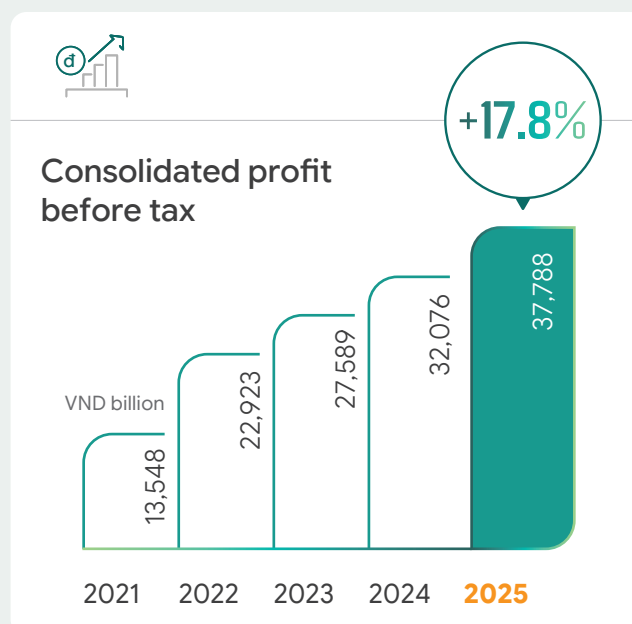
Customer deposits reached **VND2,222,992 billion**, growing by **13.8%** compared to 2024.



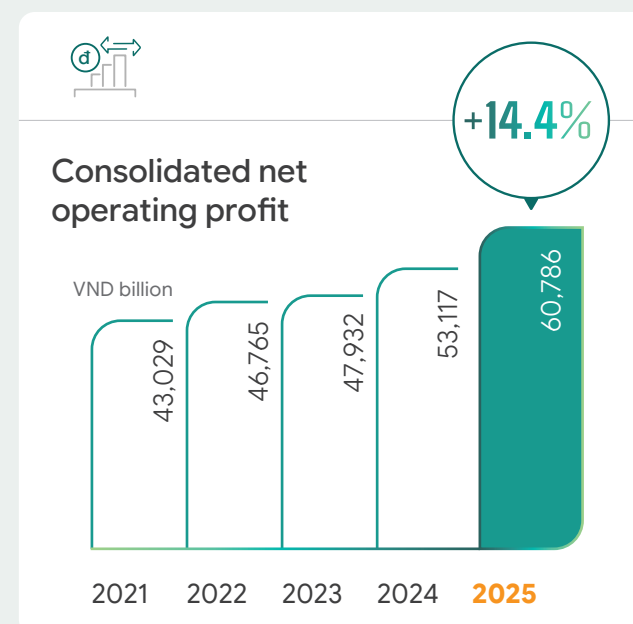
Loans to customers reached **VND2,372,955 billion**, growing by **15.4%** compared to 2024.



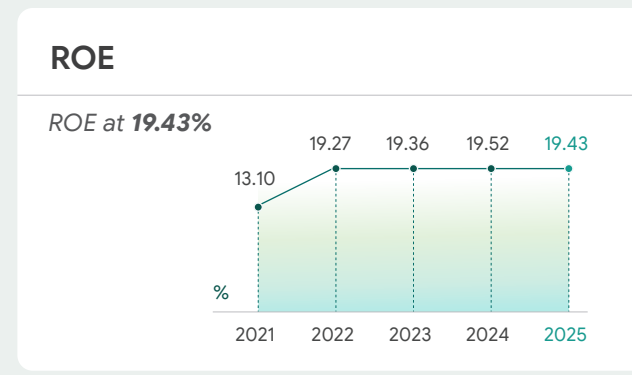
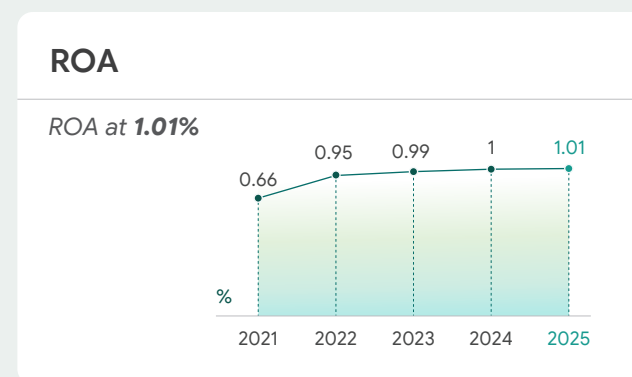
Total operating income in 2025 was **VND91,214 billion**, up **12.5%** compared to 2024.



Consolidated profit before tax in 2025 was **VND37,788 billion**, an increase of **17.8%** compared to 2024.



Consolidated net operating profit in 2025 reached **VND60,786 billion**, up **14.4%** compared to 2024.

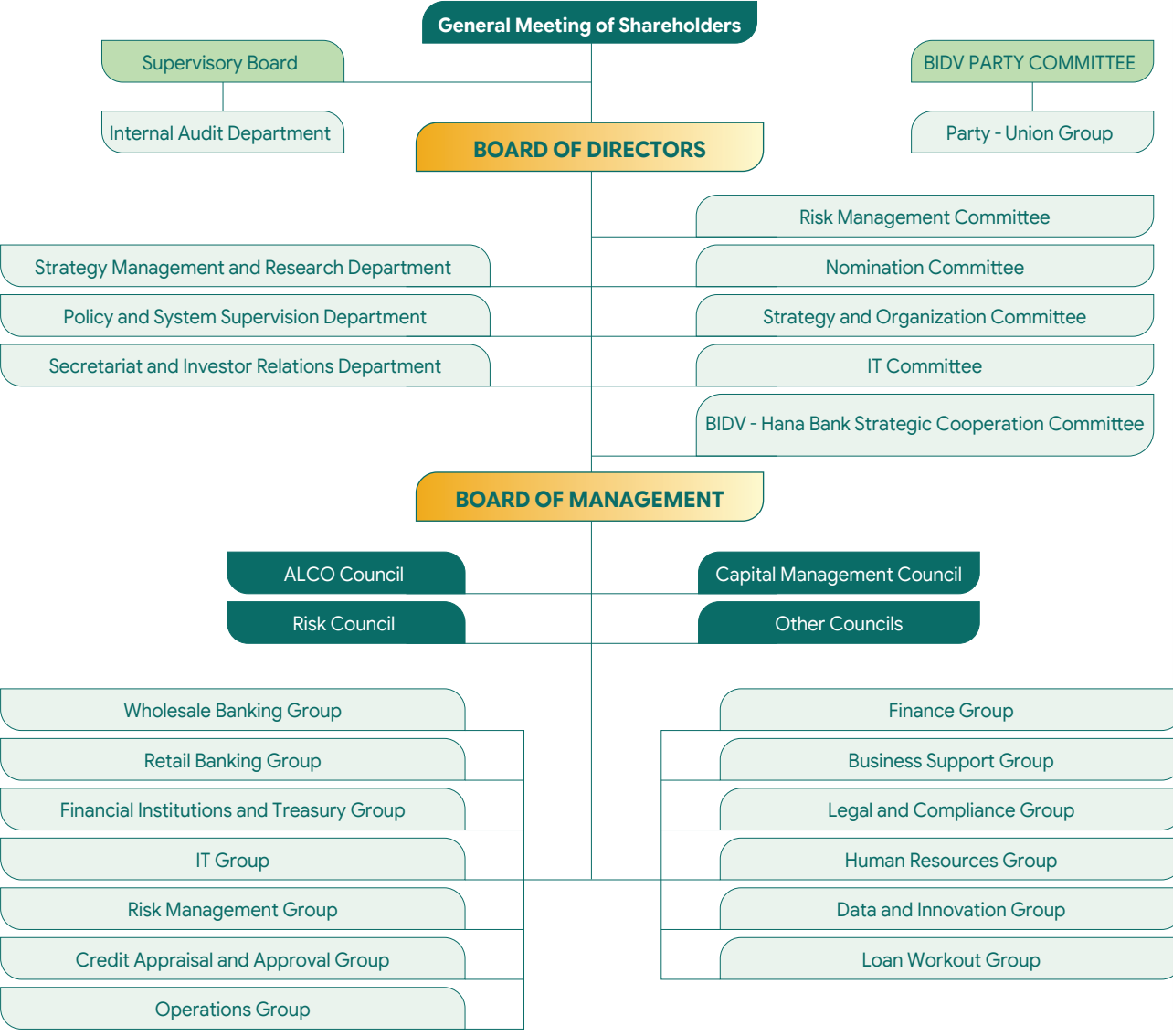


ORGANIZATIONAL STRUCTURE



Note:
(*) Indirect ownership through subsidiaries
(**) Direct and indirect ownership through subsidiaries

GOVERNANCE MODEL



GOVERNANCE MODEL



Board of Directors *(continued)*

NUMBER AND SHAREHOLDING RATIO OF BIDV SHARES HELD BY MEMBERS OF THE BOARD OF DIRECTORS AS AT 31 DECEMBER 2025:

Name	Position at BIDV	Owned shares	Ownership ratio (%)	Position at related organizations (if any)
Mr. Phan Duc Tu	BOD Chairman			
Personal ownership		74,620	0.0011%	
Representing 25% of State capital (*)		1,396,538,521	19.8899%	
Mr. Le Ngoc Lam	BOD member, Chief Executive Officer			
Personal ownership		1,239	0.00002%	
Representing 15% of State capital (*)		837,923,112	11.9339%	
Mr. Dang Van Tuyen	BOD member			
Personal ownership		0	0%	
Representing 10% of State capital (*)		558,615,408	7.9559%	
Mr. Ngo Van Dung	BOD member			
Personal ownership		1,337	0.00002%	
Representing 10% of State capital (*)		558,615,408	7.9559%	
BIDV Securities Joint Stock Company (BSC)	Related organization	0	0%	BOD Chairman
Mr. Pham Quang Tung	BOD member			
Personal ownership		1	0.00.1%	
Representing 10% of State capital (*)		558,615,408	7.9559%	
BIDV Tower Joint Venture Company	Related organization	0	0%	BOD Chairman
Mr. Tran Xuan Hoang	BOD member			
Personal ownership		136	0.00.1%	
Representing 10% of State capital (*)		558,615,408	7.9559%	
Ngan Luc Investment and Development Joint Stock Company (NIAD)	Related organization	0	0%	BOD Chairman
Mr. Le Kim Hoa	BOD member			
Personal ownership		73,713	0.001%	
Representing 10% of State capital (*)		558,615,408	7.9559%	
Bank for Investment and Development of Cambodia Plc. (BIDC)	Related organization	0	0%	BOD Chairman
Mr. Quach Hung Hiep	BOD member			
Personal ownership		128	0.000001%	
Representing 10% of State capital (*)		558,615,408	7.9559%	
Mr. Le Quoc Nghi	BOD member	0	0%	
Mr. Yoo Je Bong	BOD member	0	0%	
Mr. Nguyen Van Thanh	Independent BOD member	0	0%	

The Board of Directors (BOD) is the governing body of BIDV, vested with full authority to act on behalf of BIDV in deciding and executing the rights and obligations of the bank that do not fall under the authority of the General Meeting of Shareholders. The BOD is also responsible for formulating and developing plans and policies, including business governance policies, business strategies, and overall development plans.

(*) The State capital shareholding figures were based on Decision No. 93/QĐ-NHNN dated 10 January 2025 by the State Bank of Vietnam. Accordingly, 8 BOD members representing the State capital (Mr. Phan Duc Tu – 25%; Mr. Le Ngoc Lam – 15%; Mr. Ngo Van Dung – 10%; Mr. Quach Hung Hiep – 10%; Mr. Le Kim Hoa – 10%; Mr. Tran Xuan Hoang – 10%; Mr. Pham Quang Tung – 10%; Mr. Dang Van Tuyen – 10%).

Changes to the Board of Directors: Mr. Le Quoc Nghi has been elected as a member of the BOD of BIDV for the 2022-2027 term since 26 April 2025.

DETAILED INFORMATION ABOUT THE BOD MEMBERS



Mr. Phan Duc Tu

Chairman

- Born in 1964.
- Bachelor of Economics.
- Joined BIDV in 1987.
- Elected as Chairman of the BOD of BIDV on 15 November 2018.
- Previous posts: BIDV's BOD member and CEO, Senior Executive Vice President, Head of Human Resources, Head of BIDV Quang Ngai Branch.

- Born in 1975.
- Master of Economics.
- Joined BIDV in 1997.
- Elected as BOD member of BIDV on 12 March 2021.
- Previous posts: BIDV Senior Executive Vice President in charge of BOM, Senior Executive Vice President, Head of Credit Risk Management, Head of Corporate Banking.



Member, Chief Executive Officer

Mr. Le Ngoc Lam

DETAILED INFORMATION ABOUT THE BOD MEMBERS

- Born in 1965.
- Bachelor of Economics.
- Elected as BOD member of BIDV on 7 March 2020
- Concurrent post: Chairman of Mekong Housing Building and Realty Corporation (MHBR).
- Previous posts: BIDV Senior Executive Vice President, Head of Human Resources Department.



Member

Mr. Tran Xuan Hoang



- Born in 1968.
- Master of Finance and Banking.
- Joined BIDV in 1998.
- Elected as BOD member of BIDV on 1 June 2015.
- Concurrent post: Chairman of the BOD of BIDV Securities Company (BSC); Chairman of BIDV Risk Management Committee.
- Previous posts: Head of Risk Management Department; Head of BIDV Hanoi Branch.

Mr. Ngo Van Dung

Member

- Born in 1971.
- Economic Engineer, Bachelor of Law.
- Elected as BOD member of BIDV on 21 April 2018.
- Concurrent post: Chairman of BIDV Tower Joint Venture Company
- Previous posts: Deputy Chairman of BIDV-SuMi TRUST Leasing Co., Ltd (BSL), Chairman of Vietnam Development Bank (VDB), BIDV Senior Executive Vice President, Chairman and CEO of BIDV Insurance Corporation.



Member

Mr. Pham Quang Tung

- Born in 1965.
- Master of Business Administration.
- Elected as BOD member of BIDV on 7 March 2020
- Concurrent post: Chairman of Bank for Investment and Development of Cambodia Plc. (BIDC).
- Previous posts: BIDV Senior Executive Vice President, Head of BIDV Ho Chi Minh City Branch; Head of Credit Risk Management Department.



Member

Mr. Le Kim Hoa



- Born in 1973.
- Bachelor of law, bachelor of finance - banking
- Elected as BOD member of BIDV on 28 April 2023
- Previous posts: Director General of Personnel Organization Department, State Bank of Vietnam, Deputy Director General of Personnel Organization Department, State Bank of Vietnam.

Mr. Dang Van Tuyen

Member

- Born in 1969.
- Ph.D. in Economics.
- Joined BIDV in 1991.
- Elected as BOD member of BIDV on 30 January 2024.
- Previous posts: Senior Executive Vice President of BIDV, Head of BIDV So Giao Dich III Branch, Chairman of Lao- Viet Joint Venture Bank; Deputy CEO of Lao- Viet Joint Venture Bank; Head of BIDV Treasury Department.



Member

Mr. Quach Hung Hiep

DETAILED INFORMATION ABOUT THE BOD MEMBERS



Mr. Le Quoc Nghi

Member

- Born in 1965.
- Master of Banking and Finance
- Joined BIDV in 2025
- Elected as BOD member of BIDV on 26 April 2025
- Previous posts: Director General, Internal Audit Department, State Bank of Vietnam, Deputy Director General, Internal Audit Department. SBV.

- Born in 1962.
- Master of Economics.
- Elected as BOD member of BIDV on 27 December 2019.
- Previous posts: Deputy President of Hana Financial Group; Chief Officer of Global Strategy Group, Hana Financial Group; Managing Director in charge of Global Business Group, Hana Bank.



Member

Mr. Yoo Je Bong



Mr. Nguyen Van Thanh

Independent member

- Born in 1960.
- Ph.D. in Economics.
- Elected as independent BOD member of BIDV on 29 April 2022
- Previous posts: Director General of Human Resources of the State Bank of Vietnam, Chairman of the Board of Directors of the Deposit Insurance of Vietnam, Deputy Chief Executive Officer of the Joint Stock Commercial Bank for Industry and Trade of Vietnam.

The Board of Directors of BIDV is composed of seasoned leaders with seniority, capability, and extensive governance experience, guiding the bank in realizing its mission, vision, and strategic objectives. Over the years, the BOD has maintained a diverse composition in terms of age, seniority, professional qualifications, and work experience, specifically:

- 100% of BOD members meet the eligibility criteria as stipulated by the Law on Credit Institutions and the Law on Enterprises; all have received formal education at reputable domestic and international universities, with academic qualifications ranging from bachelor's to doctoral degrees across various fields such as finance and banking, business administration, economics, economic science, and law.
- The average age is 58.2 years (with the youngest member being 50 years old).
- In terms of seniority and professional experience: all BOD members have extensive experience in the financial and banking sector and have held various leadership positions ranging from mid-level to senior management. Of these, 64% have over 20 years of service within the BIDV system, 64% have served as BIDV BOD members for more than five years, and 36.4% have previous working experience at the State Bank of Vietnam or at Hana Financial Group/Hana Bank (South Korea).

The diversity in age, expertise, and governance experience within the BOD composition is a key advantage in enhancing the quality and effectiveness of BIDV's corporate governance in line with international standards, while also strengthening and expanding development opportunities across the BIDV system.



The Board of Management (BOM) has the responsibility for day-to-day operations of BIDV according to the bank’s Charter and under the supervision of the Board of Directors. The BOM consists of councils including Assets and Liabilities Management, Risk Management, Capital Management,...

FULL-TIME MEMBERS OF THE BOARD OF MANAGEMENT ARE AS FOLLOWS

Full name	Position	Number of shares owned	Ownership ratio (%)
Mr. Le Ngoc Lam	BOD Member, Chief Executive Officer	1,239	0.00002%
Mr. Tran Phuong	Senior Executive Vice President	36,264	0.0005%
Mr. Le Trung Thanh	Senior Executive Vice President	3,861	0.000054%
Mr. Nguyen Thien Hoang	Senior Executive Vice President	3	0.00..4%
Mr. Phan Thanh Hai	Senior Executive Vice President	7	0.00..1%
Mr. Hoang Viet Hung	Senior Executive Vice President	0	0%
Mr. Tran Long	Senior Executive Vice President	0	0%
Mrs. Nguyen Thi Quynh Giao	Senior Executive Vice President	3	0.00..4%
Mr. Doan Viet Nam	Senior Executive Vice President	0	0%
Mr. Lai Tien Quan	Senior Executive Vice President	13,705	0.000195%
Mr. Ham Jin Sik	Member of the BOM	0	0%
Mrs. Bui Thi Hoa	Chief Accountant	0	0%

CHANGES TO THE BOARD OF MANAGEMENT

- In 2025, the Board of Management maintained a stable organizational structure and headcount, with no changes compared to 31 December 2024.
- Mr. Le Trung Thanh has resigned from Senior Executive Vice President of BIDV since 01 January 2026.

DETAILED INFORMATION ABOUT THE BOM MEMBERS

- Born in 1975.
- Master of Economics.
- Joined BIDV in 1997.
- Appointed as Chief Executive Officer on 12 March 2021
- Concurrent post: Member of Executive Committee of Vietnam Chamber of Commerce and Industry.
- Previous posts: BIDV Senior Executive Vice President in charge of the BOM, Senior Executive Vice President, Head of Credit Risk Management, Head of Corporate Banking.



BOD Member, Chief Executive Officer

Mr. Le Ngoc Lam



Mr. Tran Phuong

Senior Executive Vice President

- Born in 1973.
- Master of Banking and Finance.
- Joined BIDV in 1997.
- Appointed as Senior Executive Vice President of BIDV on 1 May 2012.
- Previous posts: Head of Corporate Planning Department; Head of BIDV Equitization Project Management Department.



Senior Executive Vice President

Mr. Le Trung Thanh

- Born in 1964.
- Master of Economics.
- Joined BIDV in 1992.
- Appointed as Senior Executive Vice President of BIDV on 15 July 2014.
- Previous posts: Head of BIDV Nam Ky Khoi Nghia Branch; Deputy Head of BIDV An Giang Branch.

DETAILED INFORMATION ABOUT THE BOM MEMBERS



- Born in 1973.
- Master of Business Administration.
- Joined BIDV in 1994.
- Appointed as Senior Executive Vice President of BIDV on 1 Jun 2016.
- Previous posts: Head of BIDV Human Resources Department; Head of BIDV Quang Binh Branch.

Mr. Nguyen Thien Hoang

Senior Executive Vice President

- Born in 1977.
- Master of Banking and Finance.
- Joined BIDV in 2001.
- Appointed as Senior Executive Vice President of BIDV on 12 March 2020.
- Previous posts: Head of Corporate Banking Group cum Head of Large Corporate Banking Department, Head of Strategic Planning Department, Head of BIDV Vinh Long Branch.



Senior Executive Vice President

Mr. Phan Thanh Hai



- Born in 1976.
- Ph.D. in Economics.
- Joined BIDV in 1999.
- Appointed as Senior Executive Vice President of BIDV on 12 March 2020.
- Previous posts: Head of BIDV Ha Thanh Branch; Head of Strategic Planning Department, CEO of Vietnam Aircraft Leasing Company (VALC).

Mr. Tran Long

Senior Executive Vice President



- Born in 1972.
- Master of Business Administration.
- Joined BIDV in 1996.
- Appointed as Senior Executive Vice President of BIDV on 12 March 2020.
- Concurrent post: Chairman of Lao-Viet Bank Co., Ltd
- Previous posts: Head of BIDV Human Resources Department; Head of BIDV Nghe An Branch.

Mr. Hoang Viet Hung

Senior Executive Vice President

- Born in 1978.
- Master of Finance and Banking.
- Joined BIDV in 2000.
- Appointed as Senior Executive Vice President of BIDV on 12 March 2020.
- Concurrent post: Chairwoman of BIDV MetLife Life Insurance Limited Liability Company.
- Previous posts: Head of BIDV Retail Banking Department, Head of Hanoi Branch.



Senior Executive Vice President

Mrs. Nguyen Thi Quynh Giao



- Born in 1976.
- Master of Business Administration.
- Joined BIDV in 1998.
- Appointed as Senior Executive Vice President of BIDV on 30 January 2024.
- Previous posts: Head of BIDV So Giao Dich 1; Board member, CEO of Lao – Viet Joint Venture Bank, Head of BIDV Representative Office in Laos, Deputy CEO of Lao – Viet Joint Venture Bank, Head of BIDV Yen Bai Branch.

Mr. Doan Viet Nam

Senior Executive Vice President

DETAILED INFORMATION ABOUT THE BOM MEMBERS



Mr. Lai Tien Quan Senior Executive Vice President

- Born in 1974.
- Master of Business Administration.
- Joined BIDV in 1997.
- Appointed as Senior Executive Vice President of BIDV on 30 January 2024.
- Concurrent post: Chairman of BIDV Asset Management Co., Ltd
- Previous posts: Head of BIDV Thanh Xuan Branch, Head of BIDV Thanh Xuan Branch cum Head of BIDV Nam Sai Gon, Deputy Head of BIDV Thanh Xuan Branch.



BOM Member Mr. Ham Jin Sik

- Born in 1969.
- Master of Business Administration.
- Joined BIDV in 2024.
- Appointed as a member of the BOM of BIDV on 1 March 2024.
- Previous posts: Department Head at Hana Bank (Gangnam Seocho Business Group), Head of Hana Bank branches (South Seoul, Hanoi).



Mrs. Bui Thi Hoa Chief Accountant

- Born in 1976.
- Master of Business Administration.
- Joined BIDV in 1999.
- Appointed as Chief Accountant of BIDV on 30 January 2024.
- Previous posts: Deputy Head of Retail Banking Group, Head of Retail Banking Department, Head of Retail Banking Development Department, Head of Performance Management Department.

The Supervisory Board is an agency elected by the General Meeting of Shareholders, carrying out internal audit, and supervising the compliance with the provisions of law, internal regulations, Charter, resolutions and decisions of the General Meeting of Shareholders, Board of Directors.

FULL-TIME MEMBERS OF THE SUPERVISORY BOARD ARE AS FOLLOWS:

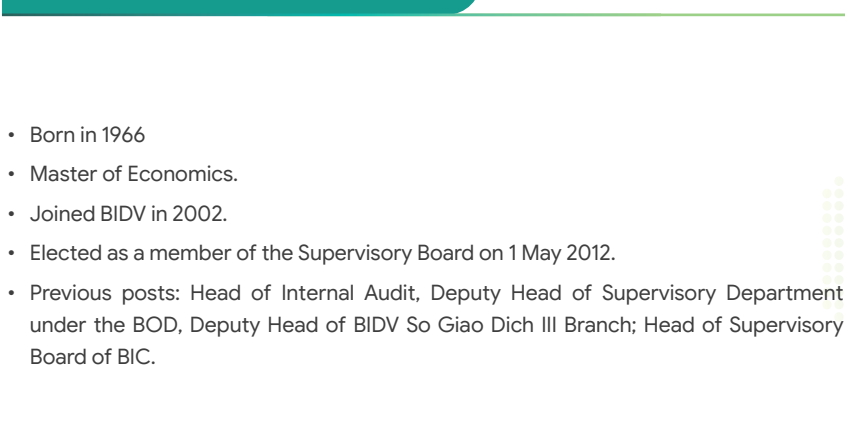
Name	Position	Number of shares owned	Ownership ratio (%)
Mrs. Ta Thi Hanh	Head of Supervisory Board	3,862	0.000055
Mr. Cao Cu Tri	Member	6,139	0.0001
Mr. Nguyen Trung Kien	Member	84	0.000001
Mrs. Nguyen Thi Thu Ha	Member	0	0
Mr. Huynh Phuong	Member	0	0

Changes to the Supervisory Board: Mr. Huynh Phuong has been elected as a member of the Supervisory Board for the 2022-2027 term since 26 April 2025



Mrs. Ta Thi Hanh Head of the Supervisory Board

- Born in 1972.
- Master of Economics.
- Joined BIDV in 1994.
- Elected as a member of the Supervisory Board on 30 January 2024.
- Previous posts: Chief Accountant of BIDV, Head of Customer Services Center; Deputy Head of BIDV So Giao Dich I Branch.



Member Mr. Cao Cu Tri

- Born in 1966
- Master of Economics.
- Joined BIDV in 2002.
- Elected as a member of the Supervisory Board on 1 May 2012.
- Previous posts: Head of Internal Audit, Deputy Head of Supervisory Department under the BOD, Deputy Head of BIDV So Giao Dich III Branch; Head of Supervisory Board of BIC.

Supervisory Board *(continued)*



Mr. Nguyen Trung Kien

Member

- Born in 1973.
- Master of Business Administration.
- Joined BIDV in 1995.
- Elected as a member of the Supervisory Board on 30 January 2024.
- Previous posts: Deputy Head of Internal Audit, Internal Audit Department, Head of BIDV Chuong Duong branch, Head of LaoVietBank Hanoi.

- Born in 1980
- Master of Finance and Banking
- Joined BIDV in 2002
- Elected as a member of the Supervisory Board on 12 March 2021
- Previous posts: Deputy Head of Performance Management Department; Deputy Head of BIDV Hai Ba Trung Branch; Deputy Head of BIDV Planning Department.



Member

Mrs. Nguyen Thi Thu Ha



Mr. Huynh Phuong

Member

- Born in 1968
- Master of Business Administration
- Joined BIDV in 1996
- Elected as a member of the Supervisory Board on 26 April 2025
- Previous posts: Deputy Head of Inspection and Compliance Supervision Department, a member of the Special Supervisory Board of the State Bank of Vietnam at Dong A Bank, member of the BOD of Dong A Bank (now Vikki Digital Bank).

Internal Audit Department

The Internal Audit Department is a unit at the Head Office established by the BIDV Supervisory Board. It is a specialized unit of the Supervisory Board, assisting the Supervisory Board activities.

INFORMATION ABOUT THE CHIEF INTERNAL AUDITOR

- Born in 1974.
- Bachelor of Credit Finance.
- Joined BIDV in 1996.
- Appointed as the Chief Internal Auditor on 01 June 2025
- Previous posts: Head of Loan Workout Department, Head of BIDV Nam Ha Noi Branch



Chief Internal Auditor

Mr. Dao Tien Dung



Development orientation of BIDV for the 2026–2030 period

STRATEGIC OBJECTIVES

Vietnam is entering a new era of development with a vision to become a developed, high-income country by 2045. In this context, the banking sector is identified as one of the key pillars of the national financial system, playing a vital role in mobilizing and allocating capital flows, supporting enterprises, orientating consumption and investment, and leading resources for the country’s socio-economic development.

Based on the documents of the 14th National Party Congress; resolutions and viewpoints of the Central Committee; the Resolution of the 1st Congress of the Party Committee of the Government for the 2025–2030 term; the Resolution of the 1st Congress of the Party Committee of the State Bank of Vietnam for the 2025–2030 term; and the Resolution of the 15th Congress of the Party Committee of BIDV for the 2025–2030 term, BIDV identifies the development of its Strategy to 2030, with a vision to 2045, not only as an inevitable requirement for long-term orientation but also as a strategic transformation to enhance adaptability, seize opportunities, and achieve breakthroughs in the new era.

The strategy for the 2026–2030 period is built upon a consistent vision and clear objective: becoming a leading **LARGE - STRONG - GREEN** bank in the region, playing a key role in national socio-economic development, serving the community and the country, while enhancing the position on the Asia-Pacific financial map.

To realize this objective, BIDV will focus on implementing synchronized strategic orientations, including:

-  Increasing credit growth in line with the directions of the Government and the State Bank of Vietnam to unlock capital flows and support businesses and individuals in production and business activities
-  Restructuring operations in a rational manner to enhance capital safety, liquidity, operational efficiency, and sustainable development toward advanced international standards and practices
-  Comprehensively developing and applying AI across all operations
-  Strengthening risk management capabilities
-  Building a high-quality workforce while fostering corporate culture identity and promoting a culture of innovation
-  Becoming the leading bank in Vietnam in green and sustainable development and ESG practices, thereby contributing positively to economic growth, social development, and environmental protection of the country



Development orientation of BIDV for the 2026–2030 period

SUSTAINABLE DEVELOPMENT GOAL (ENVIRONMENTAL, SOCIAL AND GOVERNANCE – ESG)

From the outset of formulating the long-term business plan for the period 2021–2025, BIDV identified “towards sustainable development” as a consistent objective across all banking activities, positioning green banking and green credit as key priorities. Accordingly, in the business strategy for the period 2021–2025 with a vision to 2030, BIDV focused on implementing green credit packages, allocating a certain proportion of financing to customers in renewable energy, clean energy, low carbon production and consumption sectors, and climate change adaptation, thereby contributing to the transition of the economy towards green growth, environmental protection, climate resilience, improved efficiency in the use of resources and energy, and demonstrating responsibility towards the community and the environment.

In the coming period, BIDV continues to identify “Green” as one of the three development pillars of “Large – Strong – Green”. BIDV is a pioneering bank in the market in developing and implementing the Sustainable Development and ESG Practice Strategy for the period 2026–2030 (ESG Strategy). Under the ESG Strategy, BIDV has set the overall objective of “Building BIDV into the leading bank in the Vietnamese market in green and sustainable development and ESG practices, ranking first in green credit outstanding balance, and contributing positively to the economic and social development and environmental protection of the country”, while establishing a system of specific objectives around the three pillars of Environmental – Social – Governance together with a comprehensive set of solutions and a clear, detailed implementation roadmap to integrate ESG objectives into the bank’s business activities.

With a systematic and comprehensive approach in alignment with the context of the Vietnamese market and towards international practices, the ESG Strategy will serve as a compass guiding the entire BIDV system in realizing its ESG objectives.

BUSINESS INDICATORS IN 2026



Credit outstanding in line with the limit assigned by the State Bank of Vietnam.



Capital mobilization in line with capital use, ensuring safety and efficiency.



Controlling the NPL ratio in accordance with Circular 31/TT-NHNN at ≤1.6%.



Pre-tax profit of the commercial banking business in accordance with competent State authorities’ approval.



Ensuring compliance with prudential ratios according to the State Bank of Vietnam’s regulations.

Risk management

MANAGEMENT OF MATERIAL RISKS AT BIDV

Risk management serves as a consistent pillar within BIDV’s strategy for safe, effective, and sustainable development. On the basis of full compliance with regulatory requirements and alignment with international best practices, BIDV implements risk management through a proactive and comprehensive approach. Under the Comprehensive Risk Management Policy Framework, BIDV identifies and manages material risks, encompassing both the material risks stipulated by the State Bank of Vietnam and other risks proactively identified by the Bank. This serves as the foundation for the synchronized implementation of management measures to ensure operational safety and enhance resilience against fluctuations in the business environment.

Credit risk management (CRM)

BIDV consistently maintains a proactive and pioneering role in researching and applying international best practices in credit risk management. The Bank frequently updates its risk management framework towards safety, efficiency, and sustainability, in alignment with its long-term development strategy and ESG practices. Building on the foundation of early compliance with Circular 41/2016/TT-NHNN dated 30 December 2016, regarding Basel II standards, in 2025, BIDV continues to research and refine the roadmap for implementing Basel III standards. This contributes to enhancing capital and risk management capabilities and ensuring systemic stability in accordance with the orientations of the State Bank of Vietnam (SBV).

The system of credit documents and regulations, along with CRM policies and strategies, is comprehensively developed for a minimum three-year period and is regularly reviewed and updated. These ensure compliance with SBV regulations, alignment with international best practices and BIDV’s risk appetite, while gradually integrating sustainable development factors into credit portfolio management.

BIDV’s risk management model is organized and operated based on the principles of independence and centralization, in line with the Basel Committee’s recommendations and in compliance with Circular 13/2018/TT-NHNN dated 18 May 2018. The credit risk management process at BIDV is built in a synchronized and closed-loop manner, from loan appraisal to post-loan monitoring, with a clear segregation of duties among relevant departments to ensure the identification, measurement, monitoring, and control of credit risk.

BIDV continuously updates and improves its credit risk management process to be lean and efficient while ensuring strictness and safety in credit operations.

In 2025, BIDV manages credit growth proactively and flexibly,

aligned with the SBV’s orientation, simultaneously ensuring the dual objectives of supporting economic growth and controlling credit risk.

Concurrently, BIDV proactively prepares for the implementation of Circular 14/2025/TT-NHNN dated 30 June 2025, regarding capital adequacy ratios (Basel III) (Circular 14), by continuing to refine credit risk measurement models and systems. BIDV has finalized the system for Probability of Default (PD) models and is currently updating models for Loss Given Default (LGD) and Exposure at Default (EAD) to implement the calculation of credit risk-weighted assets using the Advanced Internal Ratings-Based (A-IRB) approach for individual customers. Parallel to the development of the IRB approach, BIDV has been reviewing and updating data systems, processes, and methodologies to prepare for the implementation of the Standardized Approach (SA) as prescribed in Circular 14. Furthermore, BIDV continues to measure Expected Credit Loss (ECL) in accordance with IFRS 9 and expands the application of advanced data analytics and artificial intelligence (AI) in risk forecasting.

BIDV has consolidated its organizational model and policy system to segregate model validation and model risk management functions from model development functions. This ensures that model governance is implemented consistently, meeting requirements for transparency and reliability, and serving as a vital foundation for BIDV to meet the enhanced supervisory requirements of the SBV.

On an annual basis, BIDV reviews and updates its credit risk management policies, as well as lending policies and credit limits by industry, sector, and customer. This ensures legal compliance, alignment with risk appetite, and adaptation to the economic context and the Bank’s operating environment.

MANAGEMENT OF MATERIAL RISKS AT BIDV



Counterparty credit risk (CCR) management

BIDV’s CCR management policy is established and maintained based on the three lines of defense model, ensuring full compliance with the SBV regulations and internal control requirements.

The CCR management process is designed and fully implemented through the stages of risk identification, measurement, monitoring, and control. This process is grounded in a comprehensive system of internal regulations; strategies, risk appetite, and limits; and specialized tools and metrics (including Exposure at Default - EAD, Potential Future Exposure - PFE, capital requirements, and stress testing). It is further supported by periodic and ad-hoc reporting systems, robust data, and modern information technology applications to ensure effective CCR management.

In 2025, BIDV implemented CCR management in a comprehensive and synchronized manner, fulfilling regulatory requirements while progressively aligning with international best practices. Key achievements include: (i) Piloting an unsecured CCR limit allocation mechanism for non-credit institution customers; (ii) Officially applying the risk-weighting methodology based on Potential Future Exposure (PFE) for foreign exchange and derivative products; (iii) Researching the Credit Valuation Adjustment (CVA) model and its application in CCR management; (iv) Enhancing the automation of CCR measurement through the successful upgrade of the Kondor system, which includes the module for calculating CCR metrics under the Standardized Approach for Counterparty Credit Risk (SA-CCR) as prescribed in Basel III. These efforts further affirm BIDV’s pioneering role in the research and implementation of advanced risk management practices.

Operational risk management (ORM)

The ORM policy is established and maintained through an ORM framework based on the three independent lines of defense model, ensuring full compliance with the SBV regulations and internal requirements for operational risk control at BIDV.

The ORM process at BIDV is designed and fully implemented through the stages of risk identification, measurement, monitoring, and control. This process is grounded in the system of internal regulations; strategy, risk appetite, and operational risk limits; and ORM tools and components (including Risk Control Self-Assessment - RCSA, Key Risk Indicators - KRI, Loss Data Collection and analysis - LDC, findings from internal and external audits, Business Continuity Plan - BCP, ORM for outsourcing activities, and ORM for new products and activities in new markets). These are supported by modern information technology systems to effectively facilitate ORM operations.

In 2025, BIDV implemented ORM in a synchronized manner in accordance with policies and regulations, while continuously researching and improving to ensure regulatory compliance, alignment with international best practices, and practical suitability. Key highlights include: (i) Piloting business process mapping tools and the methodology for integrating tool results and operational risk ratings; (ii) Improving the development of Business Continuity Plans (BCP) and strengthening response and warning systems for bank robberies and natural disasters, ensuring safe and seamless operations across all units; (iii) Proactively researching methodologies and piloting the calculation of capital requirements for operational risk under Basel III, in compliance with the requirements of Circular 14; (iv) Enhancing scientific research with a sector-level project on Fraud Risk Management, risk warning reports, and fulfilling periodic and ad-hoc ORM reporting requirements; (v) Implementing the ORM program to further digitalize operational risk management activities.

Market risk management (MRM)

The MRM policy is established and maintained based on the three independent lines of defense model, ensuring full compliance with the SBV regulations and internal requirements for market risk control at BIDV.

The MRM process at BIDV is designed and fully implemented through the stages of risk identification, measurement, monitoring, and control. This process is grounded in the system of internal regulations; strategy, risk appetite, and market risk limits; and specialized MRM tools and components (including positions, sensitivities, Value at Risk (VaR), actual and expected Profit and Loss (P&L), stress testing, capital requirements for market risk, and market risk appraisal for new products and activities in new markets). It is further supported by periodic and ad-hoc reporting systems, data, and modern information technology applications to ensure effective MRM operations.

In 2025, BIDV continued to fully and consistently operate the aforementioned components, meeting increasingly stringent regulatory requirements and internal management needs amidst the current rapid and intense market volatility. Concurrently, MRM at BIDV has been further refined with several key highlights: (i) Closely following the Basel III implementation roadmap in Vietnam by conducting pilot calculations of capital requirements for market risk using the Basel III Standardized Approach (SA), while researching and applying advanced international standard tools and methods, such as the Newton-Raphson method for yield curve construction and the Black-76 model for commodity price curve construction, piloting early warnings based on market factors, and reviewing abnormal transactions; (ii) Enhancing the automation of market risk measurement through the successful upgrade of the Kondor project, notably by adding the Fundamental Review of the Trading Book - Standardized Approach (FRTB-SA) module, positioning BIDV as a pioneering bank in Vietnam equipped with software that supports the measurement of market risk capital requirements under Basel III.

MANAGEMENT OF MATERIAL RISKS AT BIDV

Concentration Risk Management in Proprietary Trading

The policy for Concentration Risk Management in Proprietary Trading is established and maintained based on the three independent lines of defense model, ensuring full compliance with the SBV regulations and internal requirements for market risk control at BIDV.

The concentration risk management process for proprietary trading is designed and fully implemented through the stages of risk identification, measurement, monitoring, and control. This process is grounded in the system of internal regulations; strategy, risk appetite, and concentration risk limits for proprietary trading; and specialized tools and components (monitoring exposure ratios of counterparties, products, and currencies relative to total proprietary trading balances; fine-practice tools such as the Herfindahl-Hirschman Index (HHI); and capital requirements for concentration risk in proprietary trading). It is further supported by periodic and ad-hoc reporting systems, data, and modern information technology applications to ensure effective risk management.

In 2025, BIDV implemented concentration risk management in proprietary trading in a comprehensive and synchronized manner, adhering to the aforementioned policy and process, fulfilling regulatory requirements, and progressively aligning with international best practices. Additionally, BIDV continued to refine its stress testing methodology for capital requirements related to concentration risk in proprietary trading and applied these results to its Internal Capital Adequacy Assessment Process (ICAAP).



Liquidity risk management (LRM)

The LRM policy is established and maintained based on the three independent lines of defense model, ensuring full compliance with the SBV regulations and internal requirements for liquidity risk control at BIDV.

The LRM process is designed and fully implemented by BIDV through the stages of risk identification, measurement, monitoring, and control. This process is grounded in the system of internal regulations; strategy, risk appetite, and limits; and specialized tools and components (utilizing the cash flow approach via the Liquidity Gap Report and the ratio approach via the system of liquidity risk management indicators as prescribed by the SBV and internal management, as well as liquidity stress testing). It is further supported by periodic and ad-hoc reporting systems, data, and modern information technology applications to ensure effective LRM operations.

In 2025, LRM activities continued to be implemented consistently in accordance with policies and processes, with several improvements aligned with international best practices and practical requirements. These include: Proactively researching, calculating, and monitoring liquidity risk indicators under Basel III; Promoting improvements in the measurement, monitoring, and supervision of liquidity risk, while strengthening liquidity risk warnings; Upgrading the Asset-Liability Management (ALM) system solution to support LRM operations.

Interest Rate Risk in the Banking Book (IRRBB) Management

The IRRBB management policy is established and maintained based on the three independent lines of defense model, ensuring full compliance with SBV regulations and internal requirements for IRRBB control at BIDV.

The IRRBB management process is designed and fully implemented by BIDV through the stages of risk identification, measurement, monitoring, and control. This process is grounded in the system of internal regulations; strategy, risk appetite, and limits; and specialized tools and components (including Repricing Gap; Change in Net Interest Income (ΔNII); Duration Gap; Stress Testing; and Change in Economic Value of Equity (ΔEVE)). It is further supported by periodic and ad-hoc reporting systems, data, and modern information technology applications to ensure effective IRRBB management.

In 2025, IRRBB management activities continued to be implemented consistently in accordance with policies and processes, with various improvements aligned with international best practices and practical requirements, including the calculation of capital requirements for IRRBB under Basel III.



Information technology risk management (ITRM)

BIDV identifies IT risk as a material risk and has implemented synchronized IT risk management activities to ensure compliance with regulatory requirements, alignment with international best practices, and practical suitability.

The ITRM policy is established and maintained based on the three independent lines of defense model, ensuring full compliance with SBV regulations and internal requirements for risk control at BIDV.

The ITRM process is designed and fully implemented by BIDV through the stages of risk identification, measurement, monitoring, and control. This process is grounded in the system of internal regulations; IT risk appetite and limits; and specialized ITRM tools and components (including Risk Control Self-Assessment - RCSA; Key Risk Indicators - KRI; Loss Data Collection and analysis - LDC; measurement scorecards; and findings from internal and external audits). It is further supported by reporting systems, data, and technology to effectively facilitate ITRM operations.

In 2025, BIDV implemented ITRM activities in a comprehensive and synchronized manner in accordance with the aforementioned policy and process, fulfilling regulatory requirements and progressively aligning with international best practices. Additionally, BIDV focused on improving ITRM through four key areas: (i) Continuously refining IT risk measurement tools; (ii) Strengthening IT risk training programs across the entire system to enhance employees' awareness of information security and safety; (iii) Developing and upgrading systems to meet regulatory requirements and enhance operational and business efficiency; (iv) Accelerating IT application and digital transformation in accordance with the Board of Directors' orientation and market trends.

MANAGEMENT OF MATERIAL RISKS AT BIDV

Strategic risk management

Strategic risk refers to the potential threats to the Bank’s ability to achieve its long-term objectives, arising from decisions related to development orientations, investments, market expansion, and the application of new technologies.

In the context of the banking and financial sector being impacted by macroeconomic volatility, regulatory policy changes, and increasing competitive pressure, strategic risk may stem from selecting strategies that are misaligned with the market, slow adaptation to customer needs, or digital transformation progress that fails to meet development requirements.

BIDV has developed and issued policies and regulations on strategic risk management integrated with strategic planning, corporate governance, and performance management. These policies clearly prescribe the principles for formulating, reviewing, and adjusting strategies, ensuring alignment with sustainable development orientations, internal capabilities, and compliance with SBV requirements.

The process of identifying, assessing, and monitoring strategic risk - conducted through Key Performance Indicators for strategic execution - is performed periodically in conjunction with: (i) business environment analysis, (ii) market and customer demand analysis, and (iii) impact assessments of macroeconomic, (iv) legal, and competitive factors. Based on the measurement of these indicators, BIDV has proactively proposed timely adjustments to mitigate emerging risks.

BIDV has proactively identified strategic challenges related to intensified competition and rapidly evolving customer needs. The Bank has enhanced market analysis, accelerated investment in technology and digital transformation, researched and developed new products and services, and improved governance and human resource capabilities. Constant monitoring coupled with flexible feedback mechanisms has enabled BIDV to effectively control strategic risk, supporting the fulfillment of long-term goals and the maintenance of a sustainable competitive position.

Reputational risk management

In the context of an increasingly competitive financial market and stringent regulatory requirements, reputational risk has become a critical challenge for the operations of financial institutions. Reputation directly impacts the trust of customers, partners, and shareholders, as well as business performance and brand value. Primary risk sources include: risks arising from complaints related to products and services; media risks from negative information on social networks or the press; and internal risks stemming from employee misconduct or operational process lapses.

To manage reputational risk, BIDV has implemented measures including: issuing reputational risk management policies and regulations; strengthening the risk control culture; and enhancing professional ethics and awareness. Policy documents and regulations are developed based on the principles of transparency and legal compliance, ensuring system-wide consistency and alignment with the interests of shareholders, customers, and employees.

The reputational risk management process is deployed synchronously, comprising the stages of risk identification, measurement, assessment, and control, alongside mechanisms for monitoring customer complaints, tracking media information, and strengthening internal controls. Potential incidents are promptly recorded, categorized by impact level, and assessed for their effect on the Bank’s prestige and operations. Based on these assessments, appropriate response measures are developed and applied according to delegated authority, alongside remedial and preventive actions to mitigate the risk of recurrence.

BIDV has refined its proactive and rapid-response media management mechanism, enhanced the efficiency of its 24/7 customer care system, and intensified internal supervision and the application of technology in risk management. Consequently, reputational risk has been effectively controlled.

Effective reputational risk management contributes to consolidating brand prestige, protecting the trust of customers and partners, and enhancing the Bank’s sustainable value.

Management of Anti-Money Laundering, Counter-Terrorist Financing, Counter-Proliferation Financing of Weapons of Mass Destruction, Sanctions Compliance, and FATCA

The policy for Anti-Money Laundering, Counter-Terrorist Financing, Counter-Proliferation Financing of Weapons of Mass Destruction, Sanctions Compliance, and FATCA (hereinafter collectively referred to as AML/Sanctions) is established and maintained based on an organizational structure of three lines of defense. BIDV is committed to full compliance with Vietnamese laws on AML/Sanctions, making efforts to implement recommendations from prestigious international organizations and enhancing the application of appropriate measures to effectively detect and prevent risks.

The AML/Sanctions process comprises a system of risk control measures applied upon establishing customer relationships; pre-, during-, and post-transaction monitoring; risk assessment/updates; periodic and in-depth thematic reporting; training, internal inspection, and auditing; and IT systems that effectively support AML/Sanctions operations.

In 2025, AML/Sanctions activities continued to be implemented comprehensively and consistently in accordance with policies

and processes. Improvements were made in close alignment with regulatory directives and practical operations, including: (i) Refining the internal regulatory system regarding AML/ Sanctions Policies and Regulations to meet legal changes in Circular 27/2025/TT-NHNN dated 15 September 2025, guiding the implementation of certain articles of the Law on Anti-Money Laundering and other directing documents; (ii) Performing risk-based Know Your Customer (KYC) procedures, information updates, and verification, as well as transaction monitoring, enhanced due diligence (EDD), and reporting; (iii) Implementing AML/Sanctions risk management, including customer risk rating, risk assessment of new products/services, and institutional risk assessment; as well as screening and monitoring transactions for money laundering risks or sanctions violations; (iv) Proactively researching and deploying advanced technologies to streamline processes, increase labor productivity, and effectively support the detection and prevention of high-risk transactions related to money laundering and sanctions violations.



OTHER RISKS

Economic risk

In 2025, the global economy operated in a “new normal” state under the pressure of U.S. countervailing duties and escalating geopolitical conflicts. Global growth is estimated at approximately 3.2%, an improvement from the beginning of the year thanks to cooling inflation, less restrictive monetary policies, and a recovery in investment and spending - particularly in AI and technology sectors - though it remains highly fragmented with underlying long-term structural risks. In this context, Vietnam’s economy emerged as a bright spot with GDP growth of 8.02%, ranking among the top 10 globally and top 5 regionally. This was driven by the manufacturing and processing industry, rapid service growth, high public investment, and recovering consumption. Simultaneously, macroeconomic stability, exchange rates, and monetary markets were maintained, with inflation well-controlled. However, the economy still faces unpredictable external risks, slowing growth drivers, exchange rate and interest rate pressures, limitations in two-tier local government operations, and climate risks, necessitating cautious, flexible, and adaptive management in 2026.



The SBV implemented synchronized solutions to facilitate access to bank credit for businesses and individuals, aiming to recover production and business, promote growth coupled with macroeconomic stability, control inflation, and advance digital and green transformations. By the end of 2025, credit growth is estimated at 18.5% compared to the end of the previous year, the highest in many years. Credit flows were primarily concentrated in manufacturing, exports, infrastructure, SMEs, and high-tech agriculture, while credit to risky sectors was strictly controlled. Interest rates remained stable, and abundant systemic liquidity improved capital accessibility for businesses and households, reaching a 5-year high. Interbank interest rates tended to gradually increase during the year, particularly in December due to surging year-end credit demand and localized liquidity tightening at some banks. Deposit rates rose rapidly from late November among non-state commercial banks, hovering around 5.5-5.7% for 12-month tenors - a slight increase compared to late 2024, reflecting seasonal factors. Lending rates edged up in the final months but remained flat compared to the beginning of the year, driven by high credit growth to meet the Government’s growth target of over 8%. Meanwhile, deposit mobilization, despite positive growth, showed signs of slowing down in the final months. The USD/VND exchange rate in 2025 was less volatile than in 2024, depreciating 3.2% YTD despite the USD strength (DXY Index) declining 9.1% from the beginning of the year. Global and domestic gold prices surged by 65% and 82% in 2025, respectively. The legal framework for monetary and banking activities was prioritized for improvement, ensuring safe operations, alignment with practical requirements, and adherence to international standards and practices.

Amidst international and domestic challenges, BIDV has proactively conducted timely analysis and assessment to develop flexible response scenarios for market fluctuations. The Bank effectively implemented the policies and directives of the Government, the SBV, and regulatory authorities, ensuring safe, seamless, and efficient operations, contributing positively to the growth of the banking sector and Vietnam’s economy.



Downside risks to 2026 growth primarily include:

External risks, (i) Geopolitical risks and trade-technology tensions; (ii) Slowing growth in major economies due to tariff policies; (iii) Global inflation and interest rates remaining “higher for longer” despite decreasing, raising public and private debt risks; and (iv) Non-traditional security risks such as energy, food, and data security, as well as natural disasters and extreme climate change.

Internal risks (5 key risks): (i) Uneven growth drivers, still relying more on “push” rather than “pull” factors; (ii) Growth structure and quality falling below expectations; (iii) Persistent pressure on exchange rates despite cooling down; (iv) Bottlenecks in the operation of two-tier local governments and slow progress in addressing waste; (v) Increasingly evident impacts of natural disasters, climate change, and non-traditional risks

Downside risks to 2026 inflation primarily stem from three factors:

- 1

Global commodity prices may rebound, driving up import costs and domestic consumer prices. This risk arises mainly from potential new conflicts or escalating geopolitical tensions in key regions (Middle East, Black Sea, Strait of Hormuz), which could disrupt energy and food supplies.
- 2

If domestic credit grows faster than projected, domestic demand will surge, creating further inflationary pressure
- 3

The end of deflation in China, as Vietnam imports a significant amount of raw materials, fuels, and goods from this market.
- Fundamentally, macroeconomic risk remains low, currently concentrated on weak resilience to external factors (low foreign exchange reserves).

OTHER RISKS

Legal risk

1 Context

As Vietnam accelerates its transformation toward becoming a major regional financial hub capable of competing with international centers like Singapore and Hong Kong, the development and refinement of the legal system - particularly laws governing Credit Institutions (CIs) - is a critical imperative. A new, stringent, and internationally-aligned legal framework is considered the vital foundation for the safe and sustainable development of joint-stock commercial banks, including BIDV.

Vietnam’s legal system and economic policies have recently been developed in a relatively synchronized manner, fundamentally aligning with market economy mechanisms and international integration requirements. In the context of implementing the reorganization of administrative units and the transition to a two-tier local government model, the National Assembly has passed several key laws and resolutions to refine the legal environment for business operations and the banking and finance sector.

Key Laws and Resolutions Issued in 2024–2025

The National Assembly has issued numerous legal documents with direct and profound impacts on enterprises and CIs, including: Resolution 202/2025/QH15 on the arrangement of province-level administrative units; the Law on Notarization 2024; the Law amending and supplementing the Law on the Organization of the People’s Procuracy 2025; the Law amending and supplementing the Law on Enterprises 2025; the Law on Personal Data Protection 2025; Resolution No. 05/2025/NQ-CP on the pilot crypto-asset market; and Resolution 222/2025/QH15 on International Financial Centers in Vietnam.

These new regulations have created fundamental changes in the legal environment, specifically:

- The Law on Notarization 2024: Clarifies the scope of notarization, the authority of notaries, and prohibited acts; defines liability for damages; expands cases for out-of-office notarization; and adds provisions for e-notarization.
- The Amended Law on the Organization of the People’s Procuracy: Expands the power to supervise judicial activities and reorganizes the Procuracy system under a new model.

- The Amended Law on Enterprises: Adds provisions on beneficial owners, market pricing of contributed capital/ shares, prohibited acts, conditions for private bond placement, and strengthens state management over business registration.
- The Law on Personal Data Protection: Prescribes sanctions; clarifies specific issues in the banking and finance sector; protects biometric data; and provides transitional guidance from Decree 13/2023/ND-CP.
- The Resolution on the pilot crypto-asset market: Allows for the pilot issuance, trading, and provision of crypto-asset services for four participant groups; requires foreign investors to open VND payment accounts at authorized banks in Vietnam.
- The Resolution on International Financial Centers: Prescribes the establishment of financial centers in Ho Chi Minh City and Da Nang; encourages modern financial activities, Fintech, and green finance; and regulates banking operation models, foreign exchange policies, investment, and land.

Key Guiding Decrees and Circulars in the Banking and Finance Sector

In 2025, the Government and the SBV continued to issue various guiding decrees, notably:

- Decree 23/2025/ND-CP on electronic signatures and trust services, introducing the concept of “trust services” and detailing the content and validity period of digital signature certificates.
- Decree 70/2025/ND-CP amending regulations on invoices and documents, expanding the scope to foreign suppliers, and prescribing the timing of invoice issuance and incentives for e-invoices.
- Decree 226/2025/ND-CP amending details for the implementation of the Land Law, abolishing the land price framework starting 15 August 2025, amending land valuation methods, and regulating land recovery adjustments due to planning changes.
- A Group of 08 Decrees guiding the operations of International Financial Centers, providing comprehensive regulations on finance, banking, labor, land, foreign exchange, arbitration, and commodity trading.

The Amended Law on Credit Institutions 2025 and its Impact on Bad Debt Resolution at BIDV

Law No. 96/2025/QH15 amending and supplementing certain articles of the Law on Credit Institutions, effective from 15 October 2025, is assessed to have a positive impact on BIDV’s NPL (Non-Performing Loan) recovery.

- First, the right to seize collateral has been codified, providing a legal basis for BIDV to dispose of collateral without going through litigation or enforcement proceedings, thereby reducing recovery time and costs. This also improves borrowers’ repayment awareness; however, seizure must strictly comply with transparency requirements under Article 198a and Decree 304/2025/ND-CP.
- Second, provisions on the distraint of collateral under Article 198b ensure BIDV’s priority in collateral disposal, restricting enforcement agencies from distraining assets without the Bank’s consent, in line with the principle of “enforceability against third parties” under the Civil Code 2015.
- Third, provisions on the return of collateral used as evidence in Article 198c inherit the spirit of Resolution 42, protecting BIDV’s right to dispose of collateral involved in criminal cases. However, the additional condition requiring security contracts to include an explicit agreement on the right of seizure is considered not entirely appropriate and requires further refinement.

Trends in Debt Resolution through Rehabilitation, Bankruptcy, and Court Litigation

The Law on Rehabilitation and Bankruptcy 2025 (effective 1 March 2026), which introduces corporate rehabilitation as an independent procedure, is expected to be widely applied, enabling businesses to recover and continue debt repayment to CIs.

In judicial activities, while Courts generally protect the legitimate rights of CIs, practical obstacles remain, particularly in identifying CIs as “bona fide third parties.” Official Letter No. 02/TANDTC-PC from the Supreme People’s Court requires CIs to conduct rigorous appraisal and verification of collateral - an issue that BIDV and other banks continue to advocate for a more suitable application guidance.

2 General Assessment

Although Vietnam’s banking legal system has undergone significant refinement, it remains in a continuous adjustment process to align with international standards. Future legal changes are unpredictable and beyond BIDV’s control; therefore, legal risk is still considered a potential risk for investors and banking operations in the current context of deep integration.



BUSINESS OPERATION

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Despite the dual impacts of complex global political and economic developments and domestic natural disasters, Vietnam’s economy recorded positive results, reaffirming its position as one of the most dynamic and recovering economies in the region, successfully fulfilling all 15/15 socio-economic targets.

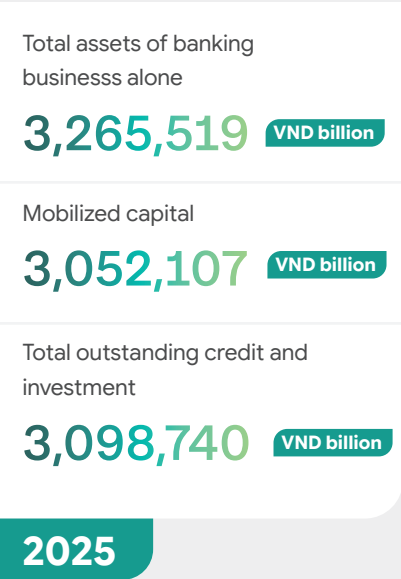
For BIDV, with proactive determination and strong efforts to mobilize all resources and implement solutions in a decisive and coordinated manner, the bank’s business operations were conducted safely, smoothly and effectively. In 2025, BIDV comprehensively fulfilled the business targets assigned by the State Bank of Vietnam and the General Meeting of Shareholders; completed the streamlining of its organizational structure and processes while positively transforming its business operations; and reaffirmed its role as a large, key and leading bank that acts responsibly towards the economy in effectively implementing the policies and directions of the Party, the Government and the State Bank of Vietnam.

BIDV’s business performance as at 31 December 2025 is as follows: Unit: VND billion, %

No	Indicators	Realization 2024	2025 plan in the GMS Resolution	TH 31/12/2025		Evaluation vs plan
				Absolute	%growth	
1	Total assets	2,709,397		3,265,519	20.5%	
2	Outstanding loans	2,018,950	According to the SBV’s limits.	2,324,935	15.2%	Meeting the plan
3	Mobilized capital	2,135,271	In line with the capital use, ensuring safety and efficiency.	2,427,835	13.7%	Meeting the plan
4	NPL ratio according to Circular 31/2024/TT-NHNN	1.27%		1.26%		
5	Consolidated profit before tax	32,076		37,788	17.8%	
	Profit before tax of the commercial banking business	30,698	32,000 (Upon approval of competent State regulators)	35,509	15.7%	Surpassing the plan
6	Dividend payout ratio	21%	- BIDV shareholders were paid the 2024 dividend in cash. - Payment ratio: 4.5% of par value (VND450 on 1 share). - Cash dividend payment for 2024: VND3,156 billion.			

Note:

- The 2025 business targets were approved by the General Meeting of Shareholders under Resolution No. 440/2025/NQ-DHDCD dated 26 April 2025.
- 2024, 2025 figures: Based on the audited separate and consolidated financial statements for 2024 and 2025 that have been audited and restated according to the results of the State Audit.



Total assets of the banking business alone reached **VND3,265,519 billion**, up 20.5% compared to 2024. BIDV maintained its position as the largest commercial bank by total assets in Vietnam.

Mobilized capital ⁽¹⁾ was aligned with credit growth, adequately meeting capital use needs while ensuring safety and efficiency: total mobilized funds as at 31 December 2025 reached VND3,052,107 billion; of which deposits from organizations and residents reached VND2,427,835 billion, up 13.7% compared to the beginning of the year.

Total outstanding credit and investment ⁽²⁾ reached **VND3,098,740 billion**; of which outstanding credit reached VND2,324,935 billion, up 15.2% compared to 2024, in compliance with the credit limit assigned by the State Bank of Vietnam. BIDV maintained the leading position by loans to economic organizations and residents among joint stock commercial banks.

BIDV’s credit quality continued to be well controlled within the limits: the non-performing loan ratio under Circular No. 31/2024/TT-NHNN as at 31 December 2025 was maintained at 1.26%, meeting the target set by the State Bank of Vietnam (≤1.6%). The bad debt coverage ratio of the commercial banking business as at 31 December 2025 reached 101%.

Net service income (excluding guarantee fees) reached VND5,708 billion, up 1.4% compared to 2024 (if excluding the impact of adjusting the accounting of several trade finance products to other income from credit activities from 1 July 2024 according to the Law on Credit Institutions 2024, net service income grew by 10.7%); Service lines with good growth compared to 2024 included payment service income (up 11%), of which trade finance service income increased by 19% (compared to same data of 2024).

Net income from forex trading in 2025 reached VND3,718 billion, down 29.4% compared to 2024 due to unfavorable market conditions, strong exchange rate fluctuations and at levels close to the regulatory limits of the State Bank of Vietnam.

Total operating income of the commercial banking business in 2025 reached VND184,247 billion, exceeding the plan assigned by the State Bank of Vietnam.

Business management expenses were controlled in line with business conditions: in 2025, expenses increased by 9.5% compared to 2024; the cost to income ratio (CIR) was 32.7%, lower than in 2024 (33.5%) and at a low level compared to practices (≤45%).

Net operating income of the commercial banking business in 2025 reached VND58,081 billion, an increase of 13.4% compared to 2024.

Profit before tax of the commercial banking business in 2025 reached VND35,509 billion, up 15.7% compared to 2024, exceeding the plan assigned by the State Bank of Vietnam and the General Meeting of Shareholders (VND32,000 billion).

Consolidated profit before tax reached VND37,788 billion, increasing by 17.8% compared to 2024. Provisioning for credit risks was fully made in accordance with regulations.

Operational safety ratios were ensured in compliance with the regulations of the State Bank of Vietnam.

• **(1):** Total mobilized capital includes customer deposits; issuance of valuable papers; borrowings from the government and the State Bank of Vietnam; deposits and borrowings from other credit institutions; financed capital, entrusted investments, and loans for which the credit institution bears the risk.

• **(2):** Total outstanding loans and investments include customer loans; deposits at and loans to other credit institutions; trading securities and investment securities; long-term equity investments; derivative financial instruments and other financial assets; and entrusted investments and loans for which the credit institution bears the risk.

Organization
and personnel

BIDV recognizes that human resources are a top priority and a critical factor for the organization's growth and success. Accordingly, one of BIDV's most important objectives is to build and foster a workforce that is both quantitatively sufficient and qualitatively strong in order to successfully achieve the bank's strategic and business goals.



In 2025, BIDV focused on strengthening to attract and develop a team of experts in the field of digital banking, aiming to accelerate the development of a modern banking system through advanced digital banking services and digital internal governance, in line with both industry trends and Vietnam's broader digital transformation agenda.

In 2025, the number of employees of BIDV's commercial banking business reached 26,280 (up 185 compared to 2024). The total number of employees (including managers) of the bank and its subsidiaries was 29,273.

In terms of gender structure, men accounted for 41.32% and women 58.68% - a distribution consistent with most institutions in the banking and finance sector. In terms of workforce quality, over 96.5% of employees held at least a bachelor's degree, and the average age was approximately 37.7 years.

2025



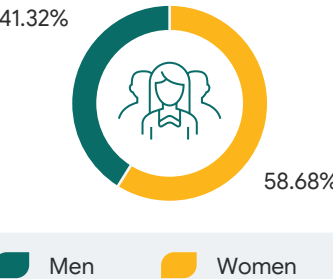
BIDV's commercial banking
business

26,280

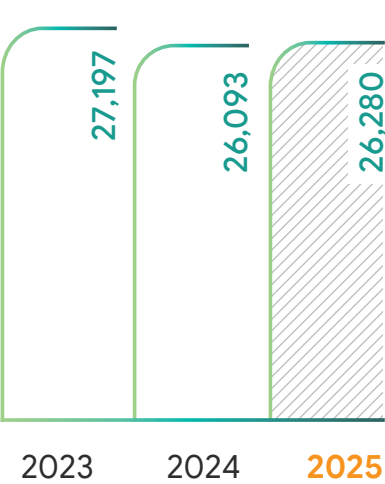
The bank and its subsidiaries

29,273

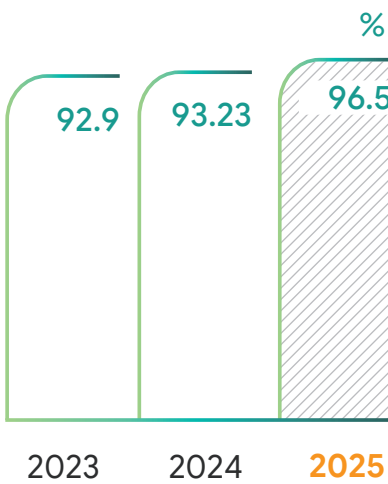
Gender structure



Total employees

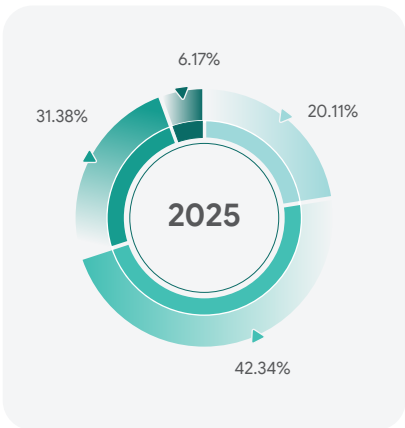
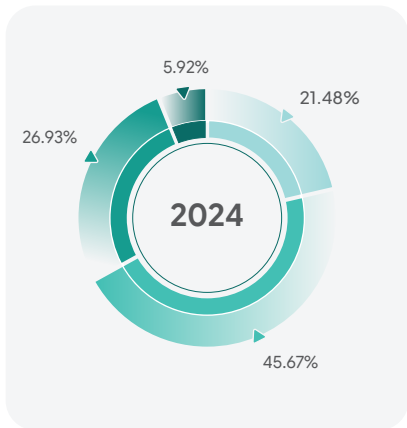
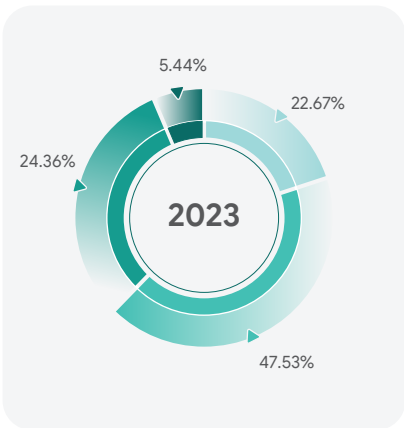


Bachelor's degree or higher



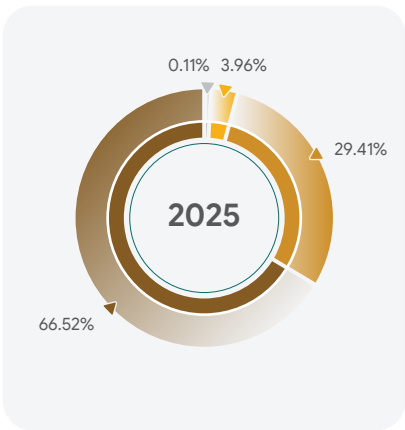
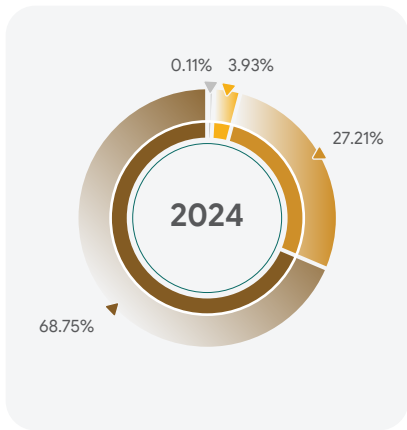
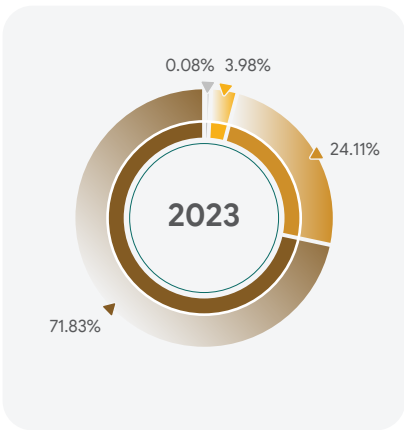
Age range

≤30 tuổi From 31 to 40 From 41 to 50 From 50



Position

Senior leaders Unit-level leaders Divisional managers Officers



Organization and personnel *(continued)*

HIGHLIGHTS ON BIDV'S HUMAN RESOURCES DURING THE 2023–2025 PERIOD

The overall professional qualifications of BIDV's employees have consistently remained above the industry average and have improved steadily during the 2023–2025 period. Most employees are well-trained in relevant fields, possess strong technical skills, and receive ongoing training to meet the demands of modern banking operations.

The workforce structure has been adjusted appropriately, with a growing proportion of frontline business staff, better supporting the bank's expanding business operations.



1 Summary of policies and changes to labor policies in 2025

- Continuing to implement workforce restructuring and streamlining policies in association with improving human resource quality and labor productivity across the system. In 2025, BIDV implemented mechanisms and policies for employees taking early retirement on a voluntary basis in order to optimize the organizational and network structure, enhance productivity and operational efficiency across the system, and contribute to rejuvenating the workforce.
- Innovating recruitment practices with tailored conditions, standards, procedures, and methods specific to each job title, ensuring the selection of highly qualified candidates aligned with job requirements.
- Organizing onboarding and integration programs to help new employees quickly adapt to BIDV's working environment and culture; developing annual and phased training plans to provide professional training in expertise, foreign languages, soft skills, and more.
- Updating and issuing new job descriptions and KPI frameworks for positions across the BIDV system.
- Studying and amending the Regulations on planning and appointment of positions at BIDV.
- Studying and improving the compensation and income policy to ensure fair and performance-based salary and bonus systems, aligned with labor market trends and employee contributions.
- Ensuring full compliance with labor laws and strictly implementing all employee-related policies in accordance with legal regulations.

2 Human resources result in 2025



• **Recruitment:** In 2025, BIDV continued to implement flexible recruitment solutions to meet business development requirements and ensure operational safety. Recruitment activities were conducted in a structured, professional, public and transparent manner, consistently across the entire system. During the 2023–2025 period, BIDV recorded no violations related to the employment of juvenile workers, demonstrating a clear commitment to legal compliance and social responsibility. With an effective human resource governance foundation and a reputable employer brand, BIDV has attracted high quality candidates nationwide. Notably, BIDV maintained its position among the Top 5 Best Workplaces in Vietnam in the banking sector for three consecutive years, affirming the attractiveness and sustainability of its working environment. At the same time, recruitment activities were shifted from a traditional hiring model toward a strategic approach to talent attraction and management, prioritizing high quality positions, thereby contributing to building a workforce with long term competitive capabilities to meet the requirements of transformation and sustainable development in the coming period.



• **Training activities:** Continued to be strongly promoted by BIDV in both scale and quality, becoming one of the key pillars supporting transformation and sustainable development. Training has been implemented in a structured manner under short term and medium term plans, closely aligned with strategic objectives and the practical needs of the entire system. The bank focused on comprehensively developing workforce capabilities through enhancing professional knowledge, occupational skills, foreign language proficiency and soft skills. BIDV placed special emphasis on investing in the development of leadership at all levels, while implementing programs to identify and nurture talent in order to build a high-quality succession pipeline. In addition, the bank proactively creates conditions for employees to access diverse training content and formats, with particular focus on equipping knowledge related to digital transformation, AI and sustainable development (ESG). Through these efforts, human resource quality has been enhanced, contributing to strengthening competitive capacity and affirming BIDV as a professional working environment with learning and development opportunities.



• **Succession planning and staff appointment:** The planning and appointment of personnel were carried out in a systematic manner, strictly adhering to the regulations of the Party, the State, and BIDV's internal regulation, based on the principle of democratic centralism. The dynamic and open nature of the planning process has been maintained and effectively implemented. The planning list was regularly updated and adjusted based on personnel development, with the removal of individuals no longer meeting the criteria or lacking development potential, and the addition of new, promising candidates.

- Staff rotation between the Head Office and branches continued to be actively promoted, serving as a means to train and develop personnel while also supplementing and strengthening the professional and experienced workforce at branches with staff from the Head Office.

- Rotations aimed at training and development to meet management and internal control requirements at various units were also carried out regularly and consistently, gradually establishing a positive and routine practice among employees.

• Focusing on employee care and motivation policies, BIDV offers a wide range of support initiatives, including birthday bonuses, visits and support in cases of bereavement or celebration, annual vacations, Tet and BIDV anniversary gifts, regular health check-ups, health and life insurance, merit-based rewards, and incentives for recruiting the children of employees who have demonstrated outstanding academic achievements, fully-paid leave on staff's birthday.

• The BIDV Trade Union and Youth Union regularly organize meaningful activities aimed at enhancing both physical and mental health while fostering employee engagement and loyalty. These include events such as the BIDV RUN – For a Green Life, BIDV Sports Festival, Employees Conferences, annual team-building, cultural excursions, reading campaigns, medical check-up programs, and annual gatherings with retired staff.

Subsidiaries and affiliates



BIDV Insurance Corporation	
Abbreviation	BIC
Business registration number	0100931299
Operating license	No. 11/GPDC21/KDBH dated 18 November 2025 by the Ministry of Finance
Business line	Non-life insurance
Charter capital	VND2,020,670 million
BIDV's ownership ratio	51.01%
Head office	11th Floor, 263 Cau Giay Street, Cau Giay ward, Hanoi, Vietnam
Tel	+84.24.33885522
Fax	+84.24.32222180

BIC officially commenced operations in January 2006 after BIDV acquired QBE's capital contribution in the Vietnam-Australia Insurance Joint Venture Company. Since then, BIC has operated primarily in the non-life insurance sector. Following a successful IPO, BIC was officially converted into a joint stock company on 1 October 2010, listed its shares on the Ho Chi Minh City Stock Exchange in 2011, and in 2015, sold shares to strategic investor Fairfax Asia Limited - a subsidiary of Fairfax Financial Holdings, one of the world's leading financial and insurance groups.

In 2025, BIC's business operations were significantly impacted by unpredictable weather and the adverse effects of natural disasters and storms. Despite that, BIC successfully fulfilled its business plan and maintained strong control over operational quality. Total gross written premium reached VND5,318 billion, up 5% compared to 2024, continuing to secure the 5th position in market share. Consolidated profit before tax reached VND681 billion, up ~5% compared to 2024, ranking among the most profitable non life insurance companies in the market.

In 2025, BIC ranked in the Top 5 by market share and Top 3 by return on equity, and was rated with the highest financial strength assessment in Vietnam by A.M. Best. BIC was also recognized among the Top 10 most reputable non life insurance companies in Vietnam, Top 500 largest enterprises in Vietnam, Top 10 value creating enterprises in Vietnam, Top 10 Vietnam ESG enterprises, and Top 50 best listed companies in Vietnam.



BIDV Securities Company	
Abbreviation	BSC
Business registration number	0101003060
Operating license	License No. 111/GP-UBCK dated 31 December 2010 and latest amendment No. 65/GPDC-UBCK dated 11 August 2025 by the State Securities Commission of Vietnam.
Business line	Securities
Charter capital	VND2,453,659 million
BIDV's ownership ratio	51,97%
Head office	8th and 9th Floors, LPB Tower, No. 210 Tran Quang Khai Street, Hoan Kiem ward, Hanoi, Vietnam
Tel	+84.24.39352722
Fax	+84.24.22200669

Established on 18 November 1999, BSC was one of the first two securities companies licensed to operate in Vietnam's market. BSC performs a full range of functions of a securities firm, including brokerage, proprietary trading, underwriting, and investment advisory services. BSC's establishment as a financial intermediary marked the birth of Vietnam's securities industry, laying the foundation for brokerage, investment, and investment advisory activities in the country.

In 2010, BSC successfully equitized and officially commenced operations as a joint-stock company on 1 January 2011. In 2022, BSC completed a private placement of shares to the foreign strategic investor Hana Securities (South Korea). This deal was considered one of the largest and most successful M&A deals in the Vietnamese securities market in 2022, a highlight during Vietnam's post-Covid-19 economic recovery.

In 2025, the global economic and political landscape experienced complex developments, with prolonged trade tensions, geopolitical uncertainties, and volatile and risky stock markets. Against that backdrop, BSC delivered positive business results, achieved sustainable growth in scale, maintained healthy asset quality; met and exceeded business plan targets. Profit before tax in 2025 reached VND616.2 billion, the highest level recorded since its establishment.



BIDV-SuMi TRUST Leasing Company Ltd.	
Abbreviation	BSL
Business registration number	0100777569
Operating license	No. 33/GP-NHNN dated 12 April 2017 by the State Bank of Vietnam.
Business line	Financial leasing
Charter capital	VND895,627 million
BIDV's ownership ratio	50%
Head office	23rd Floor, TNR Tower, 54A Nguyen Chi Thanh Street, Lang ward, Hanoi, Vietnam
Tel	+84.24.39284666
Fax	+84.24.39743939

BSL was legally transformed from BIDV Financial Leasing Company Limited through a joint-venture partnership among BIDV, Sumitomo Mitsui Trust Bank (SMTB), and Sun Group. Officially commencing operations in May 2017 with a charter capital of VND896 billion, BSL is headquartered in Hanoi, with three branches in Hanoi, Ho Chi Minh City, and Da Nang - Vietnam's key economic hubs.

In 2025, market developments were less favorable than expected, with global economic and political uncertainties and the restructuring of administrative apparatus and boundaries, slowing domestic project investment activities. These factors affected clients' business operations and new investment plans, thereby reducing demand for financial leasing. Nevertheless, the Company remained profitable, with profit before tax exceeding VND57 billion, more than four times higher than in 2024. Outstanding leasing balances continued to grow in line with the plan, while asset quality remained well controlled.



BIDV Asset Management Company Ltd.	
Abbreviation	BAMC
Business registration number	0101196750
Business line	Debt and asset management
Charter capital	VND100,000 million
BIDV's ownership ratio	100%
Head office	14th Floor, 545 Nguyen Van Cu Street, Bo De ward, Hanoi, Vietnam.
Tel	024.39284666
Fax	024.39743939

BAMC was established in 2001, with a focus on receiving and resolving BIDV's non-performing loans incurred before 31 December 2000. After just seven years of operation, BAMC essentially completed its mission of bad debt resolution in accordance with Decision No. 149/2001/QĐ-TTg of the Prime Minister, contributing to the restructuring of BIDV's debt portfolio and strengthening the bank's financial capacity. In 2009, BAMC completed its internal restructuring process, maintaining its legal entity status while significantly downsizing its business activities and workforce.

Upon the approval of the State Bank of Vietnam under Official Letter No. 40/NHNN-TTGSNH dated 3 January 2018 regarding the restructuring of BAMC, the BIDV's Board of Directors issued Resolution No. 189/NQ-BIDV dated 12 April 2018 to increase BAMC's charter capital to VND100 billion, providing support for the initial implementation of the company's restructuring plan.

As at 31 December 2025, BAMC's total assets reached VND133.6 billion, revenue from entrusted debt collection was VND63.9 billion, and profit before tax reached VND15.2 billion.



Lao-Viet Bank Co., Ltd	
Abbreviation	LaoVietBank/LVB
Operating license	No. 985-326 dated 10 June 1999, the latest amendment No. 003-2021/KH-DT4 dated 4 January 2021 by the Foreign Investment Management Committee of the Lao People's Democratic Republic.
Business line	Banking
Charter capital	LAK791,357.56 million
BIDV's ownership ratio	65%
Head office	No. 44, Lanexang Avenue, Hatsady Hamlet, Vientiane Capital, Lao PDR.
Tel	+85621.251418
Fax	+85621.212197

The first Vietnamese bank established in Laos in 1999, LVB was founded as a joint venture between the Bank for Investment and Development of Vietnam JSC (BIDV) and Banque Pour Le Commerce Extérieur Lao Public (BCEL). Its establishment aimed to implement the Vietnam–Laos Agreement on Cultural, Scientific, and Technical Cooperation, and to promote and support economic and trade activities between the two countries. After 25 years of development, LVB has become one of the leading commercial banks in Laos, playing an active role in fulfilling the mission as a “key payment bridge, contributing to the promotion of trade and investment relations between Vietnam and Laos.”

In 2025, the Lao economy recorded positive signs of recovery, particularly in controlling inflation, stabilizing the exchange rate, and strengthening foreign exchange reserves, with GDP growth in 2025 projected at 4%. Against this backdrop, LVB made strong efforts to maintain safe operations and successfully fulfilled its 2025 business plan targets, continuing to rank among the Top 6 banks by assets in the commercial banking system in Laos and the leading position among Vietnamese commercial banks operating in Laos. Total assets reached LAK22,253 billion. Total mobilized funds amounted to LAK20,381 billion, of which deposits from individuals and economic organizations reached LAK15,300 billion. Total outstanding loans reached LAK13,859 billion, and profit before tax reached LAK56 billion.



Bank for Investment and Development of Cambodia Plc.	
Abbreviation	BIDC
Operating license	No. B7.09.148 dated 14 August 2009 by the National Bank of Cambodia.
Business line	Banking
Charter capital	USD100 million
BIDV's ownership ratio	98.5%
Head office	No. 235, Preah Norodom Blvd, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh,, Cambodia
Tel	+855 23 210 044

BIDC was established and officially commenced operations in September 2009 in Cambodia, following BIDV's acquisition of Cambodia Prosperity Bank to become the Bank for Investment and Development of Cambodia Plc. To date, BIDC has established a strong position, brand, and reputation across its business lines, becoming a leading financial institution in the Cambodian market.

In 2025, although the business environment in Cambodia and Vietnam continued to face complex developments and significant challenges due to global impacts, BIDC's operations remained stable and safe, delivering positive business results. As at 31 December 2025, total assets reached ~USD1,113 million equivalent. Total mobilized funds amounted to nearly USD974 million equivalent, of which deposits from individuals and economic organizations reached USD555 million equivalent. Total outstanding loans reached USD725 million equivalent. Profit before tax in 2025 reached USD1.7 million equivalent.



BIDV Tower Joint Venture Company	
Abbreviation	BIDV Tower
Business registration number	0101839264
Operating license	No. 2523/GP dated 2 November 2005 by the Ministry of Planning and Investment
Business line	BIDV Tower operation and management at 194 Tran Quang Khai street, Hanoi
Charter capital	VND209,780 million
BIDV's ownership ratio	55%
Head office	13th Floor, BIDV Tower, 194 Tran Quang Khai Street, Hoan Kiem ward, Hanoi, Vietnam.
Tel	+84.24.22205539
Fax	+84.24.22205535

BIDV Tower Joint Venture Company was established in 2005 as a joint venture between BIDV and Bloomhills Holdings Pte Ltd. of Singapore. From 2006 to the end of 2009, the company's main activity was investing in the construction of the BIDV Tower located at 194 Tran Quang Khai Street, Hoan Kiem ward, Hanoi. By early 2010, the construction was completed, and the BIDV Tower was officially put into operation.

In 2025, the BIDV Tower Joint Venture Company continued to operate stably, maintaining a 100% occupancy rate of the tower space. Office leasing revenue reached VND238.5 billion; profit before tax reached VND156.9 billion, and ROE reached 24%.



BIDV MetLife Life Insurance Limited Liability Company	
Abbreviation	BIDV METLIFE
Business registration number	0106615959
Operating license	No. 72/GP/KDBH dated 21 July 2014 and the 5th amendment No. 72/GPDC5/KDBH dated 28 August 2024.
Business line	Life insurance
Charter capital	VND1,145,000 million
BIDV's ownership ratio	37.25%
Head office	3rd Floor, VCCI Tower, No. 9 Dao Duy Anh Street, Kim Lien ward, Hanoi, Vietnam.
Tel	+84.24.62820808
Fax	+84.24.62990808

BIDV MetLife is a joint venture between BIDV, BIDV Insurance Corporation (BIC) and MetLife Inc. The company officially commenced operations in November 2014.

In 2025, with the recovery of the Vietnamese life insurance market, BIDV MetLife recorded positive business results. Gross written premium reached VND2,065 billion. Profit before tax reached nearly VND300 billion, an increase of 96% compared to 2024.



Vietnam-Russia Joint Venture Bank	
Abbreviation	VRB
Business registration number	0102100878
Operating license	No. 11/GP-NHNN dated 30 June 2006 by the State Bank of Vietnam, replaced by License No. 88/GP dated 18 September 2018. Decision No. 756/QĐ-TTGSNH1 dated 12 December 2024 amends the charter capital in License No. 88.
Business line	Banking
Charter capital	VND3,038,755 million
BIDV's ownership ratio	49.50%
Head office	No. 75 Tran Hung Dao Street, Hoan Kiem ward, Hanoi, Vietnam
Tel	+84.24.39426668
Fax	+84.24.39426669

Over 19 years of development and growth, VRB has consistently strived to overcome challenges arising from complex global developments and the domestic economic context, gradually expanding its scale, strengthening its market position, and building a solid foundation toward becoming an efficient bank.

The year 2025 marked an important milestone for VRB, reflecting significant achievements with a strong profit breakthrough, sustainable growth in scale, and well-controlled credit quality. Mobilized capital increased by 3%, loans to customers grew by 14%, and the non-performing loan ratio was maintained at 1.01%. Notably, profit before tax reached VND1,016 billion, up 65% compared to 2024, and ROE reached 18.5%, the highest level since its establishment. VRB also continued to ensure compliance with prudential ratios as prescribed by the State Bank of Vietnam, while further strengthening its risk management framework in line with Basel II standards and practices.

Situation on project investment and implementation

In 2025, capital contributions and share acquisitions at BIDV focused on managing and enhancing the efficiency of the existing investment portfolio, divesting non core investments, and no new investments were undertaken.



Vietnam Aircraft Leasing Joint Stock Company	
Abbreviation	VALC
Business registration number	0102384108
Operating license	No. 0102384108, first registered on 8 October 2007 at the Hanoi Authority for Planning and Investment, 16th amendment on 2 November 2023.
Business line	Aircraft purchase, leasing, and investment in aviation transport business
Charter capital	VND1,318,742 billion
BIDV's ownership ratio	18.52%
Head office	6th Floor, Hanoi Tourist Building, No. 18, Ly Thuong Kiet Street, Cua Nam ward, Hanoi, Vietnam
Tel	+84.24.35772225
Fax	+84.24.35772270

With the aim of contributing to the development of the national aviation industry, and under the approval of the Prime Minister, Vietnam Aircraft Leasing Joint Stock Company (VALC) officially commenced operations at the end of 2007. Since its establishment, VALC has gradually affirmed its position in both the domestic and international aircraft leasing markets through the successful implementation of two major aircraft purchase and lease projects (5 ATR 72-500 aircrafts and 10 Airbus A321-200 aircrafts). In addition, VALC has studied and developed several joint investment projects, including engine leasing and other aviation equipment leasing.

In 2025, VALC completed its asset restructuring plan and recorded breakthrough business results. Total revenue reached USD363.8 million, profit before tax reached USD114 million, and ROE was ~44.5%.



No	Indicator	Unit	2023	2024	2025	Change vs 2024
CAPITAL SCALE						
1	Total assets	VND billion	2,300,869	2,760,907	3,330,826	20.6%
2	Owners' equity	VND billion	122,867	144,984	173,553	19.7%
3	Charter capital	VND billion	57,004	68,975	70,214	1.8%
4	Capital adequacy ratio (CAR)		Complied with regulation	Complied with regulation	Complied with regulation	
KEY BUSINESS INDICATORS						
1	Loans to customers	VND billion	1,777,665	2,056,082	2,372,955	15.4%
2	Total net operating income	VND billion	73,013	81,097	91,214	12.5%
3	Profit before tax	VND billion	27,589	32,076	37,788	17.8%
4	Profit after tax	VND billion	21,977	25,677	30,430	18.5%
5	ROA	%	0.99%	1.01%	1.01%	
6	ROE	%	19.36%	19.52%	19.43%	
7	NPL ratio according to Circular 31/2024/TT-NHNN	%	1.12%	1.27%	1.26%	

Notes:

- Figures for 2023, 2024 and 2025 were based on the audited consolidated financial statements. In particular, the 2024 figures were based on the audited consolidated financial statements and restated according to the results of the State Audit.
- The non-performing loan ratio under Circular No. 31/2024/TT-NHNN was based on the banking commercial figures.

Shareholding structure,
changes to owners' equity

SHARES

Total shares	Type of shares	Number of transferable shares	Number of restricted shares
7,021,361,917	Ordinary	456,134,541	6,565,227,376

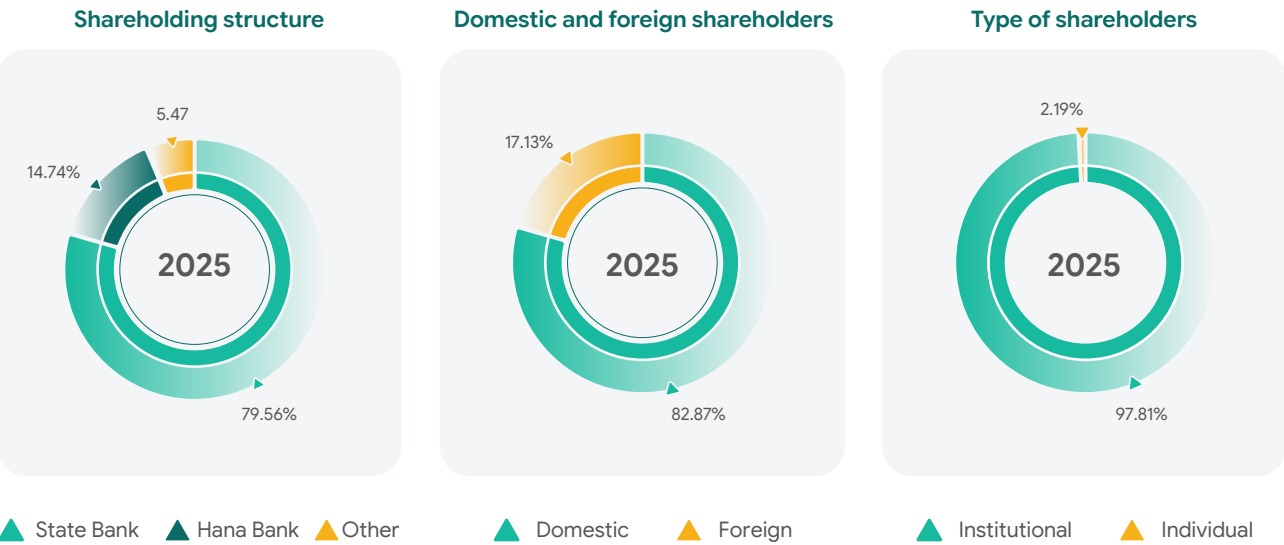
LIST OF SHAREHOLDERS

(as at 31 December 2025)

Shareholder's name	Number of shares owned	Number of restricted shares	Transfer restriction duration	Shareholder's name
State Bank of Vietnam (representing State capital ownership)	5,586,154,083	79,56%	5,586,154,083	According to the State regulations
Strategic shareholder Hana Bank	1,034,627,290	14,74%	855,065,385	According to the commitment between the two parties and regulations
Investors participating in the private placement under the BOD Resolution No. 31/NQ-BIDV dated 7 January 2025:	125,581,649	1,79%	123,846,649	
Vietnam Enterprise Investments Limited	60,675,515	0.86%	58,975,515	According to the commitment between the two parties and regulations
Hanoi Investments Holdings Limited	15,726,804	0.22%	15,726,804	
DC Developing Markets Strategies Public Limited Company	8,518,686	0.12%	8,518,686	
Samsung Vietnam Securities Master Investment Trust [Equity]	2,000,851	0.03%	1,965,851	
State Capital Investment Corporation	38,659,793	0.55%	38,659,793	
Internal shareholdersz	215,102	0.0031%	161,259	
Board of Directors	151,174	0.0022%	151,174	During term of office
Board of Management	53,843	0.0008%	0	
Supervisory Board	10,085	0.0001%	10,085	During term of office
BIDV Trade Union	16,116,453	0.23%	0	

SHAREHOLDING STRUCTURE

Shareholder's name	Number of shares owned	Ownership ratio	Number of shareholders
State Bank of Vietnam (representing State capital ownership)	5,586,154,083	79.56%	1
Strategic shareholder Hana Bank	1,034,627,290	14.74%	1
BIDV Trade Union	16,116,453	0.23%	1
Other shareholders	384,464,091	5.47%	48,004
Domestic shareholders	216,646,114	3.08%	46,818
Organizations	65,197,442	0.93%	204
Individuals	151,448,672	2.15%	46,614
Foreign shareholders	167,817,977	2.39%	1,186
Organizations	165,205,776	2.35%	99
Individuals	2,612,201	0.04%	1,087
TOTAL	7,021,361,917	100%	48,007



Shareholding structure,
changes to owners' equity (continued)

CHANGES IN THE OWNER'S EQUITY

In 2025, BIDV's charter capital increased by VND1,238,466,490,000 through a private placement to financial investors, bringing the total charter capital to VND70,213,619,170,000.

The history of BIDV's capital increases is detailed as follows:

No	Date	Additional issuance (share)	Additional capital (VND)	Total charter capital after issue (VND)	Type of issue
1	06 AUGUST 2013	510,032,102	5,100,321,020,000	28,112,026,440,000	Issuance of shares for dividend payment (ratio of 4.52784%) and offering of shares to existing shareholders (ratio of 17.63655%).
2	22 MAY 2015	336,921,100	3,369,211,000,000	31,481,237,440,000	Issuance of shares for swap in connection with the merger with Mekong Housing Bank (share swap ratio of 1:1).
3	30 SEPTEMBER 2015	270,591,590	2,705,915,900,000	34,187,153,340,000	Offering of shares to existing shareholders (ratio of 8.595329%).
4	01 NOVEMBER 2019	603,302,706	6,033,027,060,000	40,220,180,400,000	Private placement to a foreign strategic investor (offering price: VND33,640 per share).
5	18 JANUARY 2022	1,036,505,776	10,365,057,760,000	50,585,238,160,000	Issuance of shares for dividend payment from accumulated remaining profits up to 2019 and remaining profit after tax, after appropriation of funds and cash dividend payment in 2020.
6	12 DECEMBER 2023	641,912,084	6,419,120,840,000	57,004,359,000,000	Issuance of shares for dividend payment from remaining profit after tax, after appropriation of funds in 2021.
7	30 DECEMBER 2024	1,197,079,368	11,970,793,680,000	68,975,152,680,000	Issuance of shares for dividend payment from remaining profit after tax, after appropriation of funds in 2022.
8	05 MARCH 2025	123,846,649	1,238,466,490,000	70,213,619,170,000	Private placement to 4 foreign investors and 1 domestic investor (offering price: VND38,800 per share).

- Treasury shares transaction: None
- Shares transaction in foreign countries: None
- Other securities: None

COMPLIANCE WITH LAW ON ENVIRONMENTAL PROTECTION

In 2025, BIDV did not incur any penalties related to compliance with environmental protection regulations.

EMPLOYEES-RELATED POLICIES

BIDV remains committed to the comprehensive development and well-being of its employees, ensuring full provision of both material and spiritual benefits based on each individual’s contributions and dedication to the bank’s growth, in strict compliance with applicable laws and regulations. As of 31 December 2025, the number of employees in BIDV’s commercial banking segment reached 26,254, representing a 0.7% increase compared to 2024.

Career development opportunities, salary and bonus policies, social insurance schemes, and employee welfare benefits.

BIDV is committed to ensuring that employees are entitled to their lawful rights and entitlements, including:

 Stable employment and opportunities for career advancement and professional development. Employees are assigned positions that match their qualifications, capabilities, and work experience.	 Consideration for participation in domestic and international training courses, workshops, seminars, and study tours to enhance management capabilities, professional expertise, foreign language proficiency, political awareness, and soft skills.
 Being classified, promoted, and paid in accordance with BIDV’s regulations, ensuring compliance with legal requirements and competitiveness in the labor market.	 Participation in BIDV’s unions and associations, including the Youth Union, Trade Union, and Women’s Union.
 Participation in social insurance, health insurance, and unemployment insurance schemes, and receiving all severance and retirement benefits.	 Provision of uniforms and essential equipment necessary for performing job duties.
 Fully enjoying regulated working hours and rest periods, including annual leave, weekends, public holidays, personal leave, and overtime compensation.	 Care and support from the Trade Union to enhance employees’ physical and mental well-being, including regular health check-ups, organized leisure trips, recuperation programs, and visits during times of illness, bereavement, or family celebrations.
 Access to first aid kits and medical supplies at all workplaces, participation in periodic health check-ups, and attendance in occupational safety training sessions (such as fire prevention and accident response).	 Consideration for financial support through access to loan facilities.
 Eligibility for annual performance-based commendations and ad-hoc awards for outstanding achievements.	 Eligibility for additional benefits such as purchasing shares, participating in BIDV’s real estate investment projects.
	 Support from the grassroots Party cells to help qualified employees strive for admission into the Communist Party of Vietnam (if desired).

With its positive achievements in human development and efforts to bring happiness to its employees, BIDV has been honored by numerous prestigious domestic and international organizations. In addition to being named “Vietnam’s Best Place to Work 2025” by Anphabe, BIDV also received several other notable accolades, including “Outstanding Enterprise

for Employees 2025” (jointly recognized by the Vietnam General Confederation of Labor, the Ministry of Labor, Invalids and Social Affairs, and the Vietnam Chamber of Commerce and Industry), “Best Companies to Work for in Asia 2025,” and “Most Caring Company” (awarded by HR Asia magazine).



Qualification training

In 2025, BIDV marked a significant milestone in training and human resources development, making an important contribution to the successful fulfillment of its strategic objectives for the 2021–2025 period. Both the scale and quality of training were comprehensively expanded, with 845 courses delivered to 128,269 participants, exceeding the plan by 212%. The proportion of staff attending at least one training program during the year reached 96.4% (approximately 24,049 employees), far surpassing the target of 90%, demonstrating that learning opportunities were extended to nearly the entire workforce. These results reflect BIDV’s strong commitment and focused investment in developing its workforce and managers at all levels, toward sustainable development amid an accelerating transformation process.

The 2025 training portfolio was comprehensively designed in alignment with BIDV’s strategic priorities and the competency development needs of each target group. Programs were structured by job position groups, ensuring direct support for key transformation initiatives while equipping employees with essential foundational capabilities in the context of comprehensive transformation.

The year also saw a significant expansion in both the scale and depth of ESG-related training programs, reflecting BIDV’s commitment to realizing its goal of becoming a “Green Bank.” Training content was developed based on a tiered competency approach, ranging from strategic programs for senior leaders to specialized modules for dedicated teams and practical training courses for frontline staff, thereby establishing a solid foundation for the consistent and effective implementation of ESG across the system.

In 2025, BIDV also implemented multiple thematic training series to equip employees with core competencies to support transformation. By the end of 2025, BIDV had completed training on working methodologies, fulfilled its objective of delivering mass digital literacy training in accordance with the

requirements of the State Bank of Vietnam, and implemented the 2025 artificial intelligence application capacity development plan under Document No. 5387/KH-BIDV dated 17 July 2025 (with approximately 100% of head office units, including senior management and staff, updated on general knowledge of AI and its applications in the banking sector). The Bank also organized 190 courses with 30,402 participant attendances focused on sales skills development.

The year 2025 also recorded notable growth in leadership training. **100% of senior leaders** participated in programs on updating market trends and international best practices delivered by domestic and international experts. Middle management continued to receive systematic training through key programs aimed at strengthening managerial capabilities and adaptability in a transformative environment, thereby building a pipeline of young and high-potential leaders for the system.

Keeping pace with digital-era training trends and rapid technological advancements, BIDV accelerated the development of **E-learning** formats in connection with the digital transformation of training content, enhancing proactiveness and accessibility for learners. At the same time, training management work was further digitalized through research and proposals to implement a modern learning management system to ensure structured, professional, and effective training governance, maximizing support for employees’ learning journeys.

With these positive outcomes in training and human resources development, BIDV continued to affirm its pioneering position in the Vietnamese finance and banking industry and was honored as **“Best place to work in Vietnam” for the third consecutive year by Anphabe.**

Report on environmental and social impacts *(continued)*

REPORT ON RESPONSIBILITY TO COMMUNITIES

In 2025, BIDV continued to leave a strong footprint by comprehensively and effectively surpassing its business targets, implementing monetary policy with high efficiency, and contributing significantly to the country's overall development. Alongside these achievements, BIDV remained committed to dedicating substantial resources and efforts toward fulfilling its corporate social responsibility.

Building on its longstanding tradition of social security activities, in 2024 BIDV continued to support key areas aligned with the Government's sustainable development agenda, including education, healthcare, housing for the underprivileged, disaster relief, and Tet gifts for disadvantaged communities.

2025

BIDV had committed nearly

500 VND billion

BIDV funded the construction

3,217 houses

BIDV funding for disaster recovery

95 VND billion

As of 31 December 2025, BIDV had committed nearly VND500 billion to social security programs, with key contributions including:

- **Funding for housing construction for low-income households:** BIDV funded the construction of more than 3,217 houses for low-income households, making a positive contribution to the elimination of temporary and dilapidated housing nationwide, supporting disadvantaged families in securing stable shelter to settle down, focus on livelihoods and economic development, and working alongside local authorities to improve living conditions for low-income residents in their communities.
- **Funding for disaster recovery:** BIDV contributed over VND95 billion in timely support to people affected by floods in 28 out of 34 localities, joining hands with the community to help residents recover from natural disasters and quickly stabilize their lives to resume production and economic activities.
- **Funding for education:** BIDV funded the construction of school facilities, functional buildings and multi-purpose halls, as well as dozens of computer rooms and online learning facilities equipped with nearly 200 computers for schools. The Bank also awarded thousands of scholarships to outstanding students and supported additional facilities serving teaching and learning activities at educational institutions nationwide, particularly in remote, mountainous and border areas.
- **Funding for healthcare:** BIDV provided funding for purchase of medical equipment, ambulances and other essential facilities in accordance with the needs of central

and local healthcare institutions to support medical examination and treatment activities, including the digitalization of medical examination and treatment processes with approximately 200 smart medical kiosks to enhance community healthcare services. The Bank also funded medical check-up and treatment packages, medicines and health insurance cards for low-income people in remote and disadvantaged areas.

- **Support for other gratitude and remembrance initiatives.**
- **Implementing social security programs toward seas and islands:** providing essential equipment and Tet gifts to naval officers and soldiers, as well as military and civilian forces performing duties on 12 frontline islands of the country.

BIDV's social security activities were implemented for the right purposes and targeted the appropriate beneficiaries, delivering practical and meaningful benefits to recipient individuals and organizations. These efforts contributed to poverty reduction, educational development and improved public knowledge, enhanced healthcare conditions and community well-being, helped stabilize the lives of low-income households to enable them to settle down and pursue sustainable livelihoods, and supported the restoration of infrastructure damaged by natural disasters, floods, drought, saline intrusion and epidemics. The social security programs ensured substantive and effective social impact and were highly recognized and appreciated by local authorities, competent agencies and communities.



Key social security programs of BIDV

Providing Tet gifts to needy people: BIDV has continued implementing a meaningful and distinctive social security program that it has maintained consistently for 17 consecutive years, providing 40,000 to 65,000 Tet gift packages annually to disadvantaged people nationwide.

Building houses for poor households: BIDV has taken a pioneering role by committing more than VND260 billion to eliminate temporary and dilapidated housing, contributing to providing stable homes for needy families across the country, supporting the completion of the target to eradicate temporary and substandard housing before 31 August, and finalizing the removal of temporary housing for people with meritorious services to the revolution before 27 July in accordance with the Prime Minister's direction.

2025

Tet gifts to needy people

40,000 - 65,000

gift packages

BIDV has taken a pioneering

260 VND billion

eliminate temporary and dilapidated housing



BIDV has been commended for its efforts in eliminating temporary and dilapidated housing.

Social security programs aligned with sustainable development orientation: In line with its community responsibility commitment, BIDV has prioritized resources to implement social security programs under a green banking and sustainable development approach. Between 2022 and 2025, BIDV planted 750,000 trees as part of its one million tree planting project in various localities. BIDV's tree planting initiatives have made direct and effective contributions to forest protection and development to mitigate natural disaster impacts and to greening urban areas in order to preserve a sustainable environment.



BIDV organizes a charitable running event BIDV RUN - For a green life 2025

2022 - 2025

BIDV planted

750,000 trees

REPORT ON GREEN CAPITAL MARKET ACTIVITIES

Pioneering the trend of sustainable development, in 2025 BIDV actively and proactively built and continued to lay solid foundations for green transition in line with international standards. BIDV provided comprehensive sustainable finance solutions, supporting enterprises in raising awareness, implementing and practicing ESG, as well as integrating sustainable governance into business operations, thereby creating new growth drivers in a constantly evolving market environment.



Green credit – empowering enterprises to accelerate green transition

BIDV leads the market in financing green projects. As at 30 September 2025, BIDV’s outstanding green credit reached VND81,234 billion. BIDV has consistently taken the lead in developing banking products and services to meet the credit demand of enterprises and investors participating in green and circular economy projects. BIDV not only provides effective financial solutions to support project owners but also continuously increases the proportion of bank credit allocated to projects in renewable energy, transportation, building materials production, agriculture, waste treatment and other low carbon emission sectors.

BIDV continues to affirm its pioneering role in implementing the policies of the Government and the State Bank of Vietnam on green growth and green credit, joining hands with enterprises to build a green economy and with the community toward sustainable development. In 2025, BIDV successfully rolled out a number of green credit packages, including the green textile package (with a scale of VND3,000 billion and USD50 million), the green building project financing package (with a scale of VND10,000 billion), the green credit program for financing clean water production and supply projects (with a scale of VND5,000 billion), and the green finance solution package supporting port enterprises (with a scale of VND2,000 billion). Participating enterprises benefit from preferential financing policies such as attractive lending rates, flexible financing structures, fast and timely disbursement, and advisory support from highly qualified experts and project finance specialists.

Green credit is identified by BIDV as one of the top priorities in its long-term business strategy. Building on its current green credit portfolio, BIDV expects to further increase the outstanding loans and the proportion of green credit annually, striving to maintain its position as one of the leading banks by green credit market share and scale in the market.



Green and sustainable bonds – BIDV’s hallmark in the green finance market

In 2023 and 2024, within the framework of the World Bank’s technical assistance and advisory program, BIDV published its Green Bond Framework and Sustainable Bond Framework. These frameworks were assessed by Moody’s as aligned with the Green Bond Principles and Sustainability Bond Guidelines of the International Capital Market Association (ICMA), receiving an SQS2 – Very Good rating. This affirms a high level of compliance and transparency in project selection, appraisal, lending processes, governance and reporting practices when issuing green and sustainable bonds in accordance with international principles and standards, while demonstrating BIDV’s capacity and reputation in the green finance market.

BIDV has successfully and consistently issued green bonds and sustainable bonds on an annual basis, with cumulative issuance reaching VND8,350 billion by 2025, establishing its pioneering and leading position in issuing green and sustainable bonds in line with international standards in the domestic market.

In each year of issuance, BIDV has fully disbursed the proceeds to eligible green and social projects immediately after successful issuance. To date, 100% of the green and sustainable bond proceeds have been allocated to eligible projects in renewable energy, sustainable transportation, green buildings, sustainable water management and social housing, in accordance with the published Green Bond and Sustainable Bond Frameworks.

Fulfilling its commitments to investors, BIDV has issued fund allocation and impact reports for projects financed by green and sustainable bond proceeds over two consecutive reporting periods. These reports have been independently reviewed by reputable domestic rating organizations, completed and disclosed to investors, ensuring transparency to the market.

In recognition of these efforts, in 2025 BIDV was awarded “Best Issuer for Sustainable Finance in Vietnam 2025” by The Asset magazine.



Sustainable Deposit Framework – setting standards for responsible capital mobilization

In 2025, BIDV issued a Sustainable Deposit Framework, developed in full compliance with the current regulations of the State Bank of Vietnam on term deposits, while referencing international practices and standards on sustainable finance. Accordingly, funds mobilized from deposit products labeled as “green”, “social” or “sustainable” are allocated to finance or refinance eligible projects under the Sustainable Loan Framework, which has been independently evaluated by Moody’s, thereby ensuring consistency across the bank’s ESG product portfolio. The application of the Sustainable Deposit Framework enables BIDV to proactively manage mobilization volumes in line with actual disbursement results, while establishing periodic review mechanisms to exclude projects that no longer meet eligibility criteria.

In terms of implementation principles, BIDV’s Sustainable Deposit Framework is built upon four core pillars, including (i) using proceeds strictly for eligible green and social projects; (ii) applying a rigorous project evaluation, selection and approval process that integrates environmental and social risk management throughout the credit lifecycle; (iii) maintaining transparent fund management, monitoring and accounting mechanisms; and (iv) providing periodic reporting on allocation and impact in line with international practices and BIDV’s disclosure requirements. These

principles ensure that funds mobilized from sustainable deposits are effectively translated into measurable environmental and social benefits.

The development and issuance of the Sustainable Deposit Framework in 2025 established an important foundation for BIDV to research and implement deposit products linked to environmental and social objectives. Based on this framework, BIDV continued to maintain and expand green deposit mobilization, reaching nearly VND7,000 billion in 2025, thereby enhancing consistency, transparency and efficiency in the management and utilization of ESG funds. For institutional clients, green deposit products not only meet safe investment needs but also serve as a tool to demonstrate commitment to environmental objectives, contributing to enhanced corporate reputation and market position. For shareholders, the Sustainable Deposit Framework supports BIDV in strengthening its sustainable growth, enhancing risk governance and creating long term value. More broadly, the Sustainable Deposit Framework plays an important role in directing capital flows toward projects which generate positive environmental and social impacts, contributing to the green transition and supporting the Government’s goal of achieving net zero target by 2050.



REPORT ON GREEN CAPITAL MARKET ACTIVITIES



 Sustainable Loan Framework – promoting green finance

BIDV’s Sustainable Loan Framework, issued in 2023, is based on the principles jointly developed by the Loan Market Association (LMA), the Loan Syndications and Trading Association (LSTA) and the Asia Pacific Loan Market Association (APLMA).

In 2024, BIDV’s Sustainable Loan Framework was assigned an SQS2 (Very Good) rating by Moody’s. This serves as a foundation for BIDV to further expand its sustainable finance products offered to customers.

In 2025, BIDV continued to apply the existing Sustainable Loan Framework while conducting periodic reviews and assessments to ensure full compliance, consistency and alignment with international practices as well as current regulations in Vietnam. The review process covered all components of the Framework, including criteria for classifying thematic loans and sustainability-linked loans, appraisal and approval procedures, fund management, and reporting and disclosure requirements.

 Sustainability linked loan framework – moving toward Net Zero together

In 2025, BIDV continued to implement Sustainability Linked Loans in accordance with the issued framework, while focusing on developing a partner ecosystem to support customers in formulating, monitoring and achieving sustainability objectives associated with their loans. Through cooperation with advisory firms, independent verification bodies and specialized ESG partners, BIDV assists customers in identifying key sustainability performance indicators (KPIs) that are measurable and feasible throughout the implementation process.

Alongside providing preferential financing linked to KPI performance, the development of a partner ecosystem enhances the quality of Sustainability Linked Loan implementation and supports customers in fulfilling their sustainability commitments effectively, thereby reaffirming BIDV’s pioneering role in advancing sustainable finance in Vietnam.

CUSTOMER CARE AND PROTECTION OF CUSTOMER RIGHTS

 Customers at the center of BIDV’s strategy and operations

In its business development strategy, BIDV identifies customers as one of its core development pillars, consistently embedded across all activities. The bank remains committed to a customer centric approach, considering customer care and the protection of customers’ legitimate rights as the foundation for building trust, maintaining long term relationships and achieving sustainable development.

This commitment is consistently reflected in BIDV’s sustainable development strategy, ESG objectives and professional ethical standards. Accordingly, all activities relating to the provision of products and services, advisory and customer support are directed toward safeguarding customers’ fundamental rights, including the right to full information, the right to fair access to services, the right to be heard and the right to satisfactory resolution of issues arising throughout the service lifecycle.

On the basis of full compliance with the regulations of the State Bank of Vietnam and current laws on consumer protection in the banking sector, BIDV has progressively refined its internal mechanisms, processes and coordination methods to enhance responsibility for protecting customer rights across the entire system. Implementation is carried out with the participation of the leadership, business units, functional groups and relevant focal points, ensuring that customer rights are consistently considered from policy formulation and product design to sales, service delivery and issue resolution, regardless of transaction channel or customer segment.

 Accompanying and supporting customers across interaction channels

To accompany customers throughout their use of products and services, BIDV has developed a diverse and large-scale customer care and support ecosystem in Vietnam’s banking system, enabling customers to access services conveniently whenever needed. In addition to its nationwide network of branches and transaction offices, customers can connect with BIDV through the customer contact center, official website, social media platforms and digital banking applications.

In 2025, BIDV handled millions of customer requests across all channels, with the majority of cases resolved at the first point of contact. The centralized support, continuous monitoring and timely responses helped minimize waiting time, reduce service disruptions and safeguard customer rights throughout transaction processes.

To meet the diverse needs of different segments, BIDV maintains dedicated support lines for mass retail customers, priority customers and corporate clients, with advisory teams professionally trained in line with the specific characteristics of each customer segment. In parallel with receiving inbound requests, proactive care activities have been strengthened based on identifying bottlenecks along the customer journey, enabling timely assistance during service usage, enhancing customer satisfaction and minimizing potential disruptions.



CUSTOMER CARE AND PROTECTION OF CUSTOMER RIGHTS



Ensuring transparency and safeguarding customers' right to be informed and heard

BIDV considers information transparency a key factor in protecting customer rights and ensuring that customers are provided with full and clear information throughout their transactions. Whenever there are changes relating to fee schedules, interest rates, product terms or key policies, the bank implements proactive and consistent notification mechanisms across official channels such as website, digital banking platforms and communication channels. Advisory content, product information and customer support processes are standardized and applied consistently across the entire system, from branches and the contact center to digital channels, enabling customers to access complete, accurate and consistent information.

When issues or feedback arise, BIDV maintains multiple transparent and convenient channels for receiving comments and complaints, including direct submission at units across the system and through the customer contact center via telephone, written documents, email and other interaction channels. The diversification of channels allows customers to easily express their opinions and receive timely support during transactions.

The handling of feedback and complaints is implemented uniformly across the system, in compliance with internal regulations and current laws, based on the principles of fairness, clarity and prioritization of customers' legitimate rights. In 2025, BIDV ensured that complaint resolution was conducted in accordance with prescribed procedures, with oversight and coordination from Head Office, while allocating sufficient resources to address issues promptly and appropriately. Through the customer contact center, 100% of customer feedback and complaints were received and coordinated for resolution, reinforcing customer trust throughout their service journey with BIDV.

In addition to safeguarding the right to be informed and heard, and in line with the objective of promoting financial inclusion, communication activities, guidance on the safe and effective use of banking services, as well as warnings on risks and fraudulent activities, continued to be strengthened, enabling customers to proactively protect their interests in the digital environment.



Applying technology to enhance customer experience and service quality

In the context of increasing digital transactions, BIDV continues to invest in technology to enhance its support capabilities and deliver a more convenient customer experience. Automated support solutions have been developed and operated effectively, enabling customers to proactively search for information, access services and receive timely assistance whenever needed.

In 2025, BIDV expanded the use of Chatbot solutions across its digital banking platforms, including services for corporate customers, allowing customers to easily access information and handle common requests in a convenient manner. Deployment across multiple platforms is aimed at providing a consistent experience throughout the customer transaction journey.

In parallel with strengthening support capabilities, BIDV has increased the application of AI and automation in customer service quality management to ensure consistent service experience and safeguard customer rights in each interaction. Interaction analysis enables timely identification and correction of deviations in advisory processes, contributing to enhanced compliance and service quality. At the same time, AI based operational support tools help advisory teams respond more quickly and accurately, thereby improving customer satisfaction.

In 2025, BIDV continued to enhance customer service quality by progressively refining its integrated multichannel Contact Center model, aiming to deliver a consistent support experience across all interaction channels. By gaining a clearer understanding of customer needs and service context from the initial point of contact, customers receive more appropriate advice and support, shortening response time and improving the overall experience.

Looking ahead, new technology solutions will continue to be applied to strengthen customer support capabilities, with a focus on personalizing interactions and more effectively addressing customer needs throughout service usage. The next generation Gen AI Chatbot is expected to be launched in 2026, along with intelligent support formats such as voice assistants and remote video advisory services.



Measuring experience, strengthening service capabilities and delivering long term commitment to customers

Customer experience management is implemented based on proactive listening, timely response and continuous improvement. In 2025, large scale surveys were conducted across all transaction channels, including digital platforms, branches and the contact center, enabling comprehensive capture and reflection of customer feedback.

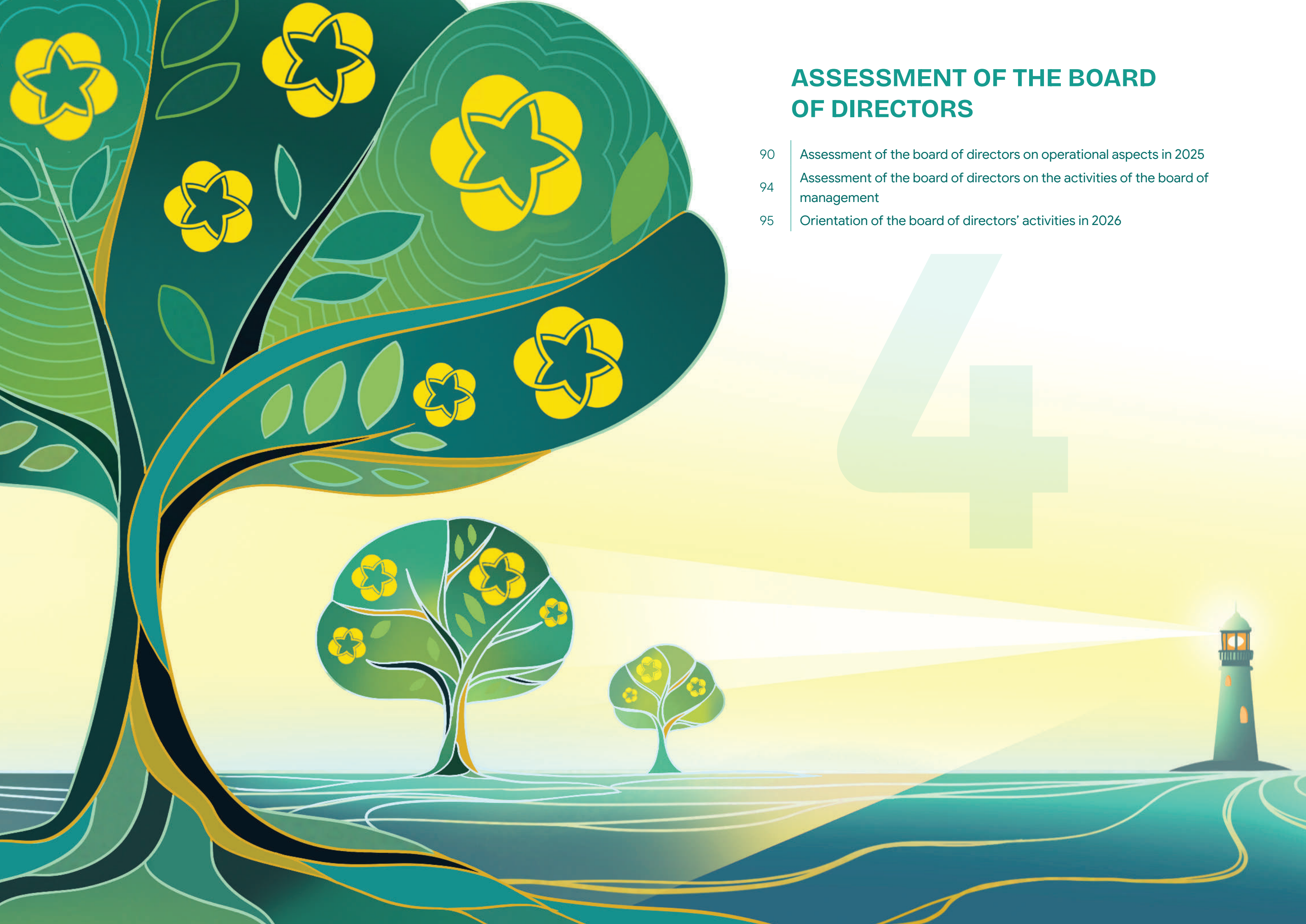
Measurement results indicated that service quality continued to be highly rated by customers, with **the overall service quality score reaching nearly 97 points and the NPS achieving 76.7%**, reflecting strong customer engagement and a positive tendency to maintain long term relationships. Less satisfactory feedback was prioritized for prompt handling and served as an important basis for reviewing and improving processes, products and services.

To ensure that measurement results are translated into substantive improvements in customer experience, **BIDV identifies people as the key factor in delivering its commitments to customers.** Customer care and protection of customer rights are implemented through the participation

of officers and employees at all touchpoints, from branches and transaction offices to remote support channels. Training programs on service standards, empathy and customer service skills are conducted regularly, combined with specialized training associated with digital transformation, contributing to the development of a consistent service culture aligned with rising customer expectations.

Synchronized efforts in people, processes and technology have enabled BIDV to maintain high service quality and continuously enhance the effectiveness of customer care and protection of customer rights. In 2025, BIDV's customer support and experience enhancement activities continued to be recognized by independent regional organizations, including the **"Best Contact Center in Asia Pacific"** as presented by the Contact Center World. This serves as an important foundation for BIDV to further strengthen its long-term commitment to placing customer interests at the center and accompanying customers sustainably throughout their financial journey.





ASSESSMENT OF THE BOARD OF DIRECTORS

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Assessment of the Board of Directors on operational aspects in 2025

The global economy in 2025 continued to improve in growth but still contained many risks under the pressure of trade tensions, reciprocal tax policies, and escalating geopolitical conflicts. Amid global economic uncertainties, Vietnam emerged as a bright spot of the world; GDP recorded impressive growth (8.02%), macroeconomic stability was maintained, and inflation was controlled; the economic structure, business environment, and people’s livelihoods improved positively; major balances were ensured, and the monetary market remained stable; foreign affairs and international integration activities were recognized and highly appreciated by the international community; notably, the “Reorganization of the nation” revolution opened up new development spaces, enabling Vietnam to confidently and firmly advance into an era of strong rise toward wealth, prosperity, and flourishing development.

In that context, the entire BIDV system demonstrated solidarity, strong determination, and concerted efforts, comprehensively exceeding the targets and tasks assigned by the State Bank of Vietnam and the General Meeting of Shareholders across all aspects: scale, structure, quality, efficiency, and institutional development; ensuring full benefits for shareholders while improving income and employment for employees; continuing to effectively implement the national monetary policy, promoting its core, key, and leading role in guiding the market; contributing to economic growth and maintaining the safe and sound development of the system of credit institutions.

The outstanding results of the BIDV system in 2025 are reflected in the following operational aspects:

AFFIRMING PIONEERING STRENGTH AND THE ROLE OF A KEY BANK OF THE ECONOMY, EXCELLENTLY COMPLETING THE 2025 BUSINESS PLAN

Over nearly 70 years of construction and development, BIDV is proud to be the longest-established commercial bank, always striving to serve the Fatherland and contribute positively to the glorious cause of national construction and development. In 2025, BIDV continued to affirm its position as the bank with the largest operating scale in Vietnam for many consecutive years, with total assets exceeding VND3.27 quadrillion, ranking first in the market and becoming the first bank to surpass the VND3 quadrillion mark; total outstanding credit and investment reached VND3.09 quadrillion, focusing on production and business sectors, priority sectors, and growth drivers in line with the Government’s policies and the SBV’s direction, of which outstanding credit exceeded VND2.32 quadrillion, up 15.2% compared to the beginning of the year, maintaining the leading market position in credit market share; total mobilized funds reached VND3.05 quadrillion; of which funds mobilized from organizations and residents reached VND2.43 quadrillion, managed in alignment with credit growth developments, ensuring safety and efficiency.

At the same time, in 2025, BIDV excellently completed the business plan targets: total income reached VND184,200 billion, fulfilling 110% of the plan; total expenses amounted to VND148,738 billion, the expense growth was controlled at a level lower than income and profit growth; profit before tax of the commercial banking business reached VND35,509 billion, fulfilling 111% of the plan; consolidated profit before tax reached VND37,788 billion; credit quality was controlled within limits, with the non-performing loan ratio under

Circular No. 31/2024/TT-NHNN at 1.26%, in line with the SBV’s orientation targets.

In 2025, in addition to excellently completing the business plan, BIDV also continued to be one of the leading banks in implementing the policies and directives of the Government and the SBV, actively and effectively implementing solutions to support people and businesses, fulfilling its responsibility to the economy in the new context. BIDV proactively reduced income and operating expenses to lower lending interest rates to support customers, with reductions ranging from 0.5% to 2% per year depending on customer groups; restructured debt repayment schedules and maintained debt classification to support customers facing difficulties; actively implemented preferential credit programs such as social housing loans and disbursement to remove difficulties in the agriculture, forestry, and fisheries sectors; continued to play a pioneering role in coordinating with regulatory authorities to promote national digital transformation and cashless payments, etc. State capital at BIDV was also preserved and developed, with owners’ equity as of 31 December 2025 reaching VND163,017 billion, up 19.6% compared to 2024; BIDV’s market capitalization reached VND273 trillion (equivalent to USD10.5 billion), among the largest on the Vietnamese stock market. BIDV also fully fulfilled its obligations to the State in accordance with regulations, contributing VND12,821 billion to the State budget, achieving 100% of the 2025 estimate.

CONSOLIDATING THE ORGANIZATIONAL MODEL, STREAMLINING THE NETWORK, SIMPLIFYING PROCESSES ASSOCIATED WITH ACCELERATING TRANSFORMATION, ENHANCING PERFORMANCE, EFFECTIVENESS, AND EFFICIENCY ACROSS THE ENTIRE SYSTEM

In 2025, BIDV streamlined its operating apparatus and consolidated the governance model at the Head Office through reviewing, adjusting, and comprehensively planning the functions, duties, and coordination mechanisms of each unit, minimizing touchpoints for branches; simplifying processes across multiple areas of operation to remove bottlenecks, improve operational efficiency, accelerate decision-making, and promote optimization at the Head Office.

At the same time, BIDV decisively implemented the restructuring of its operational network, completing the arrangement of 16 branches (terminating operations of 08 branches, converting 4 branches into Transaction Offices (TOs), and upgrading 4 branches under specialized models) and 94 Transaction Offices (terminating operations of 07 TOs, changing managing branches for 55 TOs, and orienting relocation for 32 TOs). The units after restructuring quickly stabilized operations, ensuring smooth continuity without disrupting customer service, creating a foundation to fully exploit market potential and enhance competitiveness in their operating areas.

BIDV also reviewed and streamlined its workforce, implementing policies for employees retiring early upon request and for employees affected by the restructuring and adjustment of labor structure, organizational structure, and network within BIDV, ensuring transparency, openness, and humanity.

Notably, in 2025, BIDV also accelerated the transformation of its core business operating model in line with new trends. The comprehensive retail banking transformation project continued to be implemented synchronously and methodically, helping to shape segment-based business, innovate sales management thinking and methods, and promote the application of technology and big data in business operations; operational transformation was carried out toward increased specialization and automation (completion of Phase 1 of the Centralized Treasury Operations Project, expansion of centralized asset valuation to 03 regional clusters, implementation of the project on centralizing remittance operations at BIDV through 2030, etc.)

STRENGTHENING TECHNOLOGICAL MASTERY, PROMOTING DIGITAL TRANSFORMATION AND APPLICATION OF MODERN SCIENTIFIC ACHIEVEMENTS

The year 2025 marked a strong advancement for BIDV in its journey to modernize digital infrastructure and enhance technological self-reliance, viewing data and digital transformation as drivers of rapid and sustainable growth.

The digital financial ecosystem continued to expand, with the vast majority of BIDV’s products and services fully digitized, providing seamless, secure, and intelligent experiences for customers. BIDV’s information technology system clearly shifted from a supporting role to directly creating value by independently implementing most key projects, generating benefits worth trillions of VND. Many digital platforms developed by BIDV have become operational pillars, such as the B.One system, which establishes a comprehensive and rapid digital internal governance

environment; the AI Chatbot virtual assistant function - AskBee - supporting convenient consultation and document retrieval; deployment of a completely new digital banking system for corporate customers - BIDV Direct - providing an advanced and modern financial service ecosystem to help enterprises improve operational efficiency and promote business growth; mastering the Core Banking Profile system, self-operating and comprehensively upgrading the system.

Management and operation of the IT system remained safe and smooth despite the high volume of transactions across all systems; strict processes were established, with regular updates of software, equipment, and technical security to prevent vulnerabilities and promptly address any incidents that may arise.

CONSOLIDATING LEADERSHIP AT ALL LEVELS, FOCUSING ON IMPROVING HUMAN RESOURCE QUALITY AND LABOR PRODUCTIVITY

In 2025, BIDV consolidated its leadership team and key personnel of the bank: (i) elected an additional 01 member of the Board of Directors and 01 member of the Supervisory Board for the 2022–2027 term; reappointed 04 Senior Executive Vice President; and completed retirement procedures with social insurance benefits for 01 Senior Executive Vice President. In addition, in 2025, BIDV completed reporting procedures to the SBV to appoint an additional 05 members of the Board of Directors as State capital representatives at BIDV, increasing the number from 3 to 8 State capital representatives.

At the same time, BIDV actively transformed its human resource governance toward a modern, streamlined model. In 2025, BIDV implemented an evaluation criteria framework and staff

classification, built a system-wide personnel mapping database, and fostered a performance-oriented work culture, ensuring the principle of “right person - right job - right time,” thereby promoting workforce development to meet new requirements in the digital era; continued to restructure the labor force towards increasing the number of customer relationship managers and establishing new sales positions to enhance labor productivity; shifted traditional recruitment toward proactive talent attraction and innovative training programs to improve employees’ qualifications and skills according to job positions, competency frameworks, and specialized training in advanced knowledge/ skills and priority areas; ... as a result, income and labor productivity improved and remained at a highly competitive level compared to the market.

Assessment of the Board of Directors on operational aspects in 2025

(continued)

CONTINUING TO ENHANCE RISK MANAGEMENT CAPACITY TOWARD INTERNATIONAL PRACTICES AND STANDARDS

In 2025, BIDV reviewed and comprehensively assessed its risk management (RM) system; completed the Integrated Risk Management Implementation Project, providing multidimensional assessments across organizational structure, personnel, processes and technology on risk management; proactively and actively participated in the Steering Committee and Working Group for Basel III implementation in the banking sector, closely following the orientation of issuing legal documents on risk management in line with practices at BIDV; regularly researched and innovated methodologies and policies in RM toward centralization, consistency, and practical alignment; emphasized the practice of risk control culture from early stages and from a

distance, and enhanced resilience and adaptability to market fluctuations.

Standardizing, upgrading, and applying risk measurement models in accordance with international practices, calculating efficiency based on risk; strengthening supervision of key existing risks, notably through the deployment of an independent, automated credit monitoring model, alongside the smooth operation of early warning systems and other systems serving risk management; at the same time, paying attention to identifying emerging risks and managed other types of risks such as ESG risk, model risk, reputational risk, climate risk, etc., to ensure appropriateness in the new context.

IMPLEMENTING SYNCHRONIZED SOLUTIONS TO ENHANCE FINANCIAL CAPACITY, IMPROVE PROFITABILITY, AND MANAGE COSTS EFFECTIVELY

BIDV was honored as the “Enterprise with a Typical M&A Deal of 2024–2025” for completing a charter capital increase transaction through a private placement to 05 institutional investors with a total issuance value of VND4,805 billion, of which the charter capital increased by VND1,238 billion and share premium amounted to VND3,566 billion, contributing to strengthening financial capacity and improving the CAR ratio. As of 31 December 2025, BIDV’s owners’ equity reached VND163,017 billion, of which charter capital was VND70,214 billion, placing it among the leading enterprises in the market.

The entire system also actively implemented solution groups under the Action Program to implement the Project on income enhancement and cost control for the 2023–2025 period; the Project on maintaining and increasing NIM for the 2025–2030 period; flexibly managed interest rates in line with the balance between capital mobilization and utilization and market fluctuations to ensure liquidity safety; effectively implementing the Action Program on thrift practice and anti-wastefulness at BIDV.

STRENGTHENING INTERNATIONAL EXCHANGES AND COOPERATION; STRIVING TO IMPROVE CREDIT RATINGS AND PROMOTE COOPERATIVE RELATIONS WITH HANA BANK

In international exchanges and cooperation, BIDV continued to receive high confidence, constantly developing and elevating bilateral and multilateral partnerships with leading organizations worldwide. In 2025, BIDV continued to be maintained by Moody’s Investors Service with long-term local and foreign currency deposit ratings and issuer ratings at Ba2 (with a stable outlook), on par with the sovereign rating of the Government of Vietnam and among the banks with the highest credit ratings in Vietnam.

The year 2025 marked a new development in the strategic relationship between BIDV and Hana Bank, continuing and enhancing the achievements of the first five years of cooperation; setting major orientations to ensure the on-schedule, high-quality, and effective implementation of 30 technical assistance cooperation projects and high-quality personnel exchange programs, thereby supporting BIDV in improving governance capacity, institutional development, and operational transformation in line with international practices.

ELEVATING BRAND VALUE, SPREADING CORPORATE CULTURE, AND FULFILLING SOCIAL RESPONSIBILITY

Communication and brand development activities continued to be implemented synchronously; brand indicators were increasingly improved, with brand awareness rising by one rank to second place in the entire industry. In 2025, BIDV was honored to receive more than 40 prestigious domestic and international awards for brand, corporate governance, digital transformation, and service quality.

Corporate cultural values were continuously cultivated and disseminated through many practical, rich, and diverse

activities, contributing to strengthening employees’ cohesion and pride while affirming BIDV’s identity and fine traditions. BIDV continued to affirm its role as a bank for the community through hundreds of meaningful social welfare programs with strong nationwide impact, focusing on priority areas such as healthcare, education, support for the poor, and disaster relief; thereby further consolidating its reputation and enhancing BIDV’s image and brand among customers, partners, and the community and society.

DEVELOPING AND EFFECTIVELY IMPLEMENTING THE BUSINESS DEVELOPMENT STRATEGY AND LONG-TERM VISION

The year 2025 marked the “acceleration toward the finish line” for the entire BIDV system to successfully implement the Business Development Strategy to 2025, with a vision to 2030, and the Restructuring Plan for the 2021–2025 period. Key solution groups were implemented methodically, seriously, and effectively; ensuring the synchronized achievement of all set objectives and creating a solid foundation for BIDV to accelerate into a new development phase.

BIDV also proactively developed and submitted to the SBV for consideration and approval the Development Strategy to 2030, with a vision to 2045; continuing to fulfill its mission of delivering the best benefits and utilities to customers, shareholders, employees, and the community, and serving the Fatherland, with the determination to build BIDV into a LARGE – STRONG – GREEN Financial-Banking Group in Southeast Asia, striving to be among the top 100 strongest banks in Asia by 2030 and among the top 50 by 2045, a Friendly – Modern and Devoted bank.

PROMOTING SUSTAINABLE DEVELOPMENT AND COMPREHENSIVE ESG PRACTICES AT BIDV; STRIVING TO CONTRIBUTE TO BUILDING A GREEN FUTURE FOR VIETNAM

BIDV continued to demonstrate its pioneering role in comprehensively implementing Environmental – Social – Governance (ESG) activities, actively contributing to the nation’s sustainable development goals. In 2025, BIDV maintained its position as the market-leading bank in sustainable finance, with over VND20,000 billion in cumulative mobilization from green bond issuance and green deposits, and over VND82,300 billion in outstanding green credit supplied to the economy; promoting “greening” in operations as well as the development of advanced and modern products and services. BIDV also expanded cooperation with reputable international organizations to mobilize financial resources and technical support for ESG activities; notably, in 2025, BIDV became an Accredited Entity of the Green Climate Fund and was recognized among the Top 10

outstanding ESG performers in Vietnam. Since the 2023 reporting period, BIDV has issued a standalone Sustainability Report in compliance with international standards. The report provides comprehensive information on green finance initiatives, results of green credit implementation, greenhouse gas emissions inventory for Scope 1 and Scope 2, as well as environmental and social risk management and monitoring in credit granting activities. Through the report, BIDV continued to affirm its position and reputation in implementing the bank’s sustainable development strategy, maintaining its place among the top 20 most sustainable stocks on the Vietnamese stock market according to the VNSI index of the Ho Chi Minh City Stock Exchange for two consecutive years.

Assessment of the Board of Directors on the activities of the Board of Management



The Board of Directors (BOD) conducted a comprehensive and thorough assessment of the Board of Management's activities through reports on business performance and issues discussed at BOD meetings, specialized working programs by sector, and close supervision through the activities of the BOD's committees and advisory and supporting units. In 2025, the operations of the Board of Management were continuously improved, enhancing effectiveness and efficiency, moving toward advanced practices and high standards in the market. The Board of Management, led by the Chief Executive Officer, operates business operation, promoting collective intelligence and the single-leader regime to ensure the proper, full, and effective implementation of Resolutions and Decisions of the General Meeting of Shareholders and the Board of Directors, as well as compliance with legal regulations.

Some notable operational results of the Board of Management in 2025 are as follows:

- Based on the overall business plan orientation of the entire system, the Chief Executive Officer directed units to urgently develop and issue Action Program No. 1500/CTr-BIDV, assigning tasks to each member of the Board of Management and specialized units, ensuring clarity of responsibilities, tasks, accountability, timelines, and outcomes.
- In 2025, the Chief Executive Officer directed the review and re-issuance of Decision No. 6922/QĐ-BIDV dated August 28, 2025 on the assignment of duties among members of the Board of Management; promoting the capacity, experiences, roles and responsibilities of each individual and strengthening coordination and communication among the Board of Management members and between the Board of Management members and BOD members in the same assigned fields; contributing to innovation and enhancement of governance and executive capacity, as well as high-level direction, inspection, and supervision by key leaders at BIDV in particular and the operational efficiency of the BIDV system in general.

• In 2025, the Board of Management focused on leading, directing, and managing key and priority issues of the BIDV system, achieving many positive and outstanding results: growth in total assets, credit, and mobilization, continuing to rank first in the market in operational scale for many consecutive years; operational efficiency and structure improved sustainably amid increasingly intense market competition; asset quality well controlled, with credit risk management emphasized, helping maintain the credit portfolio within safe limits; flexible implementation of solutions to ensure liquidity safety and compliance with regulatory safety ratios; improved capital utilization efficiency and cost control, optimizing asset and capital structure to enhance profitability; continued acceleration of digital transformation, strengthening technological mastery and expanding the application of new scientific and technological achievements such as AI, Big Data, etc. across most areas of operation; development of human resources and working environment, ensuring income and employment for employees at a highly competitive level compared to the market; operations of BIDV's presences in Laos, Cambodia, and Myanmar continued to be emphasized and enhanced, making effective and practical contributions to the implementation of the Vietnamese Government's foreign policy on developing economic, political, and diplomatic relations with countries in the region;...

The Board of Directors acknowledges and highly appreciates the efforts and operational results of the Chief Executive Officer and members of the Board of Management in 2025; continuing to maintain solidarity and high unity, promoting collective intelligence, responsibility, exemplary conduct, innovation, and creativity; contributing to enhancing BIDV's image, reputation, position, and brand in the market, achieving and exceeding the business targets and plans assigned by the SBV, the General Meeting of Shareholders, and the Board of Directors, thereby creating strong and sustainable momentum for BIDV's breakthrough development in the coming period.

Orientation of the Board of Directors' activities in 2026

In 2026, the global economy is forecast to face many potential difficulties and challenges arising from geopolitical competition, trade protectionism, supply chain disruptions, technological races, and especially the restructuring of the global order. For Vietnam, 2026 has particularly important significance as the first year of implementing the 2026–2030 Five-Year Socio-Economic Development Plan, marking the beginning of a new development era with a GDP growth target of 10% or higher, setting unprecedented requirements for reforms and improvements in institutional quality, focusing on strongly enhancing national competitiveness and creating an attractive environment for investors and businesses. The State Bank of Vietnam is expected to continue flexibly operating policy instruments to control inflation, stabilize

exchange rates, and promote capital supply to the economy; at the same time, strengthening system soundness, ensuring safety, and creating favorable conditions for credit institutions to develop.

With the determination to build BIDV into a LARGE – STRONG – GREEN Financial-Banking Group in Southeast Asia; thoroughly implementing the Government's policies and the SBV's directions, and based on the 2026 business plan orientation of the entire BIDV system, the Board of Directors will continue to fully perform its functions and duties in accordance with legal regulations and BIDV's internal rules, resolutely addressing existing limitations and leading the entire system to focus on implementing the following key tasks in 2026:

1

Decisively implement plans to increase charter capital and own capital to enhance financial capacity and improve the CAR ratio. Increase capital mobilization from the beginning of the year, focusing on improving the ratio of low-cost demand deposits in an effective and sustainable manner.

2

Promote customer base development, prioritizing potential customer segments (small and medium-sized enterprises, foreign-invested enterprises, retail customers, and customers on digital channels); improve the ratio of active customers and the product/service usage per customer.

3

Effectively fulfill the role of capital supplier to the economy, with credit capital focusing on priority sectors and growth drivers in line with the Government's and SBV's orientations; at the same time, strictly control credit quality and accelerate the recovery and resolution of bad debts, potential debts, and off-balance-sheet debts.

4

Comprehensively transform BIDV's operations from the credit model and business model in line with new trends, suitable to the characteristics of the Vietnamese market and international banking best practices. Streamline processes, regulations, and workflows in association with reviewing the functions and duties of units.

5

Strengthen innovation and extensive application of technology. Encourage a culture of daring to think and daring to act to improve labor productivity, optimize costs, and deliver superior customer experiences.

6

Manage finance effectively, optimize the CIR ratio; enhance governance and executive capacity at all levels; consolidate and improve personnel quality toward restructuring resources, increasing the proportion of frontline business staff and "digital" personnel; practice a risk control culture and cultivate corporate cultural values, thereby providing strong support for business operations.



MANAGEMENT'S REPORT IN 2025

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Macroeconomic environment and the banking sector in 2025

In 2025, Vietnam's economy recorded an impressive recovery, with GDP growth of 8.02% and inflation controlled at around 3.5%. Total import and export turnover remained high at over USD920 billion, reflecting a strong rebound in trade activities. Despite continued complex and unpredictable developments in the global environment, Vietnam successfully overcame challenges, laying a solid foundation for pursuing double digit GDP growth in the coming period.

The State Bank of Vietnam regulated the monetary policy in a proactive and flexible manner, closely coordinating with fiscal

policy to control inflation and stabilize the money and foreign exchange markets, while maintaining major macroeconomic balances. Credit growth was directed toward safety; lending rates were maintained reasonably to support the recovery of production and business activities; promoting digital transformation, innovation, and cashless payments. The legal framework on monetary and banking was improved in line with practical requirements and international standards and practices, thereby contributing to enhancing the system safety.



Management results in 2025

In 2025, BIDV's business operations were conducted safely, smoothly, and efficiently, successfully fulfilling all business plan targets assigned by the State Bank of Vietnam and the General Meeting of Shareholders. In 2025, BIDV was also recognized with prestigious rankings, including Top 5 most valuable brands in Vietnam, up 182 places to rank 899th in the list of the 2,000 largest public companies in the Forbes Global 2000 ranking, reflecting the bank's growing prestige and stature in the market.

1 Specific business performance

Growth in assets, credit, and deposits:

In 2025, BIDV achieved outstanding scale expansion, with total assets reaching VND3.27 quadrillion, up 20.5% compared to 2024, becoming the first bank to surpass the VND3 quadrillion milestone and affirming its position as the largest joint stock commercial bank in Vietnam. Outstanding credit reached VND2,324,935 billion, up 15.2% compared to 2024, accounting for 12.5% of total credit in the economy, with a focus on production sectors and priority areas aligned with

the Government's policies, the direction of the State Bank of Vietnam, and BIDV's business orientation. Total mobilized capital reached VND2,427,835 billion, up 13.7% compared to 2024. The deposit structure improved, with the CASA ratio reaching 17.52%, contributing to maintaining effective capital mobilization and utilization. The loan to deposit ratio (LDR) was controlled at 81.81%, within the regulatory limit set by the State Bank of Vietnam ($\leq 85\%$).

Income and profitability:

Despite ongoing challenges in the business environment, BIDV maintained positive growth in both income and profitability. Total operating income in 2025 reached VND184,247 billion, up 10.4% compared to 2024, achieving 110% of the planned target. Non-interest income (from services, foreign exchange trading, etc.) contributed positively, driven by the expansion of retail banking activities and product diversification. Net interest income reached VND61,225 billion, up 8.9% compared to 2024, supported by strong credit growth alongside an effective restructuring of the balance sheet toward higher-yielding assets, and the promotion of low-cost funding sources (demand deposits recorded strong growth of 24.1%,

with the average CASA ratio reaching 17.52%, higher than 16.55% in the previous year), thereby improving funding costs and enhancing BIDV's competitiveness. In parallel with income growth, BIDV effectively controlled operating expenses, with the cost to income ratio (CIR) decreasing to 32.7% in 2025 (compared to 33.5% in 2024).

As a result, BIDV's profit before tax reached VND35,509 billion, up 15.7% compared to 2024. Consolidated profit after tax reached VND30,430 billion, up 18.5%. Return on equity exceeded 19%, ensuring benefits for shareholders and investors.

Asset quality control (non-performing loans):

Credit risk management was given special focus by BIDV in 2025, with the quality of the credit portfolio maintained within safe limits. The non-performing loan ratio according to Circular 31/2024/TT-NHNN was controlled at 1.26%, significantly lower than the 1.6% ceiling allowed by the State Bank of Vietnam. The group 2 loan ratio stood at 1.15%, maintained

at a low level compared to the internal threshold ($\leq 3\%$). The bank proactively conducted debt classification and made adequate risk provisions, with the bad debt coverage ratio of the commercial banking business reaching 101.1%, thereby enhancing its readiness to address potential credit risks.

2 Executive management assessment

In 2025, the Board of Management of BIDV implemented numerous management innovations, contributing to enhancing efficiency across the bank's system.

Restructuring the organization toward a streamlined and modern model:

BIDV completed its organizational model in line with a modern commercial bank, meeting international practices. In the year, the bank reorganized the operating model at head office and branch network by consolidating the operating models of 16 branches, terminating operations of 7 underperforming transaction offices, and transferring 55 transaction offices among branches to optimize the network. At the same time, BIDV standardized hundreds of internal processes and regulations to simplify procedures and improve labor productivity.

Accelerating comprehensive, synchronized, structured, and substantive transformation across all areas of operation:

Focusing resources on continuing the implementation of the retail banking operating model transformation; expanding and developing the digital banking ecosystem while enhancing digital experience for corporate customers; deploying a centralized and integrated risk management model; building a closed loop and end to end financial management model to improve advisory effectiveness and ensure system safety and efficiency; proactively exploring and implementing investment activities in new sectors; and strengthening digital

transformation, IT application, and innovation to enhance governance and operational efficiency.

Innovating risk governance and internal control policies:

The bank strengthened its risk governance framework toward more advanced standards, strictly complying with regulations of the State Bank of Vietnam and aligning with international practices. In the year, BIDV implemented a bankwide risk identification program and assessed key risks for the 2025–2028 period, thereby proactively preventing emerging risks. Inspection and compliance supervision were enhanced through the application of technology for remote monitoring and early warning, reinforcing discipline. In addition, the bank actively prepared necessary conditions to meet the Basel 3 roadmap ahead of schedule, moving toward international risk management standards.

Comprehensive transformation of retail banking operations:

BIDV successfully implemented a nationwide comprehensive transformation of its retail banking operations, fully executing standardized designs in line with international consultancy. Sales management has undergone a strong shift toward professionalization through proper segmentation-based management, focusing sales resources on high-value customers, and clearly separating sales from credit operations. The sales model has transitioned from passive to proactive through the application of structured planning processes on a daily, weekly, and monthly basis, with staff leveraging new support tools such as CRM and Daily Dashboard to enhance customer portfolio management and business performance management. Staff capabilities and sales mindset have also been strengthened through a structured and practical training roadmap.

Promoting comprehensive digital transformation in management:

Throughout 2025, BIDV accelerated digital transformation across all areas of operation, considering it a key lever for improving governance effectiveness. The bank focused resources on implementing major technology projects, with 12 out of 16 key IT projects developed and deployed in house. Notably, BIDV successfully mastered and launched its new Core Banking Profile system for Yangon Branch (in Myanmar) within a record time of 6 months, 7.5 times faster than the partner's initial timeline, saving 63% of project costs. Technology infrastructure, application security and data platforms were significantly upgraded, ensuring safe

3 Implementing ESG initiatives

BIDV consistently upheld **Environmental, Social and Governance (ESG)** criteria in its operations, aiming for sustainable development and harmonizing interests with the community. The bank has actively financed environmentally friendly projects, providing green credit to nearly 2,000 projects nationwide with outstanding loans exceeding VND82,300 billion - the largest in the market. BIDV's green credit portfolio focused on renewable energy, clean agriculture and carbon emission reduction projects, accounting for more than 10.8% of total outstanding green credit in the economy. In addition, BIDV implemented various green financing product initiatives, including Green Deposits, issuance of sustainable bonds and expanded advisory services for corporate green bond issuance. Internally, the bank promoted a paperless office model and digitalized processes to reduce paper and energy consumption, thereby minimizing the environmental impact of its operations. BIDV also actively participated in afforestation and environmental protection programs. Notably, between 2024–2025, the bank funded the planting of an additional 160,000 trees in various localities, contributing to ecological improvement and climate change response.

and seamless IT operations even amid transaction volumes surging 1.5 times compared with the average level; processing capacity was significantly improved, with maximum performance increasing by more than 5 times compared to 2024 BIDV also developed modern digital banking platforms, expanded its digital ecosystem, and enhanced customer experience (including SmartBanking for individuals and Bank Direct for corporates). These achievements marked a new milestone in digital transformation, strengthening BIDV's operational capabilities and competitiveness in the digital era.

Enhancing capital efficiency and cost control:

The Board of Management focused on optimizing the structure of assets and funding sources to improve profitability. A closed loop financial management model was developed, ensuring seamless connectivity from Head Office to branches, thereby enhancing efficient and safe capital utilization alongside cost optimization measures. In 2025, BIDV completed a charter capital increase transaction through private placement to five institutional investors with a total issuance value of VND4,805 billion, including an increase of VND1,238 billion in charter capital and VND3,566 billion in share premium. In 2025, BIDV was honored as "Enterprise with outstanding M&A deals for 2024–2025". Owners' equity reached VND163,017 billion (up 19.6%), helping improve the capital adequacy ratio (CAR) to 9%. Profitability and operational safety indicators were maintained, while liquidity ratios and the ratio of short term funds used for medium and long term lending were all in compliance with regulatory requirements.

Human resource development and working environment:

The bank implemented a KPI evaluation framework and categorized staff based on performance, closely linking results with rewards and disciplinary measures. Training content and methods were innovated in line with best practices, fostering a culture of continuous learning and innovation, and enhancing workforce capabilities to meet development requirements in the new phase.

Overall, BIDV's management in 2025 achieved positive results across multiple aspects. The bank timely implemented new governance solutions and organizational restructuring, thereby improving operational efficiency across the system. Improvements in structure, policies, technology, and human resources created substantive enhancements in governance capability, making an important contribution to the successful achievement of BIDV's 2025 objectives.



Entering 2026, BIDV sets out a new strategic orientation for the 2026–2030 period with the objective of developing the bank to be a “Large – Strong – Green”. The Board of Management defines the overarching operating motto for 2026 as “Discipline - Quality - Efficiency - Comprehensive Transformation”, with the following key objectives and priorities:

-  Credit growth in line with the limit assigned by the State Bank of Vietnam.
-  Capital mobilization in line with capital use, ensuring safety and efficiency.
-  Non-performing loan ratio according to Circular 31/TT-NHNN at ≤1.6%.
-  Profit before tax of the commercial banking business according to State regulators’ approval.
-  Ensuring compliance with prudential ratios in accordance with the State Bank of Vietnam’s regulations.



CONTINUING TO PROMOTE A KEY MARKET LEADING ROLE

Proactively and pioneeringly implementing the policies and directions of the Party, the State, and the banking sector, contributing to maintaining stability in the monetary and banking market, ensuring system safety, and providing timely capital for key growth drivers of the economy, thereby

supporting the realization of double digit economic growth targets. Implementing the business development strategy for the 2026–2030 period upon approval; developing component strategies and organizing execution in close alignment with the objectives and solutions of the overall strategy, aiming to position BIDV as a “Large - Strong - Green” bank.

STRENGTHENING FINANCIAL CAPACITY AND CAPITAL SAFETY

Aggressively implementing plans to increase charter capital and equity, ensuring improvement in the capital adequacy ratio and creating room for medium and long term growth. Proactively developing a roadmap to gradually comply with Basel III standards and international governance practices, in conjunction with comprehensive risk management and optimization of capital efficiency.

PROMOTING SCALE GROWTH, EXPANDING MARKET SHARE, AND IMPROVING CUSTOMER BASE QUALITY AND EFFICIENCY

Ensuring sustainable credit growth in line with the orientation of the State Bank of Vietnam and market developments, affirming the role as a key capital provider for the economy; prioritizing private enterprises, supporting industries, innovative startups, investment in new technologies, green transition, and digital transformation; and focusing on key, feasible projects and works. Managing funding in a safe and flexible manner to meet credit growth demand, while

increasing access to reasonably priced funding sources to reduce cost of funds. Expanding the customer base in both breadth and depth, combining new customer acquisition with deeper engagement of existing customers; increasing the proportion of active customers and the level of product and service utilization; developing a modern product ecosystem, diversifying sales channels, and enhancing the application of technology to improve value and customer experience.

ENHANCING BUSINESS EFFICIENCY AND PROFITABILITY

Focusing on restructuring the balance sheet and managing interest rates flexibly to improve NIM in a substantive manner, optimizing the balance between cost of funds, liquidity, and profitability to support overall profit targets. Promoting the development of sustainable service income, particularly in retail banking, digital banking, insurance, payments, and

services for FDI customers and value chains. Strengthening control over operating and management expenses, promoting cost efficiency and anti-waste practices, and developing a heatmap of CIR across branches. Enhancing competitiveness and operational efficiency of subsidiaries, joint ventures, and affiliates.

CONTROLLING CREDIT QUALITY, HANDLING NON-PERFORMING AND POTENTIAL PROBLEM LOANS

Ensuring that credit growth is aligned with quality and safety without lowering credit standards. Developing and implementing plans for handling non-performing and potential problem loans by segment and by branch, with clear roadmaps and specific targets. Strengthening post-lending management, monitoring cash flows, and supervising the use of funds to ensure full compliance with credit processes and regulations.

ENHANCING ORGANIZATIONAL EFFICIENCY AND EXECUTION DISCIPLINE

Reviewing and comprehensively evaluating the effectiveness of the streamlined organizational model, clearly defining the functions, duties, and responsibilities of each unit and position; establishing KPI based mechanisms for task assignment, monitoring, and performance evaluation, closely linked to personnel management, emulation, rewards, and discipline. On that basis, continuing the transformation of

operations from Head Office to branches in association with administrative procedure reform, building a high quality and agile workforce capable of meeting transformation requirements and enhancing competitiveness in the new phase. Effectively implementing inspection, compliance supervision, and internal audit activities, with strengthened oversight of the execution of directions from the Head Office.

PROMOTING DIGITAL TRANSFORMATION AND INNOVATING MANAGEMENT METHODS

Accelerating the application of big data, AI, and automation in governance, credit appraisal, risk management, and customer care. Standardizing management reporting systems toward real time, centralized, and transparent approaches to promptly support the Leadership in decision making.

Linking digital transformation with improvements in labor productivity and business efficiency, ensuring focused and effective investment. Enhancing technological capabilities, continuously updating new technology trends, and fostering a culture of “digital knowledge” and “digital culture”.

IMPROVING BRAND STRENGTH IN ASSOCIATION WITH COMMUNITY RESPONSIBILITY

Developing a communication strategy to reinforce BIDV’s position and image as a green bank with comprehensive ESG practices, balancing economic benefits with social and environmental responsibilities toward sustainable development. Taking a leading role in social security activities, contributing to the prosperity and well-being of the people.

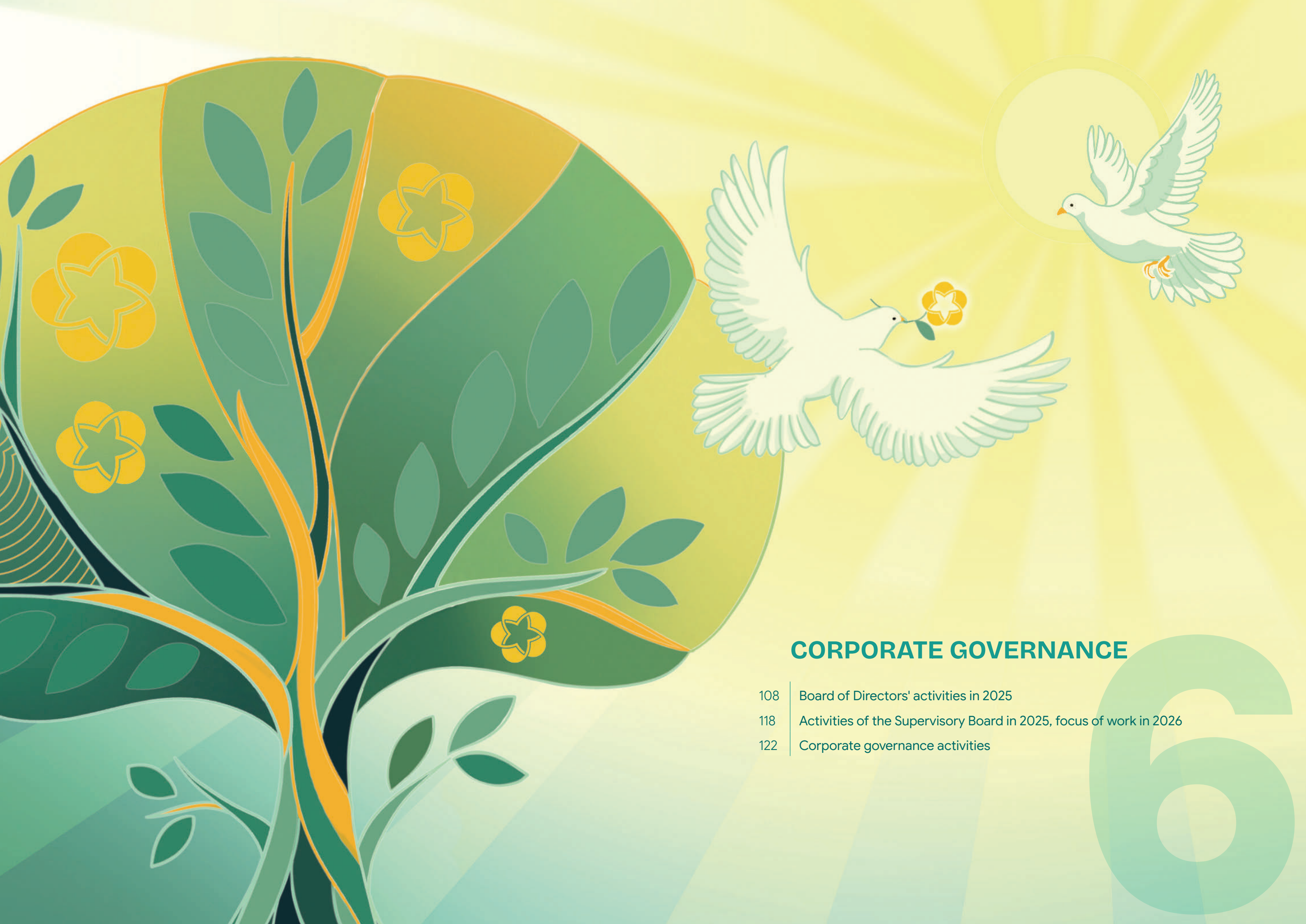
CONSOLIDATING PARTY ORGANIZATION AND PROMOTING THE ROLE OF MASS UNIONS

Transferring Party cells at all levels to local Party authorities where the units are headquartered in accordance with Conclusion No. 208-KL/TW dated 11 November 2025 by the Politburo; developing coordination regulations between the BIDV Party Committee and local Party committees; reviewing and revising the working regulations of the Executive Committee of the BIDV Party Committee. Organizing emulation movements and promoting the effective role of trade unions and youth unions to support the system in successfully fulfilling the political tasks and business plan for 2026



The Board of Management’s comments on the auditor’s opinion: None





CORPORATE GOVERNANCE

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BOARD OF DIRECTORS' ACTIVITIES IN 2025

Board of Directors meetings

In 2025, the Board of Directors held five regular quarterly meetings, thematic work programs, and provided written feedback to guide, exchange, discuss, and approve key issues in the system's operations.

Board of Directors meetings and written consultation procedures were conducted in a valid manner, ensuring compliance with legal regulations and BIDV's internal regulations. The content of the Board of Directors meetings and written consultations adhered strictly to BIDV's Charter and the Board of Directors' Organizational and Operational Regulations, focusing on major and crucial issues related to operations and business; the implementation of new products and services; overall customer support programs; internal audit and control; risk management; credit quality and debt recovery; the status and progress of implementing the Board of Directors' directives;... Based on this, the Board of Directors assessed the overall system's operational and business performance, approved matters within its authority, and provided timely guidance and direction as a basis for the Board of Management and specialized units at BIDV to implement specific tasks. At the quarterly meetings, the Board of Directors and the Chief Executive Officer both confirm and record the list of meeting minutes, resolutions, and decisions of the Board of Directors issued during the period, ensuring compliance with regulations and best practices for public companies.

Information on the Board of Directors meetings in 2025:

No.	Board Member	Number of Board of Directors meetings attended	Attendance rate	Reasons for not attending
1	Mr. Phan Duc Tu	04/04	100%	
2	Mr. Le Ngoc Lam	04/04	100%	
3	Mr. Ngo Van Dung	04/04	100%	
4	Mr. Pham Quang Tung	04/04	100%	
5	Mr. Yoo Je Bong	04/04	100%	
6	Mr. Tran Xuan Hoang	04/04	100%	
7	Mr. Le Kim Hoa	04/04	100%	
8	Mr. Dang Van Tuyen	04/04	100%	
9	Mr. Quach Hung Hiep	04/04	100%	
10	Mr. Le Quoc Nghi	03/04	75%	Mr. Le Quoc Nghi will fully participate in all meetings following his appointment on 26 April 2025, in accordance with Resolution No. 440/2025/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders dated April 26, 2025.
11	Mr. Nguyen Van Thanh	04/04	100%	

Activities of the Board of Directors

Basic functions and the implementation of risk management and internal control of the bank

In 2025, with the responsibilities and duties stipulated by law and BIDV's Charter, the Board of Directors fully performed its key functions (strategic planning, senior supervision, decision-making on crucial issues), focusing on:

(i) Effectively implement the development and deployment of strategies at BIDV. In 2025, BIDV completed and submitted to the State Bank of Vietnam for review and approval of the Development Strategy to 2030, with a vision to 2045. At the same time, the Board of Directors also directed the work of summarizing and evaluating the Development Strategy and the Restructuring Plan for the period 2021-2025, and continued to seriously implement the Action Plan of the banking sector to implement the National Comprehensive Financial Strategy and the Action Program for the development of the banking sector to 2025, with a direction to 2030, in accordance with the Government's policies and directives.

(ii) The Board of Directors' high-level oversight activities continue to be carried out in a coordinated, systematic, and effective manner, aiming towards modern bank governance in accordance with international practices, focusing on senior management oversight as prescribed by law; Supervising implementation in the management and operation of BIDV. In 2025, the Board of Directors will also reissue the "Regulations on the reporting regime serving the management and supervision activities of the Board of Directors" to streamline and standardize the reporting system, enhance the effectiveness and efficiency of the Board of Directors' supervision; at the same time, upgrade and maintain the reporting application software serving high-level supervision of risk management, build a set of rules for indicator codes, and formulas for calculating all limit thresholds to provide timely warnings.

(iii) Focus on directing, giving opinions on, and approving key issues of the BIDV system, while strengthening decentralization, delegation of authority, and inspection and supervision; promoting the role and responsibility of each level, ensuring the system operates safely, stably, smoothly, and flexibly; and continuously improving effectiveness, efficiency, and competitiveness in the market.

The risk management and internal control system is also fully established and implemented. With an internal control system based on a three-line-of-defense model, along with strict policies, procedures, and regulations on risk management, compliance control, inspection and supervision, and internal auditing, The board members have conducted a thorough review of key control points, ensuring compliance with current legal regulations and the ability to prevent fraud risks from multiple sources.



Board of Directors' activities in 2025 *(continued)*

BOARD OF DIRECTORS' ACTIVITIES IN 2025

Activities of the Board of Directors

Regarding Board of Directors Meetings and Resolutions/ Decisions

In 2025, the Board of Directors held all four regular quarterly meetings and thematic work programs, as well as providing written feedback to guide, discuss, and approve key issues in the system's operations.

Board of Directors meetings and written consultation procedures were conducted properly, ensuring compliance with legal regulations and BIDV's internal regulations. These focused on major, key issues related to business operations; the deployment of new products and services; overall customer support programs; risk management, credit quality control, and debt recovery; and the progress of major transformation projects within the BIDV system. Based on this, the Board of Directors assessed the overall system's performance, approved matters within its authority, and provided timely guidance and direction as a basis for the Board of Management and specialized units at BIDV to implement specific plans. At quarterly meetings, the Board of Directors confirmed and recorded the list of meeting minutes, resolutions, and decisions issued during the period, ensuring compliance with regulations and practices for public companies.



A brief summary of the specific evaluation process, criteria, and results for board members.

Annually, BIDV develops and issues a set of key performance indicators (KPIs) for senior leaders (Chairman of the Board of Directors, Board of Directors members, Chief Executive Officer, Deputy Chief Executive Officers/Head of Department, Chief Accountant, Head of the Supervisory Board and members of the Supervisory Board), ensuring they align with BIDV's development orientation and strategy, and using them to measure and determine remuneration as per regulations.

In 2025, based on BIDV's Business Development Strategy and the Resolution outlining the objectives and targets of the entire system's business plan, BIDV issued detailed KPIs applicable to the Chairman of the Board of Directors and each member of the Board. Specifically, for the Chairman of the Board of Directors, the evaluation criteria include four main indicators: (i) Responsibility in participating in collective leadership (based on selecting 3-5 indicators from the 2025 system business resolution); (ii) Evaluation by relevant levels (members of the Board of Directors and members of the Board of Management); (iii) Learning and development; (iv) Bonus points. For the members of the Board of Directors, the evaluation criteria are similar to those of the Chairman of the Board of Directors, with the addition of a criterion on individual responsibility in directing and supervising the activities, areas, and units assigned to them. Furthermore, with the goal of becoming the leading bank in Vietnam in green and sustainable development, from 2025 onwards, the KPIs for each member of the Board of Directors have been supplemented with indicators related to sustainable development to further enhance their responsibility in practicing ESG at BIDV. The evaluation and ranking of the Chairman of the Board of Directors and Board of Directors members are ensured to be open, transparent, and accurately reflect the work results of each individual.

Based on BIDV's 2025 business results and the performance ratings of each unit within BIDV, all members of the Board of Directors achieved and excellently completed their assigned KPIs and tasks. The remuneration of each Board of Directors member, linked to their performance ratings, is also publicly and transparently disclosed in BIDV's audited financial statements in accordance with regulations.

Evaluating the performance of independent board members.

In 2025, Mr. Nguyen Van Thanh will continue to be an independent member of the Board of Directors of BIDV for the term 2022 - 2027.

Tasks, powers, and responsibilities of independent Board members in accordance with current laws and BIDV's internal regulations. BIDV's independent Board members have actively participated in the activities of the Board of Directors, complied with the law, BIDV's Charter, and assigned duties within the Board of Directors, specifically:

Exercising the powers and responsibilities of a member of the Board of Directors.

- Participate fully in all plenary sessions of the Board of Directors and other meetings convened as required.
- Conduct research and provide independent opinions to assess the situation and performance results, and contribute to the development of objectives, strategies, mechanisms, policies, and business plans for BIDV in each period.
- Participate in discussions and vote on the issuance of operational strategies, mechanisms, policies, and internal regulations related to the organization, governance, and operations of BIDV within the authority of the Board of Directors, in accordance with relevant laws.
- Participate in discussions and voting on the Board of Directors' program and operational plan, the program, content, and documents for the General Meeting of Shareholders, or for obtaining shareholder opinions in writing.
- Participating in discussions, voting, and providing independent opinions on other matters within the Board of Directors' authority aims to prevent conflicts of interest, ensure fair treatment among shareholders, enhance objectivity and transparency, guarantee the effectiveness and quality of the Board of Directors' operations, and protect the legitimate rights and interests of BIDV and its shareholders.
- Participate in organizing, implementing, and monitoring the execution of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors as assigned by the Board of Directors.
- Evaluate the performance of the Board of Directors to report at the annual general meeting of shareholders as required by regulations.
- Reviewing financial statements prepared by independent auditors, providing opinions or requesting BIDV's management, executives, independent auditors, and internal auditors to explain issues related to the reports.

With their independent nature when participating in the Board of Directors, the role of independent members on BIDV's Board of Directors has made a positive contribution to enhancing the objectivity, transparency, efficiency, and quality of the Board's operations.

Performing duties as a member of the Board of Directors' Committees.

Participate in fulfilling responsibilities and duties as a member of the Risk Management Committee, the Human Resources Committee, and the Strategy and Organization Committee; strengthen The role is to advise and consult the Board of Directors.



BOARD OF DIRECTORS' ACTIVITIES IN 2025

Activities of the Board of Directors' Committees

Currently, BIDV has five committees under its Board of Directors, including: the Risk Management Committee, the Human Resources Committee, the Strategy and Organization Committee, the Information Technology Committee, and the BIDV-Hana Bank Strategic Cooperation Committee. The Board of Directors has issued separate regulations on the organization and operation of each committee.

In 2025, the Committees fully and promptly carried out their functions and duties as stipulated in the organizational and operational regulations of each Committee. The specific results achieved are as follows:

Risk Management Committee

The Risk Management Committee, reporting directly to the Board of Directors, performs the function of advising and consulting on issues related to risk management throughout the entire BIDV system to enhance the effectiveness of the risk management system and establish a risk control culture throughout the BIDV system. In 2025, the Risk Management Committee will continue to fully implement its functions and tasks as stipulated in Circular 13, including: (i) Advising on the development, management, and supervision of the Bank's overall Risk Management Framework; (ii) Advising the Board of Directors on monitoring the implementation of key risk limits and operational safety indicators; (iii) Advising the Board of Directors on supervising the General Director in addressing risk management limitations according to the requirements of the State Bank of Vietnam, independent auditors, internal auditors, and other relevant agencies.

The activities of the Risk Management Committee fully comply with the regulations of the State Bank of Vietnam and adopt good practices in banking risk management. The recommendations of the Risk Management Committee have contributed to timely warning, risk prevention, and ensuring the safety of the system's operations.

Key outcomes of the UBQLRR's operational implementation in 2025 include:

- Advising on the issuance of policy mechanisms: The Risk Management Committee has advised the Board of Directors

to approve and issue important documents, including: the overall Risk Management Policy Framework, key Risk Management policies; internal assessment of capital adequacy levels according to Circular 13 and Circular 14; Risk management limits; and policy mechanisms in credit and risk management activities.

- Regarding risk management and operational safety monitoring: The Risk Management Committee has advised the Board of Directors on monitoring compliance with key risk limits/endangers, tracking the handling of risk management recommendations, and overseeing the implementation of risk management policies by the Board of Management.
- Regarding meeting organization: In 2025, the Risk Management Committee held 5 meetings, including 1 regular meeting and 4 thematic meetings, focusing on key risk issues: wholesale credit risk management, real estate credit risk management, fraud risk management, and risk management in the receipt, management, and handling of collateral. The meetings were organized in accordance with the regulations on the organization and operation of the Risk Management Committee.
- Regarding cooperation and experience sharing: The Risk Management Committee actively participated in the 2025 Vietnam Commercial Banks Risk Management Committee Seminar, chaired by the Agribank Risk Management Committee, with the theme "Commercial Bank Risk

Management in the New Context". The BIDV Risk Management Committee participated in presenting a specialized report on fraud risk management, professional discussion sessions, and proposing necessary content to report to the State Bank of Vietnam and the Vietnam Banking Association to improve/amend and supplement risk management policies and mechanisms, contributing to ensuring the safety of banking operations.

Personnel Committee

The Personnel Committee is an agency directly under the Board of Directors, with the function of advising and assisting the Board of Directors in developing and implementing policies on human resource management and development, personnel, salaries, bonuses, remuneration, proposing, reviewing, and evaluating candidates for positions as members of the Board of Directors, members of the Supervisory Board, Board of Management, etc., and other matters related to personnel work.

The BIDV Board of Directors has decided to establish and appoint members of the Human Resources Committee, and simultaneously issued the Regulations on the operation of the Human Resources Committee in compliance with the provisions of the Law on Credit Institutions and the Circulars regulating the organization and operation of commercial banks (most recently, Law on Credit Institutions 32/2024/QH15 and Circular 34/2024/TT-NHNN). These Regulations are designed to ensure the principles of organization and operation of the Human Resources Committee in assisting the Board of Directors in performing its duties and powers related to human resource management at BIDV, ensuring transparency and efficiency within the organization. The Regulations specify in detail the organizational structure and composition of the Human Resources Committee (minimum number and composition as stipulated in Circular 34/2024/TT-NHNN). The functions, duties, and powers of the Human Resources Committee (ensuring that they include the functions and duties stipulated in Article 17 of Circular 34/2024/TT-NHNN); the principles and operating methods of the Human Resources Committee (regular meetings of the Committee, extraordinary meetings of the Committee, forms and voting ratios for proposals from the Committees); reporting regime, information security, and handling of violations. Detailed information on the operating regulations of the Human Resources Committee is shared within the internal framework of BIDV, in accordance with the principles of confidentiality and information security.

In 2025, the People's Committee provided advice to the Board of Directors on matters within the Committee's functions and responsibilities, including:

- Revise and reissue 04 regulations on planning and appointing officials, including

- Regulations on the planning of positions of Head of Department, Deputy Head of Department and equivalent positions No. 1198/QD-BIDV dated October 28, 2025;
- Regulations on planning for leadership and management positions No. 1199/QD-BIDV dated October 28, 2025;
- Regulations on the appointment, reappointment, and management of officials holding the positions of Head of Department, Deputy Head of Department, and equivalent positions, No. 1201/QD-BIDV dated October 28, 2025;

- Regulations on the appointment, reappointment, and management of officials holding leadership and management positions No. 1200/QD-BIDV dated October 28, 2025;

- Periodic salary adjustments for officials holding positions from Unit Director upwards (4 adjustments in 2025);

- Amendment and promulgation of regulations on salary scales and salary classification for employees in the BIDV system (Decision No. 1002/QD-BIDV dated September 30, 2025);

- Amend and promulgate the Labor Management Regulations No. 1218/QD-BIDV dated October 31, 2025;

- Amendments and promulgation of the Regulations on Job Titles and Career Development at BIDV No. 1399/QD-BIDV dated December 25, 2025;

- Amend and promulgate the Regulations on Labor Recruitment No. 1299/QD-BIDV dated December 1, 2025;

- Implementing the evaluation and grouping of staff as a basis for staff placement and assignment at BIDV (Decision No. 6739/BIDV-TCNS dated August 22, 2025);

- Policies and regulations regarding employees retiring early at their own request and employees involved in restructuring and adjusting the workforce, organizational structure, and network at BIDV;

- We are seeking feedback on the proposed compensation plan for candidates applying for the position of Deputy Branch Manager of the High-End Personal Banking Center in Ho Chi Minh City.

Committee on Strategy and Organization

The Committee for Strategic Management and Finance reports to the Board of Directors and functions as an advisory body to assist the Board in handling issues related to strategic management, development strategy, business plan, organizational structure, and governance model of the entire system.

In 2025, the Committee accomplished the following tasks:

- Prepare the Report summarizing the activities of 2024 and the work program for 2025 of the Committee for Quality Control



Board of Directors' activities in 2025 (continued)

BOARD OF DIRECTORS' ACTIVITIES IN 2025

Activities of the Board of Directors' Committees (continued)

- and Finance.
- Successfully fulfilled its role as an advisory unit to the Board of Directors on issues related to Strategic Management, Development Strategy, Business Plan, Organizational Structure, and Management Model of the entire system, including providing input on:

◦ Regulations on the organization and operation of the Committee for Quality Control and Finance No. 1308/QD-BIDV (replacing Regulation No. 241/QD-BIDV dated March 30, 2021);

◦ Strategic Governance Regulation No. 1334/QD-BIDV (replacing Regulation No. 391/QD-BIDV dated April 22, 2025);

◦ Regulations on evaluating the performance of subordinate committees No. 1246/QD-BIDV;

◦ Adjust the functions and responsibilities of the Credit Risk Management Board to perform the function of independent credit supervision;

◦ The pilot implementation of the Treasury Transfer Point model in Hai Phong city;

◦ BIDV's model for anti-money laundering and compliance with sanctions policies;

◦ Adjust the name and functions/responsibilities of the Data Governance Center to implement the AI Excellence Unit - COE AI model within the Data Governance Center;

◦ Adjusting the functions and responsibilities of units involved in inspection and supervision activities at BIDV;

◦ The process involves improving the management model and responsibilities of the CRM Project Management Board and related units;

◦ Adjust the organizational model of the Branch;

◦ Separate the Debt Processing Center into two units;

◦ The FDI branch model and the establishment of FDI branches;

Information Technology Committee

•The IT Committee is a subordinate body of the Board of Directors, with the function of advising and consulting the Board on matters related to information technology (IT), including the issuance of mechanisms and policies in IT operations, and directing and organizing inspections and supervision of IT activities. In 2025, the IT Committee advised and consulted the Board of Directors on the implementation

of the IT Strategy and Plan and digital transformation. Simultaneously, for contents and projects involving multiple Units/Divisions at the Head Office, the IT Committee directed, guided, and promptly resolved obstacles and difficulties in IT operations, with the following notable achievements:

•Meetings held in 2025: Two meetings were held, including quarterly regular meetings (Q2 and Q4/2025). Key directives were as follows:

◦ Evaluate the implementation results and propose updates and adjustments to the IT Strategy;

◦ Evaluate and propose strategies for mastering the deployment of application platforms serving BIDV's key business operations, as recommended by PwC;

◦ Research and implement initiatives for Big Data Management Solutions;

◦ Conduct research and surveys on digital banking models worldwide/regionally and report preliminary research results on digital banking business models;

◦ Implementing the BIDV Core Banking System Transformation Project in Myanmar and the plan to deploy the new Core Banking System for overseas branches;

◦ Transferring the B.One system to BIDC, LVB, VRB, BIC, and BSC units;

◦ Plan/roadmap for implementing AI application initiatives: (1) in internal operations; (2) products and services for customers; (3) investment projects for purchasing AI application facilities and infrastructure at BIDV.

◦ Develop a comprehensive AI application plan for the BIDV system for the period 2025-2031, proposing a list of AI initiatives for each Division/Department and implementation plan;

◦ Review, assess, and propose a specific investment ratio in infrastructure to ensure compliance with the Zero Downtime standard;

◦ Plan, roadmap, and tools for implementing the centralized IT management project and transforming the IT workforce at the Branch.

•Provide advice and opinions on 16 items related to investment in the procurement of IT assets and services, and adjustments
- to IT strategies, which fall under the approval authority of the Board of Directors.
- Issued the revised Regulations on the Organization and Operation of the IT Committee of Vietnam Investment and Development Bank (BIDV) (Decision No. 1274/QD-BIDV dated November 21, 2025); Coordinated with the Human Resources Department to issue new Regulations on evaluating the performance of committees under the Board of Directors (Decision No. 1246/QD-BIDV dated November 11, 2025).

•The IT Committee's operations have been fully digitized: 100% of the IT Committee's activities have been digitized and processed on the B.One System.

•On a quarterly basis, the IT Committee monitors the progress of implementing directives (at meetings), the progress of the IT Plan, the Digital Transformation Plan, and the Software Development Plan for 2025; and reports on the implementation status of key/important IT projects according to the 2025 IT Plan.

•Send reports according to the meeting schedule of the Committees and reports on key IT projects of the IT Committee to units under the protection line when necessary.
- BIDV - Hana Bank Strategic Cooperation Committee
- The Board of Directors was established to support and advise the Board of Directors on the implementation of technical assistance commitments and to enhance the effectiveness of strategic cooperation between BIDV and Hana Bank, Hana Financial Group (HFG). In 2025, the first year of implementing the Technical Assistance Agreement (TAA) for the period 2025-2028, the Board of Directors advised and assisted the Board of Directors in the timely and effective implementation of technical assistance cooperation activities and external relations with strategic partners Hana Bank and HFG as follows:
- Strengthening the organization and assigning tasks to members of the Corporate Governance Committee to ensure effective guidance and direction of cooperation, specifically: Issuing (i) Decision No. 135/QD-BIDV dated February 7, 2025, and Decision No. 141/QD-BIDV dated February 12, 2025, to add Board Member Ngo Van Dung as a member of the Committee in charge of securities business; and (ii) Decision No. 1142/QD-BIDV dated October 20, 2025, replacing Decision No. 141/QD-
- BIDV regarding the assignment of tasks to members of the Corporate Governance Committee to align with the practical management and operational assignments at BIDV.
- The Committee will organize one regular meeting and four regular consultation sessions in accordance with the Committee's operating regulations and work program for 2025. In addition, the Committee will organize one extraordinary consultation session in writing to approve the regulations for evaluating the performance of committees under the Board of Directors, and one joint strategic planning committee meeting with HFG senior leadership on November 11, 2025, to commemorate the 6th anniversary of the BIDV-HFG strategic partnership and the 3rd anniversary of the BSC-Hana Securities cooperation agreement.

•Successfully organized two important foreign cooperation programs to maintain and develop relations with strategic partners, including: (i) A high-level working program and signing of a business development cooperation agreement in the field of payment solutions between the General Director of BIDV and Hana Bank at the Vietnam-Korea Economic Forum on August 11-12, 2025, witnessed by General Secretary To Lam and the Prime Minister of Korea; (ii) The program celebrating 6 years of strategic cooperation between BIDV and HFG and 3 years of cooperation between BSC and Hana Securities in Hanoi.

•Directing and supervising the implementation of 30 technical cooperation projects on schedule and effectively in 5 key areas of cooperation between the two sides, including: (i) cooperation in business development, (ii) support for the development and implementation of retail banking, (iii) support for strengthening risk management, (iv) support for the development of IT systems and new business models, and (v) support for building and developing future strategies. Within the scope of the cooperation projects, BIDV and Hana Bank successfully organized 4 programs inviting Hana Bank experts to BIDV to share experiences and 1 program to survey the Korean market.
- BIDV ANNUAL REPORT 2025
- BIDV

Board of Directors' activities in 2025 *(continued)*

BOARD OF DIRECTORS' ACTIVITIES IN 2025

Training in corporate governance

The training courses related to and serving corporate governance that the members of the BOD, members of the Supervisory Board, the Chief Executive Officer, the Board of Management and the BOD Secretariat participated in 2025 are as follows:

No.	Training course attended	Time	Target audience
1	Corporate governance	25 October 2024 – 25 October 2025	02 members of the Secretariat and Investor Relations
2	Applying and implementing new working methods at BIDV	February, March, April 2025	16 members of the Secretariat and Investor Relations
3	Laws on securities and the securities market	18 April – 23 May 2025	01 member of the Secretariat and Investor Relations
4	Workshop “Financial Innovation in Vietnam - WFIS 2025”	15 - 16 April 2025	01 member of the Secretariat and Investor Relations
5	Udemy's online ESG training course for BIDV staff.	May - September 2025	03 members of the Secretariat and Investor Relations
6	The workshop "Practicing Sustainable Development Reporting in the Banking Sector with AI Solutions" was organized by the State Bank of Vietnam.	21 May 2025	04 members of the Secretariat and Investor Relations
7	The workshop "Enhancing the Credibility of Sustainable Development Reports: The Role of Independent Assessment and Assurance" was organized by Fiin Group and ACCA.	29 May 2025	01 member of the Secretariat and Investor Relations
8	Management leadership	03 June – 25 July 2025	01 member of the Secretariat and Investor Relations
9	The seminar "Vietnam Banking Outlook: Credit Ratings and the Path Towards Sustainable Finance" was organized by the Vietnam Sustainable Banking Association.	11 June 2025	01 member of the Secretariat and Investor Relations
10	Optimizing Performance and Energy Management for BIDV's Leadership Team	29 June – 30 December 2025	08 BOD members; Head of the Supervisory Board; Chief Accountant; 09 Board of Management members and 02 Deputy Heads of Division
11	Enhancing the professional skills of company secretaries in public companies in the context of upgrading the Vietnamese stock market.	22 August 2025	02 members of the Secretariat and Investor Relations
12	The training program "IFRS Sustainability Standards for Banks" is part of the United Nations Environment Program on Finance (UNEP FI) and the Sustainable Banking and Finance Network (SBFN).	20 November 2025	01 member of the Secretariat and Investor Relations
13	Senior Commercial Bank Management (SECO)	August - December 2025	01 member of the Supervisory Board
14	The "Leading with Finance" program is organized by Harvard Business School.	6 June 2025 - 31 December 2025	Chief Accountant
15	Training program for senior leaders in China	August - September 2025	9 members of the Board of Directors; General Director; 10 members of the Executive Board; 1 member of the Supervisory Board; Chief Accountant

THE PROCESS FOR EVALUATING THE PERFORMANCE OF COMMITTEES

BIDV has regulations for evaluating the performance of committees under the Board of Directors, which specify the objectives, subjects, frequency, criteria, methods, procedures, and responsibilities of units/individuals in the annual performance evaluation of these committees. Annually, the Chairman of the Board of Directors is responsible for evaluating and scoring the performance of each committee, ensuring objectivity, fairness, compliance with regulations, and alignment with BIDV's governance objectives.

Activities of the Supervisory Board in 2025, focus of work in 2026

MEETINGS OF THE SUPERVISORY BOARD

At the annual meeting on April 26, 2025, BIDV's General Shareholders' Meeting elected one additional member to the Supervisory Board for the 2022-2027 term (Mr. Huynh Phuong) . The Supervisory Board personnel was completed with one Chairman and four full-time members.

In accordance with the regulations in BIDV's Charter and Operation and the Regulations on the Organization and Operation of the Supervisory Board, the Supervisory Board held four quarterly meetings in 2025. All members of the Supervisory Board attended all meetings, specifically as follows:

No.	Full name	Position	Number of Supervisory Board meetings attended	Attendance rate
1	Ta Thi Hanh	Head of the Supervisory Board	04/04	100%
2	Cao Cu Tri	Supervisory Board Member	04/04	100%
3	Nguyen Thi Thu Ha	Supervisory Board Member	04/04	100%
4	Nguyen Trung Kien	Supervisory Board Member	04/04	100%
5	Huynh Phuong (*)	Supervisory Board Member	03/04	75%

() Mr. Huynh Phuong was elected as a member of the Supervisory Board by the Annual General Meeting of Shareholders in 2025, effective from April 26, 2025, after the Supervisory Board holds its first quarterly meeting of 2025.*

Regular meetings primarily focus on evaluating the results of BIDV's operational supervision, the activities of the Supervisory Board members, directing and evaluating internal audit activities, and implementing the State Bank of Vietnam's directives to the Supervisory Board and internal audit... The content of the Supervisory Board meetings is fully recorded in the meeting minutes.

In addition to the aforementioned meetings, the Supervisory Board regularly seeks opinions in writing or holds consultations and discussions to assign tasks to its members and approve other matters within its functions and duties as prescribed by law.

ACTIVITIES OF THE SUPERVISORY BOARD IN 2025

Monitoring BIDV's governance and management activities in compliance with laws, internal regulations, the Charter, and resolutions and decisions of the General Meeting of Shareholders:

In 2025, the Supervisory Board fully performed its duties of supervising BIDV's governance and operations in compliance with legal regulations, directives of the State Bank of Vietnam, BIDV's Charter, and resolutions of the General Meeting of Shareholders. The supervision results show that:

BIDV has thoroughly implemented the Government's socio-economic development goals and orientations in Resolution No. 01/NQ-CP dated January 8, 2025, and the State Bank of Vietnam's directives on organizing the implementation of key tasks of the banking sector in Directive 01/CT-NHNN dated January 20, 2025, through the Board of Directors' approval of the BIDV system-wide business plan orientation for 2025; directing the development and application of science, technology, innovation, and digital transformation in all aspects of BIDV's operations; strengthening risk management capacity, especially credit risk, strictly controlling credit quality,

promoting the recovery and handling of bad debts and off-balance sheet debts; directing the effective implementation of business development strategies and restructuring plans for the 2021-2025 period, and developing and issuing development strategies for the next period. Enhancing the effectiveness and efficiency of the Board of Directors' operations, aiming for increased professionalism, modernity, and compliance with international practices; restructuring and streamlining the organizational model of the Head Office, and reorganizing the network of branches and transaction offices... Based on the resolutions and directives of the Board of Directors, the Board of Management has issued an action plan and directly supervised and managed the Departments/ Centers and branches within the system to promptly and effectively implement the policies of the Government and the State Bank of Vietnam. The 2025 business plan targets of the entire BIDV system have closely followed the objectives of the General Meeting of Shareholders' resolutions, the plan assigned by the State Bank of Vietnam, preserved and developed the State capital in BIDV, fully complied with the regulations in the Law on Credit Institutions regarding

Activities of the Supervisory Board in 2025, focus of work in 2026

(continued)

ACTIVITIES OF THE SUPERVISORY BOARD IN 2025

restrictions to ensure operational safety and compliant with relevant laws...

Organization for conducting internal audits:

The Supervisory Board has provided guidance, direction, and regular supervision to the Internal Audit Department in implementing the 2025 audit plan, promptly adjusting the audit plan to suit the actual operations and the direction of the BIDV Board of Directors. Accordingly, the Internal Audit Department has completed 100% of the audit plan, ensuring both progress and quality. Specifically, in 2025, the Internal Audit Department conducted direct audits at 32 branches covering several activities including credit, financial management, asset management, treasury management, and information technology; audits at 10 Boards/Centers of the State Treasury on credit operations; operational risk management for outsourcing activities; market risk management and concentration risk in proprietary trading; internal assessment of capital adequacy; centralized asset procurement; treasury management; information technology; anti-money laundering, counter-terrorism financing, and anti-proliferation of weapons of mass destruction; Audit of BIDV Securities Joint Stock Company regarding governance, internal control, and financial management.

The audit results show that, in general, the units have complied with the legal mechanisms, policies, and internal procedures and regulations of BIDV. The errors and shortcomings discovered by the internal audit have been seriously rectified and addressed by the units. Recommendations on strengthening internal control and improving the quality of audit operations/activities have been acknowledged by BIDV's leadership and directed to be implemented by the units. The Supervisory Board has directed the development and approval of the 2026 internal audit plan and reported it to the State Bank of Vietnam on schedule.

Through the direction and supervision of internal audit activities in 2025 and the results of the internal audit in 2025, the Supervisory Board assesses that the Head of Internal Audit and the internal auditors have successfully completed their tasks in 2025, fully meeting the standards, adhering to professional ethics and codes of conduct as prescribed by BIDV in the performance of their duties.

Monitoring financial performance and evaluating financial statements:

The Supervisory Board has monitored BIDV's financial situation in 2025. The monitoring results show that equity capital is preserved and growing steadily, the capital adequacy ratio meets the regulations of the State Bank of Vietnam, and all

indicators regarding capital, assets, and restrictions to ensure safety in operations comply with legal regulations.

The Supervisory Board has conducted an audit of BIDV's 2024 financial statements and 2025 semi-annual financial statements; accordingly, it assessed that the reports fully, truthfully, and reasonably reflect, in all material aspects, the consolidated and individual financial situation of BIDV; and are presented in accordance with the regulations of the State Bank of Vietnam, consistent with the accounting system of credit institutions, Vietnamese accounting standards, and current regulations. The results of the audit of the 2024 financial statements have been reported by the Supervisory Board to the 2025 Annual General Meeting of Shareholders.

Based on the authorization of the BIDV General Shareholders' Meeting, the Board of Directors directed the organization of a tender and approved the selection of Deloitte Vietnam Co., Ltd. as the independent audit firm to conduct the audit/review of the financial statements and provide assurance services for BIDV's internal control system for the fiscal year 2025. Deloitte Vietnam Co., Ltd. is on the list of firms approved by the State Securities Commission to conduct audits for public interest entities in the securities sector in 2025 and meets the conditions stipulated in Circular 51/2024/TT-NHNN.

Monitoring the approval and implementation of investment projects, purchase and sale of fixed assets, contracts, and other transactions under the authority of the General Meeting of Shareholders and the Board of Directors, and reviewing other contracts and transactions with related parties:

In fulfilling its responsibility to monitor/evaluate BIDV's contracts and transactions as stipulated by the Enterprise Law, the Law on Credit Institutions, and Decree No. 155/2020/ND-CP, based on data collection and requests for information from individuals and units regarding contracts and transactions arising in 2025 that are subject to monitoring, the Supervisory Board has directed the Internal Audit Department to conduct periodic reviews. The monitoring results show that, in general, the transactions and contracts were approved and implemented within the proper authority and in compliance with legal regulations.

Establishing, maintaining, and updating the list of related parties:

The Supervisory Board regularly monitors and promptly updates the list of shareholders owning 1% or more of the

charter capital; related parties of members of the Board of Directors, members of the Supervisory Board, the General Director, and major shareholders/shareholders owning 1% or more of the charter capital as stipulated by the Law on Credit Institutions. In 2025, at the annual meeting on April 26, 2025, the BIDV General Meeting of Shareholders elected one additional member of the Board of Directors for the 2022-2027 term (Mr. Le Quoc Nghi) and one additional member of the Supervisory Board for the 2022-2027 term (Mr. Huynh Phuong). BIDV has fully and promptly disclosed information and updated the list of related parties in accordance with the law.

Coordinate activities between the Supervisory Board, the Board of Directors, the Board of Management, and other management levels:

The Supervisory Board has fully attended all regular meetings of the Board of Directors; and regularly receives information and documents from the Board of Directors, the Board of Management, and other managers regarding the management, operation, and business activities of BIDV. The results of supervision, internal audit, and other related matters are included. The Supervisory Board's recommendations have been fully submitted to the Board of Directors and the General

Director, and the Management Board has directed relevant individuals and units to study and implement them, with periodic reports on the results submitted to the Supervisory Board for monitoring and evaluation.

The Supervisory Board fully reported on the results of performing its functions and duties in accordance with the law, BIDV Charter, and the Regulations on the Organization and Operation of the Supervisory Board to the shareholders at the annual General Meeting of Shareholders. In 2025, there were no cases of shareholders or major shareholder groups requesting inspection of accounting books, accounting records, other documents, and the management and operation of BIDV.

Other activities of the Supervisory Board:

The Supervisory Board has also fully implemented other regular or ad hoc tasks as prescribed: Monitoring the compilation of opinions from Board members in various fields; Directing the work of drafting regulations and conducting scientific research and innovative improvements in work; Directing organizational, personnel and other tasks of the Supervisory Board, Internal Audit, etc.

FOCUS OF THE SUPERVISORY BOARD'S WORK IN 2026

- The responsibilities include overseeing the bank's governance and operations to ensure compliance with legal regulations, BIDV Charter, and General Meeting of Shareholders' Resolutions; monitoring the approval and execution of contracts and transactions within the authority of the General Meeting of Shareholders, the Board of Directors, or other transactions with related parties; and other oversight as directed and requested by the State Bank of Vietnam.
- Conduct high-level supervision of internal audit, direct the implementation and completion of the 2026 internal audit plan, develop the 2027 internal audit plan, and complete other tasks according to the operational plan of the Supervisory Board/Internal Audit Department.
- Conduct periodic audits of financial statements as required by regulations.
- Directing the implementation of other arising tasks of the Supervisory Board and Internal Audit Department.



POLICY ON TRANSACTIONS WITH RELATED PARTIES

BIDV has issued a Policy on Transactions with Related Parties. Transactions with related parties at BIDV are conducted in accordance with BIDV's current regulations, procedures, and rules applicable to related parties. The terms and conditions of contracts for transactions with related parties are reviewed to ensure there are no preferential clauses or conditions, and to ensure reasonableness and adherence to market mechanisms. BIDV's transactions with related parties are proposed, assessed, approved, and endorsed by individuals and approval levels who have no vested interest, ensuring the prevention of conflicts of interest as stipulated by law.

SALARIES, BONUSES, REMUNERATION, AND BENEFITS FOR THE BOARD OF DIRECTORS, SUPERVISORY BOARD, AND BOARD OF MANAGEMENT.

The Board of Directors, Board of Management, and Supervisory Board are entitled to salaries, remuneration, and other benefits in accordance with BIDV's current regulations. Specifically, the remuneration and salaries of members of the Board of Directors, Board of Management, and Supervisory Board are included in the management salary fund as approved by the State Bank of Vietnam and within the budget for remuneration of the Board of Directors and Supervisory Board approved by the General Meeting of Shareholders (maximum 0.26% of consolidated after-tax profit in 2025), and are paid according to job position and title linked to the level of task completion.

The remuneration of each member of the Board of Directors, the salary of the CEO and other managers are disclosed in BIDV's audited consolidated financial statements for 2025, particularly:

Unit: VND million

No.	Member	Job title	2025	2024	Note
I BOARD OF DIRECTORS MEMBERS					
Remuneration, bonus					
1	Mr. Phan Duc Tu	Chairman of the BOD	3,153	2,731	
2	Mr. Le Ngoc Lam	BOD member, CEO	2,839	2,327	
3	Mr. Ngo Van Dung	BOD member	2,443	1,995	
4	Mr. Yoo Je Bong	BOD member	4,153	4,264	
5	Mr. Pham Quang Tung	BOD member	2,504	2,095	
6	Mr. Tran Xuan Hoang	BOD member	2,836	2,393	
7	Mr. Le Kim Hoa	BOD member	2,545	2,180	
8	Mr. Dang Van Tuyen	BOD member	2,149	1,720	
9	Mr. Quach Hung Hiep	BOD member	2,664	2,301	
10	Mr. Le Quoc Nghi	BOD member	1,328	-	Elected 26 April 2025
11	Mr. Nguyen Van Thanh	BOD member	600	600	
II BOARD OF MANAGEMENT, CHIEF ACCOUNTANT					
Remuneration, bonus					
1	Mr. Tran Phuong	Senior Executive Vice President	2,394	2,095	
2	Mr. Le Trung Thanh	Senior Executive Vice President	2,362	1,994	Relieved from duty on 1 January 2026
3	Mr. Nguyen Thien Hoang	Senior Executive Vice President	2,284	1,954	



Unit: VND million

No.	Member	Job title	2025	2024	Note
4	Mr. Tran Long	Senior Executive Vice President	2,089	1,789	
5	Mr. Hoang Viet Hung	Senior Executive Vice President	2,088	1,790	
6	Mr. Phan Thanh Hai	Senior Executive Vice President	2,103	1,719	
7	Mrs. Nguyen Thi Quynh Giao	Senior Executive Vice President	2,088	1,790	
8	Mr. Doan Viet Nam	Senior Executive Vice President	1,893	1,503	
9	Mr. Lai Tien Quan	Senior Executive Vice President	1,893	1,503	
10	Mrs. Bui Thi Hoa	Chief Accountant	1,727	1,306	
III MEMBERS OF THE SUPERVISORY BOARD					
Remuneration, bonus					
1	Mrs. Ta Thi Hanh	Supervisory Board under the BOD	2,268	1,987	
2	Mr. Cao Cu Tri	Supervisory Board under the BOD	1,421	1,306	
3	Mrs. Nguyen Thi Thu Ha	Supervisory Board under the BOD	1,294	1,052	
4	Mr. Nguyen Trung Kien	Supervisory Board under the BOD	1,241	970	
5	Mr. Huynh Phuong	Supervisory Board under the BOD	745	-	Elected 26 April 2025

The average monthly remuneration for independent members of the Board of Directors in 2025 is 50 million VND.

INSIDER STOCK TRANSACTIONS

In 2025, there will be no insider share transactions at BIDV.

CONTRACTS OR TRANSACTIONS WITH RELATED PARTIES

No.	Name of organization/ individual	Relationship with the company	Resolution/ Decision Number Approved by the General Meeting of Shareholders/Board of Directors	Content, quantity, and total value of the transaction.
1	Bank for Investment and Development of Cambodia Plc. (BIDC)	Subsidiary	71/NQ-BIDV (dated 16 January 2025)	Approval of syndicated loan transaction and draft syndicated loan agreement with Thanh Thang Group JSC
2	BIDV Insurance Corporation (BIC)	Subsidiary	143/QD-BIDV (dated 12 February 2025)	Approval of insurance contract for cash and gold transportation of BIDV branch with BIC
3	BIC North Central Insurance Company	Subsidiary	190/QD-BIDV (dated 4 March 2025)	Approval of the plan and lease contract for unused space at Ha Tinh Branch's head office
4	BIDV MetLife Life Insurance Limited Liability Company (BIDV MetLife)	Associate	205/QD-BIDV (dated 10 March 2025)	Approval of the appendix to the 2025 agency agreement between BIDV and BIDV MetLife
5	BIDV Tower Joint Venture Company (BIDV Tower)	Joint Venture	389/QD-BIDV (dated 21 April 2025)	Approval of office lease contract and transaction for additional office space on the 10th floor of BIDV Tower, No. 194 Tran Quang Khai, Hoan Kiem, Hanoi
6	BIDV Insurance Corporation (BIC)	Subsidiary	474/QD-BIDV (dated 6 May 2025)	Approval of the plan and contract content for leasing unused space at Loc Tho Transaction Office - Khanh Hoa Branch to BIC
7	BIC North Central Insurance Company	Subsidiary	499/QD-BIDV (dated 6 May 2025)	Approval of the plan and lease contract for unused space at Truong Thi Transaction Office - Nghe An Branch
8	BIDV Insurance Corporation (BIC)	Subsidiary	500/QD-BIDV (dated 16 May 2025)	Approval of the plan and contract content for leasing unused space at Dong Hai Phong Branch to BIC
9	BIDV Insurance Corporation (BIC)	Subsidiary	501/QD-BIDV (dated 16 May 2025)	Approval of the plan and contract content for leasing unused space at Cam Binh Transaction Office - Cam Pha Branch to BIC
10	BIDV MetLife Life Insurance Limited Liability Company (BIDV MetLife)	Associate	644/QD-BIDV (dated 31 May 2025)	Approval of the plan and contract content for leasing unused space at No. 24 Le Thanh Ton Street, Ben Nghe Ward, District 1, Ho Chi Minh City
11	BIDV MetLife Life Insurance Limited Liability Company (BIDV MetLife)	Associate	675/QD-BIDV (dated 12 June 2025)	Approval of the 2025 appendix to the insurance agency contract with BIDV MetLife
12	Ngan Luc Investment and Development Joint Stock Company (Ngan Luc)	Related company	895/NQ-BIDV (dated 21 August 2025)	Approval of the contract, transaction related to the granting of short-term credit limits for 2025-2026 and the granting of medium and long-term credit to finance the Project of investing in 61 100% new cars for rental services for Ngan Luc Investment and Development Joint Stock Company (Ngan Luc) at BIDV Cau Giay Branch
13	BIDV MetLife Life Insurance Limited Liability Company (BIDV MetLife)	Associate	897/QD-BIDV (dated 22 August 2025)	Approval of the template of the Online Payment Agreement and the Information Confidentiality Agreement with BIDV MetLife Life Insurance Limited Liability Company (BML)

No.	Name of organization/ individual	Relationship with the company	Resolution/ Decision Number Approved by the General Meeting of Shareholders/Board of Directors	Content, quantity, and total value of the transaction.
14	BIDV MetLife Life Insurance Limited Liability Company (BIDV MetLife)	Associate	933/QD-BIDV (dated 10 September 2025)	Approval of the appendix to the 2025 Insurance Agency contract with BIDV MetLife Life Insurance Limited Liability Company (BML)
15	BIDV Tower Joint Venture Company (BIDV Tower)	Joint Venture	934/QD-BIDV (dated 10 September 2025)	Approval of the lease contract for additional office space of Hoan Kiem Branch on the 5A floor of BIDV Tower, No. 194 Tran Quang Khai Street, with BIDV Tower Joint Venture Company
16	LaoVietBank (LVB)	Subsidiary	987/NQ-BIDV (dated 29 September 2025)	Approval of the contract and transaction for acting as a collateral management agent in Laos between BIDV and the Lao-Viet Joint Venture Bank
17	Keb Hana Bank Co., LTD	Strategic investor	999/NQ-BIDV (dated 30 September 2025)	Approval of the granting of a credit limit to Keb Hana Bank Co., LTD
18	BIDV Insurance Corporation (BIC)	Subsidiary	1062/QD-BIDV (dated 7 October 2025)	Approval of the service fee rates for guarantees applicable to BIDV Insurance Corporation (BIC)
19	BIDV MetLife Life Insurance Limited Liability Company (BIDV MetLife)	Associate	1063/QD-BIDV (dated 7 October 2025)	Approval of the 2025 Insurance Agency Agreement Appendix between BIDV and BIDV MetLife Life Insurance Limited Liability Company (BML)
20	Bank for Investment and Development of Cambodia Plc. (BIDC)	Subsidiary	1170/NQ-BIDV (dated 24 October 2025)	Approval of the investment limit for secured deposits guaranteed by Type 1 collateral for BIDC
21	BIDV Tower Joint Venture Company (BIDV Tower)	Joint Venture	1252/QD-BIDV (dated 14 November 2025)	Approval of the lease of additional office space on the 9th and 12th floors of the BIDV Tower at 194 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi City
22	LaoVietBank (LVB)	Subsidiary	1309/NQ-BIDV (dated 3 December 2025)	Approval of the adjustment of the partner limit for the Lao-Viet Joint Venture Bank
23	BIC Bac Bo	Subsidiary	1347/QD-BIDV (dated 15 December 2025)	Approval of the plan and the contents of the contract for BIC Northern Region to lease a portion of the unused area of Nam Dinh Branch at Building No. 80, Dong A Street, Hoa Vuong Urban Area, Nam Dinh Ward, Ninh Binh Province
24	BIDV Insurance Corporation (BIC)	Subsidiary	1369/NQ-BIDV (dated 17 December 2025)	Approval of the adjustment of the conditions for granting credit limits to BIDV Insurance Corporation
25	BIDV-SuMi TRUST Leasing Company., Ltd	Subsidiary	1370/NQ-BIDV dated 17 December 2025)	Approval of the adjustment of the conditions for the secured TF credit limit applicable to BIDV-SuMi TRUST Leasing Company., Ltd
26	BIDV Insurance Corporation (BIC)	Subsidiary	1414/QD-BIDV (dated 25 December 2025)	Approval of the contract for the purchase of personal accident insurance, health insurance, and cancer insurance for the year 2026
27	BIDV Insurance Corporation (BIC)	Subsidiary	1419/QD-BIDV (dated 26 December 2025)	Approval of the Bankers' Blanket Bond & Electronic Computer Crime Insurance (BBB & ECC) contract and the Directors and Officers Liability Insurance (D&O) contract
28	BIDV Insurance Corporation (BIC)	Subsidiary	1429/QD-BIDV (dated 29 December 2025)	Approval of the contract for purchasing insurance for cash and gold for 2026 of BIDV's branches with BIC

BIDV always conducts transactions with related parties in a reasonable, transparent manner and according to market mechanisms.

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Process of supervising and evaluating corporate governance

Process of monitoring and evaluating corporate governance

BIDV conducts monitoring, supervision and evaluation of corporate governance activities on the basis of compliance with applicable laws and regulations, the BIDV Charter and internal regulations, including the Regulation on the organization and operation of the Board of Directors and the internal governance regulation.

With the aim of orienting corporate governance towards regional and global Good practices, BIDV have researched and applied (i) OECD Principles of Corporate Governance, (ii) ASEAN Corporate Governance Scorecard and (iii) Principles of Corporate Governance according to best practices for public companies in Vietnam jointly developed by the State Securities Commission and the International Finance Corporation IFC. Accordingly, the Person in charge of corporate governance at BIDV submitted reports to the BOD for approval on the process and criteria for supervising and evaluating corporate governance at BIDV.

Periodically on 30 June and 31 December each year, the focal unit under the BOD (The Secretariat and Investor Relations) shall coordinate with relevant units in the system to evaluate corporate governance at BIDV according to the criteria of the ASEAN Corporate Governance Scorecard. The person in charge of corporate governance is responsible for directing and approving the content of the Report before submitting the Report to the Board of Directors for approval.

The evaluation results are consolidated and reported in the annual report and serve as a basis for proposing solutions to improve and enhance the quality of corporate governance for consideration by the Board of Directors and the Board of Management.



Process of supervising and monitoring the implementation of strategies

The role of the BOD in supervising, monitoring the strategies is clearly and specifically defined.

Currently, the development, implementation, evaluation, and supervising of the strategies at BIDV are implemented in accordance with the Regulations on Strategic governance. Accordingly, the BOD is responsible for setting the strategic directions, directing the development, approving, issuing and comprehensively supervising the implementation of strategies in each period.

Supervising and evaluation of the implementation results of the strategies are implemented on a monthly, quarterly and annual basis

The monthly and quarterly supervision is carried out through the strategy management software program. With respect to annual supervision, BIDV conducts an annual assessment of the implementation of the Strategy and submits it to the Board of Directors in the first quarter each year, including but not limited to the following contents: a comprehensive assessment of the implementation results of priority objectives, business plan targets, BIDV's competitive position, progress and results of the Strategy implementation plan, results of sub-component strategies, difficulties and obstacles encountered, and proposals for solutions to achieve the set strategic objectives if necessary.

During the process of supervising and evaluating the implementation of the Strategy, if economic, political, social conditions and other macro factors undergo significant changes that may materially impact or affect the need to change, adjust or update the overall Strategy, whether creating challenges or opening up new opportunities, BIDV will prepare a report assessing the impact of such macro changes and propose adjustments or supplements to the overall Strategy if necessary.

General assessment of corporate governance at BIDV

BIDV is committed to implementing corporate governance in compliance with legal regulations on corporate governance applicable to large public companies, including the Law on Enterprises, the Law on Credit Institutions, the Law on Securities, Circular No. 116/2020/TT-BTC of the Ministry of Finance providing guidance on a number of articles on corporate governance applicable to public companies, Circular No. 96/2020/TT-BTC of the Ministry of Finance providing guidance on information disclosure on the securities market, and other relevant legal documents. At the same time, BIDV strictly complies with its internal corporate governance regulations, such as the Charter on organization and operation of BIDV, the internal governance regulation, the Regulation on the organization and operation of the Board of Directors, and the Regulation on the organization and operation of the Supervisory Board. Contents of the disclosed information, semi-annual and annual corporate governance reports, and the annual report are prepared in accordance with regulations, ensuring completeness, timeliness and transparency. BIDV has also appointed the person in charge of corporate governance in accordance with applicable regulations.

In recent years, in addition to complying with current regulations on corporate governance, BIDV has researched and applied the OECD Principles of Corporate Governance, the ASEAN Corporate Governance Scorecard, the Principles of Corporate Governance according to best practices for public companies in Vietnam jointly developed by the State Securities Commission and the International Finance Corporation IFC. In 2023, after the OECD Principles of Corporate Governance were revised with a new Chapter on "Sustainable and Resilient Development" related to ESG contents and the ASEAN Corporate Governance Scorecard Questionnaire was updated to add ESG assessment questions corresponding to the OECD Code of Practices in the role with related parties section, BIDV updated the corporate governance assessment contents related to these contents and conducted corporate governance scoring from 31 December 2023.

BIDV's specific corporate governance targets include: (i) ensuring the rights of shareholders, investors and related parties; (ii) enhancing publicity and transparency in the Bank's operations; (iii) effectively operating the corporate governance system; (iv) ensuring the operational efficiency of the Board of Directors, the Supervisory Board and the Board of Management; (v) linking corporate governance targets with sustainable development.



FINANCIAL
REPORTCORPORATE
GOVERNANCE

No.	Criteria	Evaluation result	Basis for evaluation
A.2.7	Does the company disclose the list of board members who attended the most recent AGM?		Shown in the minutes of AGM
A.2.8	Does the company disclose that all board members and the CEO (if he is not a board member) attended the most recent AGM?		Shown in the minutes of AGM
A.2.9	Does the company allow voting in absentia?		Since the 2024 Annual General Meeting of Shareholders, BIDV has applied electronic voting and provided guidance documents to shareholders 10 days before the Meeting.
A.2.10	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?		Shown in the minutes of AGM
A.2.11	Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM?		Shown in the minutes of AGM
A.2.12	Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM/EGM for all resolutions?		Information is disclosed within 24 hours after issuance of minutes and Resolution of the GMS
A.2.13	Does the company provide at least 21 days notice for all AGMs and EGMs?		- GMS 2025 meeting notice and documents were published on BIDV website on 13 March 2025.
A.2.14	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?		Shown in the documents of the 2025 Annual GMS published on the BIDV website and sent to each shareholder attending the meeting.
A.2.15	Does the company give the opportunity for shareholders to place item/s on the agenda of general meetings		Shown in the minutes of AGM
A3	Markets for corporate control should be allowed to function in an efficient and transparent manner.		
A.3.1	In cases of mergers, acquisitions and/or takeovers requiring shareholders' approval, does the board of directors/ commissioners of the company appoint an independent party to evaluate the fairness of the transaction price?	Not applicable at BIDV	This transaction has not incurred at BIDV
A.4	The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated.		
A.4.1	Does the company disclose its practices to encourage shareholders to engage with the company beyond general meetings (like investors conference, meeting)?		Shown in BIDV's Annual Report, website

BAO CAO ĐÁNH GIÁ CUA
BAN ĐIỀU HÀNH

ĐANH GIA CỦA
HỘI ĐỒNG QUẢN TRỊ

HOÀI ĐỘNG
KINH DOANH

LONG QUAN
BIDV 2025

THÔNG ĐIỆP 2025

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Evaluation of corporate governance according to the ASEAN Corporate Governance Scorecard

No.	Criteria	Evaluation result	Basis for evaluation
A.5	Shares and voting rights		
A.5.1	Where the company has more than one class of shares, does the company publicize the voting rights attached to each class of shares (e.g. through the company website / reports/ the stock exchange/ the regulator's website)?	Not applicable at BIDV	At BIDV, there are only ordinary shares
A.6	Notice of AGM		
A.6.1	Does each of the resolutions tabled at the most recent annual general meeting deal with only one item, i.e., there is no bundling of several items into the same resolution?	X	BIDV is studying for implementation
A.6.2	Was the company's notice of the most recent AGM/circulars fully translated into English and published on the same date as the local-language version?		BIDV published information in both Vietnamese and English
	Does the notice of AGM have the following details?		
A.6.3	Are the profiles of directors/commissioners (at least age, academic qualification, date of first appointment, experience, and directorships in other listed companies) in seeking election/re-election included?		Shown in the documents of the General Shareholders Meeting
A.6.4	Are the auditors seeking appointment/re-appointment clearly identified?		At the 2025 GMS, the GMS clearly defined selection conditions and list of auditors for selection
A.6.5	Were the proxy documents made easily available?		Shown in the documents of the annual General Shareholders Meetings 2025 and published on BIDV's website
A.7	Insider trading and abusive self-dealing should be prohibited.		
A.7.1	Are the directors required to report their dealings in company shares within 3 business days?		Provisions in the bank's Regulation on disclosure of information on the securities market
A.8	Related party transactions by directors and key executives.		

No.	Criteria	Evaluation result	Basis for evaluation
A.8.1	Does the company have a policy requiring a committee of independent directors to review material related party transactions (RPTs) to determine whether they are in the best interests of the company and shareholders?		The approval of transactions with related parties is carried out by BIDV in accordance with current laws and BIDV's Charter
A.8.2	Does the company have a policy requiring board members to abstain from participating in the board discussion on a particular agenda when they are conflicted?	X	BIDV applied not to seek board members on agenda when they are conflicted BIDV continues to study for applying to meetings
A.8.3	Does the company have policies on loans to directors either forbidding this practice or ensuring that they are being conducted at arm's length basis and at market rates?		Provisions in the Charter
A.9	Protecting minority shareholders from abusive actions		
A.9.1	Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length?		Shown in the Annual Report – section Corporate governance
A.9.2	In case of related party transactions requiring shareholders' approval, is the decision made by disinterested shareholders?		Stipulated in the bank's Charter
B	Sustainability and Resilience		
B.1	Sustainability-related disclosure should be consistent, comparable and reliable, and include retrospective and forward-looking material information that a reasonable investor would consider important in making an investment or voting decision		
B.1.1	Does the company identify/report ESG topics that are material to the organization's strategy?		Information disclosed in the Sustainable Development Report
B.1.2	Does the company identify climate change as an issue?		Information disclosed in the Sustainable Development Report
B.1.3	Does the company adopt an internationally recognized reporting framework or standard for sustainability (i.e. GRI, Integrated Reporting, SASB, IFRS Sustainability Disclosure Standards)?		Information disclosed in the Sustainable Development Report
B.1.4	Does the company disclose quantitative sustainability target?		Information disclosed in the Sustainable Development Report
B.1.5	Does the company disclose sustainability-related performance progress in relation to its previously set targets?		Information disclosed in the Sustainable Development Report

 Full compliance X - Partial compliance/Areas for improvement

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Evaluation of corporate governance according to the ASEAN Corporate Governance Scorecard

No.	Criteria	Evaluation result	Basis for evaluation
B.1.6	Does the company confirm that its Sustainability Report/ Reporting is reviewed and /or approved by the Board or Board Committee?		Information disclosed in the Sustainable Development Report
B.2	Corporate governance frameworks should allow for dialogue between a company, its shareholders and stakeholders to exchange views on sustainability matters		
B.2.1	Does the company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?		Information disclosed in the Sustainable Development Report
B.2.2	Does the company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?		Information disclosed in the Sustainable Development Report
B.3	The corporate governance framework should ensure that boards adequately consider material sustainability risks and opportunities when fulfilling their key functions in reviewing, monitoring and guiding governance practices, disclosure, strategy, risk management and internal control systems, including with respect to climate-related physical and transition risks		
	Boards should assess whether the company's capital structure is compatible with its strategic goals and its associated risk appetite to ensure it is resilient to different scenarios		
B.3.1	Does the company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite?		The review on BIDV's debt structure with its strategic goals is carried out in accordance with the Bank's strategy management regulation.
B.4	The corporate governance framework should recognize the rights of stakeholders established by law or through mutual agreements and encourage active co- operation between corporations and stakeholders in creating wealth, jobs, and the sustainability of financially sound enterprises.		
	Does the company disclose a policy and practices that address:		
B.4.1	The existence and scope of the company's efforts to address customers' welfare?		Information disclosed in the Sustainable Development Report
B.4.2	Supplier/contractor selection procedures?		Information disclosed in the Sustainable Development Report
B.4.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		Information disclosed in the Sustainable Development Report

No.	Criteria	Evaluation result	Basis for evaluation
B.4.4	The company's efforts to interact with the communities in which they operate?		Information disclosed in the Sustainable Development Report
B.4.5	The company's anti-corruption programs and procedures?		Information disclosed in the Sustainable Development Report
B.4.6	How creditors' rights are safeguarded?		Information disclosed in the Sustainable Development Report
B.4.7	Does the company have a separate report/section that discusses its efforts on environment/economy and social issues?		Information disclosed in the Sustainable Development Report
B.5	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.		
B.5.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?		BIDV provided phone numbers and contact methods in the Annual Report, BIDV website and other media.
B.6	Mechanisms for employee participation should be permitted to develop.		
B.6.1	Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?		Information disclosed in the Sustainable Development Report
B.6.2	Does the company explicitly disclose the policies and practices on training and development programs for its employees?		Information disclosed in the Sustainable Development Report
B.6.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?		Information disclosed in the Sustainable Development Report
B.7	Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.		
B.7.1	Does the company have a whistle blowing policy which includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behaviour and provide contact details via the company's website or annual report		BIDV issued a Regulation on settlement of information about internal violations and frauds at BIDV and has a Contact Center or email to receive the information

 Full compliance X - Partial compliance/Areas for improvement

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Evaluation of corporate governance according to the ASEAN Corporate Governance Scorecard

No.	Criteria	Evaluation result	Basis for evaluation
B.7.2	Does the company have a policy or procedures to protect an employee/person who reveals alleged illegal/unethical behaviour from retaliation?		BIDV issued a Regulation on settlement of information about internal violations and frauds at BIDV, including measures to protect whistleblowers
C.	Disclosure and Transparency		
C.1	Transparent ownership structure		
C.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?		Shown in the Annual report and corporate governance report
C.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?		Shown in the Annual report and corporate governance report
C.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors?		Shown in the Annual report and corporate governance report
C.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?		Shown in the Annual report and corporate governance report
C.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?		Fully shown in the Annual report and financial reports
C.2	Quality of Annual Report		
	Does the company's annual report disclose the following items:		
C.2.1	Corporate objectives		Fully shown in the Annual report - section BIDV Overview
C.2.2	Financial performance indicators		Shown in the Annual report - section Business operation
C.2.3	Non-financial performance indicators		Shown in the Annual report
C.2.4	Dividend policy		Shown in the documents of the 2025 Annual GMS published on the BIDV website and sent to each shareholder attending the meeting.

No.	Criteria	Evaluation result	Basis for evaluation
C.2.5	Biographical details (at least age, academic qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of all directors/ commissioners		Shown in the Annual report and announced at BIDV website
	Corporate Governance Confirmation Statement		
C.2.6	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non- compliance, identify and explain reasons for each such issue?		Shown in the Annual Report - section Corporate Governance
C.3	Remuneration of Members of the Board and Key Executives		
C.3.1	Is there disclosure of the fee structure for non-executive directors/commissioners?		Shown in the Annual Report and Financial Report
C.3.2	Does the company publicly disclose [i.e. annual report or other publicly disclosed documents] details of remuneration of each non-executive director/ commissioner?		Shown in the Annual Report and Financial Report
C.3.3	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy/practices (i.e. the use of short term and long term incentives and performance measures) for its executive directors and CEO?		Shown in the Annual Report and Financial Report
C.3.4	Does the company publicly disclose [i.e. annual report or other publicly disclosed documents] the details of remuneration of each of the executive directors and CEO [if he/she is not a member of the Board]?		Shown in the Annual Report and Financial Report
C.4	Disclosure of related party transactions (RPT)		
C.4.1	Does the company disclose its policy covering the review and approval of material RPTs?		Shown in the Annual Report - section Corporate Governance
C.4.2	Does the company disclose the name, relationship, nature and value for each material RPTs?		Shown in the documents disclosing information on RPTs at the bank's website

 Full compliance X - Partial compliance/Areas for improvement

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Evaluation of corporate governance according to the ASEAN Corporate Governance Scorecard

No.	Criteria	Evaluation result	Basis for evaluation
C.5	Directors and commissioners dealings in shares of the company		
C.5.1	Does the company disclose trading in the company's shares by insiders?		Shown in the documents disclosing information on RPTs at the bank's website
C.6	External auditor and Auditor Report		
	Where the same audit firm is engaged for both audit and non-audit services		
C.6.1	Are the audit and non-audit fees disclosed?	x	BIDV's audit fee is published on the national procurement portal system but the non-audit fee is not published.
C.6.2	Does the non-audit fee exceed the audit fees?		No, BIDV's non-audit fee was not higher than the audit fees
C.7	Medium of communications		
	Does the company use the following modes of communication?		
C.7.1	Quarterly reporting		BIDV updated business results and operations quarterly on the Bank's Website in two languages (Vietnamese - English), including: Update of business results, Financial statements, Press releases, BIDV profile documents for investors, BIDV newsletters for shareholders
C.7.2	Company website		Information about the bank's operation is regularly posted in Vietnamese and English on the bank's website
C.7.3	Analyst's briefing		BIDV actively worked and provided information for analysis reports on the bank both domestically and overseas
C.7.4	Media briefings /press conferences		BIDV used other media including: press releases, television, social networks, etc.
C.8	Timely filing/release of annual/financial reports		
C.8.1	Are the audited annual financial report / statement released within 120 days from the financial year end?		BIDV fully complied with current regulations
	Full compliance		X - Partial compliance/Areas for improvement

No.	Criteria	Evaluation result	Basis for evaluation
C.8.2	Is the annual report released within 120 days from the financial year end?		BIDV fully complied with current regulations
C.8.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?		BIDV fully complied with current regulations
C.9	Company website		
	Does the company have a website disclosing up-to-date information on the following:		
C.9.1	Financial statements/reports (latest quarter)		Fully displayed on the Bank's Website
C.9.2	Materials provided in briefings to analysts and media		Fully displayed on the Bank's Website
C.9.3	Downloadable annual report		Fully displayed on the Bank's Website
C.9.4	Notice of AGM and/or EGM		Fully displayed on the Bank's Website
C.9.5	Minutes of AGM and/or EGM		Fully displayed on the Bank's Website
C.9.6	Downloadable company's charter		Fully displayed on the Bank's Website
C.10	Investor relations		
C.10.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer / office responsible for investor relations?		Fully displayed on the Bank's Website
D	Board Duties and Responsibilities		
D.1	Board Duties and Responsibilities		
	Clearly defined board responsibilities and corporate governance policy		
D.1.1	Does the company disclose its corporate governance policy / board charter?		Fully published on the bank's website
D.1.2	Are the types of decisions requiring board of directors/ commissioners' approval disclosed?		Fully published on the bank's website

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Evaluation of corporate governance according to the ASEAN Corporate Governance Scorecard

No.	Criteria	Evaluation result	Basis for evaluation
D.2.14	Is the Remuneration Committee comprised entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?		There is one independent BOD member at BIDV and he is a member of the Nomination Committee
D.2.15	Is the chairman of the Remuneration Committee an independent director/commissioner?	x	There is one independent BOD member at BIDV and he is not the Chair of the Nomination Committee
D.2.16	Does the company disclose the terms of reference/ governance structure/ charter of the Remuneration Committee?		Shown in the Annual report
D.2.17	Is the meeting attendance of the Remuneration Committee disclosed and, if so, did the Remuneration Committee meet at least twice during the year?		Shown in the Annual report
Audit Committee			
D.2.18	Does the company have an Audit Committee?		BIDV operates a model of a Supervisory Board under the General Meeting of Shareholders, not operating the model of an Audit Committee.
D.2.19	Is the Audit Committee comprised entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?	x	Member of the Supervisory Board is not a BOD director
D.2.20	Is the chairman of the Audit Committee an independent director/commissioner?	x	Member of the Supervisory Board is not a BOD director
D.2.21	Does the company disclose the terms of reference/ governance structure/charter of the Audit Committee?		Shown in the Annual report - section "Corporate Governance"
D.2.22	Does at least one of the independent directors/ commissioners of the committee have accounting expertise (accounting qualification or experience)?	x	Member of the Supervisory Board is not a BOD director
D.2.23	Is the meeting attendance of the Audit Committee disclosed and, if so, did the Audit Committee meet at least four times during the year?		Shown in the Annual report
D.2.24	Does the Audit Committee have primary responsibility for recommendation on the appointment, and removal of the external auditor?		Shown in the Annual report
 Full compliance X - Partial compliance/Areas for improvement			

No.	Criteria	Evaluation result	Basis for evaluation
D.3	Board Processes		
Board meetings and attendance			
D.3.1	Are the board of directors meeting scheduled before the start of the financial year?		BOD meetings were scheduled before the start of the financial year
D.3.2	Does the board of directors/commissioners meet at least six times during the year?		• Corporate Governance" report of the first 6 months 2025 • Quarterly BOD minutes of 2025
D.3.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?		Shown in the Annual Report and "Corporate Governance" report
D.3.4	Does the company require a minimum quorum of at least 2/3 for board decisions?		A minimum quorum of at least 2/3 of BOD members attending for board decisions is required
D.3.5	Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?		Shown in the Annual report
Access to information			
D.3.6	Are board papers for board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting?		Provisions in the Charter, Internal regulations on governance
D.3.7	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?		Provisions in the Charter, Internal regulations on governance, Regulation on organization and operation of the BOD
D.3.8	Is the company secretary trained in legal, accountancy or company secretarial practices and has kept abreast on relevant developments?		Provisions in the Charter
Board Appointments and Re-election			
D.3.9	Does the company disclose the criteria used in selecting new directors/commissioners?		Following regulations of the Law on Credit Institutions, law on enterprises, guidance of the SBV/Party Central Business Bloc, BIDV charter.
D.3.10	Did the company describe the process followed in appointing new directors/commissioners?		As per regulations of the SBV and the higher-level Party Committee

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Evaluation of corporate governance according to the ASEAN Corporate Governance Scorecard

No.	Criteria	Evaluation result	Basis for evaluation
D.3.11	Are all directors/commissioners subject to re-election every 3 years; or 5 years for listed companies in countries whose legislation prescribes a term of 5 years each? The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011		BIDV BOD tenure is 5 years
Remuneration Matters			
D.3.12	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?		At the Annual General Meeting of Shareholders, BIDV submits for approval the remuneration, salaries, and bonuses for the Board of Directors and the Supervisory Board. Supporting documentation is reflected in the resolutions of the respective AGMs.
D.3.13	Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executives with long-term interests of the company, such as claw back provision and deferred bonuses?		BIDV has applied KPIs and evaluated the KPIs annually for BOD and BOM members as a basis for income payment during the year based on KPI completion level.
Internal Audit			
D.3.14	Does the company have a separate internal audit function?		Shown in the Annual report
D.3.15	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?		Shown in the Annual report
D.3.16	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?		The appointment and removal of an internal auditor require the approval of the Supervisory Board
Risk Oversight			
D.3.17	Does the company establish a sound internal control procedures/risk management framework and periodically review the effectiveness of that framework?		Shown in the Annual report - section Corporate governance

No.	Criteria	Evaluation result	Basis for evaluation
D.3.18	Does the Annual Report/Annual CG Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems?		Shown in the Annual report - section “Corporate Governance”
D.3.19	Does the company disclose the key risks to which the company is materially exposed to (i.e. financial, operational including IT, environmental, social, economic)?		Shown in the Annual report - section “Risk management”
D.3.20	Does the Annual Report/Annual CG Report contain a statement from the board of directors/commissioners or Audit Committee commenting on the adequacy of the company's internal controls/risk management systems?		Shown in the Annual report - section “Corporate Governance”
D.4	People on the Board		
	Board Chairman		
D.4.1	Do different persons assume the roles of chairman and CEO?		BIDV has the titles of BOD Chairman and CEO held by two different persons
D.4.2	Is the chairman an independent director/commissioner?	x	BOD chairman is not an independent director
D.4.3	Is any of the directors a former CEO of the company in the past 2 years?	x	Not incurred at BIDV
D.4.4	Are the roles and responsibilities of the chairman disclosed?		Provisions in the Charter and shown in the Annual report
	Lead Independent Director		
D.4.5	If the Chairman is not independent, has the Board appointed a Lead/Senior Independent Director and has his/ her role been defined?	x	BIDV has only one independent director
	Skills and Competencies		
D.4.6	Does at least one non-executive director/commissioner have prior working experience in the major sector that the company is operating in?		Shown in the Annual report - section BIDV Overview

 Full compliance X - Partial compliance/Areas for improvement

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Evaluation of corporate governance according to the ASEAN Corporate Governance Scorecard

No.	Criteria	Evaluation result	Basis for evaluation
D.5	Board Performance		
	Directors Development		
D.5.1	Does the company have orientation programs for new directors/commissioners?		BIDV has orientation programs for new directors
D.5.2	Does the company have a policy and actual practice and programs that encourage directors/commissioners to attend on-going or continuous professional education programs?		Training programs to improve professional capacity were always carried out by BIDV and all BOD members participated.
	CEO/Executive Management Appointments and Performance		
D.5.3	Does the company disclose the process on how the board of directors/commissioners plans for the succession of the CEO/Managing Director/President and key management?	X	The BOD implemented this content but hid not announce it as it was an internal document
D.5.4	Does the board of directors/commissioners conduct an annual performance assessment of the CEO/Managing Director/President?		Shown in the Annual report - section Directors' report
	Board Appraisal		
D.5.5	Did the company conduct an annual performance assessment of the board of directors/commissioners and disclose the criteria and process followed for the assessment?		Shown in the Annual report - section "Corporate Governance"
	Director Appraisal		
D.5.6	Did the company conduct an annual performance assessment of the individual directors/commissioners and disclose the criteria and process followed for the assessment?		Shown in the Annual report - section "Corporate Governance"

No.	Criteria	Evaluation result	Basis for evaluation
	Committee Appraisal		
D.5.7	Did the company conduct an annual performance assessment of the board committees and disclose the criteria and process followed for the assessment?		BIDV issued the Regulation on performance evaluation of committees under the Board of Directors and is in the process of implementing the performance evaluation process for the committees in accordance with the provisions of the Regulation.



Full compliance

X - Partial compliance/Areas for improvement

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Bonus items

No.	Criteria	Evaluation result	Basis for evaluation
(B)A.	Rights of shareholders		
(B)A.1	Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures that govern general shareholders meeting.		
(B)A.1.1	Does the company practice real time secure electronic voting in absentia at general meetings of shareholders?		BIDV has applied electronic voting since the 2024 Annual GMS.
(B)A.2	Equitable treatment of shareholders		
(B)A.2	Notice of AGM		
(B)A.2.1	Does the company release its notice of AGM (with detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting?		Meeting invitation document, 2025 AGM documents were published on the bank's website on 13 March 2025
(B)B.	Roles of related parties		
(B)B.1.1	Does the company disclose how it manages climate-related risks and opportunities?		Shown in the Sustainability Report
(B)B.1.2	Does the company disclose that its Sustainability Report / Sustainability Reporting is externally assured?	x	BIDV is studying for implementation
(B)B.1.3	Does the company disclose the engagement channel with stakeholder groups and how the company responds to stakeholders' ESG concerns?		Shown in the Sustainable Development Report
(B)B.1.4	Does the company have a unit / division / committee who is specifically responsible to manage the sustainability matters?		BIDV has established a Steering Committee and a Project Management Unit for the development and implementation of a comprehensive Sustainable Development Strategy and ESG practices at BIDV.
(B)B.1.5	Does the company disclose board of directors/ commissioners' oversight of sustainability-related risks and opportunities?		Shown in the Sustainable Development Report
(B)B.1.6	Does the company disclose the linkage between executive directors and senior management remuneration and sustainability performance for the previous year?		Shown in the Sustainable Development Report
(B)B.1.7	Is the company's Whistle Blowing System managed by independent parties / institutions?	x	BIDV is studying for implementation
(B)C.	Disclosure and transparency		

No.	Criteria	Evaluation result	Basis for evaluation
(B)C.1	Quality of Annual Report		
(B)C.1.1	Are the audited annual financial report /statement released within 60 days from the financial year end?		Information disclosure in compliance with regulation
(B)D.	Responsibilities of the Board		
(B)D.1	Board Competencies and Diversity		
(B)D.1.1	Does the company have at least one female independent director/commissioner?	x	Not available at BIDV
(B)D.1.2	Does the company have a policy and disclose measurable objectives for implementing its board diversity and report on progress in achieving its objectives?	X	BIDV is studying for implementation
(B)D.2	Board Structure		
(B)D.2.1	Is the Nominating Committee composed entirely of independent directors/commissioners?		At BIDV, there is 1 independent director and he is a member of the Nomination Committee.
(B)D.2.2	Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions?		BIDV Nomination Committee advised the building of a set of KPIs for BOD and BOM members.
(B)D.3	Board Appointments and Re-Election		
(B)D.3.1	Does the company use professional search firms or other external sources of candidates (such as director databases set up by director or shareholder bodies) when searching for candidates to the board of directors/commissioners?	x	BIDV is studying for implementation
(B)D.4	Board Structure & Composition		
(B)D.4.1	Do independent non-executive directors/commissioners make up more than 50% of the board of directors/ commissioners for a company with independent chairman?	x	The BOD chairman is a non-executive director and the BOD has 1 independent director.
(B)D.5	Risk Oversight		
(B)D.5.1	Does the company disclose that its Board identified key risk in relation to information technology including disruption, cyber security, and disaster recovery, to ensure that all key risks are identified, managed and reported to the Board?		Shown in the Annual report
(B)D.6	Board Performance		
(B)D.6.1	Does the company have a separate board level Risk Committee?		BIDV has a Risk Management Committee under the Board of Directors

 Full compliance X - Partial compliance/Areas for improvement

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Penalty items

No.	Criteria	Evaluation result	Basis for evaluation
(P)A.	Shareholder rights		
(P)A.1	Basic shareholder rights		
(P)A.1.1	Did the company fail or neglect to offer equal treatment for share repurchases to all shareholders?	x	Not incurred at BIDV
(P)A.2	Shareholders, including institutional shareholders, should be allowed to consult with each other on issues concerning their basic shareholder rights as defined in the principles, subject to exceptions to prevent abuse.		
(P)A.2.1	Is there evidence of barriers that prevent shareholders from communicating or consulting with other shareholders?	x	Not incurred at BIDV
(P)A.3	Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.		
(P)A.3.1	Did the company include any additional and unannounced agenda item into the notice of AGM/EGM?	x	Not incurred at BIDV
(P)A.3.2	Was the Chairman of the Board and the Chairmen of all Board Committees and the CEO absent from the most recent General Meeting?	x	Not incurred at BIDV
(P)A.4	Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.		
	Did the company fail to disclose the existence of:		
(P)A.4.1	Shareholders agreement?	x	Not incurred at BIDV
(P)A.4.2	Voting cap?	x	Not incurred at BIDV
(P)A.4.3	Multiple voting rights?	x	Not incurred at BIDV
(P)A.5	Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.		
(P)A.5.1	Is a pyramid ownership structure and/ or cross holding structure apparent?	X	Not incurred at BIDV

No.	Criteria	Evaluation result	Basis for evaluation
(P)A.6	Equitable treatment of shareholders		
	Insider trading and abusive self-dealing should be prohibited.		
(P)A.6.1	Has there been any conviction of insider trading involving directors/ commissioners, management and employees in the past three years?	x	Not incurred at BIDV
(P)A.7	Protecting minority shareholders from abusive action		
(P)A.7.1	Have there been any cases of non compliance with the laws, rules and regulations pertaining to material related party transactions in the past three years?	x	Not incurred at BIDV
(P)A.7.2	Were there any RPTs that can be classified as financial assistance (i.e not conducted at arms length) to entities other than wholly-owned subsidiary companies?	x	Not incurred at BIDV
(P)B.	Role of stakeholders		
(P)B.1	Have there been any violations of any laws pertaining to labor/ employment/ consumer/insolvency/ commercial/competition or environmental issues?	x	Not incurred at BIDV
(P)B.2	Where stakeholders participate in the corporate governance process, they should have access to relevant, sufficient and reliable information on a timely and regular basis.		
(P)B.2.1	Has the company faced any sanctions by regulators for failure to make announcements within the requisite time period for material events?	x	Not incurred at BIDV
(P)B.2.2	Is there any evidence that the company is engaging in greenwashing activities?	x	Not incurred at BIDV
(P)C.	Disclosure and transparency		
(P)C.1	Sanctions from regulator on financial reports		
(P)C.1.1	Did the company receive a "qualified opinion" in its external audit report?	x	Not incurred at BIDV
(P)C.1.2	Did the company receive an "adverse opinion" in its external audit report?	x	Not incurred at BIDV
(P)C.1.3	Did the company receive a "disclaimer opinion" in its external audit report?	x	Not incurred at BIDV

 Full compliance X - Partial compliance/Areas for improvement

IMPLEMENTATION OF CORPORATE GOVERNANCE REGULATIONS

Penalty items

No.	Criteria	Evaluation result	Basis for evaluation
(P)C.1.4	Has the company in the past year revised its financial statements for reasons other than changes in accounting policies?	x	Not incurred at BIDV
(P)D.	Responsibilities of the Board		
(P)D.1	Compliance with listing rules, regulations and applicable laws		
(P)D.1.1	Is there any evidence that the company has not complied with any listing rules and regulations apart from disclosure rules over the past year?	x	Not incurred at BIDV
(P)D.1.2	Have there been any instances where non-executive directors/ commissioner have resigned and raised any issues of governance-related concerns?	x	Not incurred at BIDV
(P)D.2	Board structure		
(P)D.2.1	Does the Company have any independent directors/commissioners who have served for more than nine years or two terms of five years each (whichever is higher) in the same capacity? The five-year term must be required by legislation which pre-existed before the introduction of the ASEAN Corporate Governance Scorecard in 2011	x	Not incurred at BIDV
(P)D.2.2	Did the company fail to correctly identify the description of all their directors as independent, non-executive, and executive?	x	Not incurred at BIDV
(P)D.2.3	Does the company have any independent directors/non- executive/ commissioners who serve on a total of more than five boards of publicly-listed companies?	x	Not incurred at BIDV
(P)D.3	External Audit		
(P)D.3.1	Is any of the directors or senior management a former employee or partner of the current external auditor (in the past 2 years)?	x	Not incurred at BIDV
(P)D.4	Board structure and composition		
(P)D.4.1	Has the chairman been the company CEO in the last three years?	x	Not incurred at BIDV
(P)D.4.2	Do non-executive directors/commissioners receive options, performance shares or bonuses?	x	Not incurred at BIDV

 Full compliance X - Partial compliance/Areas for improvement



INVESTOR RELATIONS

The Investor Relations Department – Secretariat and Shareholder Relations plays a bridging role between BIDV and its shareholders and the investor community through transparent information disclosure, ensuring the rights and interests of shareholders in accordance with international standards, promoting BIDV's image to attract potential investors, and receiving and transmitting information between the investor community and the Bank's leadership.



Protecting shareholder rights, promoting transparency and accountability

BIDV always prioritizes ensuring the full and equal protection of shareholders' legal rights, while emphasizing transparency, accuracy, and timeliness in information disclosure. Shareholders' rights are exercised in accordance with the law, BIDV's Charter, and relevant internal regulations. BIDV has issued a Handbook on the Exercise of Rights for Ordinary Shareholders, specifying the provisions of the law and BIDV's Charter into unified guidelines, contributing to ensuring that shareholders can fully exercise their rights in a transparent, consistent, and proper manner, following the prescribed procedures.

The Annual General Meeting of Shareholders (April 2025) was held in accordance with regulations, enabling shareholders to promptly access information on the Bank's operations and business results, participate in discussions, contribute opinions, and vote on important issues within their authority. BIDV implemented remote voting/voting, allowing shareholders who could not attend the meeting to exercise their voting rights quickly, safely, and securely. Resolutions, minutes, and related documents of the meeting are fully published on BIDV's website.

Beyond the framework of the Annual General Meeting,

BIDV encourages regular participation and interaction of shareholders and investors through investor conferences, regular meetings and outreach programs with shareholders and the investor community. Through these activities, shareholders can access information, exchange opinions, provide feedback, and engage in direct dialogue with the Bank, thereby contributing to increased transparency, accountability, and engagement between BIDV and its shareholders. The Investor Relations Department acts as the central point of contact in receiving, supporting, and promptly addressing requests and inquiries from shareholders and investors through various interaction channels such as telephone, email, and a chatbot on the website.

As a large-scale public company with listed stocks and bonds, BIDV fully, promptly, and transparently discloses information in accordance with the law. In 2025, BIDV disclosed 31 periodic items and 278 extraordinary items, related to financial statements, annual reports, sustainable development reports, corporate governance reports, activities of the General Meeting of Shareholders, transactions with related parties, insider information, and bond issuance... The Investor Relations Department also proactively coordinates with the

media team to provide accurate information that reflects the true nature of the Bank's business operations; diversifying information channels to shareholders and implementing bilingual Vietnamese-English disclosure to meet the information access needs of shareholders and the domestic and international investment community.

Increase the frequency of contact with investors and improve the quality of information provided to the market.

BIDV's investor relations efforts continue to expand in scale and improve in quality, going beyond simply providing one-way information. They also serve as a two-way bridge, receiving, synthesizing, and promptly conveying the opinions, concerns, and expectations of the investor community to the Bank's leadership, while consistently and fully responding to BIDV's governance messages and strategic direction in the market. In 2025, BIDV engaged with over 200 domestic and international investors, including various types of investment funds from countries and regions such as Vietnam, Singapore, Hong Kong, China, the United Kingdom, Thailand, and Taiwan. These meetings focused on in-depth discussions of the macroeconomic context, monetary policy, and BIDV's operational strategy, earning high praise from investors and partners for its professionalism and transparency. Analytical reports noted a positive improvement in BIDV's valuation and outlook; many major securities firms issued Buy/Positive recommendations for BIDV shares, reflecting market confidence in the bank's operations and development direction.

Simultaneously, BIDV periodically organizes earnings call sessions on a quarterly basis and publishes specialized documents for investors on the BIDV website, including the BIDV Investor Information Sheet and the Earnings Update Sheet. This not only provides timely information but also facilitates direct interaction between the Board of Directors, answers investor concerns, and gathers feedback from the market.

BIDV also actively participates in domestic and international investment seminars and conferences to introduce and update business results and promote investment opportunities in BID shares, notably Vietnam Access Day 2025 (Vietcap, Ho Chi Minh City), Emerging Vietnam 2025 (HSC, Ho Chi Minh City), and HOSE Daiwa Viet Nam Corporate Day (Daiwa, Singapore). Through these events, BIDV proactively

conveys the Bank's strategic message to the domestic and international investment community, while also receiving assessments, recommendations, and diverse perspectives from financial institutions and professional investors.

In addition, BIDV conducts surveys on investor and partner satisfaction levels after working sessions to understand the needs and expectations of each target group. The survey results and feedback are compiled and reported to the Board of Directors as a basis for adjusting the content and methods of interaction, thereby improving the quality and effectiveness of investor relations.

Implement a plan to increase charter capital through a share offering to investors.

In 2025, BIDV actively implemented measures to increase its charter capital to enhance its financial capacity, meet capital adequacy ratios, and approach international best practices, specifically: (i) BIDV successfully offered nearly 124 million shares to 5 financial investors, thereby increasing its charter capital by VND1,238 billion, bringing the total charter capital to VND70,213 billion - placing it among the banks with the largest charter capital in the market. (ii) At the 2025 Annual General Meeting of Shareholders, shareholders approved a plan to further increase charter capital by 3.84% of the outstanding shares as of March 31, 2025, equivalent to approximately 269 million shares, through private placement or public offering. Currently, BIDV is implementing the next steps to carry out the private placement of shares to investors in phase 2 as per the approved plan.

Thanks to its investor relations efforts as mentioned above, BIDV has been honored with numerous awards from prestigious organizations, including: Top 20 Most Sustainable Stocks in Vietnam for the second consecutive year (HOSE); Top 50 Best Listed Companies in Vietnam (Forbes Vietnam Magazine); Top 10 Best Annual Reports – Financial Sector for the third consecutive year (Vietnam Listed Companies Conference (VLCA) 2025); Outstanding Private Placement Transaction in 2024-2025 (Vietnam M&A Forum 2025);...

INVESTOR RELATIONS

Investor Relations Activity Guidelines 2026

- To ensure the legitimate rights and interests of shareholders, we will continue to implement dividend payments to existing shareholders according to the plan approved by the General Meeting of Shareholders, and fully comply with all current legal regulations;
- Maintain proactive, transparent, and consistent information disclosure, ensuring timely, complete, and bilingual information provision in Vietnamese and English; comply with securities laws and regulations and approach international standards and practices;
- Strengthening contact, exchange, and information updates with the investor community, especially institutional investors and investors interested in becoming financial investors of BIDV, thereby supporting the development strategy and increasing the financial potential of the Bank;
- Improve the quality and effectiveness of Investor Relations activities; proactively review and adjust the content and format of Investor Relations activities and publications to suit the needs and level of interest of each investor group;
- Encouraging shareholder participation and dialogue, creating conditions for shareholders to contribute their opinions on the Bank's operations through appropriate forms outside the framework of the General Meeting of Shareholders, thereby enhancing transparency and accountability;
- Continue to implement the plan for offering shares to investors as approved by the General Meeting of Shareholders and competent state management agencies, ensuring full compliance with legal regulations, in line with market conditions and BIDV's development strategy;
- Promoting digitalization and the application of technology, including artificial intelligence (AI), aims to standardize data and improve the quality of investor engagement sessions.

Contact information related to investor activities:

Responsible for information disclosure	Investor Relations Department
Mr. Tran Long Deputy General Director - Authorized person to disclose information Email: nhadautu@bidv.com.vn Phone: (+84-24) 2220 5544 Website: www.bidv.com.vn	Mr. Dang Xuan Thang Deputy Head of Secretariat & Investor Relations Email: nhadautu@bidv.com.vn Phone: (+84-24) 22201099 Website: www.bidv.com.vn



FINANCIAL REPORT

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No.: 0897/VN1A-HN-BC

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INDEPENDENT AUDITORS' REPORT

To: The Shareholders
The Board of Directors and Board of Management
Joint Stock Commercial Bank for Investment and Development of Vietnam

We have audited the accompanying separate financial statements of Joint Stock Commercial Bank for Investment and Development of Vietnam (the "Bank"), prepared on 27 March 2026 as set out from page 05 to page 60, which comprise the separate statement of financial position as at 31 December 2025, the separate statement of profit or loss and the separate statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Board of Management's Responsibility

The Bank's Board of Management is responsible for the preparation and fair presentation of these separate financial statements in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to financial reporting and for such internal control as the Board of Management determines is necessary to enable the preparation of separate financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these separate financial statements based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the separate financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the separate financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the separate financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Bank's preparation and fair presentation of the separate financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Management, as well as evaluating the overall presentation of the separate financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



INDEPENDENT AUDITORS' REPORT (Continued)

Opinion

In our opinion, the separate financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to financial reporting.

Other matters

The separate financial statements of the Bank for the year ended 31 December 2024 were audited by another auditor who expressed an unmodified opinion on those statements on 24 March 2025.



Tran Thi Thuy Ngoc
Audit Partner
Audit Practising Registration Certificate
No. 0031-2023-001-1



Doan Dieu Huyen
Auditor
Audit Practising Registration Certificate
No. 5593-2025-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

27 March 2026
Hanoi, S.R. Vietnam

Consolidated statement of financial position

As at 31 December 2025

Unit: VND million

No.	Items	Notes	Closing balance	Opening balance (Restated)
A.	ASSETS			
I.	Cash, gold and gemstones	6	13.075.066	10.772.890
II.	Balances with the Central Banks	7	123.629.833	92.341.029
III.	Placements with and loans to other credit institutions	8	457.353.489	279.971.515
1.	Placements with other credit institutions		443,325,963	268,366,137
2.	Loans to other credit institutions		14,090,848	11,686,232
3.	Provision for credit losses on placements with and loans to other credit institutions	9	(63,322)	(80,854)
IV.	Trading securities	10	30,152,464	12,734,060
1.	Trading securities		30,183,811	12,773,340
2.	Provision for impairment of trading securities		(31,347)	(39,280)
V.	Derivatives and other financial assets	11	-	663,256
VI.	Loans to customers		2,338,009,521	2,018,111,939
1.	Loans to customers	12	2,372,955,074	2,056,082,420
2.	Provision for credit losses on loans to customers	13	(34,945,553)	(37,970,481)
VII.	Investment securities	14	285,463,101	277,838,108
1.	Available-for-sale investment securities	14.1	171,882,436	157,918,828
2.	Held-to-maturity investment securities	14.2	113,629,492	121,120,044
3.	Provision for impairment of investment securities	14.4	(48,827)	(1,200,764)
VIII.	Capital contribution, long-term investments	15	4,373,644	3,423,594
1.	Investments in joint ventures	15.1	3,083,714	2,608,671
2.	Investments in associates	15.2	1,211,083	739,841
3.	Other capital contribution, long-term investments		183,050	182,914
4.	Provision for impairment of other long-term investments	15.3	(104,203)	(107,832)
IX.	Fixed assets	16	13,123,069	12,164,849
1.	Tangible fixed assets	16.1	7,540,809	6,844,237
A.	Cost		17,858,282	16,745,119
B.	Accumulated depreciation		(10,317,473)	(9,900,882)
2.	Intangible assets	16.2	5,582,260	5,320,612

Unit: VND million

No.	Items	Notes	Closing balance	Opening balance (Restated)
A.	Cost		8,684,772	8,103,328
B.	Accumulated amortization		(3,102,512)	(2,782,716)
X.	Other assets	17	65,645,533	52,885,724
1.	Other receivables		32,944,317	25,773,422
2.	Interest and fee receivables		28,145,159	23,146,980
3.	Deferred tax assets		27,682	27,056
4.	Other assets		4,736,845	4,242,266
5.	Provision for impairment of other assets	17.3	(208,470)	(304,000)
	TOTAL ASSETS		3,330,825,720	2,760,906,964
B.	LIABILITIES AND OWNERS' EQUITY			
I.	Borrowings from the Government and the State Bank of Vietnam ("SBV")	18	218,825,525	168,388,958
II.	Deposits and borrowings from other credit institutions	19	417,965,201	232,954,067
1.	Deposits from other credit institutions		392,473,437	205,610,785
2.	Borrowings from other credit institutions		25,491,764	27,343,282
III.	Deposits from customers	20	2,222,991,628	1,953,165,486
IV.	Derivatives and other financial liabilities	11	230,557	-
V.	Grants, trusted funds and borrowings where the Bank bears risks	21	12,043,069	11,981,467
VI.	Valuable papers issued	22	225,407,774	198,900,165
VII.	Other liabilities	23	59,809,064	50,532,627
1.	Interest and fee payables		33,802,929	28,670,105
2.	Deferred corporate income tax payable		65,589	79,819
3.	Other payables and liabilities		25,940,546	21,782,703
	TOTAL LIABILITIES		3,157,272,818	2,615,922,770
VIII.	Capital and reserves	25		
1.	The Bank's capital	25	90,089,431	84,788,796
A.	Charter capital		70,213,619	68,975,153
B.	Share premium		18,875,728	15,361,020
C.	Other capital		1,000,084	452,623

Consolidated statement of financial position *(continued)*

As at 31 December 2025

Unit: VND million

No.	Items	Notes	Closing balance	Opening balance (Restated)
2.	The Bank's reserves	25	33,710,640	19,396,820
3.	Foreign exchange differences	25	(597,397)	(701,036)
4.	Retained earnings	25	44,786,285	36,264,506
5.	Non-controlling interests	25	5,563,943	5,235,108
	TOTAL OWNERS' EQUITY		173,552,902	144,984,194
	TOTAL LIABILITIES AND OWNERS' EQUITY		3,330,825,720	2,760,906,964

OFF-BALANCE-SHEET ITEMS

Unit: VND million

No.	Items	Notes	Closing balance	Opening balance (Restated)
1.	Credit guarantees	40	5,051,135	7,003,205
2.	Foreign exchange commitments		236,063,944	133,387,287
a.	Foreign currency purchase commitments		693,500	2,333,456
b.	Foreign currency sale commitments		3,197,813	2,666,274
c.	Incoming currency swap commitments		116,097,753	64,605,066
d.	Outgoing currency swap commitments		116,074,878	63,782,491
3.	Letters of credit commitments	40	67,407,887	62,266,136
4.	Other guarantees	40	246,978,045	199,424,464
5.	Other commitments	40	13,209,581	14,564,280
6.	Interest and fees not yet collected	41	17,096,777	21,507,273
7.	Doubtful debts written off	42	283,149,941	254,094,151
a.	Principal of bad debts written off		143,589,226	130,056,395
b.	Interest of bad debts written off		139,560,715	124,037,756
8.	Other assets and papers	43	73,469,602	66,301,195

Consolidated statement of profit or loss

As at 31 December 2025

Unit: VND million

No.	Items	Notes	Closing balance	Opening balance (Restated)
1.	Interest and similar income	26	154,992,934	138,283,813
2.	Interest and similar expenses	27	(91,697,828)	(80,280,835)
I.	Net interest income		63,295,106	58,002,978
3.	Income from services	28	13,151,480	13,465,588
4.	Expenses on services	28	(6,227,252)	(6,388,732)
II.	Net gain from services	28	6,924,228	7,076,856
III.	Net gain from foreign currency trading	29	3,791,593	5,361,499
IV.	Net gain from trading securities	30.1	718,634	284,513
V.	Net gain from investment securities	30.2	2,262,126	4,900,330
5.	Other income		16,249,579	9,229,829
6.	Other expenses		(3,124,506)	(4,205,132)
VI.	Net gain from other activities	31	13,125,073	5,024,697
VII.	Income from capital contribution and equity investments in other entities	32	1,097,172	445,742
	Total operating income		91,213,932	81,096,615
7.	Employee costs		(17,778,083)	(15,998,940)
8.	Depreciation and amortization expenses		(1,280,491)	(1,305,764)
9.	Other operating expenses		(11,369,178)	(10,674,800)
VIII.	Total operating expenses	33	(30,427,752)	(27,979,504)
IX.	Net operating profit before provision expenses for credit losses		60,786,180	53,117,111
X.	Provision expenses for credit losses	9, 13	(22,998,662)	(21,040,890)
XI.	Profit before tax		37,787,518	32,076,221
10.	Current corporate income tax expense	34.1	(7,371,323)	(6,402,898)
11.	Deferred corporate income tax income	34.2	13,935	3,795
XII.	Corporate income tax expense	34	(7,357,388)	(6,399,103)
XIII.	Profit after tax		30,430,130	25,677,118
	Net profit attributable to non-controlling interests		(525,866)	(465,069)
	Net profit attributable to the equity holders of the Parent Bank		29,904,264	25,212,049
	Basic earnings per share (VND/share)	35	3,774	3,214

Consolidated statement of cash flows

As at 31 December 2025

CASH FLOWS FROM OPERATING ACTIVITIES

Unit: VND million

	Notes	Current year	Prior year
Interest and similar income received		149,994,755	135,683,986
Interest and similar expenses paid		(86,565,006)	(86,044,709)
Income received from services		6,924,228	7,074,445
Net cash from dealing in foreign currency and trading securities		5,612,483	10,853,510
Other expenses		(1,656,758)	(3,117,574)
Cash recovered from bad debts written off or compensated by provision for credit losses		14,773,450	8,108,024
Payment to employees and for operating management		(28,199,459)	(25,803,145)
Corporate income tax paid for the year	34.1	(6,769,278)	(6,884,931)
Net cash flows from operating activities before changes in assets and working capital		54,114,415	39,869,606
Changes in operating assets			
(Increase) in placements with and loans to other credit institutions		(5,402,196)	(8,638,554)
(Increase) in trading securities		(23,883,528)	(66,507,396)
Decrease/(Increase) in derivatives and other financial assets		663,256	(663,256)
(Increase) in loans to customers		(316,872,654)	(278,417,535)
(Decrease) in provision for losses on bad debts, corporate bonds and special bonds		(26,117,579)	(23,561,854)
(Increase) in other operating assets		(8,362,270)	(882,116)
Changes in operating liabilities			
Increase in borrowings from the Government and the SBV		50,436,567	132,492,470
Increase in deposits and borrowings from other credit institutions		185,011,133	51,123,077
Increase in deposits from customers (including State Treasury)		269,826,142	248,475,301
Increase in valuable papers issued (excluding issued valuable papers charged into financial activities)		13,761,128	7,051,839
Increase/(Decrease) in grants, trusted funds and borrowings where the Bank bears risks		61,600	(226,262)
Decrease in derivatives and other financial liabilities		230,559	(328,155)
(Decrease) in other operating liabilities		(526,088)	(940,393)
Net cash generated by operating activities		192,940,485	98,846,772

CASH FLOWS FROM INVESTING ACTIVITIES

Unit: VND million

	Notes	Current year	Prior year
Acquisition of fixed assets		(1,822,980)	(1,244,828)
Proceeds from sales, disposal of fixed assets		11,375	19,896
Expenses on sales, disposal of fixed assets		(2,994)	(4,693)
Expenses on investments in other entities		-	(1,028)
Proceeds from investments in other entities		-	14,108
Dividends and profit received from long-term investments and capital contribution		175,906	88,105
Net cash (used in) investing activities		(1,638,693)	(1,128,440)

CASH FLOWS FROM FINANCING ACTIVITIES

Unit: VND million

	Notes	Current year	Prior year
Proceeds from share issuance and/or owners' contributed capital		4,753,174	-
Dividends paid to shareholders, profits distributed		(3,248,220)	(94,460)
Proceeds from issuance of long-term valuable papers eligible for recognition as owners' equity and other long-term loans		26,043,000	19,000,000
Payment for long-term valuable papers eligible for recognition as owners' equity and other long-term loans		(13,296,520)	(16,638,410)
Net cash (used in)/generated by financing activities		14,251,434	2,267,130
Net (decrease)/increase in cash for the year		205,553,226	99,985,462
Cash and cash equivalents at the beginning of the year		324,724,464	224,739,002
Cash and cash equivalents at the end of the year	36	530,277,690	324,724,464

Notes to the consolidated financial statements

1 ACCOUNTING CONVENTION

The accompanying consolidated financial statements, expressed in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting. However, due to the Bank's large scale of operations, for the purpose of preparing these consolidated financial statements, the figures are rounded to and presented in millions of Vietnam Dong (VND million). This presentation does not materially impact the consolidated financial statements in terms of the consolidated financial

position, the consolidated results of operation and the consolidated cash flows of the Bank and its subsidiaries. With regard to the number of shares and basic earnings per share, the Bank presented the items in unit as stated in Note 25.3 and Note 35.

The accompanying consolidated financial statements are not intended to present the consolidated financial position, consolidated financial performance and consolidated cash flows in accordance with accounting principles and practices which are generally accepted in countries and jurisdictions other than Vietnam.

2 BASIS OF CONSOLIDATION

The consolidated financial statements incorporate the separate financial statements of the Bank and the financial statements of enterprises controlled by the Bank (its subsidiaries) for the year ended 31 December 2025. Control is achieved where the Bank has the power to govern the financial and operating policies of investee enterprises so as to obtain benefits from their activities.

The operating results of subsidiaries acquired or disposed of during the year are included in the consolidated statement of profit or loss from the effective date of acquisition or up to the effective date of disposal, as appropriate. Where necessary, adjustments are made to the financial statements

of subsidiaries to bring the accounting policies used in line with those used by the Bank. All internal transactions and balances between the Bank and its subsidiaries and among subsidiaries are eliminated in full on consolidation.

Non-controlling interests consist of the amount of those non-controlling interests at the date of the original business combination (see below) and the non-controlling interests' share of changes in equity since the date of the combination. Losses in subsidiaries are respectively attributed to the non-controlling interests even if this results in the non-controlling interests having a deficit balance.

3 CASH AND CASH EQUIVALENTS

Cash and cash equivalents comprise cash, gold, gemstones, precious metals, current accounts at the Central Banks, treasury bills and other short-term valuable papers that are qualified for being discounted at the Central Banks, current accounts and time deposits for term of three months or less from the deposit date and securities investments with the original maturity of three months or less from the transaction date.

4 PLACEMENTS WITH AND LOANS TO OTHER CREDIT INSTITUTIONS

Placements with and loans to other credit institutions are disclosed and presented at their principal amounts outstanding at the end of the financial year.

Placements with and loans to other credit institutions are classified in terms of credit risks and provisioned in accordance with Circular No. 31/2024/TT-NHNN dated 30 June 2024 ("Circular 31") and Decree No. 86/2024/ND-CP dated 11 July 2024 of the Government ("Decree 86"). Accordingly, the Bank makes

specific provisions for deposits at other credit institutions and foreign bank branches in Vietnam; deposits at the Vietnam Bank for Social Policies in accordance with regulations of the State Bank of Vietnam on the requirement for state-owned credit institutions to maintain deposit balances at the Vietnam Bank for Social Policies; deposits at credit institutions and foreign bank branches in accordance with legal regulations; and deposits at overseas credit institutions (excluding demand deposits) are treated similarly to loans to customers.

5 LOANS TO CUSTOMERS

Loans and advances to customers are disclosed and presented at their principal amounts outstanding at the end of the financial year.

6 PROVISION FOR CREDIT LOSSES

Loan classification and provision for credit losses

The classification of debts in accordance with Circular No. 31/2024/TT-NHNN applied to Assets (hereinafter referred to as "debts") arising from the following activities:

- Loans;
- Finance lease;
- Discounts, rediscounts of negotiable instruments and other valuable papers;
- Factoring;
- Credit facilities in the form of credit card issuance;
- Payments on behalf under off-balance-sheet commitments;
- Amounts for purchase and entrustment of purchase of corporate bonds (including bonds issued by other credit institutions) which have not yet been listed on stock exchanges or have not yet been registered for trading on the Upcom trading system (hereinafter referred to as unlisted bonds), excluding the purchase of unlisted bonds with trusted funds to which the trustor bears the risk;
- Credit granting entrustment;
- Deposits (except for current accounts and placements with Vietnam Bank for Social Policies in accordance with the regulations of the SBV on State credit institutions maintaining their balance of deposits at Vietnam Bank for Social Policies) at other credit institutions, foreign banks' branches as prescribed by law, and deposits at overseas credit institutions;
- Debt sale and purchase according to the State Bank's regulations on buying and selling debts;
- Repos of Government bonds in the stock market in accordance with law on issuance, registration, depository, listing and trading of Government debt securities in the stock market;
- Purchase of promissory notes, bills and certificates of deposit issued by other credit institutions and foreign banks' branches.
- Issuance of deferred payment L/Cs containing a provision that the beneficiary is entitled to receive sight payment or advanced payment before the L/C due date, and L/C reimbursement in the form of an agreement with the customer to make payment using the reimbursing bank's funds from the

date on which the reimbursing bank pays the beneficiary; L/C payment by negotiation;

- Outright purchase without recourse of sets of documents presented under L/Cs, except where a commercial bank or FBB buys outright a set of documents presented under an L/C which it issued.

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

The Bank and subsidiaries maintain the debt group for certain loans as stipulated in:

- Circular No. 10/2015/TT-NHNN dated 22 July 2015 guiding the implementation of some contents of Decree No. 55/2015/ND-CP dated 09 June 2015 of the Government on credit policies for agricultural and rural development; Circular No. 06/2024/TT-NHNN ("Circular 06") dated 18 June 2024, amending and supplementing certain articles of Circular No. 02/2023/TT-NHNN dated 23 April 2023 ("Circular 02") on the restructuring of repayment terms and retention of debt classifications by credit institutions and foreign bank branches to support customers facing financial difficulties; Circular No. 53/2024/TT-NHNN ("Circular 53") dated 4 December 2024, providing regulations on the restructuring of repayment terms by credit institutions and foreign bank branches for customers affected by Typhoon No. 3, floods, landslides, and other damages following the typhoon and other regulations issued by the State Bank of Vietnam on debt classification and credit risk provisioning;
- Circular No. B7.023.001.S.R.Ch dated 23 November 2023 of the National Bank of Cambodia ("NBC") regulating the restructuring of loans for the tourism sector in Siem Reap province; Circular No. B7.024.001.Sor.Ror.Chor dated 29 August 2024 of NBC regarding debt restructuring and classification to support struggling customers and promote economic growth; Document No. B7.024.2720 Chhor.Tor dated 25 December 2024 of the Director General of the Banking Supervision Department of the National Bank of Cambodia regarding debt classification for certain customers;
- Decision No. 368/BOL dated 26 March 2024 of the Bank of the Lao PDR regarding the cessation of the support policy for

Notes to the consolidated financial statements

(continued)

7 PROVISION FOR CREDIT LOSSES

customers affected by the Covid-19 pandemic; Notification No. 172/BOL dated 15 May 2017 of the Governor of the Bank of the Lao PDR; Official Letter No. 98/VQLNHTM dated 25 February 2025 of the Bank of the Lao PDR along with other documents from the Bank of the Lao PDR regarding debt classification for certain customers; Official Letter No. 269/VQLNHTM dated March 13, 2026 of the Bank of the Lao PDR and other documents of the Bank of the Lao PDR regarding debt classification for certain customers.

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 for credit losses will be made at the end of each month and recognized in the following month. Provision for credit losses as at 31 December is recognized in the consolidated statement of profit or loss for the financial year it is incurred.

Net credit risk exposure for each item 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 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: at least 50% of the specific provision is additionally made;
- Up to 31 December 2024: 100% of the specific provision is additionally made.

For customers whose outstanding debts have had their repayment terms rescheduled in accordance with Circular 53, the Bank determines and recognizes the amount of additional specific provisions to be made (the regulation on

maintaining the original debt classification shall not apply) for the entire outstanding balance of customers whose debts have been rescheduled and previously retained in their original classification. The Bank shall make additional specific provisions in accordance with the guidance provided in Decision No. 1510/QĐ-TTg dated 04 December 2024 regarding the classification of credit assets, levels of risk provisioning, methods for provisioning, and the use of provisions to handle risks related to customer debts affected or damaged by Typhoon No. 3, as follows:

- Up to 31 December 2024: at least 35% of the specific provision is additionally made;
- Up to 31 December 2025: at least 70% of the specific provision is additionally made;
- Up to 31 December 2026: 100% of the specific provision is 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 provisioning process as well as in cases 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 group 1 to 4, excluding deposits at credit institutions, foreign bank branches in accordance with law and at overseas credit institutions; loans, termed purchase of valuable papers among credit institutions and foreign bank branches in Vietnam; purchases of promissory notes, bills, certificates of deposit or bonds issued locally by other credit institutions and foreign bank branches; and repurchase agreements of government bonds in accordance with Circular 31.

In addition, for loans to other credit institutions under the Rural Finance Project, the Bank shall make a general provision of 1.5% for outstanding debts classified from Group 1 to Group 4, in accordance with 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 consolidated statement of profit or loss as an expense and will be used to write off bad debts. In accordance with Circular 31 and Decree 86, the Bank must set up Risk Settlement Committee to write off bad debts if they are classified into Group 5, or if legal entity borrowers are liquidated or bankrupted, or if individual borrowers are deceased or missing.

8 CLASSIFICATION OF OFF-BALANCE-SHEET COMMITMENTS

The Bank classifies guarantees, letter of credit operations (Issuance of deferred payment L/Cs containing a provision that the beneficiary is entitled to receive sight payment or advanced payment before the L/C due date, and L/C reimbursement in the form of an agreement with the customer to make payment using the reimbursing bank's funds from the date on which the reimbursing bank pays the beneficiary; L/C payment by negotiation), payment acceptances, irrevocable

loan commitments and other commitments that give rise to credit risks (hereinafter referred to as "Off-balance-sheet commitments") in accordance with this Circular. These off-balance-sheet commitments are classified into risk categories as provided in Articles 9, 10, and 11 of Circular 31/2024. Accordingly, they are categorized by risk level as follows: Standard, Special Mention, Sub-standard, Doubtful, and Loss.



Notes to the consolidated financial statements

(continued)

9 REVENUE AND EXPENSES

Interest and similar income/expenses

Interest income and interest expenses are recognized in the consolidated statement of profit or loss on the accrual basis. The accrued interest income arising from the loans that are classified from group 2 to group 5 in accordance with Circular 31, accrued interest income on loans restructured and maintained as Standard loan groups (group 1) as prescribed in Circular 02, Circular 06, Circular 53 and Decree No. 55/2015/ND-CP dated 09 June 2015 will not be recognized in the consolidated statement of profit or loss. Accrued interest income on such loans is recorded as an off-balance-sheet item and is recognized in the consolidated statement of profit or loss when actually received.

Interest income and interest expenses on investments in securities are recorded on an accrual basis. Accrued interest income of overdue securities is not recognized in the consolidated statement of profit or loss for the year. Accrued interest income on such investments is recorded as an off-balance-sheet item and is only recognized in the consolidated statement of profit or loss when on a cash basis.

Insurance income and expenses

Gross written premium are recognized in accordance with Circular No. 67/2023/TT-BTC by the Ministry of Finance effective from 02 November 2023 ("Circular 67"), Accordingly, direct insurance premium income is recognized when the following conditions are met: (1) the insurance contract has been concluded between an insurance enterprise, a branch of a foreign non-life insurance enterprise and the insured has fully paid the insurance premium; (2) there is evidence that the insurance contract has been concluded and the policyholder has fully paid the insurance premium; (3) once the insurance contract has been concluded, the Bank's subsidiaries being insurance companies shall agree with the insured on the time limit for payment of insurance premiums and recognize revenue from insurance premiums that the insured must pay as agreed in the insurance contract at the beginning of the insurance period; (4) when the insurance contract has been signed and there is an agreement for the insured to pay insurance premiums periodically in the insurance contract, the Bank's subsidiaries being insurance companies account for the insurance premium revenue corresponding to the period or in the insurance premium periods that have already arisen and does not record the insurance premium revenue that has not yet been paid by the insured as agreed in the insurance contract. The insurance premium payment due

date must be specified in the insurance contract. Refunds or reductions in original insurance premiums are revenue deductions and are tracked separately. At the end of the period, they are transferred to the original insurance premium revenue account to calculate net revenue.

In the case of the periodic premium payment, the insurer records income from insurance premiums of the first payment period when the policy is effective and only records revenue from insurance premiums of the next payment periods when the policyholder has fully paid the insurance premium per the policy. In case the insured has not fully paid the insurance premium according to the payment term, the insurance policy is automatically terminated at the end of the insurance premium payment term. The premiums received in advance as at the date of the consolidated statement of financial position is recognized in the "Other payables and liabilities" item in the consolidated statement of financial position.

Insurance claim expenses are recognized when the claim files are finalized and approved by the authorized person. In case that the final claim amount has not been finalized, but the insurer is certain that the loss is within the scope of coverage and has paid an advance to the customer as per their request, such advance would also be recognized as claim expense. The claims which have not been approved as at the date of the consolidated statement of financial position are considered as outstanding claims and included in claim reserves.

The commission expense of each product is calculated as a percentage of the direct premium as stated in Circular 67. Commission expenses are allocated and recognized in the consolidated statement of profit or loss corresponding with the premium earned.

Income from service charges and commissions

Income from service charges and commissions is recognized on an accrual basis.

Income from guarantee and L/C commitment activities

Income from guarantee and L/C commitment activities is recognized on an accrual and allocation bases.

Recognition of dividends and profits received

Cash dividends and profits received from investment and capital contributions activities are recorded in the consolidated statement of profit or loss when the Bank's right to receive dividends and profits has been established. Share dividends, which are distributed from profits of joint stock companies, are recognized neither as an increase in the value of received shares nor financial income in the consolidated financial statements but are only used for tracking the increase in the number of shares according to Circular No. 22/2017/TT-BTC dated 29 December 2017 issued by the MOF.

Revenue from other services

When the contract results can be determined reliably, revenue will be recognized based on the level of work completion. If the contract results cannot be determined reliably, revenue will only be recognized at the recoverable level of the recorded expenses.

10 EMPLOYEE BENEFITS

Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank and its subsidiaries in Vietnam by the Social Insurance Agency under the Ministry of Labour, Invalids and Social Affairs. The Bank and its subsidiaries are required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% of an employee's monthly position-based salary for their working period. In addition, the Bank also uses its Welfare Fund to pay one-time retirement benefits to employees under the Bank's regulations. Social insurance expenses are recognized in the consolidated income statement when incurred.

Severance allowance

According to Article 46 of the 2019 Labor Code, the Bank and its subsidiaries in Vietnam are responsible for paying severance allowances to employees who have worked regularly for at least 12 months. For each year of service (12 months), employees are entitled to half a month's salary, calculated based on the average social insurance contribution salary of the six consecutive months preceding the termination of the labor contract. The length of service used to calculate severance allowance is the total actual working time for the employer, minus the period during which the employee participated in unemployment insurance and the period for which the employer has already paid severance or job-loss allowances. Severance allowances are recognized in the consolidated income statement when payments are made.

Retrenchment benefits

According to Article 47 of Labor Code 2019, the Bank and its subsidiaries in Vietnam are responsible for paying retrenchment benefits for employees who have regularly worked at the Bank and its subsidiaries for 12 months or more but are retrenched from their jobs as a result of organizational restructuring, technological changes, economic reasons, business combination, consolidation or split. Each working year (12 months) is entitled to one-month salary but not less than two times the average salary of 06 consecutive months immediately preceding the job loss date. The working period used for calculation of retrenchment benefits excludes the period that employees participated in unemployment insurance and the working period that employees have received severance allowance, retrenchment allowance from employers.

Unemployment insurance

According to the Circular No. 28/2015/TT-BLDTBXH dated 31 July 2015 of the Ministry of Labor - War Invalids and Social Affairs guiding the implementation of Article 52 of the Employment Law 2013 and the Decree No. 28/2015/ND-CP of the Government dated 12 March 2015 regulating the implementation of the Law on unemployment insurance, from 01 January 2009, the Bank and its subsidiaries in Vietnam are obliged to pay unemployment insurance to eligible employees at 1% of their salary fund allocated for unemployment insurance. Unemployment insurance contributions are recognized in the consolidated income statement when incurred.

Notes to the consolidated financial statements

(continued)

TRADING SECURITIES

Unit: VND million

	Closing balance	Opening balance
Debt securities	29,068,526	11,546,091
Securities issued by the Government and local authorities	508,999	611,340
Securities issued by other local credit institutions	27,710,613	10,657,351
Securities issued by local economic entities	848,914	277,400
Equity securities	1,115,285	1,227,249
Equity securities issued by other local credit institutions	293,321	348,911
Equity securities issued by local economic entities	821,568	878,119
Equity securities issued by foreign credit institutions	396	219
Provision for impairment of trading securities	(31,347)	(39,280)
Provision for impairment	(24,980)	(37,199)
General provision	(6,367)	(2,081)
	30,152,464	12,734,060

LOANS TO CUSTOMERS

Unit: VND million

	Closing balance	Opening balance
Loans to local economic entities and individuals	2,329,351,018	2,015,937,086
Discount loans for negotiable instruments and valuable papers	13,143	58,860
Receivables from finance leases	6,688,903	5,637,831
Payments on behalf of customers	1,071,855	1,381,435
Loans to foreign entities and individuals	35,830,155	33,067,208
	2,372,955,074	2,056,082,420

Analysis of loans portfolio by quality

	Closing balance		Opening balance (Restated)	
	VND million	%	VND million	%
Standard	2,306,515,484	97.19	1,992,589,394	96.92
Special mention	31,462,771	1.33	34,428,411	1.67
Substandard	4,473,881	0.19	3,666,965	0.18
Doubtful	4,677,985	0.20	5,577,478	0.27
Loss	25,824,953	1.09	19,820,172	0.96
	2,372,955,074	100.00	2,056,082,420	100.00

PROVISION FOR CREDIT LOSSES ON LOANS TO CUSTOMERS

Unit: VND million

	Closing balance	Opening balance
Provision for credit losses on loans to customers in Vietnam	34,220,631	37,355,265
Provision for credit losses on loans to customers in foreign markets	724,922	615,216
	34,945,553	37,970,481

Movements in provision for credit losses on loans to customers for the year ended 31 December 2025 are as follows:

Unit: VND million

	Specific provision	General provision	Total
Opening balance (Restated)	22,712,857	15,257,624	37,970,481
Provision made during the year	20,711,878	2,305,906	23,017,784
Provision used for bad debts written off during the year	(26,117,579)	-	(26,117,579)
Other increases	60,494	14,373	74,867
Closing balance	17,367,650	17,577,903	34,945,553

Notes to the consolidated financial statements

(continued)

INVESTMENT SECURITIES

Available-for-sale investment securities

Unit: VND million

	Closing balance	Opening balance
Debt securities	171,829,517	157,827,472
Securities issued by the Government	26,481,588	25,345,755
Debt securities issued by other local credit institutions	145,347,929	129,376,717
Debt securities issued by local economic entities	-	3,105,000
Equity securities	52,919	91,356
Equity securities issued by other local credit institutions	23,064	23,064
Equity securities issued by local economic entities	23,491	62,188
Equity securities issued by foreign entities	6,364	6,104
Provision for impairment of available-for-sale securities	(22,832)	(204,481)
Provision for impairment	(22,832)	(27,369)
General provision	-	(21,862)
Specific provision	-	(155,250)
	171,859,604	157,714,347

Held-to-maturity investment securities

Unit: VND million

	Closing balance	Opening balance
Debt securities	113,629,492	121,120,044
Securities issued by the Government	98,925,286	105,526,937
Debt securities issued by other local credit institutions	11,238,206	13,526,349
Debt securities issued by local economic entities	3,466,000	2,066,758
Provision for impairment of held-to-maturity securities	(25,995)	(996,283)
General provision	(25,995)	(9,525)
Specific provision	-	(986,758)
	113,603,497	120,123,761

CAPITAL CONTRIBUTION, LONG-TERM INVESTMENTS

Unit: VND million

	Closing balance	Opening balance
Investments in joint ventures	3,083,714	2,608,671
Investments in associates	1,211,083	739,841
Other long-term investments	183,050	182,914
Provision for impairment of other long-term investments	(104,203)	(107,832)
	4,373,644	3,423,594

DEPOSITS FROM CUSTOMERS

Customer deposit portfolio by type of deposit

Unit: VND million

	Closing balance	Opening balance
Demand deposits	469,554,645	380,289,200
◦ In VND	407,669,514	327,346,244
◦ In foreign currencies	61,885,131	52,942,956
Term deposits	1,738,093,116	1,559,609,793
◦ In VND	1,597,705,317	1,482,131,442
◦ In foreign currencies	140,387,799	77,478,351
Deposits for specific purposes	10,326,526	8,397,233
◦ In VND	4,497,661	5,096,317
◦ In foreign currencies	5,828,865	3,300,916
Margin deposits	5,017,341	4,869,260
◦ In VND	4,580,188	4,493,554
◦ In foreign currencies	437,153	375,706
	2,222,991,628	1,953,165,486

Notes to the consolidated financial statements

(continued)

DEPOSITS FROM CUSTOMERS (continued)

Customer deposit portfolio by type of customers and type of businesses:

	Closing balance		Opening balance	
	VND million	%	VND million	%
State-owned enterprises	307,807,850	13.85	257,881,715	13.20
Limited liability companies	106,337,219	4.78	89,514,545	4.58
Joint-stock companies	204,344,052	9.19	147,287,328	7.54
Foreign-invested enterprises	146,119,118	6.57	119,266,356	6.11
Private Enterprises	1,109,262,426	49.90	1,024,708,398	52.46
Others	349,120,963	15.71	314,507,144	16.11
	2,222,991,628	100.00	1,953,165,486	100.00

VALUABLE PAPERS ISSUED

Unit: VND million

	Closing balance	Opening balance
Certificates of deposits	153,360,747	148,259,629
Terms under 12 months	110,776,844	123,548,788
Terms from 12 months to under 05 years	42,563,907	24,690,896
Terms from 05 years or more	19,996	19,945
Bills	519	513
Terms under 12 months	312	306
Terms from 12 months to under 05 years	207	207
Bonds	14,160,381	5,500,376
Terms from 12 months to under 05 years	8,660,061	61
Terms from 05 years or more	5,500,320	5,500,315
BIDV's subordinated bonds issued	57,886,127	45,139,647
	225,407,774	198,900,165

INTEREST AND SIMILAR INCOME

Unit: VND million

	Current year	Prior year (Restated)
Interest income from deposits	6,486,201	4,691,354
Interest income from loans to customers	132,545,677	120,238,625
Interest income from debt securities	11,858,415	9,001,302
◦ Interest income from trading securities	438,819	335,663
◦ Interest income from investment securities	11,419,596	8,665,639
Income from guarantee	2,257,051	2,240,068
Interest income from finance leases	454,765	381,721
Other income from credit activities	1,390,825	1,730,743
	154,992,934	138,283,813

INTEREST AND SIMILAR EXPENSES

Unit: VND million

	Current year	Prior year
Interest expenses on deposits	77,801,603	67,389,302
Interest expenses on borrowings	2,628,733	2,449,569
Interest expenses on issuance of valuable papers	11,070,107	9,749,844
Expenses on other credit activities	197,385	692,120
	91,697,828	80,280,835

NET GAIN FROM SERVICES

Unit: VND million

	Current year	Prior year (Restated)
Income from services	13,151,480	13,465,588
Settlement services	3,765,217	4,296,410
Treasury activities	198,968	146,076
Agency services	117,472	84,779
Insurance activities	4,439,813	4,308,502
Other services	4,630,010	4,629,821
Expenses on services	(6,227,252)	(6,388,732)
Settlement services	(745,138)	(1,093,745)
Treasury activities	(289,602)	(231,163)
Post and telecommunications	(211,685)	(195,278)
Agency services	(991)	(873)
Insurance activities	(2,573,876)	(2,177,199)
Other services	(2,405,960)	(2,690,474)
Net gain from services	6,924,228	7,076,856

Notes to the consolidated financial statements

(continued)

NET GAIN FROM FOREIGN CURRENCY TRADING

Unit: VND million

	Current year	Prior year (Restated)
Income from foreign currency trading	8,154,420	8,671,372
Income from foreign exchange spot transactions	6,450,805	5,987,286
Income from gold trading	-	46,743
Income from monetary derivative financial instruments	1,703,615	2,637,343
Expenses on foreign currency trading	(4,362,827)	(3,309,873)
Expenses on foreign exchange spot transactions	(2,287,260)	(1,555,674)
Expenses on gold trading	-	(5,031)
Expenses on monetary derivative financial instruments	(2,075,567)	(1,749,168)
Net gain from foreign currency trading	3,791,593	5,361,499

NET GAIN FROM TRADING SECURITIES AND INVESTMENT SECURITIES

Net gain from trading securities

Unit: VND million

	Current year	Prior year
Income from trading securities	1,115,281	460,118
Expenses on trading securities	(404,247)	(167,502)
Provision reversed/(made) for impairment of trading securities	7,600	(8,103)
	718,634	284,513

Net gain from investment securities

Unit: VND million

	Current year	Prior year
Income from available-for-sale securities	1,111,389	5,235,457
Expenses on available-for-sale securities	(1,202)	(29,421)
Provision reversed/(made) for implement of investment securities (see Note 14.4)	1,151,939	(305,706)
	2,262,126	4,900,330

NET GAIN FROM OTHER ACTIVITIES

Unit: VND million

	Current year	Prior year (Restated)
Income from other activities	16,249,579	9,229,829
Recovery of bad debts written off	14,773,450	8,018,025
Income from other derivative financial instruments	1,001,035	955,894
Other income	475,094	255,910
Expenses on other activities	(3,124,506)	(4,205,132)
Expenses on other derivative financial instruments	(1,216,821)	(1,979,873)
Expenses on social activities	(394,529)	(287,673)
Other operating expenses	(1,513,156)	(1,937,586)
Net gain from other activities	13,125,073	5,024,697

INCOME FROM CAPITAL CONTRIBUTION AND EQUITY INVESTMENTS

Unit: VND million

	Current year	Prior year
Dividends and profits received in the year from capital contribution and equity investments	112,395	26,104
◦ From trading securities	42,295	24,220
◦ From investment securities	1,655	371
◦ From capital contribution, long-term investments	68,445	1,513
Share of profit in associates and joint-ventures under equity method	984,777	419,638
	1,097,172	445,742



NETWORK

182	List of branches and units
189	List of subsidiaries, joint ventures and affiliates

List of branches and units

As at 31 December 2025

No.	Unit	Address
I	DOMESTIC BRANCHES	
1	My Dinh Branch	Floors 1, 2, 3 – Golden Palace Office, Commercial and Apartment Complex, Me Tri Road, Tu Liem Ward, Hanoi, Vietnam
2	Ha Noi Branch	4B Le Thanh Tong Street, Cua Nam Ward, Hanoi, Vietnam
3	Tay Ho Branch	246 Vo Chi Cong Street, Tay Ho Ward, Hanoi, Vietnam
4	Ba Dinh Branch	57 Lang Ha Street, O Cho Dua Ward, Hanoi, Vietnam
5	Thai Ha Branch	Floors 1 and 2, Golden Palm Building, 21 Le Van Luong Street, Thanh Xuan Ward, Hanoi, Vietnam
6	Nam Ha Noi Branch	1281 Giai Phong Street, Hoang Mai Ward, Hanoi, Vietnam
7	Thang Long Branch	3 Pham Hung Street, Cau Giay Ward, Hanoi, Vietnam
8	Bac Ha Branch	789 Office Building, 147 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi, Vietnam
9	Cau Giay Branch	263 Cau Giay Street, Cau Giay Ward, Hanoi, Vietnam
10	Ngoc Khanh Ha Noi Branch	Floors 1, 11 and 12, Thai Nam Building, Lot E2, Duong Dinh Nghe Street, Cau Giay Ward, Hanoi, Vietnam
11	Thanh Cong – Ha Noi Branch	Floors 1–5, Building No. 01B Yet Kieu Street, Cua Nam Ward, Hanoi, Vietnam
12	Thanh Do Branch	469 Nguyen Van Linh Street, Phuc Loi Ward, Hanoi, Vietnam
13	Ha Thanh Branch	74 Tho Nhuom Street, Cua Nam Ward, Hanoi, Vietnam
14	Dong Da Branch	71 Nguyen Chi Thanh Street, Giang Vo Ward, Hanoi, Vietnam
15	Thanh Xuan Branch	Hapulico Complex, 1 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi, Vietnam
16	Hai Ba Trung Branch	VCCI Tower, 9 Dao Duy Anh Street, Kim Lien Ward, Hanoi, Vietnam
17	Quang Minh Branch	Km 9 Vo Van Kiet Road, Quang Minh Commune, Hanoi, Vietnam
18	Trang An Branch	Floors 1–2, Lieu Giai Tower, 26 Lieu Giai Street, Ngoc Ha Ward, Hanoi, Vietnam
19	Dong Ha Noi Branch	46 Cao Lo Street, Dong Anh Commune, Hanoi, Vietnam
20	Quang Trung Branch	53 Quang Trung Street, Hai Ba Trung Ward, Hanoi, Vietnam
21	Trang Tien – Ha Noi Branch	41 Hai Ba Trung Street, Cua Nam Ward, Hanoi, Vietnam
22	Hoai Duc Branch	CT1A Building, Tan Tay Do Urban Area, O Dien Commune, Hanoi, Vietnam
23	Hoan Kiem Branch	194 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi, Vietnam
24	So Giao Dich 1 Branch	191 Ba Trieu Street, Hai Ba Trung Ward, Hanoi, Vietnam
25	Hoang Mai Ha Noi Branch	Floors 1–2, CT4 Eco Green City Building, Tay Nam Kim Giang I Urban Area, Thanh Liet Ward, Hanoi, Vietnam
26	So Giao Dich 3 Branch	20 Hang Tre Street, Hoan Kiem Ward, Hanoi, Vietnam

No.	Unit	Address
27	Gia Lam Branch	741 Nguyen Duc Thuan Street, Gia Lam Commune, Hanoi, Vietnam
28	Son Tay Branch	99 Pham Ngu Lao Street, Son Tay Ward, Hanoi, Vietnam
29	Hong Ha Branch	Floors 1–3, Building No.2, Ton That Tung Street, Kim Lien Ward, Hanoi, Vietnam
30	Long Bien Ha Noi Branch	137A Nguyen Van Cu Street, Bo De Ward, Hanoi, Vietnam
31	Ha Dong Branch	197 Quang Trung Street, Ha Dong Ward, Hanoi, Vietnam
32	Tu Liem Branch	Office Tower 2 (Floors 1–4) and Residential Tower A (Floors 1–2), Public Service, Office and Housing Complex Project, 21 Le Duc Tho Street, Tu Liem Ward, Hanoi, Vietnam
33	Van Phuc Ha Noi Branch	Lots A12-LK1, Plots 01 and 02, Area A, Le Trong Tan – GELEXIMCO New Urban Area, An Khanh Commune, Hanoi, Vietnam
34	Dong Do Branch	27 Tran Duy Hung Street, Yen Hoa Ward, Hanoi, Vietnam
35	Ben Thanh Branch	85 Bui Thi Xuan Street, Ben Thanh Ward, Ho Chi Minh City, Vietnam
36	Gia Dinh Branch	Lot L1-01 (1st Floor) and Lot L3-01 (3rd Floor), Vincom Plaza Saigonres Urban Area Shopping Mall, 188 Nguyen Xi Street, Binh Thanh Ward, Ho Chi Minh City, Vietnam
37	Binh Chanh Branch	Ground Floor, Hoang Thap Plaza Building, Lots 6-7, Street 9A, Trung Son Residential Area, Binh Hung Commune, Ho Chi Minh City, Vietnam
38	Nam Binh Duong Branch	10 Huu Nghi Boulevard, Vietnam – Singapore Industrial Park, Binh Hoa Ward, Ho Chi Minh City, Vietnam
39	Hoc Mon Branch	75 Ly Thuong Kiet Street, Hoc Mon Commune, Ho Chi Minh City, Vietnam
40	Nam Sai Gon Branch	Ground Floor, Mezzanine and Floors 2-5, Vinafood 2 Building, 333 Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City, Vietnam
41	Phu My Branch	1589 Doc Lap Street, Phu My Ward, Ho Chi Minh City, Vietnam
42	Phu Nhuan Branch	Sky Gate Building, 36-38 Nguyen Van Troi Street, Cau Kieu Ward, Ho Chi Minh City, Vietnam
43	Binh Hung Sai Gon Branch	230-232-234 Duong Ba Trac Street, Chanh Hung Ward, Ho Chi Minh City, Vietnam
44	District 7 Sai Gon Branch	38-40-42 Nguyen Thi Thap Street, Him Lam Residential Area, Tan Hung Ward, Ho Chi Minh City, Vietnam
45	Thu Dau Mot Branch	37 Yersin Street, Thu Dau Mot Ward, Ho Chi Minh City, Vietnam
46	Binh Tan Branch	Building No. 300-302 Ten Lua Street, An Lac Ward, Ho Chi Minh City, Vietnam
47	Sai Gon Branch	271 An Duong Vuong Street, Cho Quan Ward, Ho Chi Minh City, Vietnam
48	Vung Tau – Con Dao Branch	475 Nguyen An Ninh Street, Tam Thang Ward, Ho Chi Minh City, Vietnam
49	So Giao Dich 2 Branch	4–6 Vo Van Kiet Street, Sai Gon Ward, Ho Chi Minh City, Vietnam
50	Cho Lon Branch	49 Kinh Duong Vuong Street, Phu Lam Ward, Ho Chi Minh City, Vietnam
51	Truong Son Branch	316 Nguyen Thai Son Street, Hanh Thong Ward, Ho Chi Minh City, Vietnam

List of branches and units *(continued)*

As at 31 December 2025

No.	Unit	Address
52	Cu Chi Branch	136 Provincial Road 8, Tan An Hoi Commune, Ho Chi Minh City, Vietnam
53	Ba Ria Branch	01 Truong Chinh Street, Ba Ria Ward, Ho Chi Minh City, Vietnam
54	Dong Sai Gon Branch	23A - 25 Dang Van Bi Street, Thu Duc Ward, Ho Chi Minh City, Vietnam
55	Tan Binh Branch	271–273–275 Cong Hoa Street, Tan Binh Ward, Ho Chi Minh City, Vietnam
56	Ba Ria – Vung Tau Branch	24 Tran Hung Dao Street, Vung Tau Ward, Ho Chi Minh City, Vietnam
57	Tay Sai Gon Branch	1st Floor, 70 Lu Gia Street, Phu Tho Ward, Ho Chi Minh City, Vietnam
58	Thu Duc City Branch	Part of the building at 650–652–652A Vo Nguyen Giap Street, Phuoc Long Ward, Ho Chi Minh City, Vietnam
59	Binh Duong Branch	549 Binh Duong Boulevard, Thu Dau Mot Ward, Ho Chi Minh City, Vietnam
60	Thong Nhat Branch	Sai Gon Plaza Building, 24 Le Thanh Ton Street, Sai Gon Ward, Ho Chi Minh City, Vietnam
61	Thu Thiem Branch	Ground Floor, Mezzanine, 1st–3rd Floors, Building No. 33–33A Tran Nao Street, An Khanh Ward, Ho Chi Minh City, Vietnam
62	Ho Chi Minh City Branch	134 Nguyen Cong Tru Street, Ben Thanh Ward, Ho Chi Minh City, Vietnam
63	Ba Chieu Branch	Ground Floor, Mezzanine and 4th Floor, 153 Hai Ba Trung Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam
64	My Phuoc Branch	Lot D1, NA3 Street, My Phuoc 2 Industrial Park, Ben Cat Ward, Ho Chi Minh City, Vietnam
65	Thirty April Branch	2nd & 3rd Floors, 153 Hai Ba Trung Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam
66	HCMC Private Banking Center Branch	2nd Floor, Saigon Plaza Building, 24 Le Thanh Ton Street, Sai Gon Ward, Ho Chi Minh City, Vietnam
67	Ba Thang Hai Branch	456 Ba Thang Hai Street, Hoa Hung Ward, Ho Chi Minh City, Vietnam
68	Central Saigon Branch	472–472A–472C Nguyen Thi Minh Khai Street, Ban Co Ward, Ho Chi Minh City, Vietnam
69	Bac Sai Gon Branch	290 Nam Ky Khoi Nghia Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam
70	Ben Nghe Branch	34 Nguyen Thi Dieu Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam
71	Nam Ky Khoi Nghia Branch	56 (rear), 58, 60, 62, 64 and Ground Floor, 10th–11th Floors, TASC0 Building, 66–68 Nam Ky Khoi Nghia Street, Sai Gon Ward, Ho Chi Minh City, Vietnam
72	Binh Thanh Branch	1st, 3rd, 4th Floors and Part of 5th Floor, 14–16 Phan Dang Luu Street, Gia Dinh Ward, Ho Chi Minh City, Vietnam
73	Dien Bien Branch	888 Vo Nguyen Giap Street, Dien Bien Phu Ward, Dien Bien Province, Vietnam
74	Son La Branch	188 To Hieu Street, To Hieu Ward, Son La Province, Vietnam
75	Phuc Yen Branch	Hai Ba Trung Street, Phuc Yen Ward, Phu Tho Province, Vietnam
76	Vinh Phuc Branch	08 Kim Ngoc Street, Vinh Phuc Ward, Phu Tho Province, Vietnam
77	Hoa Binh Branch	Le Thanh Tong Street, Hoa Binh Ward, Phu Tho Province, Vietnam
78	Hung Vuong Branch	1464 Hung Vuong Street, Thanh Mieu Ward, Phu Tho Province, Vietnam

No.	Unit	Address
79	Phu Tho Branch	1155A Hung Vuong Street, Thanh Mieu Ward, Phu Tho Province, Vietnam
80	Nam Thai Nguyen Branch	120 Truong Chinh Street, Pho Yen Ward, Thai Nguyen Province, Vietnam
81	Thai Nguyen Branch	653 Luong Ngoc Quyen Street, Group 12, Phan Dinh Phung Ward, Thai Nguyen Province, Vietnam
82	Ha Giang Branch	382 Nguyen Trai Street, Residential Group 9, Ha Giang 1 Ward, Tuyen Quang Province, Vietnam
83	Tuyen Quang Branch	04 Binh Thuan Street, Minh Xuan Ward, Tuyen Quang Province, Vietnam
84	Lang Son Branch	29 Le Loi Street, Dong Kinh Ward, Lang Son Province, Vietnam
85	Lai Chau Branch	30/4 Street, Tan Phong Ward, Lai Chau Province, Vietnam
86	Yen Bai Branch	765 Dien Bien Street, Yen Bai Ward, Lao Cai Province, Vietnam
87	Lao Cai Branch	30 Thang 04 Street, Cam Duong Ward, Lao Cai Province, Vietnam
88	Cao Bang Branch	15 Hoang Dinh Giong Street, Thuc Phan Ward, Cao Bang Province, Vietnam
89	Ha Nam Branch	210 Le Hoan Street, Phu Ly Ward, Ninh Binh Province, Vietnam
90	Nam Dinh Branch	202 Hung Vuong Street, Nam Dinh Ward, Ninh Binh Province, Vietnam
91	Ninh Binh Branch	Le Hong Phong Street, Hoa Lu Ward, Ninh Binh Province, Vietnam
92	Tam Diep Branch	Dong Giao Street, Tam Diep Ward, Ninh Binh Province, Vietnam
93	Bac Hung Yen Branch	Pho Noi Intersection, Nguyen Van Linh Commune, Hung Yen Province, Vietnam
94	Hung Yen Branch	240 Nguyen Van Linh Street, Pho Hien Ward, Hung Yen Province, Vietnam
95	Thai Binh Branch	80B Ly Thuong Kiet Street, Thai Binh Ward, Hung Yen Province, Vietnam
96	Bac Hai Duong Branch	404 Nguyen Trai Street, Chu Van An Ward, Hai Phong City, Vietnam
97	Dong Hai Phong Branch	12 Lot 30A, Le Hong Phong Street, Gia Vien Ward, Hai Phong City, Vietnam
98	Hai Duong Branch	2 Le Thanh Nghi Boulevard, Le Thanh Nghi Ward, Hai Phong City, Vietnam
99	Hai Phong Branch	68 Dien Bien Phu Street, Hong Bang Ward, Hai Phong City, Vietnam
100	Thanh Dong Branch	238 Truong Chinh Street, Le Thanh Nghi Ward, Hai Phong City, Vietnam
101	Lach Tray Branch	126 Lach Tray Street, Le Chan Ward, Hai Phong City, Vietnam
102	Cam Pha Branch	48 To Hieu Street, Cam Pha Ward, Quang Ninh Province, Vietnam
103	Ha Long Branch	Unit 08, LK01 Lot, Viet Han Residential Apartment Area, Hong Gai Ward, Quang Ninh Province, Vietnam
104	Mong Cai Branch	02C Hung Vuong Street, Mong Cai 1 Ward, Quang Ninh Province, Vietnam
105	Quang Ninh Branch	737 Le Thanh Tong Street, Hong Gai Ward, Quang Ninh Province, Vietnam
106	Tay Nam Quang Ninh Branch	430 Quang Trung Street, Uong Bi Ward, Quang Ninh Province, Vietnam

List of branches and units *(continued)*

As at 31 December 2025

No.	Unit	Address
107	Bac Giang Branch	2 Nguyen Gia Thieu Street, Bac Giang Ward, Bac Ninh Province, Vietnam
108	Bac Ninh Branch	01 Nguyen Dang Dao Street, Kinh Bac Ward, Bac Ninh Province, Vietnam
109	Tu Son Branch	368 Tran Phu Street, Tu Son Ward, Bac Ninh Province, Vietnam
110	Kinh Bac Branch	Floors 1–3, Green Pearl Building, Le Thai To Street, Vo Cuong Ward, Bac Ninh Province, Vietnam
111	Ha Tinh Branch	88 Phan Dinh Phung Street, Thanh Sen Ward, Ha Tinh Province, Vietnam
112	Hue Branch	41 Hung Vuong Street, Thuan Hoa Ward, Hue City, Vietnam
113	Phu Xuan Branch	26 Ba Trieu Street, Thuan Hoa Ward, Hue City, Vietnam
114	Nghe An Branch	V.I. Lenin Boulevard, Truong Vinh Ward, Nghe An Province, Vietnam
115	Phu Dien Branch	Block 4, Dien Chau Commune, Nghe An Province, Vietnam
116	Phu Quy Branch	417 Tran Hung Dao Street, Thai Hoa Ward, Nghe An Province, Vietnam
117	Thanh Vinh Branch	66 Nguyen Thi Minh Khai Street, Thanh Vinh Ward, Nghe An Province, Vietnam
118	Quang Binh Branch	189 Huu Nghi Street, Dong Hoi Ward, Quang Tri Province, Vietnam
119	Quang Tri Branch	24 Hung Vuong Street, Dong Ha Ward, Quang Tri Province, Vietnam
120	Bac Quang Binh Branch	368 Quang Trung Street, Ba Don Ward, Quang Tri Province, Vietnam
121	Thanh Hoa Branch	26 Le Loi Boulevard, Hac Thanh Ward, Thanh Hoa Province, Vietnam
122	Trung Son Thanh Hoa Branch	117 Tran Phu Street, Bim Son Ward, Thanh Hoa Province, Vietnam
123	Lam Son Branch	7 Phan Chu Trinh Street, Hac Thanh Ward, Thanh Hoa Province, Vietnam
124	Binh Dinh Branch	72 Le Duan Street, Quy Nhon Ward, Gia Lai Province, Vietnam
125	Phu Tai Branch	340 Lac Long Quan Street, Quy Nhon Bac Ward, Gia Lai Province, Vietnam
126	Gia Lai Branch	112 Le Loi Street, Pleiku Ward, Gia Lai Province, Vietnam
127	Quy Nhon Branch	399–403 Tran Hung Dao Street, Quy Nhon Ward, Gia Lai Province, Vietnam
128	Nam Gia Lai Branch	117 Tran Phu Street, Dien Hong Ward, Gia Lai Province, Vietnam
129	Pho Nui Branch	242 Nguyen Tat Thanh Street, Pleiku Ward, Gia Lai Province, Vietnam
130	Song Han Branch	129 Le Loi Street, Hai Chau Ward, Da Nang City, Vietnam
131	Da Nang Branch	90 Nguyen Chi Thanh Street, Hai Chau Ward, Da Nang City, Vietnam
132	Hai Van Branch	339 Nguyen Luong Bang Street, Lien Chieu Ward, Da Nang City, Vietnam
133	Hoi An Branch	86 Tran Hung Dao Street, Hoi An Ward, Da Nang City, Vietnam
134	Quang Nam Branch	112 Phan Boi Chau Street, Ban Thach Ward, Da Nang City, Vietnam
135	Bao Loc Branch	52 Le Thi Pha Street, Ward 1 Bao Loc, Lam Dong Province, Vietnam

No.	Unit	Address
136	Binh Thuan Branch	286A Tran Hung Dao Street, Phan Thiet Ward, Lam Dong Province, Vietnam
137	Da Lat Branch	28 Hoa Binh Area, Xuan Huong – Da Lat Ward, Lam Dong Province, Vietnam
138	Dak Nong Branch	23 Thang 3 Street, Dong Gia Nghia Ward, Lam Dong Province, Vietnam
139	Lam Dong Branch	22 Tran Phu Street, Xuan Huong – Da Lat Ward, Lam Dong Province, Vietnam
140	Dong Dak Lak Branch	55 Nguyen Tat Thanh Street, Ea Kar Commune, Dak Lak Province, Vietnam
141	Phu Yen Branch	100 Duy Tan Street, Tuy Hoa Ward, Dak Lak Province, Vietnam
142	Ban Me Branch	41 Nguyen Tat Thanh Street, Tan An Ward, Dak Lak Province, Vietnam
143	Buon Ho Branch	476 Hung Vuong Street, Buon Ho Ward, Dak Lak Province, Vietnam
144	Dak Lak Branch	17 Nguyen Tat Thanh Street, Buon Ma Thuot Ward, Dak Lak Province, Vietnam
145	Dung Quat Branch	Trung An Hamlet, Binh Son Commune, Quang Ngai Province, Vietnam
146	Kon Tum Branch	1A Tran Phu Street, Kon Tum Ward, Quang Ngai Province, Vietnam
147	Quang Ngai Branch	56 Hung Vuong Street, Cam Thanh Ward, Quang Ngai Province, Vietnam
148	Khanh Hoa Branch	1292 2 Thang 4 Street, Nha Trang Ward, Khanh Hoa Province, Vietnam
149	Nha Trang Branch	11 Quang Trung Street, Nha Trang Ward, Khanh Hoa Province, Vietnam
150	Ninh Thuan Branch	138 21 Thang 8 Street, Bao An Ward, Khanh Hoa Province, Vietnam
151	Binh Phuoc Branch	737 National Highway 14, Binh Phuoc Ward, Dong Nai Province, Vietnam
152	Dong Dong Nai Branch	115B Le Duan Street, Long Thanh Commune, Dong Nai Province, Vietnam
153	Dong Nai Branch	244 Dong Khoi Street, Tam Hiep Ward, Dong Nai Province, Vietnam
154	Nam Dong Nai Branch	Lot F1, National Highway 51, Long Hung Ward, Dong Nai Province, Vietnam
155	Bien Hoa Branch	304–306 Vo Thi Sau Street, Go Me Quarter, Tran Bien Ward, Dong Nai Province, Vietnam
156	Tay Ninh Branch	492 30 Thang 4 Street, Tan Ninh Ward, Tay Ninh Province, Vietnam
157	Long An Branch	140 Hung Vuong Street, Long An Ward, Tay Ninh Province, Vietnam
158	Tan Long An Branch	34A Nguyen Huu Tho Street, Ben Luc Commune, Tay Ninh Province, Vietnam
159	Mekong Delta Branch	53–53A Vo Van Tan Street, Ninh Kieu Ward, Can Tho City, Vietnam
160	Hau Giang Branch	16 Nguyen Cong Tru Street, Vi Thanh Ward, Can Tho City, Vietnam
161	Soc Trang Branch	05 Tran Hung Dao Street, Phu Loi Ward, Can Tho City, Vietnam
162	Tay Do Branch	05 Phan Dinh Phung Street, Ninh Kieu Ward, Can Tho City, Vietnam
163	Can Tho City Branch	12 Hoa Binh Street, Ninh Kieu Ward, Can Tho City, Vietnam
164	An Giang Branch	185 Ly Thai To Street, Long Xuyen Ward, An Giang Province, Vietnam

List of branches and units

As at 31 December 2025

No.	Unit	Address
165	Kien Giang Branch	259–261 Tran Phu Street, Rach Gia Ward, An Giang Province, Vietnam
166	Phu Quoc Branch	196 Nguyen Trung Truc Street, Quarter 11 Duong Dong, Phu Quoc Special Zone, An Giang Province, Vietnam
167	Ben Tre Branch	21 Dong Khoi Boulevard, An Hoi Ward, Vinh Long Province, Vietnam
168	Tra Vinh Branch	02B Le Thanh Ton Street, Tra Vinh Ward, Vinh Long Province, Vietnam
169	Vinh Long Branch	15A Le Loi Street, Long Chau Ward, Vinh Long Province, Vietnam
170	Dong Thap Branch	12A 30/4 Street, Cao Lanh Ward, Dong Thap Province, Vietnam
171	My Tho Branch	34–36 Le Loi Street, My Tho Ward, Dong Thap Province, Vietnam
172	Sa Dec Branch	74 Hung Vuong Street, Sa Dec Ward, Dong Thap Province, Vietnam
173	Tien Giang Branch	208A Nam Ky Khoi Nghia Street, My Tho Ward, Dong Thap Province, Vietnam
174	Bac Lieu Branch	169A 23/8 Street, Bac Lieu Ward, Ca Mau Province, Vietnam
175	Ca Mau Branch	05A An Duong Vuong Street, Tan Thanh Ward, Ca Mau Province, Vietnam
II	NON-BUSINESS UNITS	
1	BIDV Training School	773 Hong Ha Street, Hong Ha Ward, Hanoi, Vietnam
2	Information Technology Center	7 Duy Tan Street, Cau Giay Ward, Hanoi, Vietnam
3	Southern Cash and Vault Center	09 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam
III	DOMESTIC REPRESENTATIVE OFFICES	
1	Representative Office in Ho Chi Minh City	30 Ham Nghi Street, Sai Gon Ward, Ho Chi Minh City, Vietnam
2	Representative Office in Da Nang City	198 Nguyen Tri Phuong Street, Thanh Khe Ward, Da Nang City, Vietnam
IV	OVERSEAS BRANCH	
1	YANGON BRANCH	Floor 9, Myanmar Hoang Anh Gia Lai Center Tower, 192 Kabaraye Pagoda Road, Bahan Township, Yangon, Myanmar
V	OVERSEAS REPRESENTATIVE OFFICES	
1	BIDV Representative Office in Laos	44 Lanexang Boulevard, Hatsady Village, Chanthabouly District, Vientiane Capital, Lao PDR
2	BIDV Representative Office in Cambodia	314 National Road 1, Veal Sbov Commune, Chbar Ampov District, Phnom Penh, Cambodia
3	BIDV Representative Office in Taipei	Floor 3, No. 9 Songjiang Road, Zhongshan District, Taipei City, Taiwan, China
4	BIDV Representative Office in Russia	Room 209B, Floor 2, Building 2, 146 Yaroslavskoye Highway, Yaroslavski District, Moscow, Russian Federation

Subsidiaries, joint ventures and affiliates

As at 31 December 2025

No.	Company Name	Address	Main Business	Charter Capital	BIDV's contributed capital	BIDV's ownership
1	BIDV Insurance Corporation (“BIC”)	11th Floor, No. 263 Cau Giay Street, Cau Giay Ward, Hanoi, Vietnam	Non-life insurance	VND2,021 billion	VND598 billion	51.01%
2	BIDV Securities Joint Stock Company (“BSC”)	8th–9th Floors, LPB Tower, 210 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi, Vietnam	Securities	VND2,454 billion	VND762 billion	51.97%
3	MHB Securities Joint Stock Company (“MHBS”)	153 Hai Ba Trung Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam	Securities	VND170 billion	VND102 billion	60.00%
4	BIDV – SuMi TRUST Leasing Co., Ltd. (“BSL”)	23rd Floor, TNR Tower, 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi, Vietnam	Financial leasing	VND895.6 billion	VND448 billion	50.00%
5	BIDV Asset Management Company Limited (“BAMC”)	14th Floor, 545 Nguyen Van Cu Street, Bo De Ward, Hanoi, Vietnam	Asset management	VND100 billion	VND100 billion	100.00%
6	Bank for Investment and Development of Cambodia Plc. (“BIDC”)	No. 235 Preah Norodom Boulevard, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh, Cambodia	Banking	USD 100 million	USD 98.5 million	98.50%
7	Lao–Viet Bank (“LVB”)	No. 44 Lane Xang Avenue, Hatsady Village, Chanthabouly District, Vientiane Capital, Lao PDR	Banking	LAK 791.35 billion	VND1,294 billion	65.00%
8	BIDV Tower Joint Venture Company	13th Floor, BIDV Tower, 194 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi, Vietnam	Management and operation of BIDV Tower – 194 Tran Quang Khai, Hanoi	VND209 billion	VND115 billion	55.00%
9	BIDV MetLife Life Insurance Company Limited (“BML”)	Floor 3A, VCCI Tower, 9 Dao Duy Anh Street, Kim Lien Ward, Hanoi, Vietnam	Life insurance	VND1,145 billion	VND401 billion	35.02%
10	Vietnam – Russia Joint Venture Bank (“VRB”)	75 Tran Hung Dao Street, Hoan Kiem Ward, Hanoi, Vietnam	Banking	VND3,039 billion	VND1,505 billion	49.50%
11	Vietnam Aircraft Leasing Joint Stock Company (“VALC”)	6th Floor, Hanoi Tourist Building, 18 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi, Vietnam	Aircraft leasing and aviation investment	VND1,319 billion	VND244 billion	18.52%

Abbreviations

BIDV	Joint Stock Commercial Bank for Investment and Development of Vietnam
BOD	Board of Directors
BOM	Board of Management
CEO	Chief Executive Officer
ESG	Environmental, Social and Governance
FDI	Foreign Direct Investment
GMS	General Meeting of Shareholders
IT	Information Technology
JSC	Joint Stock Commercial
ROA	Return on Asset
ROE	Return on Equity
SBV	State Bank of Vietnam
SSC	State Securities Commission of Vietnam
VND	Vietnam Dong

Compiled by:
• *Branding and Communication Department*
• *Secretariat and Investor Relations Department*

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