



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: 5753/BIDV-TKHĐQT&QHCE
CBTT Báo cáo tình hình quản trị
công ty 6 tháng đầu năm 2025 theo Thông
tư 96/2020/TT-BTC
*Report on corporate governance in the first
6 months of 2025*

*Hà Nội, ngày 28 tháng 7 năm 2025
Hanoi, July 28th 2025*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ ***PERIODICALLY INFORMATION DISCLOSURE***

Kính gửi:

- Ngân hàng Nhà nước Việt Nam;
- Ủy ban Chứng khoán Nhà nước;
- Sở Giao dịch chứng khoán Việt Nam;
- Sở Giao dịch chứng khoán TP HCM;
- Sở Giao dịch chứng khoán Hà Nội.

To:

- *State Bank of Vietnam;*
- *State Securities Commission;*
- *Vietnam Stock Exchange;*
- *Ho Chi Minh Stock Exchange;*
- *Hanoi Stock Exchange.*

1. Tên tổ chức/*Name of organization*: Ngân hàng Thương mại Cổ phần Đầu tư và Phát triển Việt Nam/*Bank for Investment and Development of Vietnam, JSC. (BIDV)*

- Mã chứng khoán/*Stock code*: BID

- Địa chỉ/*Address*: Tháp BIDV, 194 Trần Quang Khải, Hoàn Kiếm, Hà Nội/*BIDV Tower, 194 Tran Quang Khai road, Hoan Kiem ward, Ha Noi*

- Điện thoại liên hệ/*Tel*: (84-24) 2220 5544

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

Ngân hàng TMCP Đầu tư và Phát triển Việt Nam công bố thông tin Báo cáo tình hình quản trị công ty 6 tháng đầu năm 2025 theo quy định tại khoản 4 Điều 10 Thông tư 96/2020/TT-BTC hướng dẫn về việc công bố thông tin trên thị trường chứng khoán như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam announced the Report on corporate governance in the first 6 months of 2025 according to the

provisions of clause 4 Article 10 of Circular 96/2020/TT-BTC providing guidelines on disclosure of information on securities market as attached.

3. Thông tin này đã được công bố trên trang thông tin điện tử của ngân hàng vào ngày 28/7/2025 tại đường dẫn <https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/> This information was published on the Bank's website on July 28th 2025 as in the links <https://www.bidv.com.vn/en/quan-he-nha-dau-tu/>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/We hereby certify that the information provided is true and correct and we bear the full responsibility to the law./.

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

Nơi nhận/Recipient:

- Như trên/As above;
- Lưu TKHQQT&QHCD, VP/
Archive: Board of Directors
Secretariat & Investor Relations,
BIDV Office.



Trần Phương



**BANK FOR INVESTMENT AND
DEVELOPMENT OF VIETNAM, JSC.**

TRANSLATION

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 817/BIDV-TKHDQT&QHCD
Re: Report on Corporate Governance
Performance in the First Six Months of 2025

Hanoi, July 25th 2025

To:

- State Bank of Vietnam;
- State Securities Commission;
- Vietnam Stock Exchange;
- Ho Chi Minh Stock Exchange;
- Hanoi Stock Exchange.
- **Company:** Bank for Investment and Development of Vietnam, JSC. (BIDV)
- **Head office:** BIDV Tower, 194 Tran Quang Khai street, Hoan Kiem district, Ha Noi
- **Telephone:** (+84-24) 22205544 Fax: (+84-24) 22200399
- **Charter capital:** VND 70,213,619,170,000 (In words: Seventy thousand, two hundred thirteen billion, six hundred nineteen million, one hundred seventy thousand dong).
- **Securities code:** BID
- **Model of Corporate Governance:** General Meeting of Shareholders, Board of Directors, Supervisory Board and Chief Executive Officer.
- **Regarding the implementation of the internal audit function:** Implemented.

I. Activities of the General Meeting of Shareholders

In the first six months of 2025, BIDV successfully organized the Annual General Meeting of Shareholders on April 26, 2025. Based on the reports, proposals, and discussions, the General Meeting of Shareholders approved the following key contents:

Resolution/Decision No.	Date	Content
440/2025/NQ-ĐHĐCĐ	26/4/2025	<i>Approval of the following contents:</i> <ul style="list-style-type: none">- Approval of the Report on business performance in 2024 and business plan for 2025;- Approval of the Report on the Board of Directors' performance in 2024 and key activities for 2025;- Approval of the Report on the Supervisory Board's activities in 2024 and key tasks for 2025;- Approval of the 2024 audited consolidated financial statements; profit distribution plans for 2023 and 2024; and preliminary fund allocations for 2025;- Approval of the budget plans, remuneration for the Board of Directors, the Board of Supervisors and Bonus

Resolution/Decision No.	Date	Content
		Fund for the Executive Board, Board Members, and Supervisors of BIDV in 2025; - Approval of the Charter capital raising plan in 2025; - Approval of the selecting an independent auditor for financial statements and internal control assurance services for the fiscal years 2026-2027; - Approval of the Listing of BIDV's public offering bonds; - Approval of the proposed remedial plan in the event of early intervention as stipulated by the Law on Credit Institutions; - Election of additional members of BIDV's Board of Directors and members of BIDV's Supervisory Board for the term 2022 – 2027.

II. Board of Directors (BOD)

1. Information on BOD Members

No.	BOD Member	Position	Start/End Date as BOD Member	
			Appointment Date	Dismissal Date
1	Mr. Phan Duc Tu	Chairman of the BOD	15/11/2018	
2	Mr. Le Ngoc Lam	Member of the BOD, CEO	12/03/2021	
3	Mr. Tran Xuan Hoang	Member of the BOD	07/03/2020	
4	Mr. Dang Van Tuyen	Member of the BOD	28/04/2023	
5	Mr. Le Kim Hoa	Member of the BOD	07/03/2020	
6	Mr. Pham Quang Tung	Member of the BOD	21/04/2018	
7	Mr. Ngo Van Dung	Member of the BOD	01/06/2015	
8	Mr. Quach Hung Hiep	Member of the BOD	30/01/2024	
9	Mr. Yoo Je Bong	Member of the BOD	27/12/2019	
10	Mr. Le Quoc Nghi (*)	Member of the BOD	26/04/2025	
11	Mr. Nguyen Van Thanh	Independent Member of the BOD	29/04/2022	

(*) Mr. Le Quoc Nghi was elected as a member of BIDV's Board of Directors for the 2022–2027 term at the 2025 Annual General Meeting of Shareholders, effective from April 26, 2025, in accordance with Resolution No. 440/2025/NQ-DHĐCĐ dated April 26, 2025.

2. Meetings of the Board of Directors

In accordance with the Charter on the organization and operation of BIDV and the Regulation on the organization and operation of the Board of Directors, during the first six months of 2025, BIDV's Board of Directors held **two regular** (quarterly) **meetings**, as detailed below:

No.	BOD Member	Number of Meetings Attended	Attendance Rate	Reason for Non-Attendance
1	Mr. Phan Duc Tu	02/02	100%	
2	Mr. Le Ngoc Lam	02/02	100%	
3	Mr. Tran Xuan Hoang	02/02	100%	
4	Mr. Dang Van Tuyen	02/02	100%	
5	Mr. Le Kim Hoa	02/02	100%	
6	Mr. Pham Quang Tung	02/02	100%	
7	Mr. Ngo Van Dung	02/02	100%	
8	Mr. Quach Hung Hiep	02/02	100%	
9	Mr. Yoo Je Bong	02/02	100%	
10	Mr. Le Quoc Nghi	01/02	50%	Mr. Le Quoc Nghi was elected as a member of the BOD on April 26, 2025, and thus only attended the Q2/2025 BOD meeting (held on June 4–5, 2025).
11	Mr. Nguyen Van Thanh	02/02	100%	

In addition to the meetings mentioned above, the BIDV Board of Directors (BOD) also held thematic working sessions to exchange ideas, provide strategic direction, and ensure unified leadership over key matters of the BIDV system.

3. Supervisory Activities of the Board of Directors over the Executive Board

3.1. Results of BOD's Supervisory Activities

In the first half of 2025, the Board of Directors (BOD) conducted comprehensive, close, effective, and diverse supervision over the Executive Board through various forms. The BOD held regular quarterly meetings and several thematic meetings to approve and decide on critical matters of the system and to exercise high-level oversight of the Executive Board; acknowledged the Reports on the implementation progress of the BOD's Resolutions/Decisions and the Reports on monitoring, urging, and inspecting the tasks assigned by the BOD, the Chairman of the BOD, and BOD members, ensuring timely and quality completion as required.

The Board of Directors (BOD) issued a Resolution on the BOD's supervision plan at the beginning of 2025, which included thematic supervision contents aligned with the key focus areas of the BOD and the system. The plan was subsequently communicated to the Executive Board to serve as a basis for coordination and implementation. The Executive Board promptly and seriously developed and assigned specific tasks, directed relevant units to implement them diligently, and provided the BOD with complete and timely reports on the results achieved, as well as difficulties and obstacles encountered, along with proposed measures and solutions.

Based on the BOD's supervision plan, regular/thematic meetings were organized between the BOD/BOD members and the Executive Board as well as

relevant units; supervision reports on the implementation status of directives assigned by the BOD/the Chairman of the BOD/BOD members were submitted, ensuring timely and high-quality execution as required; periodic reporting regimes were implemented to support the BOD's supervision and governance activities; periodic/thematic supervision reports were prepared by supervisory advisory units... Through these activities, the BOD/BOD members were provided with complete, prompt, and accurate information to supervise the Executive Board and professional units in the implementation and execution of tasks in accordance with the BOD's directions and orientations.

In terms of content, during the first six months of 2025, the BOD's supervision of the Executive Board was synchronized and comprehensive, including: (i) Supervision of senior management in Supervision of the implementation of corporate governance and operations at BIDV. Notable supervisory topics carried out in the first half of 2025 included:

- Supervision of risk management with a focus on "Key risk indicators and safety ratios of the system";
- Thematic supervision on "Asset management to promote thrift and prevent waste";
- Thematic report on system-wide credit quality supervision;
- Supervision of the implementation of the 2024 Strategy, including the overall strategy and component strategies (07 components), and a summary report on the Q1/2025 implementation of component strategies...;
- Continued supervision of the implementation of BIDV's restructuring plan for 2021–2025 in accordance with Resolution No. 538/NQ-BIDV dated May 21, 2024, including implementation reports for 2024 and Q1/2025...;
- Directive for the preparation of thematic reports on strategy-related research and governance activities, including: The BIDV competitiveness assessment report and market positioning evaluation compared to competitors (conducted semi-annually); Progress report on the Action Plan to implement the National Financial Inclusion Strategy for the 2020–2025 period.

3.2. Continued Development, Enhancement, and Implementation of BOD Supervisory Tools

In addition to implementing supervisory activities over the Executive Board, with the aim of enhancing the application of information technology (IT) to keep pace with global digital transformation trends and improve labor productivity, the Board of Directors (BOD) also directed the research, development, and upgrading of internal tools and software applications, as well as the improvement of regulatory documents and systems, in order to enhance the effectiveness of supervisory activities, specifically:

(i) Completed the development of the Strategic Monitoring Report Program at BIDV (referred to as the SM Report Program). On a quarterly/semi-annual basis, the SM Report Program will generate official reports and automatically send emails to the Management Board summarizing the implementation results of the targets and the progress of the implementation of component strategies/long-term plans;

(ii) Completed the issuance of the “Regulation on the reporting regime serving the governance and supervisory activities of the BOD” attached to Decision No. 367/QĐ-BIDV dated 16/4/2025 replacing Decision No. 659/QĐ-BIDV, ensuring the Executive Board’s reports are fully monitored, streamlined, and timely followed up;

(iii) Continued to research, upgrade, and maintain reporting application software serving high-level supervision in risk management, developing the coding rules for indicators, calculation formulas, and full threshold indicators to enable timely alerts.

In general, in the first six months of 2025, the supervisory activities of the BOD have been implemented in accordance with the approved programs and plans as well as promptly and flexibly directed the supervision of new and key issues of the system. Through the supervisory results, the BOD has promptly directed the Executive Board to urgently and seriously implement, fully and timely report to the BOD on the difficulties, obstacles, and propose measures and solutions for the BOD to consider and adjust within its authority, ensuring the supervisory activities of the BOD are effectively implemented.

4. Activities of the BOD Committees

Currently, BIDV has five Committees under the Board of Directors (BOD), 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 BOD has issued specific regulations on the organization and operation for each Committee.

In the first half of 2025, the Committees fully and promptly performed their functions and duties in accordance with the Regulations on the organization and operation of each Committee. The specific results are as follows:

4.1. Risk Management Committee (RMC)

The RMC is under the BOD, functioning as an advisory body on issues related to system-wide risk management, aiming to enhance the effectiveness of the risk management system and foster a risk control culture throughout the BIDV system. In the first half of 2025, the RMC continued to focus on implementing its functions, duties, and activities in accordance with Circular No. 34/2024/TT-NHNN dated 30/6/2024 and Circular No. 13/2018/TT-NHNN, including: **(i)** Advising on the development, management, and supervision of the Bank’s overall risk management framework; **(ii)** Advising the BOD in monitoring the implementation of key risk limits; **(iii)** Advising the BOD in overseeing the CEO’s handling and remediation of deficiencies and limitations in risk management as requested and recommended by

the State Bank of Vietnam (SBV), independent auditors, internal auditors, and other regulatory agencies.

In general, the current functions and duties of the RMC have aligned with best practices, complied with SBV regulations, and focused on advising the BOD in formulating, managing, and monitoring the implementation of risk management policies and key risk limits across the Bank.

Specific activities carried out by the RMC in the first half of 2025 include:

(i) Advising the BOD on the development, management, and supervision of the Bank's overall risk management framework:

Advised the BOD to approve and issue Resolutions, documents, and policy mechanisms related to credit activities, risk management, overall risk management framework, internal capital adequacy assessment under Basel II practices, and in compliance with Circular 13 and Circular 41 of the SBV, including: ICAAP report; risk management policies, limits, and models such as: Market Risk Management Policy, Centralized Risk Management in Proprietary Trading Activities, BIDV's Overall Risk Management Policy Framework, Credit Granting Policy, and the Credit Risk Model Validation Framework.

(ii) Advising the BOD on risk management oversight across the system:

Advised the BOD on monitoring the implementation of key risk limits across the Bank, conducted thematic supervisory reports on capital adequacy, key risks, and safety ratios across the Bank; monitored compliance with Circular 13 and Circular 41 of the SBV at BIDV.

In the first six months of 2025, the RMC held two meetings, including one regular meeting to review 2024 performance results and discuss and agree on the key work program for 2025, and one thematic meeting on risk management in wholesale credit activities. The RMC meetings were conducted in accordance with its Regulation on organization and operation.

4.2. Human Resources Committee (HRC)

The HRC is a unit under the BOD with the function of advising, consulting, and assisting the BOD in formulating and implementing human resource management and development policies, including personnel, salary, bonuses, remuneration, and nomination/appraisal of candidates for positions such as BOD members, Supervisory Board members, Executive Board members, etc., as well as other personnel-related matters. In the first six months of 2025, the HRC advised the BOD on matters within the Committee's functions and duties, including:

(i) Issuance of the Regulation on Responsibility Handling for Units and Individuals at BIDV under Decision No. 696/QĐ-BIDV dated 23/06/2025;

(ii) Proposal to amend the job position salary scale stipulated in the Salary and Income Payment Regulation under Decision No. 246/QĐ-BIDV dated 31/03/2021 and the principle of arranging departments/centers and business groupings at the Head Office.

4.3. Strategy and Organization Committee (SOC)

The SOC is under the BOD, with the function of advising and assisting the BOD in addressing issues related to strategic governance, development strategy, business planning, organizational structure, and the governance model of the entire system.

In the first six months of 2025, the Committee performed the following tasks:

(i) Conducted a year-end review of 2024 activities and developed the 2025 Work Program;

(ii) Successfully fulfilled its role in advising and assisting the BOD on matters related to strategic governance, development strategy, business planning, organizational structure, and governance model of the entire system. Specifically, the Committee gave opinions on:

- The pilot implementation plan of the Cash Transit Point model in Hai Phong City;

- The operational model for anti-money laundering and compliance with sanction policies at BIDV;

- Consolidation of the management model and tasks of the CRM Project Management Board and several related units;

- Amendment of the Strategic Governance Regulation;

- The report on corporate governance in the first six months of the year according to the ASEAN Corporate Governance Scorecard.

4.4. Information Technology Committee (ITC)

The ITC is a body under the BOD, functioning as an advisory and consulting unit to the BOD on matters related to information technology (IT), including the issuance of mechanisms and policies for IT operations, as well as directing, inspecting, and supervising IT activities... In the first six months of 2025, the ITC advised and consulted the BOD on the implementation of the IT and Digital Transformation Plan. At the same time, for issues and projects involving multiple departments/divisions at the Head Office, the ITC provided direction, guidance, and timely resolution of difficulties and obstacles in IT operations, with notable achievements including:

(i) Held one regular meeting (Q2) to review proposals and provide opinions on the policy for procurement of a big data management platform following the Lakehouse architecture and the formulation of a comprehensive AI application plan across the BIDV system for the period 2025–2031;

(ii) Completed the revision of the ITC's Operational Regulation to streamline workflows and improve productivity and efficiency;

(iii) Provided consultation and opinions on 09 investment and procurement items for IT assets and services, and on the development and adjustment of the 2025 IT Plan under the BOD's approval authority;

(iv) On a quarterly basis, supervised the progress of the implementation of directives (from meetings), the execution of the IT Plan, Digital Transformation Plan, and 2025 Software Development Plan; reported on the implementation status of key/critical IT projects under the 2025 IT Plan;

(v) Submitted reports in accordance with the meeting frequency of the Committees and reported on key IT projects of the ITC to the BOD and relevant control lines as issues arose.

4.5. BIDV – Hana Bank Strategic Cooperation Committee (SCC)

The SCC was established to support and advise the BOD in implementing technical assistance commitments and enhancing the effectiveness of the strategic cooperation between BIDV and Hana Bank, a member of Hana Financial Group. The year 2025 marks the beginning of a new phase in the cooperation between BIDV and Hana Bank following the signing of the extended Technical Assistance Agreement on 22/09/2024. The main activities of the SCC in the first six months of 2025 are as follows:

(i) Issued Decision No. 135/QĐ-BIDV dated 07/02/2025 and Decision No. 141/QĐ-BIDV dated 12/02/2025 to supplement and consolidate SCC personnel; arranged and adjusted task assignments among the Committee members in accordance with the new phase of the BIDV – Hana Bank Technical Assistance Agreement;

(ii) Organized two programs of meetings/consultations of the SCC in accordance with its work plan: (+) Held one SCC meeting in January 2025 to focus on discussing and agreeing on the implementation plan for key cooperation programs in 2025 and set the orientation for the new phase of cooperation, in parallel with the transition of Hana Bank’s seconded personnel; (++) Conducted one round of written consultation in April 2025 (Q1/2025) to review the progress of cooperative activities and consider proposals to strengthen cooperation in the FDI customer development segment;

(iii) Directed and supervised 30 technical cooperation projects, ensuring timely and effective implementation; successfully organized one program inviting Hana Bank experts to BIDV to share experience on the centralized application management system project (SmartCounter Hub) in February 2025 and one market survey program in Korea in May 2025 with the participation of leaders from the SBV, BIDV, and NAPAS to support the implementation of the Vietnam – Korea cross-border QR payment connection project.

5. Resolutions/Decisions of the Board of Directors: Detailed in Appendix 01.

III. Supervisory Board (SB)

1. Information on SB Members

No.	SB Member	Position	Start/End Date as SB Member		Academic Qualification
			Appointment Date	Dismissal/Resignation Date	
1	Ms. Ta Thi Hanh	Head of the SB	30/01/2024		Master of Economics
2	Mr. Cao Cu Tri	Full-time SB Member	01/05/2012		Master of Economics

No.	SB Member	Position	Start/End Date as SB Member		Academic Qualification
			Appointment Date	Dismissal/Resignation Date	
3	Ms. Nguyen Thi Thu Ha	Full-time SB Member	12/03/2021		Master of Banking and Finance
4	Mr. Nguyen Trung Kien	Full-time SB Member	30/01/2024		Master of Business Administration
5	Mr. Huynh Phuong (*)	Full-time SB Member	26/04/2025		Master of Business Administration

(*) Mr. Huynh Phuong was elected as a member of the Supervisory Board of BIDV for the 2022–2027 term at the 2025 Annual General Meeting of Shareholders, effective from April 26, 2025, in accordance with Resolution No. 440/2025/NQ-DHĐCĐ dated April 26, 2025.

2. Meetings of the Supervisory Board (SB)

In accordance with the Regulation on the Organization and Operation of the SB, in the first six months of 2025, the SB held two regular meetings. The attendance status of SB members is as follows:

No.	SB Member	Position	Meetings Attended	Attendance Rate	Reason for Non-Attendance
1	Ms. Ta Thi Hanh	Head of the SB	02/02	100%	
2	Mr. Cao Cu Tri	SB Member	02/02	100%	
3	Ms. Nguyen Thi Thu Ha	SB Member	02/02	100%	
4	Mr. Nguyen Trung Kien	SB Member	02/02	100%	
5	Mr. Huynh Phuong	SB Member	01/02	50%	Mr. Huynh Phuong was elected as an SB member on 26/04/2025, after the SB had held the Q1/2025 meeting

In addition to the above regular meetings, the SB regularly collected written opinions or convened discussions to approve other matters under the SB's duties and functions in accordance with the law and the Charter.

3. Supervisory Activities of the SB over the BOD, CEO, and Shareholders

The SB conducted supervision on the following matters: (i) Supervising the governance and management activities at BIDV to ensure compliance with legal regulations, internal policies, BIDV's Charter, and the Resolutions and Decisions of the General Meeting of Shareholders (GMS) and the BOD; (ii) Supervising the observance of prudential limits and ratios to ensure operational safety of BIDV in accordance with the Law on Credit Institutions and the requirements of the State Bank of Vietnam (SBV); (iii) Supervising the approval of investment projects, fixed asset transactions, contracts, and other transactions under the approval authority of the GMS

and BOD; (iv) Supervising other matters as necessary or as requested by competent authorities. The SB performed supervisory activities through periodic and ad hoc supervision, or via internal audit activities. The SB focused on evaluating critical areas and key issues, providing proposals and recommendations to the BOD and CEO to help ensure BIDV's operations remain safe, compliant with the law, and to improve business performance.

The SB acknowledges that in the first six months of 2025, the governance and management activities at BIDV were carried out in accordance with the BIDV Charter, internal corporate governance regulations, and the Regulation on the Organization and Operation of the BOD. The BOD has fully and promptly implemented government directives, SBV instructions, and GMS resolutions, and issued resolutions and decisions to provide timely orientation and direction for the entire system. The CEO organized the execution of tasks and plans in line with the orientation and requirements set out in the BOD's resolutions and decisions.

4. Coordination Between the Supervisory Board (SB) and the Board of Directors (BOD), Executive Board, and Other Management Personnel

In the first six months of 2025, the SB submitted to the BOD for approval and issuance Decision No. 286/QĐ-BIDV dated 28/03/2025 on the Coordination Mechanism between the BOD, CEO, first-line defense units, second-line defense units, the SB, and Internal Audit (replacing Decision No. 706/QĐ-BIDV dated 24/07/2023), which updates new regulatory provisions under the Law on Credit Institutions 2024. The relevant parties have coordinated effectively, exchanging information in compliance with legal and BIDV regulations, and in the interest of the overall system. The SB fully attended the Q1 and Q2/2025 BOD meetings; likewise, one BOD member attended the SB's Q1 and Q2/2025 meetings. The SB regularly received information and documents from the BOD, the Executive Board, and other managers regarding BIDV's governance, management, and business operations. The results of SB supervision and internal audits, along with recommendations, were fully submitted to the BOD and CEO. These were used by the leadership to guide relevant individuals and units in reviewing and implementing necessary improvements to enhance the effectiveness of BIDV's internal control system.

IV. Executive Board

No.	Member of the Executive Board	Position	Date of Birth	Academic Qualification	Appointment Date	Dismissal Date
1	Mr. Le Ngoc Lam	BOD Member, Chief Executive Officer	23/07/1975	Master of Economics	12/03/2021	
2	Mr. Hoang Viet Hung	Senior Executive Vice President	16/10/1972	Master of Business Administration	12/03/2020	
3	Mr. Tran Phuong	Senior Executive Vice President	27/12/1973	Master of Banking and Finance	01/05/2012	
4	Mr. Phan Thanh Hai	Senior Executive Vice President	01/01/1977	Master of Banking and Finance	12/03/2020	

No.	Member of the Executive Board	Position	Date of Birth	Academic Qualification	Appointment Date	Dismissal Date
5	Mr. Tran Long	Senior Executive Vice President	16/03/1976	Doctor of Economics	12/03/2020	
6	Mr. Nguyen Thien Hoang	Senior Executive Vice President	03/06/1973	Master of Economics	01/06/2016	
7	Ms. Nguyen Thi Quynh Giao	Senior Executive Vice President	29/11/1978	Master of Banking and Finance	12/03/2020	
8	Mr. Le Trung Thanh	Senior Executive Vice President	05/09/1964	Engineer, Master of Economics	15/07/2014	
9	Mr. Lai Tien Quan	Senior Executive Vice President	08/12/1974	Master of Business Administration	30/01/2024	
10	Mr. Doan Viet Nam	Senior Executive Vice President	22/07/1976	Master of Business Administration	30/01/2024	
11	Mr. Ham Jin Sik	Executive Board Member	25/03/1969	Master of Business Administration	01/03/2024	

V. Chief Accountant

No.	Full Name	Date of Birth	Academic Qualification	Appointment Date	Dismissal Date
1	Ms. Bui Thi Hoa	27/11/1976	Master of Business Administration	30/01/2024	

VI. Corporate Governance Training

Corporate governance-related training courses attended by members of the Board of Directors (BOD), Supervisory Board (SB), Chief Executive Officer (CEO), Executive Board, and Board Secretary in the first six months of 2025 are as follows:

No.	Training Course	Duration	Participants
1	Corporate Governance	25/10/2024 – 25/10/2025	01 member of the BOD Secretariat and Investor Relations
2	Securities and Stock Market Law	18/04 – 23/05/2025	01 member of the BOD Secretariat and Investor Relations
3	Online ESG Course by Udemy for BIDV Officers	14/05 – 04/09/2025	03 members of the BOD Secretariat and Investor Relations
4	Workshop: “Sustainability Reporting Practices in Banking with AI Solutions” hosted by the State Bank of Vietnam	21/05/2025	04 members of the BOD Secretariat and Investor Relations
5	Workshop: “Enhancing the Credibility of Sustainability Reports: The Role of Independent Assessment and Assurance” by FiinGroup & ACCA	29/05/2025	01 member of the BOD Secretariat and Investor Relations

No.	Training Course	Duration	Participants
6	Leadership and Management	03/06 – 25/07/2025	02 members of the BOD Secretariat and Investor Relations
7	Workshop: “Vietnam Banking Outlook: Credit Ratings and the Path to Sustainable Finance” by Vietnam Sustainable Banking Association	11/06/2025	01 member of the BOD Secretariat and Investor Relations
8	Performance Optimization and Energy Governance for BIDV Leadership	29/06 – 30/12/2025	08 BOD members; Head of the SB; Chief Accountant; 09 Executive Board members; 02 Deputy Division Heads

VII. List of Related Persons of BIDV and Related Party Transactions

1. List of BIDV’s related persons: detailed in **Appendix 2**.
2. Transactions between BIDV and related persons; or between BIDV and major shareholders, insiders, and related persons of insiders: detailed in **Appendix 3**.
3. Transactions between BIDV insiders or their related persons with subsidiaries or entities controlled by BIDV: **None**.
4. Transactions between BIDV and other parties:
 - 4.1. Transactions between BIDV and companies in which BOD members, SB members, or the CEO have been or are currently founding members, BOD members, or CEOs within the past three years: detailed in **Appendix 3**.
 - 4.2. Transactions between BIDV and companies where related persons of BOD members, SB members, or the CEO are BOD members or CEOs: **None**.

VIII. Share Transactions by Insiders and Related Persons

1. List of insiders and related persons: detailed in **Appendix 4**.
2. Transactions involving BIDV shares by insiders and related persons: **None**.

IX. Other Noteworthy Issues: None

Recipients: (...copies)

- As above;
- Members of the Board of Directors;
- RMC, SOC, HRC, ITC, SCC;
- Supervisory Board, M&SC, CGC, ISC, TRI;
- Archives: AO, BOD S&IR.

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed and sealed)

Phan Duc Tu



**APPENDIX 1: IMPORTANT RESOLUTIONS AND DECISIONS OF THE BOARD OF DIRECTORS
FIRST HALF OF 2025**

No.	Document Number and Symbol	Date of Document	Summary of Document Content	Approval Rate
1	01/NQ-BIDV	2/1/2025	Re: Approval of BIDV's 2025 Master Plan for Training and Testing	100%
2	02/QĐ-BIDV	2/1/2025	Re: Approval of budget estimate and plan to select a provider of health insurance services for Head Office staff in 2025	100%
3	06/QĐ-BIDV	3/1/2025	Re: BIDV Commendation	100%
4	10/QĐ-BIDV	3/1/2025	Re: Promulgation of Regulations on Investment, Procurement, Leasing of Assets and IT Services	100%
5	11/QĐ-BIDV	3/1/2025	Re: Delegation and authorization in investment, procurement, leasing of IT-related assets and services	100%
6	19/QĐ-BIDV	6/1/2025	Re: Approval of BAMC's 2025–2030 Business Plan	100%
7	22/QĐ-BIDV	6/1/2025	Re: Acknowledgement of 2024 business performance rating results for member units	100%
8	23/QĐ-BIDV	6/1/2025	Re: Acknowledgement of 2024 performance ratings for Head Office units	100%
9	24/QĐ-BIDV	6/1/2025	Re: Conversion of Dat Mui Branch into a Transaction Office under Ca Mau Branch	100%
10	28/NQ-BIDV	7/1/2025	Re: Approval of share price for private placement to investors	100%
11	30/NQ-BIDV	7/1/2025	Re: Approval of business plan for FDI customer segment for 2025–2027	100%
12	31/NQ-BIDV	7/1/2025	Re: Approval of the implementation plan for private placement	100%
13	32/NQ-BIDV	7/1/2025	Re: Approval of content of Share Subscription Agreement and Escrow Account Agreement in BIDV's private placement	100%
14	36/NQ-BIDV	8/1/2025	Re: Agreement on function and duty adjustments of Group-wide Risk Management Department to implement independent credit supervision	100%
15	43/QĐ-BIDV	9/1/2025	Re: Approval of leasing plan for BIDV Hai Phong Branch Headquarters	100%
16	48/QĐ-BIDV	9/1/2025	Re: Issuance of policy for short-term credit granting to large FDI customers	100%
17	49/QĐ-BIDV	9/1/2025	Re: Approval of funding policy for Tet gifts to the poor, workers in difficult situations, disaster victims – Tet At Ty 2025	100%
18	50/QĐ-BIDV	9/1/2025	Re: Approval of policy to extend operating license of BIDV Representative Office in Moscow	100%
19	51/QĐ-BIDV	13/01/2025	Re: Recognition of 2024 business performance ratings for branches	100%
20	52/QĐ-BIDV	13/01/2025	Re: Additional recognition of “Outstanding Performance Unit” title in 2024	100%
21	56/QĐ-BIDV	14/01/2025	Re: Approval of leasing plan for BIDV Binh Thanh Branch Headquarters	100%
22	63/QĐ-BIDV	15/01/2025	Re: Acknowledgement of 2024 KPI/performance ratings of BOD members, Executive Board and Deputy Division Heads	100%
23	71/NQ-BIDV	16/01/2025	Re: Approval of syndicated loan transaction and draft agreement with customer Thanh Thang Group JSC	100%
24	77/QĐ-BIDV	21/01/2025	Re: Approval of total budget and procurement plan for premium customer privileges in 2025	100%
25	78/NQ-BIDV	21/01/2025	Re: Approval of Internal Capital Adequacy Assessment Report for 2024–2028	100%
26	115/NQ-BIDV	23/01/2025	Re: Approval of application documents for private placement registration submitted to SSC	100%
27	125/QĐ-BIDV	24/01/2025	Re: Renaming of BIDV Bim Son Branch	100%
28	129/QĐ-BIDV	5/2/2025	Re: Approval of timeline adjustment for PAMS consulting contract on retail banking transformation	100%
29	133/QĐ-BIDV	7/2/2025	Re: Approval of 2025 centralized procurement plan for computers	100%

No.	Document Number and Symbol	Date of Document	Summary of Document Content	Approval Rate
30	134/QĐ-BIDV	7/2/2025	Re: Approval of contractor selection result for audit and assurance services for 2025 financial and internal control system	100%
31	135/QĐ-BIDV	7/2/2025	Re: Re-establishment of BIDV – Hana Bank Strategic Cooperation Committee	100%
32	137/QĐ-BIDV	10/2/2025	Re: Establishment of Steering Committee and Project Team for Compliance Supervision Model Transformation	100%
33	140/QĐ-BIDV	11/2/2025	Re: Approval of lease extension plan for BIDV Transaction Center 1 Headquarters	100%
34	142/QĐ-BIDV	12/2/2025	Re: Approval of project “Lease of 155 ATMs to meet operational needs at branches in 2024–2026”	100%
35	143/QĐ-BIDV	12/2/2025	Re: Approval of cash/gold transport insurance contract between BIDV branches and BIC	100%
36	151/QĐ-BIDV	17/02/2025	Re: Social welfare sponsorship linked with payroll customer development at branches in 2025	100%
37	154/NQ-BIDV	17/02/2025	Re: Organization of 2025 Annual General Meeting of Shareholders of BIDV	100%
38	155/NQ-BIDV	17/02/2025	Re: Approval of 2025 construction investment plan of BIDV	100%
39	156/NQ-BIDV	17/02/2025	Re: Approval of 2025 operational asset leasing plan of BIDV	100%
40	157/NQ-BIDV	17/02/2025	Re: Approval of 2025 building operation management service leasing plan	100%
41	158/NQ-BIDV	17/02/2025	Re: Approval of BIDV's 2025 real estate investment procurement plan	100%
42	159/NQ-BIDV	17/02/2025	Re: Approval of BIDV's 2025 asset procurement plan	100%
43	164/QĐ-BIDV	20/02/2025	Re: Approval of investment policy and project for “Core Banking System Transformation at BIDV Myanmar”	100%
44	179/NQ-BIDV	26/02/2025	Re: Approval of amendments and supplements to the IT Development Strategy	100%
45	180/QĐ-BIDV	26/02/2025	Re: Approval of additional project list for renovation of Binh Thanh Branch headquarters	100%
46	182/QĐ-BIDV	26/02/2025	Re: Approval of centralized procurement plan for cash transport vehicles in 2025	100%
47	185/QĐ-BIDV	28/02/2025	Re: Approval of funding for housing support to the poor under Government, SBV, VFF and MOLISA initiatives	100%
48	186/NQ-BIDV	28/02/2025	Re: Ratification of results of private placement offering	100%
49	190/QĐ-BIDV	4/3/2025	Re: Approval of lease plan and contract for unused space at Ha Tinh Branch	100%
50	192/NQ-BIDV	5/3/2025	(Minutes, Resolution of the BOD) Re: Issuance of Framework Resolution on BIDV’s overall risk management policy	100%
51	193/QĐ-BIDV	5/3/2025	Re: Approval of 2025 IT Plan and list of key IT projects	100%
52	194/QĐ-BIDV	6/3/2025	Re: Approval of amendments and supplements to the Charter of BIDV Tower Joint Venture Company	100%
53	195/NQ-BIDV	7/3/2025	Re: 2025 Overall Workforce Planning for the BIDV System	100%
54	198/QĐ-BIDV	10/3/2025	Re: Reappointment of BIDV Deputy CEO – Mr. Hoang Viet Hung	100%
55	199/QĐ-BIDV	10/3/2025	Re: Reappointment of BIDV Deputy CEO – Ms. Nguyen Thi Quynh Giao	100%
56	205/QĐ-BIDV	10/3/2025	Re: Approval of Annex to BIDV – BIDV MetLife Agency Agreement 2025	100%
57	206/QĐ-BIDV	10/3/2025	Re: Issuance of Market Risk Management Policy and Proprietary Trading Risk Management Policy for 2025–2029	100%
58	207/QĐ-BIDV	10/3/2025	Re: Reappointment of BIDV Deputy CEO – Mr. Phan Thanh Hai	100%
59	208/QĐ-BIDV	10/3/2025	Re: Reappointment of BIDV Deputy CEO – Mr. Tran Long	100%
60	216/NQ-BIDV	11/3/2025	Re: 2025 Supervisory Plan of the Board of Directors	100%
61	217/NQ-BIDV	11/3/2025	Approval of the implementation of the Bank-wide Customer Relationship Management (CRM) system	100%
62	220/QĐ-BIDV	12/3/2025	Approval of the policy to participate in the international remittance channel Visa B2B Connect for corporate customers	100%

No.	Document Number and Symbol	Date of Document	Summary of Document Content	Approval Rate
63	227/QĐ-BIDV	14/03/2025	Approval of the performance evaluation criteria system for BIDV branches in 2025	100%
64	235/NQ-BIDV	18/03/2025	Implementation plan for the Cash Transit Point model in Hai Phong City	100%
65	236/QĐ-BIDV	18/03/2025	Approval of the policy to launch a special credit product package to promote SME customer business	100%
66	240/QĐ-BIDV	19/03/2025	Approval of adjustment to the implementation timeline of social welfare sponsorship for construction of Primary School No. 1 in Binh Dinh province	100%
67	241/QĐ-BIDV	19/03/2025	Recognition of 2024 branch ranking results	100%
68	242/NQ-BIDV	19/03/2025	Approval of the branch ranking criteria system	100%
69	245/NQ-BIDV	19/03/2025	Approval of BIC's 2025 business plan	100%
70	249/NQ-BIDV	20/03/2025	Approval of implementation plan for the Anti-Money Laundering and Sanctions Compliance function at BIDV	100%
71	250/NQ-BIDV	21/03/2025	Summary of BOD opinions on the approval of the plan to repurchase subordinated bonds prior to maturity from Q2/2025 to end of Q1/2026	100%
72	262/QĐ-BIDV	24/03/2025	Promulgation of the standard organizational model for branches and regulation on core functions and duties of Departments/Teams and Transaction Offices under branches	100%
73	264/QĐ-BIDV	25/03/2025	Approval of documents and content for BSC's 2025 Annual General Meeting of Shareholders	100%
74	265/NQ-BIDV	25/03/2025	Business restructuring plan for Ninh Binh Branch for the 2025–2027 period	100%
75	266/NQ-BIDV	25/03/2025	Approval of BSC's 2025 business plan	100%
76	274/QĐ-BIDV	25/03/2025	Establishment of the Steering Committee and Project Management Board for the “Centralization of cash vault operations at BIDV” Project	100%
77	285/QĐ-BIDV	27/03/2025	Promulgation of Guarantee Regulations	100%
78	285a/QĐ-BIDV	27/03/2025	Approval of funding for eliminating makeshift and dilapidated houses in Kon Tum and Southwestern provinces as per Ministry of Public Security's initiative	100%
79	286/QĐ-BIDV	28/03/2025	Promulgation of the Coordination Regulation among the Board of Directors, CEO, first and second-line units, and the Board of Supervisors/Internal Audit	100%
80	291/NQ-BIDV	28/03/2025	Approval of additional business activity “Provision of cash services for credit institutions and foreign bank branches” to BIDV's Establishment and Operation License	100%
81	307/QĐ-BIDV	28/03/2025	Amendment of the Charter on the organization and operation of BIDV	100%
82	313/NQ-BIDV	31/03/2025	Approval of the adjustment to the 2025 Annual General Meeting of Shareholders (AGM) schedule	100%
83	314/QĐ-BIDV	31/03/2025	Delegation of authority in capital contribution and share purchase activities	100%
84	327/NQ-BIDV	1/4/2025	Approval of the adjustment of name, functions, tasks, and headcount of the Data Management Center to implement the AI Center of Excellence (AI-COE)	100%
85	337/QĐ-BIDV	4/4/2025	Approval of the additional investment project to renovate, repair, and equip interior facilities of Hai Phong Branch Office	100%
86	338/QĐ-BIDV	4/4/2025	Approval of the procurement plan and adjustment of technical and financial standards for the “Rental of 155 ATMs project for 2024–2026”	100%
87	342/QĐ-BIDV	11/4/2025	Approval of the procurement plan for blank domestic debit cards in 2025	100%
88	343/NQ-BIDV	11/4/2025	Approval of the 2025 business orientation targets of BIDV Financial Leasing Company (BSL)	100%
89	354/QĐ-BIDV	11/4/2025	Establishment of the task force to cooperate with Danang People's Committee on Fintech solutions for Danang Free Trade Zone	100%
90	367/QĐ-BIDV	16/04/2025	Promulgation of the Regulation on reporting and information regime for the Board of Directors' governance and supervision activities	100%

No.	Document Number and Symbol	Date of Document	Summary of Document Content	Approval Rate
91	368/QĐ-BIDV	17/04/2025	Approval of the plan to continue leasing land from the State for the operation of Ben Tre Branch	100%
92	371/QĐ-BIDV	18/04/2025	Approval of BIC's charter capital increase plan for the 2025–2030 period	100%
93	375/QĐ-BIDV	18/04/2025	Approval of BIDV 2024 Annual Report	100%
94	389/QĐ-BIDV	21/04/2025	Approval of contract and transaction to lease additional office space at 10th floor, BIDV Tower, 194 Tran Quang Khai, Hoan Kiem, Hanoi	100%
95	391/QĐ-BIDV	22/04/2025	Promulgation of the Strategic Governance Regulation	100%
96	392/NQ-BIDV	22/04/2025	Approval of revised functions and duties of Independent Control Line units and reissuance of the position title system for the Compliance & Inspection Division	100%
97	405/NQ-BIDV	23/04/2025	Approval of the transition model for inspection and supervision activities at BIDV	100%
98	406/QĐ-BIDV	23/04/2025	Approval of the amendment of BIC's Charter	100%
99	409/NQ-BIDV	23/04/2025	Approval of the plan for private placement of bonds to increase BIDV's capital in 2025	100%
100	410/NQ-BIDV	24/04/2025	Approval of the agenda and materials for the 2025 Annual General Meeting of Shareholders	100%
101	414/QĐ-BIDV	24/04/2025	Promulgation of Regulation on handling internal violations and fraud reports at BIDV	100%
102	416/QĐ-BIDV	24/04/2025	Issuance of coordination mechanism among three lines of defense in BIDV's internal control system	100%
103	427/QĐ-BIDV	25/04/2025	Approval of the software maintenance plan for Trade Finance System for 2026–2030 period	100%
104	440/2025/NQ-ĐHĐCĐ	26/04/2025	2025 Annual General Meeting of Shareholders of BIDV	100%
105	448/NQ-BIDV	29/04/2025	Promulgation of the Board of Directors' oversight framework for credit operations	100%
106	450/NQ-BIDV	29/04/2025	Approval of 2025 business plan of BIDV Cambodia (BIDC)	100%
107	474/QĐ-BIDV	6/5/2025	Approval of contract plan for leasing unused space at Loc Tho Transaction Office – Khanh Hoa Branch to BIC	100%
108	477/QĐ-BIDV	6/5/2025	Approval of “Rental of 233 ATMs to meet business needs of Branches for 2025–2027” project	100%
109	479/NQ-BIDV	7/5/2025	Approval of credit policy for real estate business and investment sector	100%
110	481/NQ-BIDV	7/5/2025	Approval of policy to update and supplement business lines in the License of BIDV-SuMi TRUST Leasing Company (BSL)	100%
111	486/NQ-BIDV	9/5/2025	Strategic direction for development of SME customer segment at BIDV for 2025–2030	100%
112	488/QĐ-BIDV	12/5/2025	Strategy for science & technology development, innovation and digital transformation until 2030, vision to 2045	100%
113	499/QĐ-BIDV	16/05/2025	Approval of contract plan to lease unused space at Truong Thi Transaction Office – Nghe An Branch	100%
114	500/QĐ-BIDV	16/05/2025	Approval of contract plan for leasing unused space at Dong Hai Phong Branch to BIC	100%
115	501/QĐ-BIDV	16/05/2025	Approval of contract plan for leasing unused space at Cam Binh Transaction Office – Cam Pha Branch to BIC	100%
116	506/QĐ-BIDV	20/05/2025	Social welfare sponsorship for school construction in Binh Dinh Province	100%
117	507/QĐ-BIDV	21/05/2025	Approval of investment policy adjustment, project plan and procurement plan for BIDV Head Office project at 111 Nguyen Chi Thanh, Danang	100%
118	510/QĐ-BIDV	23/05/2025	Approval of 2024 performance rating of BIDV's capital representatives at enterprises	100%
119	511/QĐ-BIDV	25/05/2025	Approval of investment policy adjustment/project list for renovation & interior furnishing of BIDV Transaction Center 3	100%
120	512/QĐ-BIDV	25/05/2025	Approval of BIDV 2024 Sustainability Report	100%
121	513/NQ-BIDV	25/05/2025	Approval of Business Restructuring Plan 2025–2028 for Ba Ria – Vung Tau Branch	100%

No.	Document Number and Symbol	Date of Document	Summary of Document Content	Approval Rate
122	514/NQ-BIDV	26/05/2025	Approval of 2025 Business Plan of Lao Viet Joint Venture Bank	100%
123	524/QĐ-BIDV	28/05/2025	Amendments and supplements to the Credit Policy issued under Decision No. 1458/QĐ-BIDV dated 26/12/2024	100%
124	631/NQ-BIDV	30/05/2025	BIDV's 2025 plan for expansion of branch and transaction office network	100%
125	644/QĐ-BIDV	31/05/2025	Approval of contract plan to lease unused space at 24 Le Thanh Ton, Ben Nghe Ward, District 1, HCMC	100%
126	647/QĐ-BIDV	4/6/2025	Approval of the Project “Equipping multifunction transaction machines to replace decommissioned ATMs and modernize the transaction network (2024–2025)”	100%
127	652/NQ-BIDV	6/6/2025	Approval of plan to transform retail sales and service model under BIDV Retail Bank Transformation Project	100%
128	660/QĐ-BIDV	11/6/2025	Approval of procurement plan for Fraud and Electronic Crime Cover (BBE&ECC) and Directors & Officers (D&O) insurance	100%
129	661/QĐ-BIDV	11/6/2025	Approval of procurement plan for gifts for the 2025 Corporate Customer Conference Program	100%
130	662/QĐ-BIDV	11/6/2025	Amendment of the Charter on organization and operation of BIDV	100%
131	663/QĐ-BIDV	11/6/2025	Decentralization of authority in business planning and network management	100%
132	672/QĐ-BIDV	12/6/2025	Approval of additional 2025 real estate leasing plan to arrange workplaces for certain HO Departments/Centers in Ho Chi Minh City	100%
133	675/QĐ-BIDV	12/6/2025	Approval of Appendix to the 2025 Insurance Agency Contract with BIDV Metlife Life Insurance Co., Ltd.	100%
134	676/QĐ-BIDV	12/6/2025	Approval of additional 2025 real estate leasing plan to expand working space of Nam Ky Khoi Nghia Branch	100%
135	696/QĐ-BIDV	23/06/2025	Promulgation of Regulation on responsibility handling of units and individuals at BIDV	100%
136	711/QĐ-BIDV	24/06/2025	Approval of procurement plan for Datafile data and Online Search service for AML/CTF/CPF and sanctions compliance purposes	100%
137	712/NQ-BIDV	24/06/2025	Consolidation of management model, functions and tasks of related units and expert titles in customer experience and service quality management at BIDV	100%
138	718/QĐ-BIDV	25/06/2025	Approval of procurement plan for organizing the 2025 Customer Conference Program	100%
139	719/NQ-BIDV	25/06/2025	Change of brand identity of BIDV Asset Management Company Limited (BAMC)	100%
140	724/QĐ-BIDV	27/06/2025	Approval of amendment to the Charter of BIDV Asset Management Company Limited	100%

BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM, JSC.



APPENDIX 02: LIST OF RELATED PERSONS OF BIDV IN THE FIRST SIX MONTHS OF 2025

No.	Name of Individual/Organization	Securities Trading Account (if any)	Position at BIDV (if any)	ID Card/Citizen ID/Passport/Enterprise Registration Certificate	Contact Address	Commencement date of status as a related person	Termination date of status as a related person	Reason	Notes
I	Members of the Board of Directors								
1	Phan Duc Tu		Chairman of the Board			15/11/2018		Appointment	
2	Dang Van Tuyen		Member of the Board			28/04/2023		Appointment	
3	Le Ngoc Lam		Member of the Board, Chief Executive Officer			12/03/2021		Appointment	
4	Ngo Van Dung		Member of the Board			01/06/2015		Appointment	
5	Pham Quang Tung		Member of the Board			21/04/2018		Appointment	
6	Tran Xuan Hoang		Member of the Board			7/3/2020		Appointment	
7	Yoo, Je Bong		Member of the Board			27/12/2019		Appointment	
8	Le Kim Hoa		Member of the Board			7/3/2020		Appointment	
9	Quach Hung Hiep		Member of the Board			30/01/2024		Appointment	
10	Le Quoc Nghi		Member of the Board			26/04/2025		Appointment	
11	Nguyen Van Thanh		Independent Member of the Board			29/04/2022		Appointment	
II	Members of the Supervisory Board								
1	Ta Thi Hanh		Head of the Supervisory Board			30/01/2024		Appointment	
2	Cao Cu Tri		Member of the Supervisory Board			01/05/2012		Appointment	
3	Nguyen Trung Kien		Member of the Supervisory Board			30/01/2024		Appointment	
4	Nguyen Thi Thu Ha		Member of the Supervisory Board			12/03/2021		Appointment	
5	Huynh Phuong		Member of the Supervisory Board			26/04/2025		Appointment	
III	Members of the Board of Management								
1	Le Ngoc Lam		Member of the Board of Directors, Chief Executive Officer	Same as Section I.3					
2	Tran Phuong		Senior Executive Vice President			01/05/2012		Appointment	
3	Le Trung Thanh		Senior Executive Vice President			31/07/2019		Appointment	
4	Nguyen Thien Hoang		Senior Executive Vice President			01/06/2016		Appointment	

No.	Name of Individual/Organization	Securities Trading Account (if any)	Position at BIDV (if any)	ID Card/Citizen ID/Passport/Enterprise Registration Certificate	Contact Address	Commencement date of status as a related person	Termination date of status as a related person	Reason	Notes
5	Phan Thanh Hai		Senior Executive Vice President			12/3/2020		Appointment	
6	Hoang Viet Hung		Senior Executive Vice President			12/3/2020		Appointment	
7	Tran Long		Senior Executive Vice President			12/3/2020		Appointment	
8	Nguyen Thi Quynh Giao		Senior Executive Vice President			12/3/2020		Appointment	
9	Lai Tien Quan		Senior Executive Vice President			30/01/2024		Appointment	
10	Doan Viet Nam		Senior Executive Vice President			30/01/2024		Appointment	
11	Ham Jin Sik		Member of the Board of Management			1/3/2024		Appointment	
12	Bui Thi Hoa		Chief Accountant			30/01/2024		Appointment	
IV	Persons in charge of corporate governance								
1	Pham Thi Thanh Nga		Person in charge of corporate governance			01/11/2024		Appointment	
2	Dang Xuan Thang		Person in charge of corporate governance			01/11/2024		Appointment	
V	Subsidiaries			Enterprise Registration Certificate	Contact Address				
1	BIDV Securities Joint Stock Company (BSC)			0101003060	Thaiholdings Building, No. 210 Tran Quang Khai Street, Trang Tien Ward, Hoan Kiem District, Hanoi				
2	BIDV - SuMi TRUST Leasing Co., Ltd. (BSL)			0100777569	20th Floor, Tower A, Vincom, No. 191 Ba Trieu Street, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi				
3	BIDV Insurance Corporation (BIC)			11/GPĐC13/KD BH	11th Floor, No. 263 Cau Giay Street, Dich Vong Ward, Cau Giay District, Hanoi				
4	BIDV Asset Management Company Limited (BAMC)			0101196750	20th Floor, Tower A, Vincom, Ba Trieu Street, Hanoi				
5	Bank for Investment and Development of Cambodia (BIDC)			B7.09.148	No. 370, Monivong Blvd, Boeung Keng Kang I, Chamkarmon, Phnom Penh, Cambodia				

No.	Name of Individual/Organization	Securities Trading Account (if any)	Position at BIDV (if any)	ID Card/Citizen ID/Passport/Enterprise Registration Certificate	Contact Address	Commencement date of status as a related person	Termination date of status as a related person	Reason	Notes
6	Lao-Viet Insurance Joint Venture Company (LVI)			077-08/ĐT	3rd Floor, LVB Tower, No. 44 Lanexang Avenue, Hatsady Village, Chanthabouly District, Vientiane, Lao PDR				
7	Lao-Viet Joint Venture Bank (LVB)			985-326	Vientiane, Lao PDR				
8	MHB Securities Joint Stock Company (MHBS)			45/UBCK-GPHĐKD	No. 153 Hai Ba Trung Street, Ward 6, District 3, Ho Chi Minh City				
9	Cambodia - Vietnam Insurance Company (CVI)			Co. 6037/09E	8th Floor, No. 398 Monivong Blvd, Boeung Keng Kang I, Chamkarmon, Phnom Penh, Cambodia				
10	Cambodia - Vietnam Securities Company (CVS)			005.SECC/BLPH	No. 370, Preah Monivong Blvd, Boeng Keng Kang I, Khan Thmey 2, Daun Penh, Phnom Penh, Cambodia				
VI	Associates			Enterprise Registration Certificate	Contact Address				
1	Vietnam Aircraft Leasing Company (VALC)			0102384108	No. 18 Ly Thuong Kiet Street, Hoan Kiem District, Hanoi				
2	Cambodia - Vietnam Food Co., Ltd. (Cavifoods)			Inv.0810M/2010	National Route 5, Spean Khpus Village, Sangkat Kilometer 6, Khan Russey Keo District, Phnom Penh, Cambodia				
VII	Joint Ventures			Enterprise Registration Certificate	Contact Address				
1	Vietnam - Russia Joint Venture Bank (VRB)			0102100878	No. 75 Tran Hung Dao Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi				
2	BIDV Tower Joint Venture Company (BIDV Tower)			2523/GP	13th Floor, BIDV Tower, No. 194 Tran Quang Khai, Hanoi				
3	BIDV MetLife Life Insurance Limited Liability Company (BIDV MetLife)			72/GP/KDBH	10th Floor, Tower A, Vincom, No. 191 Ba Trieu Street, Hanoi				
VIII	Organizations Holding More Than 10% of Voting Shares			Enterprise Registration Certificate	Contact Address				
1	State Bank of Vietnam			69/QĐ-NH5	No. 49 Ly Thai To Street, Hoan Kiem District, Hanoi				Ownership ratio: 79.56%
2	KEB Hana Bank, Co., Ltd.			CC2259	35, Eulji-ro, Jung-gu, Seoul, Republic of Korea				Ownership ratio: 14.74%

APPENDIX 03: TRANSACTIONS BETWEEN BIDV AND COMPANIES RELATED TO BIDV'S RELATED PERSONS; OR BETWEEN BIDV AND MAJOR SHAREHOLDERS, INSIDERS, AND PERSONS RELATED TO INSIDERS

No.	Name of Organization/Individual	Relationship with BIDV	Business License No.*, Date of Issuance, Place of Issuance	Head Office/Contact Address	Time of Transaction with BIDV	Resolution/Decision No. of the GSM/BOD	Content, Volume, Total Transaction Value	Notes
1	Bank for Investment and Development of Cambodia Plc. (BIDC)	Subsidiary	B7.09.148 (issued by the National Bank of Cambodia on 14/08/2009)	No. 235, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkamorn, Phnom Penh, Cambodia	2025	71/NQ-BIDV (dated 16/01/2025)	Approval of syndicated loan transaction and draft syndicated loan agreement with Thanh Thang Group JSC	
2	BIDV Insurance Corporation (BIC)	Subsidiary	11/GPDC13/KDBH (issued by the Ministry of Finance on 27/12/2014)	11th Floor, No. 263 Cau Giay Building, Dich Vong Ward, Cau Giay District, Hanoi	2025	143/QD-BIDV (dated 12/02/2025)	Approval of insurance contract for cash and gold transportation of BIDV branch with BIC	
3	BIC North Central Insurance Company	Subsidiary	11/GPDC13/KDBH (issued by the Ministry of Finance on 27/12/2014)	11th Floor, No. 263 Cau Giay Building, Dich Vong Ward, Cau Giay District, Hanoi	2025	190/QD-BIDV (dated 04/03/2025)	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	72/GP/KDBH (issued by the Ministry of Finance on 21/07/2014)	10th Floor, Tower A, Vincom, No. 191 Ba Trieu Street, Hanoi	2025	205/QD-BIDV (dated 10/03/2025)	Approval of the appendix to the 2025 agency agreement between BIDV and BIDV MetLife	
5	BIDV Tower Joint Venture Company (BIDV Tower)	Joint Venture	2523/GP (issued by the Ministry of Planning and Investment on 02/11/2005)	13th Floor, BIDV Tower, No. 194 Tran Quang Khai, Hanoi	2025	389/QD-BIDV (dated 21/04/2025)	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	11/GPDC13/KDBH (issued by the Ministry of Finance on 27/12/2014)	11th Floor, No. 263 Cau Giay Building, Dich Vong Ward, Cau Giay District, Hanoi	2025	474/QD-BIDV (dated 06/05/2025)	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	11/GPDC13/KDBH (issued by the Ministry of Finance on 27/12/2014)	11th Floor, No. 263 Cau Giay Building, Dich Vong Ward, Cau Giay District, Hanoi	2025	499/QD-BIDV (dated 16/05/2025)	Approval of the plan and lease contract for unused space at Truong Thi Transaction Office – Nghe An Branch	
8	BIDV Insurance Corporation (BIC)	Subsidiary	11/GPDC13/KDBH (issued by the Ministry of Finance on 27/12/2014)	11th Floor, No. 263 Cau Giay Building, Dich Vong Ward, Cau Giay District, Hanoi	2025	500/QD-BIDV (dated 16/05/2025)	Approval of the plan and contract content for leasing unused space at Dong Hai Phong Branch to BIC	
9	BIDV Insurance Corporation (BIC)	Subsidiary	11/GPDC13/KDBH (issued by the Ministry of Finance on 27/12/2014)	11th Floor, No. 263 Cau Giay Building, Dich Vong Ward, Cau Giay District, Hanoi	2025	501/QD-BIDV (dated 16/05/2025)	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	72/GP/KDBH (issued by the Ministry of Finance on 21/07/2014)	10th Floor, Tower A, Vincom, No. 191 Ba Trieu Street, Hanoi	2025	644/QD-BIDV (dated 31/05/2025)	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	

No.	Name of Organization/Individual	Relationship with BIDV	Business License No.*, Date of Issuance, Place of Issuance	Head Office/Contact Address	Time of Transaction with BIDV	Resolution/Decision No. of the GSM/BOD	Content, Volume, Total Transaction Value	Notes
11	BIDV MetLife Life Insurance Limited Liability Company (BIDV MetLife)	Associate	72/GP/KDBH (issued by the Ministry of Finance on 21/07/2014)	10th Floor, Tower A, Vincom, No. 191 Ba Trieu Street, Hanoi	2025	675/QD-BIDV (dated 12/06/2025)	Approval of the 2025 appendix to the insurance agency contract with BIDV MetLife	

BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM, JSC.

No.	Full Name	Securities Trading Account (if any)	Position at BIDV (if any)	Personal ID/Passport No.	Date of Issue	Place of Issue	Contact Address	Number of Shares Held at Period End	Shareholding Ratio at Period End	Notes
5.10	Nguyen Thi Hong Nhung							0	0%	
5.11	Dao Ngoc Bich							0	0%	
5.12	Dao Sy Cuong							0	0%	
5.13	Dao Thu Thuy							0	0%	
5.14	Le Viet Anh							0	0%	
5.15	BIDV-SuMi TRUST Leasing Co., Ltd. (BSL)							0	0%	
6	Tran Xuan Hoang		Member of the Board					136	0.00..1%	
6.1	Hoang Thi Giang Ha							59,077	0.0008%	
6.2	Tran Hong Quan							0	0%	
6.3	Tran Hoang Tram Anh							0	0%	
6.4	Tran Xuan Ba							0	0%	
6.5	Tran Xuan Tu							0	0%	
6.6	Tran Thi Minh Phuong							0	0%	
6.7	Tran Thi Kim Hoa							0	0%	
6.8	Nguyen Thi Binh							0	0%	
6.9	Ho Thi Thuy Lan							0	0%	
6.10	Diep Thanh Phung							0	0%	
6.11	NIAD Investment and Development Joint Stock Company							0	0%	
6.12	BIDV Insurance Corporation (BIC)							0	0%	
7	Yoo, Je Bong		Member of the Board					0	0%	
7.1	Kim, Young							0	0%	
7.2	Yoo, Go Eun							0	0%	
8	Le Kim Hoa		Member of the Board					73,713	0.0011%	
8.1	Nguyen Thi Thanh							0	0%	
8.2	Le Nguyen Binh Nhi							0	0%	
8.3	Le Phuong Anh							0	0%	
8.4	Nguyen Cu							0	0%	
8.5	Nguyen Thi Nhu							0	0%	
8.6	Le Kim Thai							0	0%	
8.7	Tran Thi Cuc							0	0%	
8.8	Le Kim Phi							0	0%	
8.9	Le Kim Hung							0	0%	
8.10	Pham Thi Tuoi							0	0%	
8.11	Le Kim Loi							0	0%	
8.12	Ho Thi Thu							0	0%	
8.13	Le Thi Lan							0	0%	
8.14	Bank for Investment and Development of Cambodia Plc. (BIDC)							0	0%	
9	Nguyen Van Thanh		Independent Member of the Board					0	0%	
9.1	Do Thi Kim Thoa							0	0%	
9.2	Nguyen Nam Anh							0	0%	
9.3	Nguyen Thi Phuong Ha							0	0%	
9.4	Nguyen Trung Tu							0	0%	
9.5	Nguyen Thi Thanh							0	0%	
9.6	Nguyen Thi Hai							0	0%	
9.7	Nguyen Van Hanh							0	0%	
9.8	Nguyen Van He							0	0%	
9.9	Nguyen Cong Doanh							0	0%	
9.10	Nguyen Van Dau							0	0%	
10	Quach Hung Hiep		Member of the Board					128	0.000001%	
10.1	Pham Thi Mai Anh							0	0%	
10.2	Quach Manh Khiem							0	0%	
10.3	Quach Thuy Trang							0	0%	
10.4	Quach Thi Hong Loi							0	0%	
10.5	Quach Thi Minh Huong							0	0%	
11	Le Quoc Nghi		Member of the Board of Directors					0	0%	
11.1	Phan Le							0	0%	
11.2	Phan Thi Thanh Van							0	0%	
11.3	Le Quoc Trung							0	0%	
11.4	Le Phan Thao Nguyen							0	0%	
11.5	Le Quoc Tuong							0	0%	
11.6	Le Quoc Huu							0	0%	
11.7	Nguyen Thi Loan							0	0%	
11.8	Luu Thi Ban							0	0%	
II										

No.	Full Name	Securities Trading Account (if any)	Position at BIDV (if any)	Personal ID/Passport No.	Date of Issue	Place of Issue	Contact Address	Number of Shares Held at Period End	Shareholding Ratio at Period End	Notes
1.3	Duong Xuan An							0	0%	
1.4	Duong Duc Minh							0	0%	
1.5	Duong Minh Thang							0	0%	
1.6	Ta Van Dao							0	0%	
1.7	Ta Van Quynh							0	0%	
1.8	Ta Thuy Quynh							0	0%	
1.9	Ta Thi Chinh							0	0%	
1.10	Ta Thi Nhieu							0	0%	
1.11	Ta Thi Thanh							0	0%	
1.12	Duong Xuan Bao							0	0%	
1.13	Bui Thi Luu							0	0%	
1.14	Tran Thi Duy							0	0%	
1.15	Nguyen Thi Hanh							0	0%	
1.16	Pham Nang Mieng							0	0%	
1.17	Nguyen Van Huan							0	0%	
1.18	Nguyen Van Thong							0	0%	
1.19	Phan Van Thanh							0	0%	
2	Cao Cu Tri		Member of Supervisory Board					6,139	0.0001%	
2.1	Dau Thi Thanh Liem							0	0%	
2.2	Ta Thi Kieu Anh							0	0%	
2.3	Cao Cu Nhat Minh							0	0%	
2.4	Cao Cu Bao Nam							0	0%	
2.5	Tran Phuong Mai							0	0%	
2.6	Cao Thi Ly							0	0%	
2.7	Hoang Anh Tuan							0	0%	
2.8	Cao Thi Y Nhi							0	0%	
2.9	Pham Van Thanh							0	0%	
2.10	Ta Khac Quy							0	0%	
2.11	Nguyen Thi Thanh							0	0%	
2.12	Ta Thi Thanh Lien							0	0%	
2.13	Ta Kieu Hung							0	0%	
3	Nguyen Trung Kien		Member of Supervisory Board					84	0.000001%	
3.1	Phi Thi Nhuan							0	0%	
3.2	Le Thanh							0	0%	
3.3	Vu Thi Van							0	0%	
3.4	Le Hong Tam							0	0%	
3.5	Nguyen Hanh Chi							0	0%	
3.6	Nguyen Le Hong Anh							0	0%	
3.7	Nguyen Thi Bich Ngoc							0	0%	
3.8	Nguyen Phi Son							0	0%	
3.9	Nguyen Nam Hai							0	0%	
3.10	Phi Manh Thanh							0	0%	
3.11	Nguyen Thi Phuong							0	0%	
3.12	Pham Viet Huong							0	0%	
3.13	Le Thuan							0	0%	
3.14	Le Thuan Thanh							0	0%	
3.15	Le Thi Hong Thuy							0	0%	
3.16	Le Thi Hong Thuy							0	0%	
4	Nguyen Thi Thu Ha		Member of Supervisory Board					0	0%	
4.1	Nguyen Van Thi							0	0%	
4.2	Nguyen Thi Phong							0	0%	
4.3	Tran Anh Tuan							0	0%	
4.4	To Hong Thu							0	0%	
4.5	Tran Tung Duong							0	0%	
4.6	Tran Quang Minh							0	0%	
4.7	Tran Minh Duc							0	0%	
4.8	Nguyen Trung Thanh							0	0%	
5	Huynh Phuong		Member of Supervisory Board					0	0%	
5.1	Truong Thi Ngang							0	0%	
5.2	Vo Thi Loan							0	0%	
5.3	Nguyen Vo Que Linh							0	0%	
5.4	Huynh Thi Kieu My							0	0%	
5.5	Huynh Thu Trang							0	0%	
5.6	Pham Van Phuc							0	0%	
5.7	Huynh Ky							0	0%	
5.8	Le Huy Cam Vien							0	0%	
5.9	Nguyen Quang Dang							0	0%	
III The related person of the internal shareholder is a member of the Board of Management										
1	Le Ngoc Lam		Member of the BOD, Chief Executive Officer	Information and Related Persons as stated in Section I.3						
2	Tran Phuong		Senior Executive Vice President					36,264	0.0005%	
2.1	Nguyen Thi Thu Nhuong							0	0%	
2.2	Nguyen Thi Suu							0	0%	
2.3	Pham Thi Kim Oanh							10,566	0.00015%	

[illegible]

No.	Full Name	Securities Trading Account (if any)	Position at BIDV (if any)	Personal ID/Passport No.	Date of Issue	Place of Issue	Contact Address	Number of Shares Held at Period End	Shareholding Ratio at Period End	Notes
7.5	Nguyen Thi Hao Hoa							0	0%	
7.6	Tran Minh Khoi							0	0%	
7.7	Tran Chau Anh							0	0%	
7.8	Tran Van Cuong							0	0%	
7.9	Tran Khanh Linh							0	0%	
8	Nguyen Thi Quynh Giao		Senior Executive Vice President					3	0.00..4%	
8.1	Nguyen Khanh Cat							0	0%	
8.2	Pham Thi Khuyen							0	0%	
8.3	Nguyen Dinh Ly							0	0%	
8.4	Luu Thi Vui							0	0%	
8.5	Nguyen Dinh Long							0	0%	
8.6	Nguyen Truc Cam							0	0%	
8.7	Nguyen Mai Phuong							0	0%	
8.8	Nguyen Minh Tu							0	0%	
8.9	Nguyen Dinh Dong							0	0%	
8.10	Nguyen Thi Hue Chi							0	0%	
8.11	Nguyen Van Du							0	0%	
8.12	Nguyen Thi Cam Tra							2	0.00003%	
8.13	Luong Quoc Chinh							0	0%	
8.14	BIDV MetLife Life Insurance LLC							0	0%	
9	Lai Tien Quan		Senior Executive Vice President					13,705	0.000195%	
9.1	Pham Thi Dung							0	0%	
9.2	Nguyen Van Vinh							0	0%	
9.3	Pham Thi Thai							0	0%	
9.4	Nguyen Thuy Duong							0	0%	
9.5	Lai Khoi Minh							0	0%	
9.6	Lai Xuan Quang							0	0%	
9.7	Lai Thi Bich Phuong							0	0%	
9.8	Lai Thi Anh							0	0%	
9.9	Lai Van Duong							0	0%	
9.10	Lai Thi Dieu Huong							3	0.00..4%	
9.11	Nguyen Van Vong							0	0%	
9.12	Pham Trung Kien							0	0%	
9.13	Nguyen Kim Thu							0	0%	
9.14	Tran Thu Trang							0	0%	
9.15	Pham Minh Cuong							0	0%	
9.16	BIDV Asset Management One-Member Co., Ltd							0	0%	
10	Doan Viet Nam		Senior Executive Vice President					0	0%	
10.1	Doan Xuan Ngoan							0	0%	
10.2	Dinh Thi Lien							0	0%	
10.3	Nguyen Ngoc Han							0	0%	
10.4	Tran Thi Xa							0	0%	
10.5	Nguyen Thu Hien							0	0%	
10.6	Doan Viet Anh							0	0%	
10.7	Doan Bao Long							0	0%	
10.8	Doan Hai Yen							0	0%	
10.9	Doan Dinh Linh							0	0%	
10.10	Le Dai Thang							0	0%	
10.11	Nguyen Trung Hieu							0	0%	
10.12	Nguyen Trung Hau							0	0%	
10.13	Nguyen Ngoc Huan							0	0%	
10.14	Nguyen Ngoc Huong							0	0%	
10.15	Lao-Viet Joint Venture Bank							0	0%	
11	Ham Jin Sik		Member of the Board of Management					0	0%	
11.1	Yun JiYeon							0	0%	
11.2	Ham YoonJu							0	0%	
11.3	Ham HyungJu							0	0%	
12	Bui Thi Hoa		Chief Accountant					0	0%	
12.1	Bui The Nghiep							0	0%	
12.2	Hoang Thi Trung Thu							0	0%	
12.3	Le Hoang Tung							0	0%	
12.4	Le Van Gam							0	0%	
12.5	Hoang Thi Mat							0	0%	
12.6	Le Hoang Gia Khanh							0	0%	
12.7	Le Hoang Gia Bao							0	0%	
12.8	Bui Dinh Chien							0	0%	
12.9	Vu Thi Thanh Hien							0	0%	
12.10	Bui Thi Thu Hien							0	0%	
12.11	Duong Quoc Huy							0	0%	
IV	The related persons of internal person is the person in charge of corporate governance									
1	Pham Thi Thanh Nga		Person in charge of corporate governance					0	0%	

No.	Full Name	Securities Trading Account (if any)	Position at BIDV (if any)	Personal ID/Passport No.	Date of Issue	Place of Issue	Contact Address	Number of Shares Held at Period End	Shareholding Ratio at Period End	Notes
1.1	Bui Thi Kim Dung							0	0%	
1.2	Pham Ngan							0	0%	
1.3	Nguyen Duc Luong							0	0%	
1.4	Nguyen Thi Truong							0	0%	
1.5	Nguyen Ngoc Lam							0	0%	
1.6	Vu Minh Thanh							0	0%	
1.7	Nguyen Hoang Ngoc Anh							0	0%	
1.8	Pham Tien Dung							0	0%	
1.9	Ho Thi Hong Tham							0	0%	
2	Dang Xuan Thang		Person in charge of corporate governance					8	0.000...%	
2.1	Le Dinh Nhu							0	0%	
2.2	Nguyen Thi Nhan							0	0%	
2.3	Le Thi Nguyet Hang							0	0%	
2.4	Dang Le Duc Anh							0	0%	
2.5	Dang Thi Anh Tho							0	0%	
2.6	Dang Xuan Thanh							0	0%	
2.7	Nguyen Thi Thanh Huyen							0	0%	
2.8	Tran Le Ngoc Han							0	0%	
2.9	Vuong Nhat Long							0	0%	

BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM, JSC.