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

Số: 6358/BIDV-TK&QHCĐ
CBTT Nghị quyết phê duyệt điều chỉnh lãi suất trái phiếu tăng vốn ra công chúng
Re: Resolution approving the adjustment of the interest rate of publicly offered capital-raising bonds

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

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

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
Digitally signed by NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
DN: C=VN, S=HÀ NỘI, L=Quận Hoàn Kiếm, CN=NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM, OID.0.9.2342.19200300.100.1.1=MST:0100150619
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CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi:
- Ủy ban Chứng khoán Nhà nước;
- Sở Giao dịch chứng khoán Việt Nam;
- Sở Giao dịch chứng khoán TP HCM;
- Sở Giao dịch chứng khoán Hà Nội.

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

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

- Mã chứng khoán/*Stock code*: BID
- Địa chỉ/*Address*: Tháp BIDV, 194 Trần Quang Khải, phường Hoàn Kiếm, Hà Nội/*BIDV Tower, 194 Tran Quang Khai road, Hoan Kiem ward, Ha Noi*
- Điện thoại liên hệ/*Tel:* (84-24) 2220 5544 Fax: (84-24) 2220 0399
- E-mail: nhadautu@bidv.com.vn

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

Ngân hàng TMCP Đầu tư và Phát triển Việt Nam công bố thông Nghị quyết số 972/NQ-BIDV ngày 29/7/2026 v/v sửa đổi, bổ sung một số nội dung của Nghị quyết số 1266/NQ-BIDV ngày 17/11/2025 phê duyệt phương án phát hành, phương án sử dụng và trả nợ vốn thu được từ các đợt phát hành trái phiếu tăng vốn BIDV ra công chúng (lần 2). như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced Resolution No. 972/NQ-BIDV dated 29 July 2026 regarding the amendment and supplementation of certain contents of Resolution No. 1266/NQ-BIDV dated 17 November 2025 approving the bond issuance plan, the plan for the use of proceeds and *repayment of funds raised from the public offering of BIDV capital-raising bonds (the second) as attached.*

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

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

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

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

Trần Long

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

JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

No.: 972/NQ-BIDV

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 29/07/2026

RESOLUTION

Re: Amendment and supplementation of Resolution No. 1266/NQ-BIDV dated 17/11/2025 approving the issuance plan, usage plan, and repayment of capital raised from the public issuance of BIDV capital-increasing bonds (2nd time)

BOARD OF DIRECTORS
JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

Pursuant to the Charter on organization and operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV);

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

Pursuant to Resolution No. 1266/NQ-BIDV dated 17/11/2025 approving the issuance plan, usage plan, and repayment of capital raised from the public issuance of BIDV capital-increasing bonds;

Pursuant to Resolution No. 1338/NQ-BIDV dated 11/12/2025 amending and supplementing certain contents of Resolution No. 1266/NQ-BIDV dated 17/11/2025 approving the issuance plan, usage plan, and repayment of capital raised from the public issuance of BIDV capital-increasing bonds;

According to the proposal of the General Director in the Board of Directors' Submission No. 1215/TTr-ALCO dated 22/7/2026 regarding approval of adjustment of the public issuance interest rate of capital-increasing bonds according to Resolution 1266/NQ-BIDV dated 17/11/2025;

Based on the consolidated minutes of opinions from members of the Board of Directors;

RESOLVES:

Article 1. Approve the amendment and supplementation of certain contents in Appendix 01 attached to Resolution 1266/NQ-BIDV dated 17/11/2025 on approving the issuance plan, usage plan, and repayment of capital raised from the public issuance of BIDV capital-increasing bonds ("Issuance Plan"), as follows:

Amend Section II.10. Bond Interest Rate: "The bond interest rate is floating and determined by the following formula:

- *7-year term: Interest rate = Reference interest rate + maximum margin* ***2.80%/year****. In case BIDV does not repurchase the bonds on the Repurchase Right Execution Date, the bond interest rate for the last 2 years equals the reference interest rate + maximum margin 5.30%/year.*

- *8-year term: Interest rate = Reference interest rate + maximum margin* ***2.80%/year****. In case BIDV does not repurchase the bonds on the Repurchase Right Execution Date, the bond interest rate for the last 3 years equals the reference interest rate + maximum margin 4.47%/year.*

- *10-year term: Interest rate = Reference interest rate + maximum margin* ***2.80%/year****. In case BIDV does not repurchase the bonds on the Repurchase Right Execution Date, the bond interest rate for the last 5 years equals the reference interest rate + maximum margin 3.80%/year.*

Where:

- The reference interest rate is the average of the interest rates (either the interest rate or the interest rate ceiling if the interest rate is not published) of individual savings deposits in Vietnamese Dong, payable at maturity for a 12-month term, published on the official electronic information pages of 04 (four) commercial banks on the Interest Rate Determination Date of the Interest Calculation Period (rounded to two decimal places), including: Vietnam Bank for Agriculture and Rural Development, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Industry and Trade of Vietnam, Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi area/city.

- The reference interest rate is adjusted every 6 months.

- Interest Calculation Period: Every 6 months from the bond issuance date.

- Interest Rate Determination Date: is the Bond Issuance Date for the first Interest Calculation Period and the 7th (seventh) Working Day before the first day of each subsequent Interest Calculation Period.

- The specific interest margin for each issuance will be announced by BIDV in the Bond Offering Notice of each issuance, based on ensuring compliance with the contents approved by the BIDV Board of Directors in this issuance plan.

Article 2. Implementation Provisions

- This resolution takes effect from the signing date.

- Except for the contents amended in Article 1 of this resolution, other contents remain unchanged as in Resolution No. 1266/NQ-BIDV dated 17/11/2025 and Resolution No. 1338/NQ-BIDV dated 11/12/2025.

Article 3. Members of the Board of Directors, Executive Board, Head of Secretariat and Shareholder Relations, Director of ALCO Support Department, Director of Treasury Department and related units and individuals are responsible for implementing this resolution./.

Recipients:
- As Article 3;
- Supervisory Board;
- BIDV Governance Officer;
- Departments/Centers: CS&GSHT, KT&GSTT, DVKH;
- Archive: Office, TK&QHCĐ.

ON BEHALF OF. BOARD OF DIRECTORS
CHAIRMAN

(signed)

Le Ngoc Lam