



**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: 7743/BIDV-TK&QHCD
CBTT Báo cáo kết quả đợt chào bán trái
phiếu ra công chúng (Đợt 3)
*Re: Report on the Results of the Public
Offering of Bonds (Third Tranche)*

Hà Nội, ngày 11 tháng 9 năm 2026
Hanoi, September 11th 2026

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, Hoàn Kiếm, Hà Nội/*BIDV Tower, 194 Tran Quang Khai road, Hoan Kiem district, Ha Noi*
- Điện thoại liên hệ/*Tel*: (84-24) 2220 5544 Fax: (84-24) 2220 0399
- E-mail: nhadautu@bidv.com.vn

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

Ngân hàng TMCP Đầu tư và Phát triển Việt Nam công bố thông tin Báo cáo số 7668/BC-BIDV ngày 10/09/2026 về việc Báo cáo kết quả đợt chào bán trái phiếu ra công chúng (Đợt 3) như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced Report No. 7668/BC-BIDV dated 10/09/2026 regarding the Results of the Public Offering of Bonds (Third Tranche), as attached.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 11/09/2026 tại đường dẫn <https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/This>

information was published on the Bank's website on 11/09/2026 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

Nơi nhận/Recipient:

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



Trần Long



REPORT

Results of the Public Bond Offering (Third Tranche)

(Under the Certificate of Registration for Public Bond Offering No. 554/GCN-UBCK issued by the Chairman of the State Securities Commission on December 29, 2025 and Official Letter No. 7781/UBCK-QLCB dated August 13rd, 2026 of the State Securities Commission regarding the report dossier on the implementation of BIDV's Third Public Bond Offering)

To: the State Securities Commission

I. INTRODUCTION OF THE ISSUER:

1. Full Name of Issuer: Joint Stock Commercial Bank for Investment and Development of Vietnam (hereinafter referred to as "BIDV").
2. Abbreviation: BIDV.
3. Head Office Address: BIDV Tower, 194 Tran Quang Khai, Hoan Kiem Ward, Hoan Kiem District, Hanoi City, Vietnam..
4. Telephone: (84-24) 22205544. Fax: (84-24) 22200399
5. Website: <https://www.bidv.com.vn>
6. Charter Capital: VND 72,800,652,100,000 (*In words: Seventy-two trillion eight hundred billion six hundred fifty-two million one hundred thousand Vietnamese dong*)
7. Stock Code: BID
8. Place for opening payment account: Operation Centre of the State Bank of Vietnam. Account Number: 111929.
9. Business Registration Certificate: No. 0100150619, initially issued by the Department of Planning and Investment of Hanoi City on April 03, 1993, with the 28th amendment dated January 03, 2024.
- **Primary Business Lines:** BIDV is permitted to conduct all business activities as specified in the Establishment and Operation License issued by the Governor of the State Bank, the Business Registration Certificate (Primary Industry Code: 6419), and its Charter.
- **Main Products/Services:** Appendix 1 (attached)
10. Establishment and Operation License: Establishment and Operation License for Commercial Joint Stock Bank No. 84/GP-NHNN initially issued by the State Bank on April 23, 2012; Decision No. 751/QD-NHNN dated April 21, 2026, of the State Bank regarding the amendment of Charter Capital content in the Establishment and Operation License of BIDV.

II. Offering Plan:

1. Bond Name: Bonds issued to the public by the Joint Stock Commercial Bank for Investment and Development of Vietnam.
2. **Bond Type:** Non-convertible bonds, without warrants, unsecured, establishing direct debt obligations, and constituting subordinated debt of BIDV.
3. Bond Codes (Phase 3):
 - Bonds with a 7 (seven) year tenor have the bond code: **BIDL2633007C**

- Bonds with an 8 (eight) year tenor have the bond code: **BIDL2634008C**
- Bonds with a 10 (ten) year tenor have the bond code: **BIDL2636009C**.

(When the Bonds are centrally registered at the Vietnam Securities Depository and Clearing Corporation (VSDC) and listed on the Hanoi Stock Exchange, VSDC will issue different bond codes in accordance with current laws)

- Bond Face Value:** 100,000 VND/bond (One hundred thousand Vietnamese Dong per bond)
- Total number of bonds offered in Phase 3:** 43,336,039 (Forty-three million three hundred and thirty-six thousand and thirty-nine) Bonds including 03 bond codes as follows:
 - BIDL2633007C: 10,999,554 (Ten million nine hundred and ninety-nine thousand five hundred and fifty-four).
 - BIDL2634008C: 15,534,150 (Fifteen million five hundred and thirty-four thousand one hundred and fifty).
 - BIDL2636009C: 16,802,335 (Sixteen million eight hundred and two thousand three hundred and thirty-five).
- Total value of bonds offered in Phase 3 (at face value):** VND 4,333,603,900,000 (Four trillion three hundred and thirty-three billion six hundred and three million nine hundred thousand Vietnamese dong):
 - BIDL2633007C: VND 1,099,955,400,000 (One trillion ninety-nine billion nine hundred and fifty-five million four hundred thousand Vietnamese dong)
 - BIDL2634008C: VND 1,553,415,000,000 (One trillion five hundred and fifty-three billion four hundred and fifteen million Vietnamese dong)
 - BIDL2636009C: VND 1,680,233,500,000 (One trillion six hundred and eighty billion two hundred and thirty-three million five hundred thousand Vietnamese dong).

7. Bond Tenors:

No	Bond code	Tenor
1	BIDL2633007C	7 year
2	BIDL2634008C	8 year
3	BIDL2636009C	10 year

8. Interest Rate:

The bond interest rate is a floating rate and is determined by the formula: **Interest Rate = Reference Interest Rate + Margin:**

No	Bond code	Interest rate
1	BIDL2633007C	Interest rate = Reference Interest Rate + margin 2,25%/year
2	BIDL2634008C	Interest rate = Reference Interest Rate + margin 2,3%/year

3	BIDL2636009C	Interest rate = Reference Interest Rate + margin 2,25%/year
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- + Reference Interest Rate (RIR): is the arithmetic mean of the interest rates (interest rate or interest rate cap if the rate is not announced) for individual VND savings deposits, paid-in-arrears, with a 12-month tenor announced on the official websites of 04 (four) commercial banks: Agribank, Vietcombank, Vietinbank, and BIDV (Hanoi area/city) on the Interest Rate Determination Date.
- + Reference Interest Rate (RIR): fix every 06 months.
- + **Interest Period:** Every 06 (six) months from the issuance date.
- + The Interest Rate Determination Date is the Bond Issuance Date for the first Interest Period and the 7th (seventh) Business Day prior to the first day of each subsequent Interest Period.
- + **In case the Issuer does not exercise the call option (buyback):** The margins will be adjusted as follows:

No	Bond code	Interest rate
1	BIDL2633007C	Interest rate = Reference Interest Rate + margin 4,75%/year for final 2 years
2	BIDL2634008C	Interest rate = Reference Interest Rate + margin 3,97%/year final 3 years
3	BIDL2636009C	Interest rate = Reference Interest Rate + margin 3,25%/year final 5 years

9. Interest Payment Term: Bond interest is paid-in-arrears, periodically every 06 (six) months.
10. **Offering Price:** 100.000 VND/bond.
11. **Distribution Method:** Direct offering at BIDV branches/transaction offices/Head Office.
12. **Minimum Subscription Quantity:** 100 (one hundred) Bonds, equivalent to 10,000,000 (ten million) VND at face value. Investors must register in multiples of 100.
13. Subscription period: **19/08/2026 – 09/09/2026**
14. Offering closing date: **09/09/2026**
15. Expected bond delivery: **Within 30 days from the offering closing date.**

III. Offering Results

1. BIDL2633007C

Bond investors	Offering price (VND/bond)	Number of bonds offered	Number of bonds registered for purchase	Number of bonds allocated	Number of registered investors	Number of allocated investors	Number of non-allocated investors	Remaining bonds	Allocation ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3

1. Domestic investors	100,000	10,999,554	16,401,137	10,991,512	922	922	-	8,042	99.93%
2. Foreign investors and economic organizations with foreign investors holding more than 50% of charter capital	100,000	10,999,554	12,000	8,042	2	2	-	10,991,512	0.07%
Total			16,413,137	10,999,554	924	924			100%

2. BIDL2634008C

Bond investors	Offering price (VND/bond)	Number of bonds offered	Number of bonds registered for purchase	Number of bonds allocated	Number of registered investors	Number of allocated investors	Number of non-allocated investors	Remaining bonds	Allocation ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
1. Domestic investors	100,000	15,534,150	15,194,302	15,194,302	177	177	-	339,848	97.81%
2. Foreign investors and economic organizations with foreign investors holding more than 50% of charter capital	100,000	15,534,150	78,000	78,000	2	2	-	15,456,150	0.50%
Total			15,272,302	15,272,302	179	179			98.31%

3. BIDL2636009C

Bond investors	Offering price (VND/bond)	Number of bonds offered	Number of bonds registered for	Number of bonds allocated	Number of registered	Number of allocated	Number of non-allocated	Remaining bonds	Allocation ratio
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			purchas e		investor s	investo rs	d investo rs		
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
1. Domestic investors	100,000	16,802,335	8,533,300	8,533,300	87	87	-	8,269,035	50.97%
2. Foreign investors and economic organizations with foreign investors holding more than 50% of charter capital	100,000	16,802,335	-	-	-	-	-	16,802,335	0.00%
Total			8,533,300	8,533,300	87	87			50.97%

4. Summary of Offering Results

Total bonds distributed: 34,805,156 bonds (In words: Thirty-four million eight hundred and five thousand one hundred and fifty-six bonds), equivalent to 80.31% of the total offered bonds, including:

- 7-year bonds: 10,999,554 bonds (In words: Ten million nine hundred and ninety-nine thousand five hundred and fifty-four bonds).
- 8-year bonds: 15,272,302 bonds (In words: Fifteen million two hundred and seventy-two thousand three hundred and two bonds).
- 10-year bonds: 8,533,300 bonds (In words: Eight million five hundred and thirty-three thousand three hundred bonds).
- **Total proceeds:**

Total proceeds from the offering: VND 3,480,515,600,000 (In words: Three trillion four hundred and eighty billion five hundred and fifteen million six hundred thousand Vietnamese dong). The total proceeds from the offering by bond tenor are as follows:

- 7-year bonds: VND 1,099,955,400,000 (In words: One trillion ninety-nine billion nine hundred and fifty-five million four hundred thousand Vietnamese dong).
- 8-year bonds: VND 1,527,230,200,000 (In words: One trillion five hundred and twenty-seven billion two hundred and thirty million two hundred thousand Vietnamese dong).
- 10-year bonds: VND 853,330,000,000 (In words: Eight hundred and fifty-three billion three hundred and thirty million Vietnamese dong).
- Total expenses: None
- Net proceeds:

VND 3,480,515,600,000 (In words: Three trillion four hundred and eighty billion five hundred and fifteen million six hundred thousand Vietnamese dong).

5. Capital Structure After the Offering

	Standalone figure		Consolidated figure	
Indicator (million VND)	Before Offering (18/08/2026)	After Offering (10/09/2026)	Before Offering (18/08/2026)	After Offering (10/09/2026)
Total liabilities	3,323,029,224	3,323,444,444	3,388,221,517	3,388,636,737
Short-term liabilities	2,036,610,951	2,036,610,951	n/a	n/a
Long-term liabilities	1,211,370,689	1,211,370,689	n/a	n/a
Outstanding bonds	75,047,584	75,462,804	75,347,584	75,762,804
Total equity	179,668,882	179,668,882	190,623,160	190,623,160
Debt/Equity ratio	18.50	18.50	17.77	17.78

6. Attached Document

Confirmation Letter No. 435/CNHK-KHL dated 09/09/2026 issued by Joint Stock Commercial Bank for Industry and Trade of Vietnam confirming the proceeds collected from the offering.

Respectfully./.

Recipients:

- As addressed;
- BOD (for reporting);
- ALCO Support Team,
- Customer Service Center (for
- coordination and
- implementation);
- Saved Treasury
- Department.

**JOINT STOCK COMMERCIAL BANK FOR
INVESTMENT AND DEVELOPMENT OF VIETNAM
CHIEF EXECUTIVE OFFICER**

(Signed and Sealed)

HOANG VIET HUNG