NGÂN HÀNG TMCP ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM *BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM, JSC.*	CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM Độc lập - Tự do - Hạnh phúc *THE SOCIALIST REPUBLIC OF VIETNAM* *Independence - Freedom - Happiness*
Số: 7743/BIDV-TK&QHCĐ 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

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.*

BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

No: 7668/BC-BIDV

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 10th September, 2026

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 29th, 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

   Website: https://www.bidv.com.vn
5. 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)*
6. Stock Code: BID
7. Place for opening payment account: Operation Centre of the State Bank of Vietnam. Account Number: 111929.
8. Business Registration Certificate: No. 0100150619, initially issued by the Department of Planning and Investment of Hanoi City on April 03rd, 1993, with the 28th amendment dated January 03rd, 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)

9. 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 23rd, 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 (Tranche 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)

4. Bond Face Value: 100,000 VND/bond *(One hundred thousand Vietnamese Dong per bond)*

5. Total number of bonds offered in Tranche 3: 43,336,039 *(Forty-three million three hundred and thirty-six thousand and thirty-nine)* Bonds including 03 bond codes as follows:

No	Bond code	Number of bonds offered
1	BIDL2633007C	10,999,554 *(Ten million nine hundred and ninety-nine thousand five hundred and fifty-four)*
2	BIDL2634008C	15,534,150 *(Fifteen million five hundred and thirty-four thousand one hundred and fifty).*
3	BIDL2636009C	16,802,335 *(Sixteen million eight hundred and two thousand three hundred and thirty-five)*
	Total	**43,336,039** ***(Forty-three million three hundred and thirty-six thousand and thirty-nine)***

6. Total value of bonds offered in Tranche 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) including 03 bond codes as follows:

No	Bond code	Total value of bonds offered (at face value) (VND)
1	BIDL2633007C	1,099,955,400,000 *(One trillion ninety-nine billion nine hundred and fifty-five million four hundred thousand Vietnamese dong)*
2	BIDL2634008C	1,553,415,000,000 *(One trillion five hundred and fifty-three billion four hundred and fifteen million Vietnamese dong)*
3	BIDL2636009C	1,680,233,500,000

No	Bond code	Total value of bonds offered (at face value) (VND)
		(One trillion six hundred and eighty billion two hundred and thirty-three million five hundred thousand Vietnamese dong)
	Total	**4,333,603,900,000** ***(Four trillion three hundred and thirty-three billion six hundred and three million nine hundred thousand Vietnamese dong)***

7. Offering price: VND 100,000/bond (One hundred Vietnamese dong per bond)
8. Interest Rate:

   The bond interest rate is a floating rate and is determined by the formula:

No	Bond code	Interest rate
1	BIDL2633007C	**Interest rate** = Reference Interest Rate + margin 2,25%/year *(two point twenty five percentage per year)*
2	BIDL2634008C	**Interest rate** = Reference Interest Rate + margin 2,3%/year *(two point three percentage per year)*
3	BIDL2636009C	**Interest rate** = Reference Interest Rate + margin 2,25%/year *(two point twenty five percentage per year)*

+ 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) as stated in the Disclosure paper, The margins will be adjusted as follows:

No	Bond code	Interest rate
1	BIDL2633007C	**Interest rate** = Reference Interest Rate + margin 4,75%/year *(four point seventy five percentage per year)* for final 2 years
2	BIDL2634008C	**Interest rate** = Reference Interest Rate + margin 3,97%/year *(three point ninety seven percentage per year)* for final 3 years
3	BIDL2636009C	**Interest rate** = Reference Interest Rate + margin 3,25%/year *(three point twenty five percentage per year)* for final 5 years

9. Bond Tenors:

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

10. Interest Payment Term: Bond interest shall be paid in arrears every 06 (six) months on each date falling exactly 06 (six) months after the Bond Issue Date throughout the term of the Bonds.
11. Distribution Method: Direct offering at BIDV branches/transaction offices/Head Office.
12. Subscription and receiving money period: **19/08/2026 – 09/09/2026**
13. Offering closing date: **09/09/2026**
14. Expected bond delivery: Within thirty (30) days from the completion date of the Bond Offering, investors shall receive the Certificate of Bond Ownership at the Issuer's designated branch (being the branch that receives the relevant Bondholder's subscription documents and processes payment of the Bond purchase price).

III. Offering Results

1. Results of the Offering of 7-Year Bonds with Bond Code 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. **Results of the Offering of 8-Year Bonds with Bond Code 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. **Results of the Offering of 10-Year Bonds with Bond Code BIDL2636009C**

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	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	100,000	16,802,335	-	-	-	-	-	16,802,335	0.00%

charter capital									
Total			**8,533,300**	**8,533,300**	**87**	**87**			**50.97%**

IV. Summary of Offering Results

1. 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).

2. 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 amount was VND 541,358,300,000 less than the balance of BIDV's escrow account for receiving payments for the purchase of bonds offered to the public as of September 9, 2026, because the amount deposited for the purchase of 7-year bonds into the escrow account exceeded the total face value of the bonds offered. 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).

3. Total expenses: None
4. 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).

V. 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)**
1. Total liabilities	3,187,275,455	3,190,261,971	3,242,057,568	3,245,044,084
- Short-term liabilities	1,398,661,736	1,398,661,736	n/a	n/a
- Long-term liabilities	1,788,613,719	1,791,600,235	n/a	n/a
- Outstanding bonds	*77,887,804*	*80,874,320*	*78,187,804*	*81,174,320*
Total equity	187,586,066	187,586,066	198,783,286	198,783,286
Debt/Equity ratio	16.99	17.01	16.31	16.32

VI. 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);
- Senior Executive Vice President Tran Long (for co-ordinating)
- ALCO Support Team, Customer Service Center, Ha Thanh Branch (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