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: 6951/BIDV-TK&QHCĐ CBTT Báo cáo tài chính riêng và hợp nhất giữa niên độ đã được soát xét cho kỳ hoạt động 6 tháng kết thúc ngày 30/06/2026 *Reviewed Interim Separate and Consolidated Financial Statements for the 6-month period ended 30 June 2026*	*Hà Nội, ngày 17 tháng 8 năm 2026* *Hanoi, August 18th 2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODICALLY 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 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 tin Báo cáo tài chính riêng và hợp nhất giữa niên độ đã được soát xét cho kỳ hoạt động 6 tháng kết thúc ngày 30/06/2026 theo các Chuẩn mực kế toán, chế độ kế toán áp dụng cho các tổ chức tín dụng tại Việt Nam và các quy định pháp lý có liên quan đến việc lập và trình bày báo cáo tài chính giữa niên độ như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam announced Reviewed Interim Separate and Consolidated Financial Statements for the 6-month *period ended 30 June 2026 in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting as attached.*

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 18/08/2026 tại đường dẫn https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/*This information was published on the Bank's website on August 18th 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.*

Deloitte.

JOINT STOCK COMMERCIAL BANK
FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
(Incorporated in the Socialist Republic of Vietnam)

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the 6-month period ended 30 June 2026

In accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting

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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Joint Stock Commercial Bank for Investment and Development of Vietnam (the "Bank") presents this report together with the Bank's interim consolidated financial statements for the 6-month period ended 30 June 2026.

The members of the Board of Directors, Board of Supervisors, Board of Management and Chief Accountant of the Bank during the period and to the date of this report are as follows:

Board of Directors

Mr. Le Ngoc Lam	Chairman (appointed on 01 July 2026) Member of Board of Director cum Chief Executive Officer (until 30 June 2026)
Mr. Phan Duc Tu	Chairman (retired on 01 July 2026 to receive social insurance benefits)
Mr. Hoang Viet Hung	Member (appointed on 01 July 2026)
Mr. Ngo Van Dung	Member
Mr. Yoo Je Bong	Member (resigned on 24 April 2026)
Mr. Pham Quang Tung	Member
Mr. Tran Xuan Hoang	Member
Mr. Le Kim Hoa	Member
Mr. Dang Van Tuyen	Member
Mr. Quach Hung Hiep	Member
Mr. Le Quoc Nghi	Member
Mr. Kim Sang Soo	Member (appointed on 24 April 2026)
Mr. Nguyen Van Thanh	Independent member

Board of Supervisors

Ms. Ta Thi Hanh	Head of the Board of Supervisors
Mr. Cao Cu Tri	Specialized Member
Ms. Nguyen Thi Thu Ha	Specialized Member
Mr. Nguyen Trung Kien	Specialized Member
Mr. Huynh Phuong	Specialized Member
Mr. Nguyen Anh Tuan	Specialized Member (appointed on 24 April 2026)

Board of Management and Chief Accountant

Mr. Hoang Viet Hung	Chief Executive Officer (appointed on 01 July 2026) Senior Executive Vice President (until 30 June 2026)
Mr. Le Ngoc Lam	Chief Executive Officer (until 30 June 2026)
Mr. Tran Phuong	Senior Executive Vice President
Mr. Nguyen Thien Hoang	Senior Executive Vice President
Mr. Tran Long	Senior Executive Vice President
Mr. Phan Thanh Hai	Senior Executive Vice President
Ms. Nguyen Thi Quynh Giao	Senior Executive Vice President
Mr. Doan Viet Nam	Senior Executive Vice President
Mr. Lai Tien Quan	Senior Executive Vice President
Mr. Vu Hoang Duong	Senior Executive Vice President (appointed on 01 July 2026)
Mr. Le Huy Hoang	Senior Executive Vice President (appointed on 01 July 2026)
Mr. Ham Jin Sik	Member of the Board of Management
Ms. Bui Thi Hoa	Chief Accountant

STATEMENT OF THE BOARD OF MANAGEMENT (Continued)

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY

The Board of Management of the Bank is responsible for preparing the interim consolidated financial statements, which give a true and fair view of the consolidated financial position of the Bank as at 30 June 2026 and its consolidated financial performance and consolidated cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting. In preparing these interim consolidated financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements;
- Prepare the interim consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Bank will continue its business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the interim consolidated financial statements so as to minimize errors and frauds.

The Board of Management is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the consolidated financial position of the Bank and that the interim consolidated financial statements comply with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting. The Board of Management is also responsible for safeguarding the assets of the Bank and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of Management confirms that the Bank has complied with the above requirements in preparing these interim consolidated financial statements.

For and on behalf of the Board of Management,

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

Nguyen Thi Quynh Giao
Senior Executive Vice President
(Authorized under the Decision No.5215/QD-BIDV dated 01 July 2026 by the Legal Representative)

Hanoi, 14 August 2026

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REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

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

We have reviewed the accompanying interim consolidated financial statements of Joint Stock Commercial Bank for Investment and Development of Vietnam (the "Bank"), prepared on 14 August 2026 as set out from page 04 to page 51, which comprise the interim consolidated statement of financial position as at 30 June 2026, the interim consolidated statement of profit or loss and the interim consolidated cash flow statement for the 6-month period then ended, and a summary of significant accounting policies and other explanatory information.

Board of Management's Responsibility

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

Auditors' Responsibility

Our responsibility is to express a conclusion on these accompanying interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements No. 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of the Bank as at 30 June 2026, and its consolidated financial performance and its consolidated cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting.

M.S.D.N: 0100111256 C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN DELOITTE VIỆT NAM
THÀNH PHỐ HÀ NỘI

Khuc Thi Lan Anh
Audit Partner
Audit Practising Registration Certificate
No. 0036-2023-001-1
DELOITTE VIETNAM AUDIT COMPANY LIMITED
14 August 2026
Hanoi, S.R. Vietnam

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND million

NO.	ITEMS	Notes	Closing balance	Opening balance
A	**ASSETS**			
I.	**Cash, gold and gemstones**		**12,509,838**	**13,075,066**
II.	**Balances with the Central Banks**		**117,294,507**	**123,629,833**
III.	**Placements with and loans to other credit institutions**		**458,253,061**	**457,353,489**
1.	Placements with other credit institutions		445,646,196	443,325,963
2.	Loans to other credit institutions		12,677,150	14,090,848
3.	Provision for credit losses on placements with and loans to other credit institutions		(70,285)	(63,322)
IV.	**Trading securities**	**5**	**24,701,404**	**30,152,464**
1.	Trading securities		24,758,606	30,183,811
2.	Provision for impairment of trading securities		(57,202)	(31,347)
V.	**Derivatives and other financial assets**	**6**	**755,982**	**-**
VI.	**Loans to customers**		**2,467,112,319**	**2,338,009,521**
1.	Loans to customers	7	2,501,807,043	2,372,955,074
2.	Provision for credit losses on loans to customers	8	(34,694,724)	(34,945,553)
VII.	**Investment securities**	**9**	**274,907,315**	**285,463,101**
1.	Available-for-sale investment securities	9.1	174,011,299	171,882,436
2.	Held-to-maturity investment securities	9.2	100,956,425	113,629,492
3.	Provision for impairment of investment securities		(60,409)	(48,827)
VIII.	**Capital contribution, long-term investments**	**10**	**4,681,899**	**4,373,644**
1.	Investments in joint ventures	10.1	3,423,613	3,083,714
2.	Investments in associates	10.2	1,179,542	1,211,083
3.	Other capital contribution, long-term investments		182,941	183,050
4.	Provision for impairment of other long-term investments		(104,197)	(104,203)
IX.	**Fixed assets**		**12,790,868**	**13,123,069**
1.	Tangible fixed assets		7,242,139	7,540,809
a.	*Cost*		*17,979,666*	*17,858,282*
b.	*Accumulated depreciation*		*(10,737,527)*	*(10,317,473)*
2.	Intangible assets		5,548,729	5,582,260
a.	*Cost*		*8,824,302*	*8,684,772*
b.	*Accumulated amortisation*		*(3,275,573)*	*(3,102,512)*
X.	**Other assets**	**11**	**67,833,661**	**65,645,533**
1.	Other receivables		32,756,625	32,944,317
2.	Interest and fee receivables		29,323,484	28,145,159
3.	Deferred tax assets		27,678	27,682
4.	Other assets		5,939,459	4,736,845
5.	Provision for impairment of other assets		(213,585)	(208,470)
	TOTAL ASSETS		**3,440,840,854**	**3,330,825,720**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND million

NO.	ITEMS	Notes	Closing balance	Opening balance
B.	**LIABILITIES AND OWNERS' EQUITY**			
I.	**Borrowings from the Government and the Central Bank**	**12**	**236,367,270**	**218,825,525**
II.	**Deposits and borrowings from other credit institutions**	**13**	**372,325,267**	**417,965,201**
1.	Deposits from other credit institutions		332,257,415	392,473,437
2.	Borrowings from other credit institutions		40,067,852	25,491,764
III.	**Deposits from customers**	**14**	**2,261,489,130**	**2,222,991,628**
IV.	**Derivatives and other financial liabilities**	**6**	**-**	**230,557**
V.	**Grants, trusted funds and borrowings where the Bank bears risks**	**15**	**11,588,851**	**12,043,069**
VI.	**Valuable papers issued**	**16**	**301,731,655**	**225,407,774**
VII.	**Other liabilities**		**58,555,395**	**59,809,064**
1.	Interest and fee payables		39,647,968	33,802,929
2.	Deferred corporate income tax payable		65,589	65,589
3.	Other payables and liabilities	17	18,841,838	25,940,546
	TOTAL LIABILITIES		**3,242,057,568**	**3,157,272,818**
VIII.	**Capital and reserves**	**19**		
1.	The Bank's capital		100,237,855	90,089,431
a.	*Charter capital*		*72,800,652*	*70,213,619*
b.	*Share premium*		*26,309,607*	*18,875,728*
c	*Other capital*		*1,127,596*	*1,000,084*
2.	The Bank's reserves		33,770,111	33,710,640
3.	Foreign exchange differences		(455,949)	(597,397)
4.	Retained earnings		59,497,817	44,786,285
5.	Non-controlling interests		5,733,452	5,563,943
	TOTAL OWNERS' EQUITY		**198,783,286**	**173,552,902**
	TOTAL LIABILITIES AND OWNERS' EQUITY		**3,440,840,854**	**3,330,825,720**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

OFF-BALANCE-SHEET ITEMS

Unit: VND million

NO.	ITEMS	Notes	Closing balance	Opening balance
1.	Credit guarantees		6,421,007	5,051,135
2.	Foreign exchange commitments		399,778,461	236,063,944
a.	*Foreign currency purchase commitments*		*7,361,639*	*693,500*
b.	*Foreign currency sale commitments*		*9,035,720*	*3,197,813*
c.	*Swap commitments incoming*		*192,104,766*	*116,097,753*
d.	*Swap commitments outgoing*		*191,276,336*	*116,074,878*
3.	Letters of credit commitments		71,702,421	67,407,887
4.	Other guarantees		271,338,316	246,978,045
5.	Other commitments		21,691,051	13,209,581
6.	Interest from loans and uncollected fee receivables		19,570,879	17,096,777
7.	Doubtful debts written-off		298,153,236	283,149,941
a.	*Principal of bad debts written off*		*150,310,277*	*143,589,226*
b.	*Interest of bad debts written off*		*147,842,959*	*139,560,715*
8.	Assets and other documents		69,459,317	73,469,602

Prepared by

Nguyen Thi Huong Giang
Vice President,
Head, Finance & Accounting

14 August 2026

Approved by

Bui Thi Hoa
Chief Accountant

Approved by

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

Nguyen Thi Quynh Giao
Senior Executive Vice President
(Authorized under the Decision No.5215/QD-BIDV dated 01 July 2026 by the Legal Representative)

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS

For the 6-month period ended 30 June 2026

Unit: VND million

NO.	ITEMS	Notes	Current period	Prior period
1.	Interest and similar income	20	92,619,993	72,813,400
2.	Interest and similar expenses	21	(59,082,019)	(43,876,085)
I.	**Net interest income**		**33,537,974**	**28,937,315**
3.	Income from services		6,828,491	6,439,817
4.	Expenses on services		(3,244,494)	(3,014,227)
II.	**Net gain from services**		**3,583,997**	**3,425,590**
III.	**Net gain from foreign currency trading**		**1,816,827**	**2,220,624**
IV.	**Net (loss)/gain from trading securities**	**22.1**	**109,012**	**261,299**
V.	**Net gain/(loss) from investment securities**	**22.2**	**5,199**	**792,824**
5.	Other operating income		6,315,750	5,258,501
6.	Other operating expense		(1,397,097)	(1,144,085)
VI.	**Net gain from other activities**		**4,918,653**	**4,114,416**
VII.	**Income from capital contribution and equity investments in other entities**	**23**	**363,094**	**235,537**
	Total operating income		**44,334,756**	**39,987,605**
7.	Employee costs		(7,957,516)	(7,424,502)
8.	Depreciation and amortisation expenses		(660,502)	(631,552)
9.	Other operating expenses		(5,493,888)	(5,216,356)
VIII.	**Total operating expenses**	**24**	**(14,111,906)**	**(13,272,410)**
IX.	**Net operating profit before provision expenses for credit losses**		**30,222,850**	**26,715,195**
X.	**Provision expenses for credit losses**		**(11,318,261)**	**(10,676,570)**
XI.	**Profit before tax**		**18,904,589**	**16,038,625**
10.	Current corporate income tax expense		(3,730,879)	(3,190,826)
11.	Deferred corporate income tax income		-	5,650
XII.	**Corporate income tax expense**	**25**	**(3,730,879)**	**(3,185,176)**
XIII.	**Profit after tax**		**15,173,710**	**12,853,449**
	Net profits attributable to non-controlling interests		**(226,620)**	**(258,075)**
	Net profit attributable to the equity holders		**14,947,090**	**12,595,374**
	Basic earnings per share (VND/share)	**26**	**2,081**	**1,787**

Prepared by	Approved by	Approved by
Nguyen Thi Huong Giang **Vice President,** **Head, Finance & Accounting**	**Bui Thi Hoa** **Chief Accountant**	**Nguyen Thi Quynh Giao** **Senior Executive Vice President** *(Authorized under the Decision No.5215/QD-BIDV dated 01 July 2026 by the Legal Representative)*

14 August 2026

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

INTERIM CONSOLIDATED CASH FLOW STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND million

	Notes	Current period	Prior period
CASH FLOW FROM OPERATING ACTIVITIES			
Interest and similar income received		91,441,668	72,133,129
Interest and similar expenses paid		(53,236,980)	(42,037,926)
Income received from services		3,583,997	3,425,590
Net cash from dealing in foreign currency and trading securities		1,968,475	3,177,245
Other expenses		(337,625)	(613,926)
Cash recovered from bad debts written off or compensated by provision for credit losses		5,254,857	4,726,771
Payment to employees and for operating management		(17,181,199)	(14,687,094)
Corporate income tax paid for the period	25	(5,272,691)	(4,413,398)
Net cash flow from operating activities before changes in asset and working capital		**26,220,502**	**21,710,391**
Changes in operating assets			
(Increase) in placements with and loans to other credit institutions		(2,133,215)	(616,582)
Decrease in trading securities		15,969,409	408,553
(Increase)/Decrease in derivatives and other financial assets		(755,982)	663,256
(Increase) in loans to customers		(128,851,969)	(123,797,188)
(Decrease) in provision for losses on bad debts, corporate bonds and special bonds		(11,565,551)	(10,316,604)
(Increase) in other operating assets		(228,498)	(3,558,986)
Changes in operating liabilities			
(Decrease)/Increase in borrowings from the Government and the SBV		17,541,745	(5,779,562)
(Decrease)/Increase in deposits and borrowings from other credit institutions		(45,639,934)	63,755,385
Increase in deposits from customers		38,497,502	121,622,031
Increase in valuable papers issued (excluding issued valuable papers charged into financial activities)		70,182,585	24,122,217
(Decrease) in grants, trusted funds and borrowings where the Bank bears risks		(454,218)	(303,069)
(Decrease)/Increase in derivatives and other financial liabilities		(230,557)	889,430
(Decrease)/Increase in other operating liabilities		(1,843,960)	1,670,530
Net cash generated by operating activities		**(23,292,141)**	**90,469,802**

INTERIM CONSOLIDATED CASH FLOW STATEMENT (Continued)

For the 6-month period ended 30 June 2026

Unit: VND million

	Notes	Current period	Prior period
CASH FLOW FROM INVESTING ACTIVITIES			
Acquisition of fixed assets		(1,170,212)	(988,649)
Proceeds from sales, disposal of fixed assets		2,383	2,077
Expenses on sales, disposal of fixed assets		(962)	(506)
Cash recovered from investments in and capital contribution to other entities		171,489	119,561
Net cash (used in) investing activities		**(997,302)**	**(867,517)**
CASH FLOW FROM FINANCING ACTIVITIES			
Increase in share capital from capital contributions and/or share issuance		10,020,912	4,753,174
Proceeds from issuance of long-term valuable papers eligible for recognition as owners' equity and other long-term loans		9,041,396	17,835,000
Payment for long-term valuable papers eligible for recognition as owner's equity and other long-term loans		(2,900,100)	(9,391,520)
Net cash (used in) financing activities		**16,162,208**	**13,196,654**
Net increase in cash and cash equivalent for the period		**(8,127,235)**	**102,798,939**
Cash and cash equivalents at the beginning of the period		**530,277,690**	**324,724,464**
Cash and cash equivalents at the end of the period	**27**	**522,150,455**	**427,523,403**

Prepared by | **Approved by** | **Approved by**

M.S.D.N: 0100150619 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
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Nguyen Thi Huong Giang
Vice President,
Head, Finance & Accounting

14 August 2026

Bui Thi Hoa
Chief Accountant

Nguyen Thi Quynh Giao
Senior Executive Vice President
(Authorized under the Decision No.5215/QD-BIDV dated 01 July 2026 by the Legal Representative)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

These notes are an integral part and should be read in conjunction with the accompanying interim consolidated financial statements

1. GENERAL INFORMATION

Establishment and Operation

The Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV" or "the Bank") was established under License for Establishment and Operation No. 84/GP-NHNN dated 23 April 2012 by the Governor of the State Bank of Vietnam (subsequently amended in accordance with: (i) License No.269/GP-NHNN dated 28 December 2012; (ii) Decision No. 2021/QD-NHNN dated 13 October 2015, (iii) Decision No. 2266/QD-NHNN dated 27 October 2017, (iv) Decision No. 842/QD-NHNN dated 20 April 2018, (v) Decision No.909/QD-NHNN dated 08 May 2018; (vi) Decision No. 1166/QD-NHNN dated 30 May 2018, (vii) Decision No. 466/QD-NHNN dated 29 March 2022; (viii) Decision No.884/QD-QLGS2 dated 13 May 2025; (ix) Decision No.2289/QD-QLGS2 dated 05 September 2025; (x) Decision No.17/QD-QLGS2 dated 19 March 2026; (xi) Decision No.751/QD-NHNN dated 21 April 2026; (xii) Decision No.33/QD-QLGS2 dated 27 May 2026; (xiii) Decision No.66/QD-QLGS2 dated 30 June 2026 (collectively referred to as the "License for Establishment and Operation").

The Bank was established to carry out banking operations under its Establishment and Operation License and relevant laws and regulations, including: receipt of demand deposits, term deposits, savings deposits and other types of deposits; issuance of deposit certificates, promissory notes, treasury bills and bonds to mobilize domestic and foreign capital; credit granting; opening current accounts for customers; supply of payment facilities; providing payment instruments; borrowing capital from the State Bank in the form of refinancing; borrowing capital from domestic and foreign credit institutions and financial institutions; opening accounts; organizing and joining the payment system; capital contribution, purchase of shares of enterprises and other credit institutions; participating in bidding for Treasury bills, purchase and sale of negotiable instruments, Government bonds, Treasury bills, State Bank bills and other valuable papers on the money market; trading and providing foreign exchange services on the domestic and international market within the scope prescribed by the State Bank of Vietnam; trading and supplying interest rate derivative products; acting as trustor, trustee and agent in banking-related activities, insurance business and asset management according to the regulations of the State Bank of Vietnam; conducting other business activities of commercial banks such as cash management services, advisory services on banking operations and other business activities stipulated in the Establishment and Operation License consultancy; assets management and custody services, safes and cabinets for lease; treasury services for credit institutions and foreign bank branches; buying and selling Government bonds and corporate bonds according to the provisions of law; providing money brokerage services; providing securities depository and gold trading services; debt purchasing activities; investment in Government bond futures contracts; providing commodity price derivatives; provide clearing and settlement service for securities transactions, custodian bank and other business activities of commercial banks and other business activities approved by the State Bank of Vietnam ("SBV") in accordance with the law.

Charter capital

As at 30 June 2026, the Bank's charter capital was VND 72,800,652,100,000 of which VND 55,861,540,830,000 was contributed by the State (76.73% of charter capital), VND 10,346,272,900,000 was contributed by KEB Hana - the strategic shareholder (14.21% of charter capital) and VND 6,592,838,370,000 by public shareholders via share issuance (9.06% of charter capital).

Operating network

The Head Office of the Bank is located at BIDV Tower, 194 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi, Vietnam. The Bank has developed an extensive traditional and modern network, covering all provinces and cities nationwide, with a total number of network points as at 30 June 2026 was one hundred and seventy five (175) domestic branches, one (01) foreign branch and nine hundred and twenty seven (927) transaction offices, three (03) affiliated public service units, two (02) representative offices in Vietnam, and four (04) foreign representative offices.

Employees

The total number of officers and employees of the Bank as at 30 June 2026 was 28,867 (as at 31 December 2025 was 29,273).

Subsidiaries

As at 30 June 2026, the Bank has ten (10) subsidiaries as follows:

No.	Name	Established in accordance with Decision/License No.	Business sector	Proportion of ownership
1	BIDV Asset Management One Member Company Ltd. ("BAMC")	0101196750 dated 11 July 2025 by Hanoi Authority for Planning and Investment (currently known as Department of Finance of Hanoi City	Debt management and asset exploitation	100.00%
2	BIDV Securities Joint Stock Company ("BSC")	111/GP-UBCK dated 31 December 2010 by the State Securities Commission of Vietnam and the latest Amended License No. 65/GPDC-UBCK dated 11 August 2025 by the State Securities Commission of Vietnam	Securities	51.97%
3	BIDV Insurance Joint Stock Corporation ("BIC")	11/GPDC21/KDBH dated 18 November 2025 by the Ministry of Finance	Insurance	51.01%
4	MHB Securities Corporation ("MHBS")	45/UBCK-GPHDKD dated 28 December 2006 by the State Securities Commission of Vietnam	Securities	60.00%
5	Bank for Investment and Development of Cambodia ("BIDC")	B7.09.148 dated 14 August 2009 by the National Bank of Cambodia	Banking	98.50%
6	Lao-Viet Insurance Joint Venture Company ("LVI") (*)	077-08/DT dated 19 June 2008 by the Ministry of Planning and Investment of Laos PDR and Foreign Investment Certificate No. 028-2024/BKH.DDT4 dated 19 April 2024 by the Ministry of Planning and Investment of Laos PDR	Insurance	33.15%
7	Lao – Viet J.V.Bank ("LVB")	Foreign Investment Certificate No. 985-326 dated 10 June 1999 and the latest amendment No.003-2021/KH-DT4 dated 04 January 2021 by the Ministry of Planning and Investment of Laos PDR	Banking	65.00%
8	BIDV - SuMi TRUST Leasing Company Ltd. ("BSL")	0100777569, 11th Amended Registration dated 20 March 2026 by the Hanoi Department of Finance	Finance lease	50.00%
9	Cambodia - Vietnam Securities Plc. (*)	005.SECC/BLPH dated 20 October 2010 by the State Securities Commission of Cambodia	Securities	98.50%
10	Cambodia – Vietnam Insurance Plc. (*)	Registration No. Co.6037/09E dated 06 August 2009 by Ministry of Commerce of Cambodia and the latest amendment No.00036519 dated 23 April 2015 by the Ministry of Commerce of Cambodia	Insurance	26.01%

(*) Indirectly owned through subsidiaries.

Associates

As at 30 June 2026, the Bank has two (02) associates as follows:

No.	Name	Established in accordance with Decision/License No.	Business sector	Proportion of ownership
1	Vietnam Aircraft Leasing JSC ("VALC")	0102384108 dated 08 October 2007 by Hanoi Authority for Planning and Investment and 16th Amendment dated 02 November 2023	Aircraft purchasing and leasing	18.52%
2	Cambodia - Viet Nam Foods Company Ltd. ("Cavifood") (*)	Inv.0810M/2010 dated 21 April 2010 by the Ministry of Commerce in Phnom Penh, Cambodia	Trading food and agricultural products	32.51%

(*) Indirectly owned through subsidiaries.

Joint ventures

As at 30 June 2026, the Bank has three (03) joint ventures as follows:

No.	Name	Established in accordance with Decision/License No.	Business sector	Proportion of ownership
1	Vietnam-Russia J.V. Bank ("VRB")	Establishment and Operation License No. 11/GP-NHNN dated 30 June 2006, issued by the State Bank of Vietnam, and replaced by the Establishment and Operation License No. 88/GP dated 18 September 2018 and Decision No. 756/QD-TTGSNH1 dated 12 December 2024 amending the charter capital in License No. 88/GP	Banking	49.50%
2	BIDV Tower J.V. Company ("BIDV Tower")	2523/GP dated 02 November 2005 by the Ministry of Planning and Investment	Office construction, operation and management	55.00%
3	BIDV Metlife Life Insurance Limited Company ("BIDV Metlife") (*)	72/GPDC5-KDBH dated 28 August 2024 by the Ministry of Finance	Insurance	37.25 %

(*) In which, direct proportion of ownership of BIDV and BIC in BIDV Metlife is 35.02% and 4.37% respectively.

Disclosure of information comparability in the interim consolidated financial statements

The comparative figures of the interim consolidated statement of financial position and the corresponding notes are the figures of the audited consolidated financial statements for the financial year ended 31 December 2025. The comparative figures of the interim consolidated statement of profit or loss, the interim consolidated cash flow statement and the corresponding notes are the figures of the reviewed interim consolidated financial statements for the 6-month period ended 30 June 2025.

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting convention

The accompanying interim consolidated financial statements, expressed in Vietnamese Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting. However, due to the Bank's large scale of operation, for the purpose of preparing these interim consolidated financial statements, the figures are rounded to and presented in millions of Vietnamese Dong (VND million). This presentation does not materially impact the interim consolidated financial statements in terms of the consolidated financial position, the consolidated results of operations and the consolidated cash flows of the Bank. With regard to the number of shares and basic earnings per share, the Bank presented the items in unit as stated in Note 19.2.

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

Accounting period

The Bank's financial year begins on 01 January and ends on 31 December. The accompanying interim consolidated financial statements were prepared for the 6-month period ended 30 June 2026.

3. APPLICATION OF NEW GUIDELINES

Application of new guidance

Law No.56/2024/QH15 dated 29 November 2024

On 29 November 2024, the National Assembly issued Law No. 56/2024/QH15 ("Law No. 56") amending and supplementing certain articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on State Budget, the Law on Management and Use of Public Property, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves, and the Law on Handling of Administrative Violations. Law No. 56 shall take effect from 1 January 2025, except for certain provisions which take effect from 1 April 2025 and 1 January 2026.

Circular No. 70/2025/TT-NHNN dated 31 December 2025.

On 31 December 2025, the State Bank of Vietnam issued Circular No. 70/2025/TT-NHNN ("Circular 70"), amending and supplementing certain provisions of legal documents in the field of accounting. Circular 70 amends and supplements certain provisions of Decision No. 479/2004/QĐ-NHNN on the promulgation of the accounting system for credit institutions and Decision No. 1789/2005/QĐ-NHNN on the promulgation of the banking accounting voucher regime. Circular 70 took effect on 1 January 2026.

Circular No. 43/2026/TT-BTC dated 20 April 2026

On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC ("Circular 43") amending and supplementing the Circular providing guidance on the methods of preparing and presenting Consolidated Financial Statements. Circular 43 amends and supplements certain provisions of Circular No. 202/2014/TT-BTC on guidance for the methods of preparing and presenting consolidated financial statements. Circular 43 shall take effect from 20 April 2026.

New guidance in issue but not yet effective

Circular No. 29/2026/TT-NHNN dated 30 June 2026

On 30 June 2026, the State Bank of Vietnam (SBV) issued Circular No. 29/2026/TT-NHNN ("Circular 29") amending and supplementing a number of articles of Circular No. 39/2016/TT-NHNN on lending operations of credit institutions and foreign bank branches to customers. Circular 29 shall take effect from 15 August 2026.

The Board of Management assesses that the adoption of Circular 29 will not have any material impact on the comparative figures of the Bank's consolidated financial statements in future periods.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies which have been adopted by the Bank in the preparation of these interim consolidated financial statements, are as follows:

Estimates

The preparation of the interim consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim consolidated financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim consolidated financial statements and the reported amounts of revenues and expenses during the operating period. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates and assumptions.

Basis of consolidation

The interim consolidated financial statements incorporate the interim separate financial statements of the Bank and the interim financial statements of the enterprises controlled by the Bank (its subsidiaries) for the 6-month period ended 30 June 2026. Control is achieved when the Bank has the power to govern the financial and operating policies of investee enterprises so as to obtain benefits from their activities.

The operating results of subsidiaries acquired or disposed of during the period are included in the interim consolidated statement of profit or loss from the effective date of acquisition and up to the effective date of disposal. When necessary, adjustments are made to the financial statements of subsidiaries in order to bring consistency to the financial statements of the Bank in term of the accounting policies. All internal transactions and balances between the Bank and its subsidiaries and among subsidiaries are net-off for consolidation.

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

Investments in associates

An associate is an entity over which the Bank has significant influence and that is neither a subsidiary nor a joint venture. Significant influence is the power to participate in the financial and operating policy decisions of the investee but not control or joint control over those policies.

The operating results, assets and liabilities of associates are incorporated in these interim consolidated financial statements using the equity method of accounting. Interests in associates are carried in the interim consolidated statement of financial position at historical cost adjusted by post-acquisition changes in the Bank's share of the net assets of the associate. Losses of an associate in excess of the Bank's interest in that associate (which includes any long-term interests that, in substance, form part of the Bank's net investment in the associate) are not recognized.

Where a group entity transacts with an associate of the Bank, unrealized profits and losses are eliminated to the extent of the Bank's interest in the relevant associate.

Investments in joint ventures

A joint venture is a contractual arrangement whereby the Bank and other parties undertake an economic activity that is subject to joint control, i.e., the strategic financial and operating policy decisions relating to the activities of the joint ventures require the unanimous consent of the parties sharing control. Joint venture arrangements that involve the establishment of a separate entity in which each venturer has an interest are referred to as jointly controlled entities. The Bank reports its interests in jointly controlled entities using the equity method of accounting. According to equity method of accounting, investments in joint ventures are initially stated at historical cost. Subsequently, the carrying amount of the investments is adjusted according to changes in the Bank's ownership in the net assets of the joint ventures.

Cash and cash equivalents

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

Placements with and loans to other credit institutions

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

Placements with and loans to other credit institutions are classified in terms of credit risks and provisioned in accordance with Circular No. 31/2024/TT-NHNN dated 30 June 2024 on the classification of assets in the operations of commercial banks, non-bank credit institutions, and branches of foreign banks ("Circular 31") and Decree No. 86/2024/ND-CP dated 11 July 2024 of the Government, which stipulates the provisioning rates, provisioning methods, and the use of provisions for handling risks in the operations of credit institutions and branches of foreign banks, as well as cases where credit institutions must reverse accrued interest ("Decree 86"). Accordingly, the Bank makes specific provisions for deposits at other credit institutions and foreign bank branches in Vietnam; deposits at the Vietnam Bank for Social Policies in accordance with regulations of the State Bank of Vietnam on the requirement for state-owned credit institutions to maintain deposit balances at the Vietnam Bank for Social Policies; deposits at credit institutions and foreign bank branches in accordance with legal regulations; and deposits at overseas credit institutions (excluding demand deposits) are treated similarly to loans to customers.

Derivatives

Foreign currency forward and swap contracts

For foreign currency forward and swap contracts, the difference between equivalent VND amounts of commitments to buy/sell foreign currencies using forward exchange rate and spot exchange rate as at effective date of the contract is recognized immediately at the effective date of the contract in line "Interest and fee receivables" item or "Interest and fee payables" item in the interim consolidated statement of financial position. The difference is subsequently allocated to "Net gain/(loss) from foreign currency trading" item using straight-line method over the term of the contracts.

As at the date of the interim consolidated financial statements, commitments of foreign currency forward and swap contracts are revalued and exchange differences arising from the revaluation of foreign currency denominated balances of forward contracts are recognized in the "Foreign exchange rate differences" item in the interim consolidated statement of financial position and will be recognized in the interim consolidated statement of profit or loss at the end of the financial year.

Interest rate swap contracts

Commitments of one-currency-interest-rate swap contracts are not recorded in the interim consolidated statement of financial position.

For two-currency-interest-rate swap contracts with nominal principal swap, commitments are recognized in the consolidated statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis.

For two-currency-interest-rate swap contracts without nominal principal swap, commitments are recognized in the consolidated statement of financial position at the date of principal exchange. Income and expenses arising from interest rate effects are recorded on the accrual basis.

Loans to customers

Loans and advance to customers are disclosed and presented at their principal amounts outstanding at the end of the reporting period.

Provision for credit losses

Classification of loans and provision for credit losses

The classification of debts and the provisioning for credit risk in accordance with Circular 31, and Decree 86 applied to Assets (hereinafter referred to as "debts") arising from the following activities:

- Loans;
- Finance lease;
- Discounts, rediscounts of negotiable instruments and other valuable papers;
- Factoring;
- Credit facilities in the form of credit card issuance;

- Payment on behalf under off-balance-sheet commitments (includes amounts paid on behalf of the customer's obligations in guarantee activities, letter of credit transactions (excluding cases involving the issuance of deferred letters of credit with terms that the beneficiary is paid immediately or before the due date of the letter of credit, and the repayment of letters of credit based on agreements where the bank's funds are used for repayment starting from the date the bank makes the payment to the beneficiary; transactions involving negotiations for letter of credit payments), and other payments made on behalf of the customer under off-balance sheet commitments;
- Amounts for purchase and entrustment of purchase of corporate bonds (including bonds issued by other credit institutions) which have not yet been listed on stock exchanges or have not yet been registered for trading on the Upcom trading system (hereinafter referred to as unlisted bonds), excluding the purchase of unlisted bonds with trusted funds to which the trustee bears the risk;
- Credit granting entrustment;
- Deposits (except for current accounts and deposits at Vietnam Bank for Social Policies in accordance with the regulations of the SBV on maintaining balance of deposits at Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank's branches as prescribed by law, and deposits at overseas credit institutions;
- Debt sale and purchase according to the State Bank's regulations on buying and selling debt, excluding bad debt purchase transactions between credit institutions or foreign bank branches and the Vietnam Asset Management Company (VAMC);
- Repos of Government bonds in the stock market in accordance with law on issuance, registration, depository, listing and trading of Government debt securities in the stock market;
- Purchase of promissory notes, bills and certificates of deposit issued by other credit institutions and foreign banks' branches.
- Issuance of deferred payment L/Cs containing a provision that the beneficiary is entitled to receive sight payment or advanced payment before the L/C due date, and L/C reimbursement in the form of an agreement with the customer to make payment using the reimbursing bank's funds from the date on which the reimbursing bank pays the beneficiary; L/C payment by negotiation;
- Outright purchase without recourse of sets of documents presented under L/Cs, except where a commercial bank or foreign bank's branches buys outright a set of documents presented under an L/C which it issued.

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

The Bank and subsidiaries maintain the debt group for a number of loans as stipulated in:

- Circular No. 10/2015/TT-NHNN dated 22 July 2015 guiding the implementation of some contents of Decree No. 55/2015/ND-CP dated 09 June 2015 of the Government on credit policies for agricultural and rural development; Circular No. 53/2024/TT-NHNN ("Circular 53") dated 4 December 2024, providing regulations on the restructuring of repayment terms by credit institutions and foreign bank's branches for customers affected by Typhoon No. 3, floods, landslides, and other damages following the typhoon and other regulations issued by the State Bank of Vietnam on debt classification and credit risk provisioning;

- Circular No. B7.023.001.S.R.Ch dated 23 November 2023 of the National Bank of Cambodia ("NBC") regulating the restructuring of loans for the tourism sector in Siem Reap province; Circular No. B7.024.001.Sor.Ror.Chor dated 29 August 2024 of NBC regarding debt restructuring and classification to support struggling customers and promote economic growth; Document No. B7.024.2720 Chhor.Tor dated 25 December 2024 of the Director General of the Banking Supervision Department of the National Bank of Cambodia regarding debt classification for certain customers;

- Decision No. 368/BOL dated 26 March 2024 of the Bank of the Lao PDR regarding the cessation of the support policy for customers affected by the Covid-19 pandemic; Notification No. 172/BOL dated 15 May 2017 of the Governor of the Bank of the Lao PDR; Official Letter No. 98/VQLNHTM dated 25 February 2025 of the Bank of the Lao PDR along with other documents from the Bank of the Lao PDR regarding debt classification for certain customers; Official Letter No. 269/VQLNHTM dated March 13, 2026 of the Bank of the Lao PDR and other documents of the Bank of the Lao PDR regarding debt classification for certain customers.

Loans are classified by risk level into: Standard, Special mention, Substandard, Doubtful and Loss. Loans classified as either Substandard, Doubtful or Loss are considered as bad debts. Loan classification and provision for credit losses will be made at the end of each month and recognized in the following month.

Net credit risk exposure for each item is calculated by subtracting from the remaining loan balance the discounted value of collateral which is subject to discount rates in accordance with Decree 86 from the remaining loan balance. Specific provision is made based on the net credit risk exposure of each item using the prescribed provision rates as follows:

Group	Category	Provision rate
1	Standard	0%
2	Special mention	5%
3	Substandard	20%
4	Doubtful	50%
5	Loss	100%

For customers whose outstanding debts have had their repayment terms rescheduled in accordance with Circular 53, the Bank determines and recognizes the amount of additional specific provisions to be made (the regulation on maintaining the original debt classification shall not apply) for the entire outstanding balance of customers whose debts have been rescheduled and previously retained in their original classification. The Bank shall make additional specific provisions in accordance with the guidance provided in Decision No. 1510/QĐ-TTg dated 04 December 2024 regarding the classification of credit assets, levels of risk provisioning, methods for provisioning, and the use of provisions to handle risks related to customer debts affected or damaged by Typhoon No. 3, as follows:

a) Up to 31 December 2024: at least 35% of the specific provision is additionally made;
b) Up to 31 December 2025: at least 70% of the specific provision is additionally made;
c) Up to 31 December 2026: 100% of the specific provision is additionally made;

In accordance with Decree 86, a general provision is made for credit losses which are yet to be identified during the loan classification and specific provisioning process as well as in cases where the Bank encounters potential financial difficulty due to the deterioration in loan quality. Accordingly, the Bank is required to fully make and maintain a general provision at 0.75% of total loans which are classified in group 1 to 4, excluding deposits at credit institutions, foreign bank branches in accordance with law and at overseas credit institutions; loans, termed purchase of valuable papers among credit institutions and foreign bank branches in Vietnam; purchases of promissory notes, bills, certificates of deposit or bonds issued locally by other credit institutions and foreign bank branches; and repurchase agreements of government bonds in accordance with Circular 31.

In addition, for loans to other credit institutions under the Rural Finance Project, the Bank shall make a general provision of 1.5% for outstanding debts classified from Group 1 to Group 4, in accordance with the guidance of the SBV in Official Letter No. 3153/NHNN-TTGSNH dated 22 June 2012.

Write-off of bad-debts

Provision is recorded in the interim consolidated statement of profit or loss as an expense and will be used to write off bad debts. In accordance with Circular 31 and Decree 86, the Bank must set up Risk Settlement Committee to write off bad debts if they are classified into Group 5, or if legal entity borrowers are liquidated or bankrupted, or if individual borrowers are deceased or missing.

Classification of off-balance-sheet commitments

The Bank classifies guarantees, letter of credit operations (Issuance of deferred payment L/Cs containing a provision that the beneficiary is entitled to receive sight payment or advanced payment before the L/C due date, and L/C reimbursement in the form of an agreement with the customer to make payment using the reimbursing bank's funds from the date on which the reimbursing bank pays the beneficiary; L/C payment by negotiation), payment acceptances, irrevocable loan commitments and other commitments that give rise to credit risks (hereinafter referred to as "Off-balance-sheet commitments") into risk categories as provided in Articles 9, 10, and 11 of Circular 31. Accordingly, they are categorized by risk level as follows: Standard, Special Mention, Sub-standard, Doubtful, and Loss.

Investments

Trading securities

Trading securities include debt securities, equity securities and other securities that the Bank has bought and had the intention to sell in the near future in order to gain benefits from price differences. Trading securities are recognized at cost at the date of transaction and subsequently recorded at cost during the holding period. Interest and cash dividends received from trading securities are recognized on the cash basis in the interim consolidated statement of profit or loss.

These securities are subject to impairment review at the date of the interim consolidated financial statements. Provision for securities that are fallen within the scope of Circular 31 are made in accordance with Circular 31 and Decree 86. Provision for impairment of securities that are not fallen within the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recognized in the interim consolidated statement of profit or loss as "Net gain/(loss) from trading securities".

Investment securities

Available-for-sale investment securities

Available-for-sale securities include debt and equity securities that the Bank and/or its subsidiaries hold less than 11% of voting rights for investment and ready-for-sale purposes. These securities are not frequently traded but can be sold at any time once they are profitable, and the Bank and/or its subsidiaries are neither the founding shareholder/strategic partner nor capable of controlling, to some extent, the process of initiating and approving financial and operational policies of the investee, which is evidenced by a written agreement on delegating personnel for representation in the Board of Directors/Board of Management.

Equity securities are recognized at cost at the transaction date and subsequently recorded at cost during the holding period.

Available-for-sale debt securities are recognized at par value at the transaction date. Accrued interest before the acquisition date (for debt securities with interest payment in arrears) or interest income received upfront awaiting amortization (for debt securities with interest payment in advance) is recorded in a separate account. Any discount or premium, which is the difference between the cost and the amount equal to par value plus (+) accrued interest before the acquisition date (if any) or minus (-) interest received upfront awaiting amortization (if any), is also recorded in a separate account.

During the subsequent term of those securities, available-for-sale securities are recorded at par value minus/plus remaining discount/premium after being amortized into the interim consolidated statement of profit or loss using the straight-line method over the remaining term of securities. Interest payment in arrears is recorded as follows: accumulative interest income before the purchasing date is deducted from the cost of such securities and the same amount is credited into the accrued interest income; accumulative interest income after the purchasing date is recognized as the Bank's income on an accrual basis. Interest received upfront is amortized into the interim consolidated statement of profit or loss using the straight-line method over the investment period.

Periodically, available-for-sale securities are subject to impairment review. Provision for securities that are fallen within the scope of Circular 31 are made in accordance with Circular 31 and Decree 86. Provision for impairment of securities that are not fallen within the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recorded in the interim consolidated statement of profit or loss as "Net gain/(loss) from investment securities".

Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities that the Bank and/or its subsidiaries purchases for investment purpose in order to gain interest and the Bank has intention and ability to hold the securities until maturity. Held-to-maturity securities have determinable payments and fixed maturity dates. In case of being sold before maturity, they will be reclassified as trading or available-for-sale securities. Held-to-maturity investment securities are recognized similarly to available-for-sale debt securities.

Periodically, held-to-maturity investment securities are subject to impairment review. Provision for securities that are fallen within the scope of Circular 31 are made in accordance with Circular 31 and Decree 86. Provision for impairment of securities that are not fallen within the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recorded as "Net gain/(loss) from investment securities" in the interim consolidated statement of profit or loss.

Reclassification

According to Official Letter No. 2601/NHNN-TCKT dated 14 April 2009 by the SBV, reclassification after transaction date is made only once for each item of investment securities. In special cases or in case a large number of securities have to be reclassified (greater than or equal to 50% of total value of the portfolio), the Bank will disclose the effect of reclassification on total assets, liabilities, equity, income and expenses of the Bank in the interim consolidated financial statements.

Other long-term investments

Other long-term investments represent the Bank's equity investments in other enterprises at which the Bank and/or its subsidiaries either own(s) less than 11% of the voting rights and is a founding shareholder; or is the strategic partner; or is (are) capable exerting significant influence, the process of initiating and approving financial and operating policies of the investees, which is evidenced by a written agreement on delegating personnel for representation in the Board of Directors/Board of Management. These investments are initially recognized at cost at the transaction date and always carried at that cost during the subsequent holding period.

Provision for impairment of investments

Provision for impairment of investments in other long-term investments is made when the investee is operating at loss in accordance with prevailing accounting regulations.

Provision for impairment of long-term investments is recognized as an operating expense in the interim consolidated statement of profit or loss. In case an investment is made in listed shares or the fair value of an investment is reliably determined, the provision is made based on the market value of the stock (similar to the provision for impairment of trading securities).

Recognition

The Bank recognizes investment securities and other investments at the date when contracts are signed and effective (transaction-date based policy). Investment securities and other investments are initially recognized at cost. After initial recognition, investment securities and other investments are recognized under the above accounting policies.

Derecognition

Investment securities are derecognized when the rights to receive cash flows from the investments end or when the Bank and/or its subsidiaries transfer to the buyer the significant risks and rewards associated with the ownership of the investments.

Repurchase and Reverse Repurchase Agreements

Securities sold under agreements to repurchase at a specific date in the future (repos) are recorded in the interim consolidated financial statements. The corresponding cash receipt is recognized in the interim consolidated statement of financial position as a liability. The difference between the sale price and the repurchase price is allocated to the interim consolidated statement of profit or loss over the agreement validity period using the straight-line method based on the contractual interest rate.

Securities purchased under agreements to resell at a specific date in the future (reverse repos) are not recognized in the interim consolidated financial statements. The corresponding cash payment is recognized in the interim consolidated statement of financial position as "Loans to customers". The difference between the purchase price and resale price is allocated to the interim consolidated statement of profit or loss over the agreement validity period using the straight-line method based on the contractual interest rate.

Trust activities and trusted funds

The value of trusted funds is recorded when the trust contracts have been signed and trusted funds have been realized. Rights and obligations of the trustor and trustee relating to profit and profit sharing, trust fee, other rights and obligations are in compliance with the terms of the signed contracts. The assets that are held under custody services are not considered as assets of the Bank and/or its subsidiaries and therefore, they are not recognized in the interim consolidated financial statements of the Bank.

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed asset comprises all the Bank and its subsidiaries' purchase price plus any directly attributable costs of bringing the asset to the working condition for its intended use.

Expenditures for additions, improvements and renewals are capitalized. Expenditures for maintenance and repairs are charged to the interim consolidated statement of profit or loss when incurred. When assets are sold or disposed, their cost and accumulated depreciation are written off from the consolidated statement of financial position and any gains or losses resulting from their disposals are recorded in the interim consolidated statement of profit or loss.

Intangible assets

Intangible assets are stated at cost less accumulated amortization. The cost of an intangible asset comprises all the Bank and its subsidiaries' expenditures paid to acquire the asset until it is put into use. Expenditures for improvements and renewals are capitalized and other expenditures are charged to the interim consolidated statement of profit or loss when incurred.

When intangible assets are sold or disposed, their cost and accumulated amortization are written off from the interim consolidated statement of financial position and any gains or losses resulting from their disposals are recorded in the interim consolidated statement of profit or loss.

Leasing

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

At the date of receiving the leased items, the Bank recognizes assets held under finance leases as fixed assets and liabilities under finance leases in the consolidated statement of financial position at the fair value of the lease assets or, if lower, at the net present value of the minimum lease payments. Finance lease payments are divided into financial expenses, which comprises interest on finance lease and principal payable in each period in equal instalments.

Depreciation of finance lease assets are calculated and charged to the interim consolidated statement of profit or loss in the same way as applicable to other fixed assets of the same group owned by the Bank. If there is uncertainty that the Bank will purchase the lease assets at the end of the lease term, finance lease assets are depreciated over the lease term stated in the contracts or, if shorter, the useful life of the lease assets.

Operating lease assets are not recognized in the interim consolidated statement of financial position. Rentals under operating leases are recorded in "Other operating expenses" on a straight-line basis over the lease term.

Depreciation and amortization

Depreciation and amortization of tangible fixed assets and intangible assets are calculated on a straight-line basis over the estimated useful lives of the fixed assets.

Assets	Estimated useful lives (Years)
Buildings and structures	7 - 50
Machinery and equipment	5 - 12
Motor vehicles	6 - 15
Management tools and equipment	5
Other tangible fixed assets	4
Computer software	3 - 8
Other intangible assets	2 - 20

The cost of the land use rights is not amortized if it is granted by the Government of Vietnam for an indefinite term. The cost of the land use rights with definite term is amortized over the granted term.

Prepayments

Prepayments include actual expenses that have arisen but are related to the results of production and business activities of multiple accounting periods. Prepayments comprise prepaid office rentals and other long-term prepaid expenses.

Office rentals represent the amounts which have been paid in advance. Prepaid office rental is charged to the interim consolidated statement of profit or loss using the straight-line method over the rental period.

Other long-term prepayments include repair, maintenance costs for assets, costs of tools and supplies issued for consumption which are expected to provide future economic benefits to the Bank. These expenses are capitalized as prepayments and are allocated to the interim consolidated statement of profit or loss, using the straight-line method over the period of one year or more, but not exceeding three years in accordance with prevailing accounting regulations.

Receivables

Receivables other than those from credit activities in the Bank's operation are initially recognized at cost and subsequently recorded at cost. Other receivables are subject to impairment review for provision making based on the overdue status or based on the expected loss for the following cases: institutional debtors who have fallen into bankruptcy or have been in the process of dissolution; or individual debtors who are missing, escaping, prosecuted, on trial or passed away even though receivables are not overdue. Provision expense incurred is recorded as "Operating expenses" in the interim consolidated statement of profit or loss during the period.

Provision rates for overdue receivables are applied in accordance with the prevailing accounting regulations.

Other provisions

Other provisions are recognized when the Bank has a present obligation as a result of a past event, and it is probable that the Bank will be required to settle that obligation. Other provisions are measured at the Board of Management's best estimate of the expenditure required to settle the obligation at the reporting date.

Capital and reserves

Common shares

Common shares are classified as owners' equity.

Share premium

When capital is received from shareholders, the difference between selling price and par value is recorded as share premium in owners' equity. Incurred expenses that directly relate to the issuance of common shares are recognized as a decrease in share premium.

Treasury shares

When issued shares are repurchased, the aggregate amount paid, including expenses that directly relate to the repurchase of shares, after deducting taxes, is recorded as treasury shares and stated as a decrease in owners' equity.

Reserves

Unit	Reserves	Proportion	Maximum	Legal basis
BIDV, BSL, BIDC operating in Vietnam	Charter capital supplementary reserve	10% of profit after tax	100% of charter capital	Law on Credit Institutions No. 32/2024/QH15 issued by the National Assembly dated 11 January 2024, Decree No. 135/2025/ND-CP dated 12 June 2025
	Financial reserve fund	10% of profit after tax	25% of charter capital	
	Investment and Development fund	Up to 25% of profit after tax, after deducting statutory expenses and not exceeding the charter capital of the credit institution		
	Other reserves	Under decision of the General Meeting of Shareholders		
BIDC operating in Cambodia, BAMC	Reserves under equity	As approved by the owners		
BSC, MHBS	Charter capital supplementary reserve	In accordance with the Securities Law 2019, guiding documents, and the Company's operating charter		Circular 114/2013/TT-BTC dated 17 December 2021
	Financial and operational risk provision fund	In accordance with the decision of the General Meeting of Shareholders, Securities Law 2019, guiding documents, and the Company's operating charter		
LVB	Statutory reserves	10% of the profit after tax	10% of charter capital	Laos Commercial Bank Law (Amended) issued on 17 July 2023 Enterprises Law issued on 26 December 2013
BIC	Statutory reserves	5% of the profit after tax	10% of charter capital	Decree No. 46/2023/ND-CP issued by the Government on 01 July 2023

The use of charter capital supplementary reserve; the financial and operational risk reserve fund of BSC and MHBS shall comply with the provisions of Circular 114/2021/TT-BTC dated 17 December 2021, specifically:

- For the balance of the Charter capital supplementary reserve, the Company shall supplement its charter capital in accordance with the Securities Law 2019 and guiding documents, the Company's operating charter;

- For the financial and professional risk reserve fund, the Company shall supplement the Charter Capital or use it according to the decision of the General Meeting of Shareholders, the Securities Law 2019 and guiding documents, the operation charter of the Company.

Revenue and expenses

Interest and similar income/expenses

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

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

Insurance income and expenses

Direct insurance premium income is recognized in accordance with Circular No. 67/2013/TT-BTC by the Ministry of Finance effective from 02 November 2023 on guidelines for the Law on Insurance Business and Decree No. 46/2023/ND-CP dated 1 July 2023 of the Government on Elaboration of the Law on Insurance Business ("Circular 67"). Accordingly, direct insurance premium income is recognized when the following conditions are met: (1) the insurance contract has been concluded between an insurance enterprise, a branch of a foreign non-life insurance enterprise and the insured has fully paid the insurance premium; (2) there is evidence that the insurance contract has been concluded and the insurance buyer has fully paid the insurance premium; (3) once the insurance contract has been concluded, the Bank's subsidiaries being insurance companies shall agree with the insured on the time limit for payment of insurance premiums and account for revenue from insurance premiums that the insured must pay as agreed in the insurance contract at the beginning of the insurance period; (4) when the insurance contract has been signed and there is an agreement for the insured to pay insurance premiums periodically in the insurance contract, the Bank's subsidiaries being insurance companies account for the insurance premium revenue corresponding to the period or in the insurance premium periods that have already arisen and does not record the insurance premium revenue that has not yet been paid by the insured as agreed in the insurance contract. The insurance premium payment deadline must be specified in the insurance contract. Refunds or reductions in original insurance premiums are revenue deductions and are tracked separately. At the end of the period, they are transferred to the original insurance premium revenue account to calculate net revenue.

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

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

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

Income from service charges and commissions

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

Income from guarantee and L/C commitment activities

Income from guarantee and L/C commitment activities is recognized on the accrual and amortised basis.

Recognition of dividends and profits received

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

Revenue from other services

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

Recognition of accrued income not yet collected

According to Circular No. 16/2018/TT-BTC dated 07 February 2018 issued by the Ministry of Finance, receivables recognized as accrued income but subsequently assessed to be not recoverable or not yet recoverable at the due date are recorded as reduction in revenue if the income has been accrued in the same financial year/accounting period or recorded as other expenses if accrued in different financial year/accounting period and monitored in off-balance sheet. Upon actual receipt of these receivables, the Bank recognizes them in "Other income" in the interim consolidated statement of profit or loss.

Foreign currencies

According to the Bank's accounting system, all the transactions are recorded at original currencies. At the date of the interim consolidated financial statements, monetary assets and liabilities denominated in foreign currencies are translated into VND using the average buying and selling spot exchange rate at the end of the statement of financial position date, if the difference between this exchange rate and the weighted average buying and selling rate of that day is less than 1% (see details of exchange rates applied on 30 June 2026 in Note 35). In case the difference between the average buying and selling spot exchange rate at the end of the statement of financial position date and the weighted average of buying and selling spot of that day is equal to or over 1%, the Bank uses the weighted average buying and selling spot exchange rates of the statement of financial position date for conversion. Income and expenses in foreign currencies of the Bank are converted into VND at exchange rates ruling at the transaction dates. At the end of the reporting period, exchange rate differences arising from the revaluation of assets and liabilities denominated in foreign currencies into VND are recorded in "Net gain/(loss) from foreign currencies trading" in the interim consolidated statement of profit or loss. At mid-year, exchange differences are recorded in the interim consolidated statement of financial position.

The reporting currency of BIDC is USD. The reporting currency of LVB and LVI is Laos Kip ("LAK"). For the purpose of consolidation under the equity method for investments in joint ventures, associates in the interim consolidated financial statements of the Bank and its subsidiaries, those assets and liabilities shall be converted to Vietnamese Dong at the exchange rate of the interim consolidated statement of financial position date, capital account shall be converted into Vietnamese Dong at the exchange rate of the transaction date. Items in consolidated statement of profit or loss and items in consolidated cash flow statement shall be translated by the actual rate of transaction date. In case the average exchange rate of the reporting period is approximately the actual exchange rate at the time of the transaction (with the difference of no more than 2%), the average exchange rate shall be applied. In case the fluctuation range of the exchange rate between the beginning of the period and the end of the period is more than 20%, the exchange rate at the end of the period shall be applied. Foreign exchange differences arising from the translation of the financial statements into Vietnamese Dong are recorded in the "Foreign exchange differences" item in the interim consolidated statement of financial position and recognized in the consolidated statement of profit or loss at the date of disposals of investments.

Taxation

Corporate income tax expense represents the sum of the current corporate income tax expense and deferred tax.

The current corporate income tax expense is based on taxable income for the period. Taxable income differs from profit before tax as reported in the interim consolidated statement of profit or loss because it excludes items of income or expense that are taxable or deductible in other periods (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on temporary differences between carrying amounts of assets and liabilities in the interim consolidated financial statements and the corresponding tax bases. Deferred tax liabilities are generally recognized for all taxable temporary differences, unless they occurred from the initial recognition of an asset or liability of a transaction which has no impact on accounting profit or taxable income/(expense) at the transaction date. Deferred tax assets are recognized to the extent that it is probable that taxable income will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset is realized. Deferred tax is charged or credited to interim consolidated statement of profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Bank and its subsidiaries intend to settle its current tax assets and liabilities on a net basis.

The determination of the current corporate income tax expense is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam and host countries regarding foreign subsidiaries.

Employee benefits

Post-employment benefits

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

Severance allowance

According to Article 46 of Labour Code 2019, the Bank and its subsidiaries in Vietnam are responsible for paying severance allowance for employees who have regularly worked at the Bank and its subsidiaries for 12 months or more. Half-month salary allowance for each working year (12 months), based on the average salary of the last 06 months under the employment contract before the termination. The working period used for calculation of severance allowance shall be the total period during which the employee actually worked for the employer minus the period over which the employee participated in the unemployment insurance in accordance with unemployment insurance laws and the period for which severance allowance or redundancy allowance has been paid by the employer. Severance allowances are recognized in the consolidated statement of profit or loss on cash basis.

Retrenchment benefits

According to Article 47 of Labour Code 2019, the Bank and its subsidiaries in Vietnam are responsible for paying retrenchment benefits for employees who have regularly worked at the Bank and its subsidiaries for 12 months or more but are retrenched from their jobs as a result of organizational restructuring, technological changes, economic reasons, business combination, consolidation or split. For each year of employment (12 months), an employee is entitled to one-month salary for basis of Social insurance payment but not less than two times the average salary of 06 consecutive months immediately according to contract preceding the job loss date. The working period used for calculation of retrenchment benefits excludes the period that employees benefit from unemployment insurance and the working period that employees receive severance allowance and retrenchment allowance from employers. Severance allowances are recognized in the consolidated statement of profit or loss on cash basis.

Unemployment insurance

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

Related parties

The parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making decisions on financial and operating policies. A party is considered as a related party with the Bank if:

- The parent company or the credit institution that is the parent company of the Bank;
- A subsidiary of the Bank;
- A company that shares the same parent company or the same parent credit institution as the Bank
- Management personnel, member of Board of Supervisors of the parent company or the parent credit institution of the Bank;
- An individual or organization authorized to appoint managers or members of the Board of Supervisors of the parent company or the parent credit institution of the Bank;
- Management personnel, Board of Supervisors of the Bank;
- An individual or organization authorized to appoint managers or members of the Board of Supervisors of the Bank;
- Company or organization authorized to appoint managers or members of the Board of Supervisors of the Bank;
- Spouse; natural father/mother, foster father/mother, stepfather, stepmother, father-in-law, mother-in-law; natural/foster child, stepchild, daughter-in-law, son-in-law; sibling; half-sibling; spouse of natural sibling or half sibling (hereinafter referred to as "spouse, father, mother, child or sibling"); maternal grandfather/grandmother, paternal grandfather/grandmother; maternal/paternal grandchild; and maternal/paternal aunt, uncle and nibbling of any manager, member of the Board of Supervisors, capital-contributing member, or shareholder holding 5% or more of the charter capital or voting shares of the Bank;
- Companies or credit institutions with individuals who have relationships as stipulated in point above of this clause with managers, controllers, members of the Supervisory Board, contributing members, or shareholders owning 5% or more of the charter capital or voting shares of that company or credit institution, and vice versa;
- Individual authorized to represent the Bank's capital contribution or shareholding.
- Other legal entities or individuals who have potential risk relationships with the Bank's activities according to the law, the Bank's internal regulations, or as required by the State Bank of Vietnam.

The Government of Vietnam, through the State Bank of Vietnam, is a shareholder of the Bank. Accordingly, in those interim consolidated financial statements, certain government-related entities, including the Ministry of Finance and the State Bank of Vietnam, are considered related parties of the Bank.

Technical reserves for insurance activities

The insurance technical reserves include (i) the unearned premium reserve, (ii) claims reserve and (iii) catastrophe reserve. The appropriation of technical reserves has complied with the method prescribed in accordance with Circular 67.

Details of reserves appropriation method are as follows:

i) Unearned premium reserve

Unearned premium reserve is calculated on daily basis for all types of insurance in accordance with the following formula:

$$\text{Unearned premium reserve} = \frac{\text{Insurance premiums * The remaining days of insurance, reinsurance policy}}{\text{Number of coverage days}}$$

ii) Claims reserve

Claims reserve includes the reserve for outstanding claims but unresolved at the end of the reporting period and for claims incurred but not reported.

- Claim reserve for incurred but not settled (IBNS) losses (by the end of the fiscal year):
    - As for non-life insurance: claim reserve is established for each insurance type based on the estimated claim amount for each loss that has been reported but has not been settled by the end of the fiscal year.
    - As for life insurance and health insurance: claim reserve is established for each claim application with the reserve amount on the basis of statistics on the sum insured that may have to be paid for each reported claim application but has not been settled by the end of the fiscal year.
- Reserve for loss incurred but not reported (IBNR) is appropriated at the rate of 3% of insurance premium for each insurance operation.

iii) Catastrophe reserve

Catastrophe reserve is appropriated annually to catastrophe in loss. The balance of catastrophe reserve is maximum of 100% of the retained fee in the financial period (excluding health insurance operations). BIDV Insurance Joint Stock Corporation, a subsidiary of the Bank, appropriates catastrophe reserve equal to 1% of the retained premium by each insurance line.

Offsetting

Financial assets and liabilities are offset and the net amounts are reported in the interim consolidated statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously. The Bank is not allowed to offset reserves for direct insurance and inward reinsurance with reserve for outward reinsurance. Such reserves should be presented separately in the interim consolidated statement of financial position, in which unearned premiums reserve, claims reserve for direct insurance and inward reinsurance and catastrophe reserve are recognized as liabilities and disclosed in the "Other payables and liabilities" item in the interim consolidated statement of financial position; unearned premium reserve for outward reinsurance and claims reserve for outward reinsurance are recognized as reinsurance assets and disclosed in the "Other assets" item in the interim consolidated statement of financial position.

5. TRADING SECURITIES

	Closing balance VND million	Opening balance VND million
Debt securities	**23.205.846**	**29.068.526**
Securities issued by the Government	821.178	508.999
Securities issued by other local credit institutions	20.568.905	27.710.613
Securities issued by other local economic entities	1.815.763	848.914
Equity securities	**1.552.760**	**1.115.285**
Equity securities issued by other local credit institutions	478.017	293.321
Equity securities issued by local economic entities	1.074.350	821.568
Equity securities issued by foreign credit institutions	393	396
Provision for impairment of trading securities	**(57.202)**	**(31.347)**
Provision for impairment	(43.584)	(24.980)
General provision	(13.618)	(6.367)
	24.701.404	**30.152.464**

6. DERIVATIVES AND OTHER FINANCIAL ASSETS/(LIABILITIES)

Details of derivatives as at 30 June 2026 are as follows:

	Total net book value (at the exchange rates as at the date of the interim consolidated financial statements)		
	Assets VND million	Liabilities VND million	Net value VND million
Currency derivatives	**198,374,821**	**(197,562,425)**	**812,396**
Forward contracts	6,270,055	(6,286,090)	(16,035)
Swap contracts	192,104,766	(191,276,335)	828,431
Other derivatives	**13,553,181**	**(13,609,595)**	**(56,414)**
Interest rate swap contracts	13,553,181	(13,609,595)	(56,414)
	211,928,002	**(211,172,020)**	**755,982**

Details of derivatives as at 31 December 2025 are as follows:

	Total net book value (at the exchange rates as at the date of the consolidated financial statements)		
	Assets VND million	Liabilities VND million	Net value VND million
Currency derivatives	**139,457,357**	**(139,607,815)**	**(150,458)**
Forward contracts	23,359,604	(23,532,939)	(173,335)
Swap contracts	116,097,753	(116,074,876)	22,877
Other derivatives	**3,799,595**	**(3,879,694)**	**(80,099)**
Interest rate swap contracts	3,799,595	(3,879,694)	(80,099)
	143,256,952	**(143,487,509)**	**(230,557)**

7. LOANS TO CUSTOMERS

	Closing balance VND million	Opening balance VND million
Loans to local economic entities and individuals	2,457,759,308	2,329,351,018
Discount loans for negotiable instruments and valuable papers	9,545	13,143
Receivables from finance leases	7,368,278	6,688,903
Amounts paid on behalf of customers	1,061,030	1,071,855
Loans to foreign entities and individuals	35,608,882	35,830,155
	2,501,807,043	**2,372,955,074**

Analysis of loan portfolio by quality

	Closing balance		Opening balance	
	VND million	%	VND million	%
Standard	2,425,506,836	96.95	2,306,515,484	97.19
Special mention	30,581,448	1.22	31,462,771	1.33
Substandard	12,003,167	0.48	4,473,881	0.19
Doubtful	7,293,693	0.29	4,677,985	0.20
Loss	26,421,899	1.06	25,824,953	1.09
	2,501,807,043	**100.00**	**2,372,955,074**	**100.00**

Analysis of loan portfolio by original term

	Closing balance VND million	Opening balance VND million
Short-term loans (Under 1 year)	1,516,451,065	1,441,586,157
Medium-term loans (From 1 to 5 years)	168,606,264	164,058,293
Long-term loans (Over 5 years)	816,749,714	767,310,624
	2,501,807,043	**2,372,955,074**

Analysis of loan portfolio by economic sector

	Closing balance		Opening balance	
	VND million	%	VND million	%
Agriculture, forestry, and fisheries	91,773,811	3.67	85,494,051	3.60
Manufacturing and processing	396,784,202	15.86	350,377,788	14.77
Electricity, petroleum, and water manufacturing and distributing	113,603,293	4.54	107,931,215	4.55
Construction	107,261,873	4.29	103,863,347	4.38
Wholesale and retail trade; repair of motor vehicles, motorcycles, and other motorized vehicles	548,960,205	21.94	573,299,742	24.16
Services	534,960,928	21.38	444,190,319	18.72
Others	708,462,731	28.32	707,798,612	29.82
	2,501,807,043	**100.00**	**2,372,955,074**	**100.00**

8. PROVISION FOR CREDIT LOSSES ON LOANS TO CUSTOMERS

Movements in provisions for credit losses on loans to customers for the 6-month period ended 30 June 2026 are as follows:

	Specific provision VND million	General provision VND million	Total VND million
Opening balance	**17,367,650**	**17,577,903**	**34,945,553**
Provision made during the period	10,361,887	949,411	11,311,298
Provision used for bad debts written off during the period	(11,565,551)	-	(11,565,551)
Other increase/(decrease)	5,136	(1,712)	3,424
Closing balance	**16,169,122**	**18,525,602**	**34,694,724**

Movements in provisions for credit losses on loans to customers for the 6-month period ended 30 June 2025 are as follows:

	Specific provision VND million	General provision VND million	Total VND million
Opening balance	**22,781,346**	**15,257,425**	**38,038,771**
Provision made during the period	9,805,315	849,141	10,654,456
Provision used for bad debts written off during the period	(10,316,604)	-	(10,316,604)
Other increase	46,163	13,017	59,180
Closing balance	**22,316,220**	**16,119,583**	**38,435,803**

9. INVESTMENT SECURITIES

9.1 Available-for-sale investment securities

	Closing balance VND million	Opening balance VND million
Debt securities	**173,963,871**	**171,829,517**
Securities issued by the Government	30,611,982	26,481,588
Debt securities issued by other local credit institutions	143,226,706	145,347,929
Debt securities issued by foreign entities	125,183	-
Equity securities	**47,428**	**52,919**
Equity securities issued by other local credit institutions	17,721	23,064
Equity securities issued by local economic entities	23,487	23,491
Equity securities issued by foreign entities	6,220	6,364
Provision for impairment of available-for-sale securities	**(22,961)**	**(22,832)**
Provision for impairment	(22,961)	(22,832)
	139,218,298	**171,859,604**

9.2 Held-to-maturity investment securities

	Closing balance VND million	Opening balance VND million
Debt securities	**100,956,425**	**113,629,492**
Securities issued by the Government	84,781,142	98,925,286
Debt securities issued by other local credit institutions	11,182,283	11,238,206
Debt securities issued by local economic entities	4,993,000	3,466,000
Provision for impairment of held-to-maturity debt securities	**(37,448)**	**(25,995)**
General provision	(37,448)	(25,995)
	100,918,977	**113,603,497**

10. CAPITAL CONTRIBUTION, LONG-TERM INVESTMENTS

	Closing balance VND million	Opening balance VND million
Investments in joint ventures	3,423,613	3,083,714
Investments in associates	1,179,542	1,211,083
Other long-term investments	182,941	183,050
Provision for impairment of other long-term investments	(104,197)	(104,203)
	4,681,899	**4,373,644**

10.1 Investments in joint ventures

	Closing balance			Opening balance		
	Cost	Present value	Proportion owned by the Bank	Cost	Present value	Proportion owned by the Bank
	VND million	VND million	%	VND million	VND million	%
Investments in credit institutions						
Vietnam-Russia J.V. Bank ("VRB")	1,505,054	2,643,026	49.50	1,505,054	2,339,428	49.50
Investments in economic entities						
BIDV Tower J.V. Company ("BIDV Tower")	115,089	255,025	55.00	115,089	281,079	55.00
BIDV Metlife Life Insurance Limited Company ("BIDV Metlife")	451,000	525,562	37.25	451,000	463,207	37.25
	2,071,143	**3,423,613**		**2,071,143**	**3,083,714**	

10.2 Investments in associates

	Closing balance			Opening balance		
	Cost	Present value	Proportion owned by the Bank	Cost	Present value	Proportion owned by the Bank
	VND million	VND million	%	VND million	VND million	%
Vietnam Aircraft Leasing JSC ("VALC")	244,207	1,179,542	18.52	244,207	1,211,083	18.52
Cambodia - Viet Nam Foods Company Ltd. ("Cavifood")	-	-	32.51	-	-	32.51
	244,207	**1,179,542**		**244,207**	**1,211,083**	

11. OTHER ASSETS

	Closing balance	Opening balance
	VND million	VND million
Receivables	**32,756,625**	**32,944,317**
In which:		
- Construction in progress	1,729,513	875,702
- Other receivables	31,027,112	32,068,615
Interest and fee receivables	**29,323,484**	**28,145,159**
Deferred income tax assets	**27,678**	**27,682**
Other assets	**5,939,459**	**4,736,845**
- Trusted contracts	82,960	82,960
- Prepayments	2,164,768	2,092,370
- Foreclosed assets awaiting resolution	55,420	55,420
- Other assets	3,636,311	2,506,095
Provision for impairment of other assets	**(213,585)**	**(208,470)**
	67,833,661	**65,645,533**

12. BORROWINGS FROM THE GOVERNMENT AND THE CENTRAL BANKS

	Closing balance VND million	Opening balance VND million
Borrowings from the Central Bank	**41,660,040**	**76,126,007**
- Borrowings for advance to Committee for Assets and Liabilities Resolution for special lending to Nam Do Joint Stock Commercial Bank	149,500	149,500
- Borrowings based on credit dossiers	26,017,851	1,567,354
- Borrowings on Discount, rediscount of valuable papers of the Central Bank	15,492,689	74,409,153
Deposits from the Ministry of Finance ("MOF")	**8,763,329**	**6,834,201**
- In VND	5,603,252	3,673,637
- In foreign currencies	3,160,077	3,160,564
Current account held by Vietnam and Laos State Treasury	**1,688,901**	**1,240,317**
- In VND	958,591	246,331
- In foreign currencies	730,310	993,986
Term deposit held by the State Treasury	**184,255,000**	**134,625,000**
- In VND	184,255,000	134,625,000
	236,367,270	**218,825,525**

13. DEPOSITS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

	Closing balance VND million	Opening balance VND million
Demand deposits from other credit institutions	**254,081,879**	**252,498,923**
- In VND	213,377,389	196,948,788
- In foreign currencies	40,704,490	55,550,135
Term deposits from other credit institutions	**78,175,536**	**139,974,514**
- In VND	66,345,000	131,755,000
- In foreign currencies	11,830,536	8,219,514
Borrowings from other credit institutions	**40,067,852**	**25,491,764**
- In VND	20,663,374	21,376,077
In which: Discounted loans, Rediscounted loans	*5,608,760*	*11,849,500*
- In foreign currencies	19,404,478	4,115,687
	372,325,267	**417,965,201**

14. DEPOSITS FROM CUSTOMERS

	Closing balance VND million	Opening balance VND million
Demand deposits	**455,008,933**	**469,554,645**
- In VND	382,966,462	407,669,514
- In foreign currencies	72,042,471	61,885,131
Term deposits	**1,790,591,105**	**1,738,093,116**
- In VND	1,647,614,641	1,597,705,317
- In foreign currencies	142,976,464	140,387,799
Deposits for specific purposes	**10,371,497**	**10,326,526**
- In VND	4,213,387	4,497,661
- In foreign currencies	6,158,110	5,828,865
Margin deposits	**5,517,595**	**5,017,341**
- In VND	5,211,365	4,580,188
- In foreign currencies	306,230	437,153
	2,261,489,130	**2,222,991,628**

15. GRANTS, TRUSTED FUNDS AND BORROWINGS WHERE THE BANK BEARS RISKS

	Closing balance VND million	Opening balance VND million
Grants, trusted funds and borrowings in VND	7,829,199	7,968,760
Grants, trusted funds and borrowings foreign currencies	3,759,652	4,074,309
	11,588,851	**12,043,069**

16. VALUABLE PAPERS ISSUED

	Closing balance VND million	Opening balance VND million
Certificates of deposits	**223,543,332**	**153,360,747**
Terms under 12 months	156,756,150	109,732,844
Terms from 12 months to under 05 years	66,767,186	43,607,907
Terms from 05 years or more	19,996	19,996
Bills	**519**	**519**
Terms under 12 months	312	312
Terms from 12 months to under 05 years	207	207
Bonds	**14,160,381**	**14,160,381**
Terms from 12 months to under 05 years	8,660,061	8,660,061
Terms from 05 years or more	5,500,320	5,500,320
BIDV's subordinated bonds issued	**64,027,423**	**57,886,127**
	301,731,655	**225,407,774**

17. OTHER PAYABLES AND LIABILITIES

	Closing balance VND million	Opening balance VND million
Internal payables	3,384,477	6,860,518
External payables	14,458,643	16,019,587
Bonus and welfare funds	998,718	3,060,441
	18,841,838	**25,940,546**

18. THE BANK'S OBLIGATIONS TO THE STATE BUDGET

		During the period		
	Opening balance VND million	Payable VND million	(Paid) VND million	Closing balance VND million
Value-added tax	128,615	932,923	(971,708)	89,830
Corporate income tax (CIT)	3,591,694	3,729,462	(5,272,691)	2,048,465
Other taxes	184,139	2,399,811	(2,229,339)	354,611
Other obligations, fees and charges	176,905	41,891	(41,033)	177,763
	4,081,353	**7,104,087**	**(8,514,771)**	**2,670,669**

19. CAPITAL AND RESERVES AND NON-CONTROLLING INTERESTS

19.1 Movements of items in owner's equity for the 6-month period ended 30 June 2026

	Charter capital	Share premium	Financial reserve	Charter capital supplementary reserve	Investment and development fund	Other reserves	Other capital	Exchange rate differences	Retained earnings	Non-controlling interests	Total
	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Opening balance	**70.213.619**	**18.875.728**	**15.152.519**	**11.582.717**	**6.903.598**	**71.806**	**1.000.084**	**(597.397)**	**44.786.285**	**5.563.943**	**173.552.902**
- Charter capital increase from share issues (*)	2.587.033	7.433.879	-	-	-	-	-	-	-	-	10.020.912
- Dividends paid by shares	-	-	-	-	-	-	127.512	-	(127.512)	-	-
- Profit after tax for the period	-	-	-	-	-	-	-	-	14.947.090	226.620	15.173.710
- Appropriation and temporary appropriation to funds for the period	-	-	1.209	9.363	43.643	5.256	-	-	(59.471)	-	-
- Appropriation to bonus and welfare funds	-	-	-	-	-	-	-	-	(50.763)	(47.006)	(97.769)
- Exchange differences due to conversion of financial statements of subsidiaries	-	-	-	-	-	-	-	141.448	909	(9.287)	133.070
- Other increases/ (decreases)	-	-	-	-	-	-	-	-	1.279	(818)	461
Closing balance	**72.800.652**	**26.309.607**	**15.153.728**	**11.592.080**	**6.947.241**	**77.062**	**1.127.596**	**(455.949)**	**59.497.817**	**5.733.452**	**198.783.286**

(*) According to the implementation of the General Meeting of Shareholders' Resolution No. 440/2025/NQ-ĐHĐCĐ dated 26 April 2025, the General Meeting of Shareholders' Resolution No. 197/2026/NQ-ĐHĐCĐ dated 17 March 2026, and Official Letter No. 911/NHNN-QLGS dated 6 February 2026 issued by the State Bank of Vietnam regarding the increase in BIDV's charter capital, the Bank completed a private placement of 258,703,293 ordinary shares at a par value of VND 10,000. According to Decision No. 751/QĐ-NHNN dated 21 April 2026 issued by the State Bank of Vietnam, the Bank's charter capital amounted to VND 72,800,652,100,000.

19.2 Details of the Bank's shares

	Closing balance	Opening balance
Number of shares registered to issue	**7,280,065,210**	**7,021,361,917**
Number of shares issued to public	**7,280,065,210**	**7,021,361,917**
- Ordinary shares	7,280,065,210	7,021,361,917
- Preferred Shares		-
Number of shares in circulation	**7,280,065,210**	**7,021,361,917**
- Ordinary shares	7,280,065,210	7,021,361,917
- Preferred Shares	-	-
Par value per share (VND)	**10,000**	**10,000**

20. INTEREST AND SIMILAR INCOME

	Current period VND million	Prior period VND million
Interest income from deposits	4,461,808	2,995,111
Interest income from loans to customers	79,469,774	62,790,795
Interest income from debt securities	6,479,082	4,973,626
- *Interest income from trading securities*	*633,993*	*126,852*
- *Interest income from investment securities*	*5,845,089*	*4,846,774*
Guarantee income	1,254,775	1,123,354
Interest income from finance leases	310,724	215,278
Other income from credit activities	643,830	715,236
	92,619,993	**72,813,400**

21. INTEREST AND SIMILAR EXPENSES

	Current period VND million	Prior period VND million
Interest expenses on deposits	47,530,349	37,532,669
Interest expenses on borrowings	2,722,737	875,913
Interest expenses on issuance of valuable papers	8,748,307	5,389,217
Expenses on other credit activities	80,626	78,286
	59,082,019	**43,876,085**

22. NET GAIN FROM TRADING SECURITIES AND INVESTMENT SECURITIES

22.1 Net gain from trading securities

	Current period VND million	Prior period VND million
Income from trading securities	439,943	470,573
Expenses on trading securities	(305,358)	(210,908)
Provision (made)/reversed of provision for impairment of trading securities	(25,573)	1,634
	109,012	**261,299**

22.2 Net gain from investment securities

	Current period VND million	Prior period VND million
Income from available-for-sale securities	17,423	698,363
Expenses on available-for-sale securities	(643)	(421)
Provision (made)/reversed for investment securities	(11,581)	94,882
	5,199	**792,824**

23. INCOME FROM CAPITAL CONTRIBUTION AND EQUITY INVESTMENTS IN OTHER ENTITIES

	Current period VND million	Prior period VND million
Dividends and profits received in the period	55,547	18,391
- From trading equity securities	*20,946*	*16,913*
- From investment equity securities	-	*176*
- From capital contribution, long-term investments	*34,601*	*1,302*
Share of profit in associates and joint-ventures under equity method	*307,547*	*217,146*
	363,094	**235,537**

24. OPERATING EXPENSES

	Current period VND million	Prior period VND million
1. Taxes, fees and charges	114,911	54,252
2. Employee costs:	7,957,516	7,424,502
In which: - Salaries and benefits	*6,470,136*	*6,096,871*
- Additional payroll-related expenses	*735,530*	*600,644*
- Allowances	*81,043*	*58,105*
- Other expenses for employees	*454,516*	*457,287*
3. Expenses related to assets	2,232,770	2,014,930
In which: Depreciation and amortization expenses	*660,502*	*631,552*
4. Expenses related to public affairs management	3,038,722	3,047,581
In which: - Per diem	*146,641*	*146,838*
- Expenses related to union activities	*8,206*	*11,225*
5. Insurance for customer deposits	762,885	738,909
6. Provision (reversed) (excluding provisions for credit losses on balance sheet and off-balance-sheet items; and provision for credit losses of securities)	5,102	(7,764)
	14,111,906	**13,272,410**

25. CORPORATE INCOME TAX ("CIT") EXPENSE

	Current period VND million	Prior period VND million
Profit before tax	**18,904,589**	**16,038,625**
- Profit before tax of subsidiaries	620,252	(784,679)
- Consolidation adjustments	(1,442,926)	5,453
Bank's profit before tax	**18,081,915**	**15,259,399**
- Non-taxable income from dividends	(150,542)	(102,473)
- Other non-deductible expenses	6,879	23,607
Taxable income	**17,938,252**	**15,180,533**
- Current expected CIT expense of the Bank	3,587,650	3,036,107
- Current CIT expense of subsidiaries	143,229	152,007
- CIT paid overseas that is not deductible in Vietnam during 2024	-	1,199
Total CIT expenses for the period	**3,730,879**	**3,189,313**
CIT payable at the beginning of the period	**3,591,694**	**2,973,756**
CIT paid during the period	(5,272,691)	(4,413,398)
Offset of overpaid taxes from prior years	(605)	2,000
Other (decreases)	(812)	(130)
Net CIT payable at the end of the period	**2,048,465**	**1,751,541**

26. BASIC EARNINGS PER SHARE

	Current period	Prior period
Net profit attributable to shareholders of the Bank (VND million)	14,947,090	12,595,374
Less: Appropriation to other reserves (excluding charter capital supplementary reserve, financial reserve and other equity reserves) (VND million)	(50,763)	(118,357)
Net profit used to calculate basic earnings per share (VND million)	**14,896,327**	**12,477,017**
Weighted average number of ordinary shares outstanding (million shares) (*)	7,158	6,982
Basic earnings per share (VND/share)	**2,081**	**1,787**

27. CASH AND CASH EQUIVALENTS

	Closing balance VND million	Opening balance VND million
Cash, gold and gemstones	12,509,838	13,075,066
Balances with the Central Banks	117,294,507	123,629,833
Placements with other credit institutions	392,346,110	393,572,791
- *Demand deposits*	*274,913,520*	*272,401,942*
- *Term deposits with term of 3 months or less*	*117,432,590*	*121,170,849*
	522,150,455	**530,277,690**

28. RELATED PARTY TRANSACTIONS AND BALANCES

Details of significant balances with related parties as at 30 June 2026 are as follows:

Related parties	Balance	Receivables	Payables
Representative of owner (SBV)	Deposits of BIDV at representative of owner	112,259,050	-
	BIDV's borrowings from representative of owner	-	41,233,772
Related parties of owner (MOF and State Treasury)	Deposits of related parties of owner at BIDV	-	193,977,261
Strategic shareholder	Deposits of strategic shareholder at BIDV	-	298,897
	Deposits of BIDV at strategic shareholder	271,108	-
Joint ventures	Deposits of joint ventures at BIDV	-	6,139,984
	Deposits of BIDV at joint ventures	2,178,125	-
Associates	Deposits of associates at BIDV	-	1,235,405
Managers and members of Board of Supervisors and related parties	Deposits of managers, members of Board of Supervisors and related parties at BIDV	-	543,667
	Credit card balance and loan balance of managers and members of Board of Supervisors and related parties at BIDV	141,391	-

Details of significant balances with related parties as at 31 December 2025 are as follows:

Related parties	Balance	Receivables	Payables
		VND million	VND million
Representative of owner (SBV)	Deposits of BIDV at representative of owner	86,986,352	-
	BIDV's borrowings from representative of owner	-	15,835,642
Related parties of owner (MOF and State Treasury)	Deposits of related parties of owner at BIDV	-	151,391,147
Strategic shareholder	Deposits of strategic shareholder at BIDV	-	243,998
	Deposits of BIDV at strategic shareholder	595,658	-
Joint ventures	Deposits of joint ventures at BIDV	-	4,804,126
	Deposits of BIDV at joint ventures	2,627,101	-
Associates	Deposits of associates at BIDV	-	780,318
	BIDV's receivables from associates	53,725	-
Managers and members of Board of Supervisors and related parties	Deposits of managers, members of Board of Supervisors and related parties at BIDV	-	441,486
	Credit card balance and loan balance of managers and members of Board of Supervisors and related parties at BIDV	111,726	-

29. GEOGRAPHICAL STRUCTURE OF ASSETS, LIABILITIES AND OFF-BALANCE-SHEET ITEMS AS AT 30 June 2026

	Total loan balance	Total deposit balance	Off-balance-sheet commitments	Derivatives (total contract value)	Trading and investment in securities (difference between Debit and Credit balance)
	VND million	VND million	VND million	VND million	VND million
Domestic	2,483,971,187	2,753,455,864	768,445,422	755,982	298,406,781
Overseas	30,513,006	34,997,911	2,485,834	-	1,319,549

30. RISK MANAGEMENT POLICIES RELATED TO FINANCIAL INSTRUMENTS

On 29 November 2019, the Governor of the SBV signed Decision No. 2505/QD-NHNN, which acknowledged that the Joint Stock Commercial Bank for Investment and Development of Vietnam would adopt Circular No.41/2016/TT-NHNN dated 30 December 2016 on the capital adequacy ratio for operations of banks and/or foreign bank branches in Vietnam ("Circular 41") ahead of time, starting from 01 December 2019. In addition to meeting the SBV's requirements on Risk Management ("RM"), with the support of consultants, the Bank always actively does research and develops risk management to meet the internal management requirements, following good practices in the world.

Market risk management, interest rate of banking book and liquidity are centrally managed at the head office with the organizational structure set up following the three lines of defence model. The Bank has issued a complete system of policies, regulations, professional guidance manuals and applied risk management tools to comply with SBV regulations, in line with Basel's recommendations as well as international practices.

Portfolios with market risk exposures are subject to mark-to-market or mark-to-model valuations on a daily basis. The Bank has developed market risk measurement tools including: position, actual and expected gains and loss, sensitivity indicators (BPV, duration, etc.); Endurance test (Stress test) and capital requirements for market risks. Data sources and market risk measurement models are reviewed, hypothesis testing of VaR and testing of market risk tolerance are conducted periodically. A limit system is set up and monitored to control daily market risk, including quantitative limits (position, stop-loss limit, BPV limit, VaR limit) and qualitative limit (product, currency, term, etc.). The minimum required capital for market risk is determined by methods regulated by the SBV in accordance with Circular 41.

In order to manage credit risk, the Bank has issued and implemented internal credit policies and procedures.

The Bank manages liquidity risk on the principle of ensuring compliance with the liquidity safety ratio in accordance with the SBV's regulations, maintaining the appropriate size and quality of highly liquid assets to ensure safe liquidity at all times. The measurement of liquidity risk is conducted through the cash flow method (liquidity gap) and the index method (including the set of indicators prescribed by the SBV and the internal indicators); liquidity stress testing is carried out every 6 months. The Bank has set up a limit system/warning threshold corresponding to the indicators.

Banking book interest rate risk is measured by assessing the impact on the Bank's net interest income (NII) and economic value of equity (EVE). Accordingly, the Bank establishes limits/warning thresholds of interest rate repricing gap, changes in net interest income, duration gap and fluctuations in economic value of equity to control potential impacts of banking book interest rate risk. At the same time, the Bank performs a capital endurance test against banking book interest rate risk, with a method based on the advice from consultants.

The Bank has implemented application programs to automate the measurement, monitoring and reporting of market risks, interest rate of banking books and liquidity. The internal reporting system on market risk management, banking book interest rates and liquidity is implemented daily, quarterly and irregularly in accordance with the regulations of the SBV, meeting internal management requirements.

31. CURRENCY RISK

Currency risk is the risk that the Bank's asset or value of an investment fluctuates due to changes in foreign exchange rates. The Bank was established and operates in Vietnam with reporting currency of VND. The Bank's assets are denominated mainly in VND and partly in other currencies. The Bank has launched a limit system to manage foreign-exchange risks deriving from foreign exchange position held by the Bank. Foreign exchange positions are monitored on a daily basis and hedging strategies are used to ensure that risk management indicators are maintained within the established limits.

The book value of the Bank's monetary assets and monetary liabilities denominated in foreign currency as at 30 June 2026 are as follows:

	As at 30 June 2026			
	Converted EUR	Converted USD	Converted other currencies	Total
	VND million equivalent	VND million equivalent	VND million equivalent	VND million equivalent
Assets				
Cash, gold and gemstones	117,113	2,170,242	467,125	2,754,480
Balances with the Central Banks	102,370	18,898,800	1,782,631	20,783,801
Placements with and loans to other credit institutions (*)	1,936,468	51,398,327	50,299,402	103,634,197
Derivatives and other financial assets	1,510,150	43,166,362	(43,953,193)	723,319
Loans to customers (*)	1,728,473	158,848,184	12,806,691	173,383,348
Investment securities (*)	-	125,183	1,194,366	1,319,549
Capital contribution, long-term investments (*)	-	33,395	2,889	36,284
Fixed assets	-	435,020	244,768	679,788
Other assets (*)	23,667	4,888,460	598,211	5,510,338
Total assets	**5,418,241**	**279,963,973**	**23,442,890**	**308,825,104**
Liabilities				
Deposits and borrowings from the Government, the SBV and other credit institutions	141,396	66,890,021	9,224,744	76,256,161
Deposits from customers	3,416,110	206,308,209	11,758,956	221,483,275
Grants, trusted funds and borrowings where the Bank bears risks	1,538,832	2,220,820	-	3,759,652
Valuable papers issued	-	360	-	360
Other liabilities	28,976	5,034,613	2,073,595	7,137,184
Total liabilities	**5,125,314**	**280,454,023**	**23,057,295**	**308,636,632**
On-balance-sheet currency position	292,927	(490,050)	385,595	188,472
Off-balance-sheet currency position	(285,018)	(1,264,807)	(124,255)	(1,674,080)
On and off-balance-sheet currency position	**7,909**	**(1,754,857)**	**261,340**	**(1,485,608)**

(*) Excluding risk provision.

32. INTEREST RATE RISK

Interest rate risk is the risk that the Bank must bear when the fluctuation of interest rate adversely influences the Bank's income, the values of assets, liabilities and off-balance-sheet commitments of the Bank. The repricing term is the remaining term from the date of the interim consolidated financial statements to the latest repricing date of interest rate sensitive assets and liabilities. The following assumptions and conditions are applied when analyzing the interest rate repricing term of the Banks' assets and liabilities:

- Cash, gold, and gemstones; long-term investments; fixed assets; other assets and other liabilities are classified as items which are free of interest rate sensitivity;
- Balances with the Central Banks are classified as interest-free for the non-compulsory reserve in VND and all reserve in USD; the remaining balance is classified into a term of up to one month;
- Trading securities: The repricing term of trading securities is determined based on information about the actual maturity date or remaining holding period as prescribed and the latest repricing date of the securities (for floating rate securities) from the date of the interim consolidated financial statements, whichever is earlier;
- Placements with and loans to other credit institutions; loans to customers; investment securities; derivative financial instruments and other financial assets; borrowings from the Government and the SBV; deposits and borrowings from other credit institutions; deposits from customers; grants, trusted funds and borrowings where the Bank bears risks and valuable papers issued: The repricing term is determined based on the actual maturity date or the latest re-pricing date (for floating-rate items) calculated from the date of the interim consolidated financial statements, whichever is earlier.

The table below shows the Bank's exposure to interest rate risk as at 30 June 2026:

	Overdue	Not subject to interest rate re-pricing risk	Interest repricing term: Up to 01 month	From 01 to 03 months	From 03 to 06 months	From 06 to 12 months	From 01 to 05 years	Over 05 years	Total
	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Assets									
Cash, gold and gemstones	-	12,509,838	-	-	-	-	-	-	12,509,838
Balances with the Central Banks	-	65,681,819	51,612,688	-	-	-	-	-	117,294,507
Placements with and loans to other credit institutions (*)	-	1,725,440	387,311,514	16,729,312	4,422,653	47,941,740	130,915	61,772	458,323,346
Trading securities (*)	-	2,373,937	-	-	4,191,156	14,240,130	2,116,793	1,836,590	24,758,606
Derivatives and other financial assets	-	-	(425,182)	(1,136,549)	64,533	258,127	1,995,053	-	755,982
Loans to customers and unlisted corporate bonds (*)	58,264,131	-	474,652,566	760,054,004	1,092,566,112	102,710,544	8,183,930	10,368,756	2,506,800,043
Investment securities (excluding unlisted corporate bonds) (*)	-	10,559,360	2,057,767	25,327,297	47,841,236	59,045,362	48,902,767	76,240,935	269,974,724
Capital contribution, long-term investments (*)	-	4,786,096	-	-	-	-	-	-	4,786,096
Fixed assets	-	12,790,868	-	-	-	-	-	-	12,790,868
Other assets (*)	213,585	67,833,661	-	-	-	-	-	-	68,047,246
Total assets	**58,477,716**	**178,261,019**	**915,209,353**	**800,974,064**	**1,149,085,690**	**224,195,903**	**61,329,458**	**88,508,053**	**3,476,041,256**
Liabilities									
Deposits and borrowings from the Government, the SBV and other credit institutions	-	2,277,748	460,788,967	86,691,860	52,782,557	4,620,855	969,462	561,088	608,692,537
Deposits from customers	-	5,760,321	756,523,739	310,476,666	487,319,176	574,890,136	126,452,977	66,115	2,261,489,130
Grants, trusted funds and borrowings where the Bank bears risks	-	-	5,418,368	5,162,993	877,634	1,434	78,265	50,157	11,588,851
Valuable papers issued	-	-	16,904,407	43,683,097	63,760,147	150,283,622	14,635,382	12,465,000	301,731,655
Other liabilities	-	58,555,395	-	-	-	-	-	-	58,555,395
Total liabilities	**-**	**66,593,464**	**1,239,635,481**	**446,014,616**	**604,739,514**	**729,796,047**	**142,136,086**	**13,142,360**	**3,242,057,568**
On-balance-sheet interest rate sensitivity gap	**58,477,716**	**111,667,555**	**(324,426,128)**	**354,959,448**	**544,346,176**	**(505,600,144)**	**(80,806,628)**	**75,365,693**	**233,983,688**
Total on and off-balance-sheet interest rate sensitivity gap	**58,477,716**	**111,667,555**	**(324,426,128)**	**354,959,448**	**544,346,176**	**(505,600,144)**	**(80,806,628)**	**75,365,693**	**233,983,688**

(*) Excluding risk provision

33. LIQUIDITY RISK

Liquidity risk is the risk that: (i) the Bank is unable to fulfil its obligations at the time financial obligations are incurred; or (ii) the Bank has ability to perform obligations at due date but must bear above average cost of market to fulfil those obligations. In order to reduce liquidity risk, the Bank maintains suitable structure of assets and liabilities, and simultaneously strengthens the capability of raising funds from various sources. The Bank has policies in place to manage highly liquid assets and to monitor future cash flows and liquidity status on a daily basis. Expected cash flows and availability of collaterals are also evaluated in case of need for funds.

The following assumptions and conditions are adopted in the analysis of maturity of the Bank's assets and liabilities:

- Balances with the Central Banks are considered current account (including the compulsory reserves) and classified to a term due within one month;
- The maturity term of trading securities is based on the actual maturity or the ability to convert that item into cash;
- The maturity term of investment debt securities is based on the maturity date of each type of securities;
- The maturity terms of placements with and loans to other credit institutions and loans to customers are based on the contractual maturity date. The actual maturity term may vary from the contractual term when the contract is extended;
- The maturity date of equity investments is classified as over five (05) years as equity investments have no defined maturity;
- Deposits and borrowings from other credit institutions and deposits from customers are determined based on either the nature of the amounts or their contractual maturity terms. Vostro accounts are paid upon customers' demand and therefore are considered to have shortest term (due within one month). Demand deposits accounts from customers are segmented based on actual deposit retention time. The maturity of term deposits and borrowings is based on their contractual maturity date. In practice, such items may be revolved and therefore maintained for longer periods than their initial maturity term or the term deposits subject to early withdrawal or repayment (not complying with the contractual maturity date);
- The maturity date of fixed assets is classified as 5 years or more.

The table below shows the Bank's exposure to liquidity risk as at 30 June 2026:

	Overdue		Current					
	Over 03 months	Up to 03 months	Up to 01 month	From 01 to 03 months	From 03 to 12 months	From 01 to 05 years	Over 05 years	Total
	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Assets								
Cash, gold and gemstones	-	-	12,509,838	-	-	-	-	12,509,838
Balances with the Central Banks	-	-	117,294,507	-	-	-	-	117,294,507
Placements with and loans to other credit institutions (*)	-	-	381,828,735	14,039,894	55,985,400	3,849,104	2,620,213	458,323,346
Trading securities (*)	-	-	1,757,976	-	6,220,258	14,913,297	1,867,075	24,758,606
Derivatives and other financial assets	-	-	564,275	79,178	40,086	72,443	-	755,982
Loans to customers and unlisted corporate bonds (*)	45,750,760	12,513,371	200,203,060	504,940,598	869,784,643	390,766,688	482,840,923	2,506,800,043
Investment securities (excluding unlisted corporate bonds) (*)	-	-	1,929,100	25,318,372	106,713,129	57,733,848	78,280,275	269,974,724
Capital contribution, long-term investments (*)	-	-	-	-	-	-	4,786,096	4,786,096
Fixed assets	-	-	-	-	339	28,161	12,762,368	12,790,868
Other assets (*)	213,585	-	25,451,617	12,083,171	18,580,371	2,654,786	9,063,716	68,047,246
Total assets	**45,964,345**	**12,513,371**	**741,539,108**	**556,461,213**	**1,057,324,226**	**470,018,327**	**592,220,666**	**3,476,041,256**
Liabilities								
Deposits and borrowings from the Government, the SBV and other credit institutions	-	-	467,541,511	86,690,843	42,933,971	10,965,883	560,329	608,692,537
Deposits from customers	-	-	381,941,171	322,743,471	1,083,599,859	473,106,665	97,964	2,261,489,130
Grants, trusted funds and borrowings where the Bank bears risks	-	-	269	331,770	831,950	5,936,956	4,487,906	11,588,851
Valuable papers issued	-	-	10,409,610	31,943,097	176,736,142	18,615,383	64,027,423	301,731,655
Other liabilities	-	-	21,018,328	7,959,449	28,084,180	833,116	660,322	58,555,395
Total liabilities	**-**	**-**	**880,910,889**	**449,668,630**	**1,332,186,102**	**509,458,003**	**69,833,944**	**3,242,057,568**
Net liquidity gap	**45,964,345**	**12,513,371**	**(139,371,781)**	**106,792,583**	**(274,861,876)**	**(39,439,676)**	**522,386,722**	**233,983,688**

(*) Excluding risk provision.

34. CREDIT RISK

Credit risk is the possibility that the Bank may incur losses because its customers, clients and counterparties do not perform or fail to perform their contractual obligations. The Bank controls and manages credit risk by setting credit limits based on the risk tolerance level that the Bank specifies for individual customers and each industry, and setting up the medium and long-term credit limit suitable for the structure of mobilization.

The Bank has established a credit quality review process to provide early identification of possible changes in financial position, repayment ability of debtors based on qualitative and quantitative factors. Credit limit for each customer is determined by the use of the credit scoring system, in which each customer is classified at a certain risk level. Customer's risk level is updated regularly. The Bank controls and manages credit risk by establishing an authorization limit for each branch based on their credit portfolio quality, management capability and geographical potentiality.

The Bank has developed a number of customer policies in order to select good customers and have suitable and consistent policies applicable to each customer. The Bank has developed a diversified range of products to meet customers' demands and established credit appraisal and approval procedures at branches and the Head Office for consistent implementation in the Bank's entire system to mitigate operational risks. In addition, in order to strengthen secured methods for loans and minimize operational risks, the Bank has also issued detailed guidance on guarantees for loans.

Financial assets that are overdue but not impaired

The Bank's financial assets that are overdue but not impaired are overdue loans for which specific provision balances required to be made in accordance with the accounting standards and regimes applicable to credit institutions in Vietnam and legal regulations relating to the preparation and presentation of interim consolidated financial statements are nil.

Aging of financial assets overdue but not impaired as at 30 June 2026 is described below:

	Overdue			
	Under 90 days	91-180 days	181-360 days	Over 360 days
	VND million	VND million	VND million	VND million
Loans to customers	89,033	254,543	559,158	859,753

35. EXCHANGE RATES OF SOME FOREIGN CURRENCIES AT THE END OF THE PERIOD

Currencies	Closing balance	Opening balance
USD	26,286	26,290
EUR	30,823	31,046
GBP	35,926	35,437
CHF	32,813	33,282
JPY	182.06	168.72
SGD	20,507	20,449
CAD	19,133	19,219
AUD	17,112	17,616

36. SUBSEQUENT EVENTS AFTER REPORTING DATE

On 6 July 2026, the Bank's Board of Directors issued Resolution No. 93/NQ-BIDV approving the payment of cash dividends for 2025 in accordance with Article 4 of the Annual General Meeting of Shareholders Resolution No. 340/2026/NQ-ĐHĐCĐ dated 24 April 2026, and the State Bank of Vietnam's Official Letter No. 5621/NHNN-TCKT dated 29 June 2026, approving the payment of cash dividends for 2025. Accordingly, the Bank will pay cash dividends for 2025 at a rate of 4.5%, equivalent to VND 450 per share.

According to the resolution of the Annual General Meeting of Shareholders No. 342/2026/NQ-DHDCD dated 24 April 2026, and Official Letter No. 4860/NHNN-QLGS dated 08 June 2026 of the State Bank, on 16 June 2026, the Board of Directors of BIDV issued Resolution No. 800/NQ-BIDV on issuing shares to increase charter capital from equity capital. Accordingly, BIDV will issue shares to increase charter capital with a maximum projected issuance amount of 498,196,702 shares.

Except for the above event, there were no other significant events occurring after 30 June 2026 and up to the date of issuance of these interim consolidated financial statements that would probably have significant impacts on the interim consolidated financial position and the interim consolidated financial performance and the interim consolidated cash flow of the Bank and require adjustments or disclosures in the interim consolidated financial statements for the six-month period ended 30 June 2026.

Prepared by	Approved by	Approved by
Nguyen Thi Huong Giang **Vice President,** **Head, Finance & Accounting**	**Bui Thi Hoa** **Chief Accountant**	**Nguyen Thi Quynh Giao** **Senior Executive Vice President** *(Authorized under the Decision No.5215/QD-BIDV dated 01 July 2026 by the Legal Representative)*

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

14 August 2026

***

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

Số: 6912 /BIDV-TCKT
Biến động LNST tại BCTC bán niên năm 2026 đã được soát xét
Fluctuations in After-Tax Profit in the Reviewed Financial Statements for the six-month period ended 30 June 2026

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 14 tháng 8 năm 2026
Hanoi, August 14th, 2026

Kính gửi:

- Ủy ban Chứng khoán Nhà nước
- Sở Giao dịch chứng khoán Việt Nam
- Sở Giao dịch chứng khoán TP Hồ Chí Minh
- Sở Giao dịch chứng khoán TP Hà Nội

To:

- *State Securities Commission*
- *Vietnam Stock Exchange*
- *Ho Chi Minh Stock Exchange*
- *Hanoi Stock Exchange*

Theo quy định về việc công bố thông tin của các công ty niêm yết, tại Điều 14, Thông tư 96/2020/TT-BTC, *"Khi công bố thông tin các báo cáo tài chính nêu tại khoản 1, 2, 3 Điều này, tổ chức niêm yết, công ty đại chúng quy mô lớn phải đồng thời giải trình nguyên nhân khi Lợi nhuận sau thuế thu nhập doanh nghiệp tại Báo cáo kết quả hoạt động kinh doanh của kỳ công bố thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước...".*

According to the regulations on information disclosure for listed companies, Article 14 of Circular 96/2020/TT-BTC states: "When disclosing information about financial statements specified in Clauses 1, 2 and 3 of this Article, the organization that has shares listed or large-scale public company shall be required to provide explanation from the occurrence of After-tax profit shown in the income statement of the reporting period increases/decreases by at least 10 compared to that of the same reporting period in the previous year...".

Kết quả hoạt động kinh doanh, LNST trên BCTC riêng lẻ và hợp nhất bán niên năm 2026 đã được soát xét của BIDV tăng trưởng trên 10% so với cùng kỳ năm 2025, chi tiết theo bảng dưới đây:

The business performance results and after-tax profit reflected in the reviewed separate and consolidated financial statements for the six-month period ended 30 June 2026 of BIDV demonstrate growth exceeding 10% compared to the corresponding reporting periods of 2025, as presented in the table below:

Đơn vị: triệu VND/*Unit: Million VND*

Chỉ tiêu/ Items	**06 tháng đầu năm 2026/ Six-month period ended 30 June 2026**	**06 tháng đầu năm 2025/ Six-month period ended 30 June 2025**	**Tăng trưởng/ *Growth***
LNST riêng lẻ/ *Separate after-tax profit*	14.494.261	12.222.093	18,59%
LNST hợp nhất/ *Consolidated after-tax profit*	15.173.711	12.853.449	18,05%

[1] *"Nội dung giải trình này được công bố kèm theo Báo cáo tài chính của BIDV phát hành ngày 14/08/2026"*
This explanatory note is disclosed along with the financial statements of BIDV issued on August 14th, 2026."

Thực hiện theo quy định trên, Ngân hàng TMCP Đầu tư và Phát triển Việt Nam (BIDV) giải trình biến động lợi nhuận như sau: *"Lợi nhuận sau thuế riêng lẻ và Lợi nhuận sau thuế hợp nhất bán niên năm 2026 đã được soát xét tăng so với cùng kỳ năm trước do Ngân hàng gia tăng thu nhập thuần từ lãi và đẩy mạnh hoạt động thu nợ đã xử lý rủi ro".*[1]

In compliance with the above regulation, Joint Stock Commercial Bank for Investment and Development of Vietnam, JSC. provides the following explanation for the profit fluctuations: "The reviewed separate after-tax profit and consolidated after-tax profit for the six-month period ended 30 June 2026 increased compared to the previous year driven by the Bank's growth in net interest income and strengthened the recovery of written-off debts."[1]

BIDV báo cáo để Quý Cơ quan và Quý Nhà đầu tư được rõ.

BIDV respectfully submits this report for the awareness and consideration of the esteemed regulatory authorities and distinguished investors.

Trân trọng.

Sincerely./.

***Nơi nhận/Recipients** (5b):*
- Như trên/*As above*;
- TK&QHCĐ, VP/ *Secretariat & Investor Relations, BIDV Office;*
- Lưu TCKT/*Archive: Finance & Accounting Department.*

KT. TỔNG GIÁM ĐỐC
PHÓ TỔNG GIÁM ĐỐC
ON BEHALF OF THE CEO
SENIOR EXECUTIVE VICE PRESIDENT

Nguyễn Thị Quỳnh Giao

[1] *"Nội dung giải trình này được công bố kèm theo Báo cáo tài chính của BIDV phát hành ngày 14/08/2026"*
This explanatory note is disclosed along with the financial statements of BIDV issued on August 14th, 2026."