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: 7024/BIDV-TK&QHCĐ
CBTT Thông báo chào bán trái phiếu ra công chúng (Đợt 3)
Re: Notice of Public Bond Offering (Tranche 3)

Hà Nội, ngày 19 tháng 8 năm 2026
Hanoi, August 19th 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

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

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

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

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

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

Ngân hàng TMCP Đầu tư và Phát triển Việt Nam công bố thông tin Thông báo số 7007/TB-BIDV ngày 18/08/2026 về việc chào bán trái phiếu ra công chúng (Đợt 3) như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced Notice No. 7007/TB-BIDV dated August 18, 2026 regarding the public offering of bonds (Tranche 3) as attached.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 19/08/2026 tại đường dẫn https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/*This*

information was published on the Bank's website on 19/08/2026 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.*

BIDV **BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 7007/TB-BIDV

Hanoi, 18th August, 2026

NOTICE

Public Offering of Bonds (Tranche 3)

(Public Offering Registration Certificate No. 554/GCN-UBCK issued by the Chairperson of the State Securities Commission on December 29, 2025 and Official Letter No. 7781/UBCK-QLCB dated August 13rd, 2026 of the State Securities Commission regarding documents reporting the implementation of the public offering of bonds – Tranche 3 of BIDV)

I. INTRODUCTION OF THE ISSUER:

1. Full Name of Issuer: Joint Stock Commercial Bank for Investment and Development of Vietnam (hereinafter referred to as "BIDV").
2. Abbreviation: BIDV.
3. Head Office Address: BIDV Tower, 194 Tran Quang Khai, Hoan Kiem District, Hanoi City, Vietnam.
4. Telephone: (84-24) 22205544 Fax: (84-24) 22200399
5. Website: https://www.bidv.com.vn
6. Charter Capital: 72,800,652,100,000 VND (In wordsSeventy-two trillion eight hundred billion six hundred fifty-two million one hundred thousand Vietnamese dong)
7. Stock Code: BID
8. Place for opening payment account: Operation Centre of the State Bank of Vietnam. Account Number: 111929.
9. Business Registration Certificate: No. 0100150619, initially issued by the Department of Planning and Investment of Hanoi City on April 03, 1993, with the 28th amendment dated January 03, 2024.

- Primary Business Lines: BIDV is permitted to conduct all business activities as specified in the Establishment and Operation License issued by the Governor of the State Bank, the Business Registration Certificate (Primary Industry Code: 6419), and its Charter.
- Main Products/Services: Appendix 1 (attached)

10. Establishment and Operation License: Establishment and Operation License for Commercial Joint Stock Bank No. 84/GP-NHNN initially issued by the State Bank on April 23, 2012; Decision No. 751/QD-NHNN dated April 21, 2026, of the State Bank regarding the amendment of Charter Capital content in the Establishment and Operation License of BIDV.

II. Purpose of the Offering

BIDV issues Bonds to increase the scale of operational capital, increase Tier 2 capital, and ensure prudential ratios for operations in accordance with the regulations of the State Bank of Vietnam ("SBV"), while simultaneously aiming to perform lending to the economy..

III. Offering Plan:

A. General information about the offering tranches

BIDV ("The Issuer") has been granted the Public Offering Registration Certificate No. 554/GCN-UBCK dated December 29, 2025 by the State Securities Commission, with specific information as follows:

1. Type of security	:	Non-convertible bonds, without warrants, unsecured, establishing direct debt obligations, and constituting subordinated debt of BIDV
2. Bond Face Value	:	100,000 VND/bond (One hundred thousand Vietnamese Dong per bond)
3. Total number of bonds offered to the public	:	A total of 90,000,000 bonds (Ninety million bonds), divided into 03 Tranches: - Tranche 1: 40,000,000 bonds; - Tranche 2: 30,000,000 bonds and any undistributed bonds from Tranche 1; - Tranche 3: 20,000,000 bonds and any undistributed bonds from Tranche 2.

B. Information about the Public Offering of Bonds in Tranche 3

1. Bond Name: Bonds issued to the public by the Joint Stock Commercial Bank for Investment and Development of Vietnam.

2. Bond Type: Non-convertible bonds, without warrants, unsecured, establishing direct debt obligations, and constituting subordinated debt of BIDV.

3. Bond Codes (Tranche 3):

   - Bonds with a 7 (seven) year tenor have the bond code: BIDL2633007C
   - Bonds with an 8 (eight) year tenor have the bond code: BIDL2634008C
   - Bonds with a 10 (ten) year tenor have the bond code: BIDL2636009C.

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

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

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

   - BIDL2633007C: 10,999,554 (Ten million, nine hundred and ninety-nine thousand, five hundred and fifty-four).

- BIDL2634008C: 15,534,150 (Fifteen million, five hundred and thirty-four thousand, one hundred and fifty).
- BIDL2636009C: 16,802,335 (Sixteen million, eight hundred and two thousand, three hundred and thirty-five).

6. Total value of bonds offered in Tranche 3 (at face value): 4,333,603,900,000 VND (In words: Four trillion, three hundred and thirty-three billion, six hundred and three million, nine hundred thousand Vietnamese dong):
   - BIDL2633004C: 1,099,955,400,000 VND (One trillion, ninety-nine billion, nine hundred and fifty-five million, four hundred thousand Vietnamese dong)
   - BIDL2634005C: 1,553,415,000,000 VND (One trillion, five hundred and fifty-three billion, four hundred and fifteen million Vietnamese dong)
   - BIDL2636006C: 1,680,233,500,000 VND (One trillion, six hundred and eighty billion, two hundred and thirty-three million, five hundred thousand Vietnamese dong).
7. Bond Tenors:

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

8. Interest Rate:

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

No	Bond code	Interest rate
1	BIDL2633007C	Interest rate = Reference Interest Rate + margin 2,25%/year
2	BIDL2634008C	Interest rate = Reference Interest Rate + margin 2,30%/year
3	BIDL2636009C	Interest rate = Reference Interest Rate + margin 2,25%/year

+ Reference Interest Rate (RIR): is the arithmetic mean of the interest rates (interest rate or interest rate cap if the rate is not announced) for individual VND savings deposits, paid-in-arrears, with a 12-month tenor announced on the official websites of 04 (four) commercial banks: Agribank, Vietcombank, Vietinbank, and BIDV (Hanoi area/city) on the Interest Rate Determination Date.
+ Reference Interest Rate (RIR): fix every 06 months.
+ Interest Period: Every 06 (six) months from the issuance date..

+ The Interest Rate Determination Date is the Bond Issuance Date for the first Interest Period and the 7th (seventh) Business Day prior to the first day of each subsequent Interest Period..

+ In case the Issuer does not exercise the call option (buyback): The margins will be adjusted as follows:

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

9. Interest Payment Term: Bond interest is paid-in-arrears, periodically every 06 (six) months.
10. Offering Price: 100,000 VND/bond.
11. Distribution Method: Direct offering at BIDV branches/transaction offices/Head Office.
12. Minimum Subscription Quantity: 100 (one hundred) Bonds, equivalent to 10,000,000 (ten million) VND at face value. Investors must register in multiples of 100.
13. Subscription Period: From 19/08/2026 to 09:00 AM 09/09/2026
14. Subscription Locations: Head Office and all Branches/Transaction Offices of BIDV

    Details of bond subscription locations are posted on the website of the Joint Stock Commercial Bank for Investment and Development of Vietnam at:: http://www.bidv.com.vn/
15. Payment Period: From 19/08/2026 to 09/09/2026
16. Escrow Account for Subscription Payments:
    - Account Name: Joint Stock Commercial Bank for Investment and Development of Vietnam
    - Account No: 124000087243
    - Bank: VietinBank – Hoan Kiem Branch
17. Prospectus Publication Locations:

    The Prospectus and other related documents are posted on the websites of the Joint Stock Commercial Bank for Investment and Development of Vietnam and Mirae Asset Securities (Vietnam) Joint Stock Company via the following links: https://www.bidv.com.vn and www.masvn.com

IV. Relevant Parties

1. Advisory Organization for Offering Registration:

Company Name: Mirae Asset Securities (Vietnam) Joint Stock Company
Head Office: 7th Floor, Le Meridien Building, 3C Ton Duc Thang Street, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam
Telephone: (84.28) 3910 2222
Fax: (84.28) 3910 7222
Website: www.masvn.com

2. Auditing Organizations:

From 01/01/2019 to 31/12/2023 and from 01/01/2025 to 31/12/2025

Deloitte Vietnam Co., Ltd
Head Office: 15th Floor, Vinaconex Building, No. 34 Lang Ha Street, Lang Ha Ward, Dong Da District, Hanoi City, Vietnam
Telephone: (84.24) 6288 3568
Fax: (84.24) 6288 5678

From 01/01/2024 to 31/12/2024

KPMG Co., Ltd
Head Office: 46th Floor, Keangnam Landmark 72 Tower, Plot E6, Pham Hung Street, Yen Hoa Ward, Cau Giay District, Hanoi, Vietnam
Telephone: (84.24) 3946 1600
Fax: (84.24) 3946 1601

3. Bondholders' Representative:

Company Name: Mirae Asset Securities (Vietnam) Joint Stock Company
Head Office: 7th Floor, Le Meridien Building, 3C Ton Duc Thang Street, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam
Telephone: (84.28) 3910 2222
Fax: (84.28) 3910 7222
Website: www.masvn.com

4. Bond Management Unit

Joint Stock Commercial Bank for Investment and Development of Vietnam – Ha Thanh Branch
Head Office: 74 Tho Nhuom Street, Cua Nam Ward, Hoan Kiem District, Hanoi City
Telephone: (84.24) 39411 846
Fax: (84.24) 39411 847

Respectfully./.

Recipients:
- As addressed;
- BOD, General Director (for reporting);
- ALCO Support Team, Customer Service Center (for coordination and implementation);
- Saved Registry Office; Global Markets.

JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
BY ORDER OF THE LEGAL REPRESENTATIVE
SENIOR EXECUTIVE VICE PRESIDENT
(signed)

TRAN LONG

APPENDIX 01: PRINCIPAL BUSINESS ACTIVITIES

(According to the Establishment and Operation License for Commercial Joint Stock Bank No. 84/GP-NHNN dated April 23, 2012, and subsequent amending and supplementing decisions)

BIDV is permitted to conduct all business activities in accordance with the Establishment and Operation License issued by the Governor of the State Bank; the Decisions supplementing operational contents to the Establishment License issued by the Governor of the State Bank ; the Business Registration Certificate (primary industry code 6419) and the Charter of BIDV, in compliance with the provisions of law, including:

- Accepting demand deposits, term deposits, savings deposits, and other types of deposits;
- Issuing certificates of deposit, bills, notes, and bonds to mobilize domestic and foreign capital;
- Granting credit in the following forms:
    - a) Lending;
    - b) Discounting and re-discounting negotiable instruments and other valuable papers;
    - c) Bank guarantees;
    - d) Issuing credit cards;
    - e) Domestic factoring; international factoring;
    - f) Other forms of credit granting after approval by the State Bank of Vietnam.
- Opening payment accounts for customers;
- Providing payment instruments;
- Providing the following payment services:
    - a) Performing domestic payment services including checks, payment orders, standing orders, collection orders, payment proxies, letters of credit, bank cards, and collection and payment services;
    - b) Performing international payment services;
    - c) Performing other payment services according to the written approval of the State Bank of Vietnam and provisions of law.
- Borrowing capital from the State Bank in the form of refinancing as prescribed by the Law on the State Bank of Vietnam ; borrowing capital from domestic and foreign credit institutions and financial institutions in accordance with the law;
- Opening accounts:
    - a) Opening deposit accounts at the State Bank of Vietnam;
    - b) Opening payment accounts at other credit institutions;
    - c) Opening deposit accounts and payment accounts abroad in accordance with the law on foreign exchange.
- Organizing and participating in payment systems:
    - a) Organizing internal payment systems and participating in the national interbank payment system;

- b) Participating in international payment systems.

- Contributing capital and purchasing shares of enterprises and other credit institutions in accordance with the law;
- Participating in the bidding of Treasury bills; purchasing and selling negotiable instruments, Government bonds, Treasury bills, State Bank bills, and other valuable papers on the money market;
- Trading and providing foreign exchange services in the domestic and international markets within the scope permitted by the State Bank of Vietnam;
- Trading and providing interest rate derivative products;
- Trusting, receiving entrustment, and acting as an agent in fields related to banking activities, insurance business, and asset management as prescribed by the State Bank of Vietnam;
- Other business activities of commercial banks:
  - a) Cash management services, banking and financial consultancy; asset management and preservation services, leasing safe deposit boxes and vaults;
  - b) Corporate financial consultancy, consultancy for business acquisition, sale, consolidation, merger, and investment consultancy;
  - c) Purchasing and selling Government bonds and corporate bonds in accordance with the law;
  - d) Providing money brokerage services;
  - e) Securities custody and gold trading;
  - f) Debt purchasing activities;
  - g) Providing clearing and payment services for securities transactions as prescribed in Point a, Clause 4, Article 56 of the Law on Securities;
  - h) Acting as a supervisory bank in accordance with securities law;
  - i) Investing in Government bond futures contracts;
  - j) Providing commodity price derivative products;
  - k) Treasury services for credit institutions and foreign bank branches; and other business activities of commercial banks and other business activities approved by the SBV in accordance with the law.