

Số: 2995/BIDV-TK&QHCB
CBTT Biên bản và Nghị quyết Đại hội đồng cổ đông
thường niên 2026 của BIDV
Re: Minutes and Resolutions of BIDV's 2026 Annual
General Meeting of Shareholders

Hà Nội, ngày 24 tháng 04 năm 2026
Hanoi, April 24th 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
ANNUAL 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, Hanoi
- 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 (BIDV) công bố thông tin Biên bản và Nghị quyết Đại hội đồng cổ đông thường niên 2026 của BIDV (như đính kèm).

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced the Minutes and Resolutions of the 2026 Annual General Meeting of Shareholders of BIDV (as attached).

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 24/04/2026 tại đường dẫn <https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/This> information was published on the Bank's website on April 24th 2026, as in the links <https://www.bidv.com.vn/en/quan-he-nha-dau-tu>

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

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

Nơi nhận/Recipient:

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



Trần Long

MINUTES
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM, JSC.

Today, at 8:00am on April 24th 2026 in Hanoi City, Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) held the 2026 Annual General Meeting of Shareholders (Hereinafter referred to as AGM).

A. PARTICIPANTS:

1. Shareholders of BIDV;
2. State Bank of Vietnam (SBV) representatives attended including:
 - Ms. Tran Thu Huyen - Director General of Department of Personnel and Organisation - SBV
 - Ms. Do Thi Thu Huong - Deputy Director General of Finance and Accounting Department - SBV

Together with representatives from various Departments and units under the SBV.

3. Representative of Department of Economic Security (A04), The Corruption, Economy and Smuggling Crime Investigating Police Department (C03) - Ministry of Public Security;

4. Representative of the State Capital Investment Corporation (SCIC): Mr. Dinh Viet Tung - Deputy Chief Executive Officer.

5. BIDV Board of Directors (BOD) with attendance of 11/11 members including: (i) Mr. Phan Duc Tu - Chairman of the BOD; (ii) Mr. Le Ngoc Lam - Member of the BOD - Chief Executive Officer; (iii) Mr. Dang Van Tuyen - Member of the BOD; (iv) Mr. Tran Xuan Hoang - Member of the BOD; (v) Mr. Ngo Van Dung - Member of the BOD; (vi) Mr. Le Kim Hoa - Member of the BOD; (vii) Mr. Pham Quang Tung - Member of the BOD; (viii) Mr. Quach Hung Hiep - Member of the BOD; (ix) Mr. Le Quoc Nghi - Member of the BOD; (x) Mr. Yoo, Je Bong - Member of the BOD; (xi) Mr. Nguyen Van Thanh - Independent member of the BOD;

6. The BIDV Supervisory Board with attendance of 5/5 members, including: (i) Ms. Ta Thi Hanh - Head of the Supervisory Board; (ii) Mr. Cao Cu Tri - Member of the Supervisory Board; (iii) Ms. Nguyen Thi Thu Ha - Member the Supervisory Board; (iv) Mr. Nguyen Trung Kien - Member the Supervisory Board; (v) Mr. Huynh Phuong - Member the Supervisory Board.

7. The BIDV Board of Management with attendance of 11/11 members, including: (i) Mr. Le Ngoc Lam - Chief Executive Officer, (ii) Mr. Tran Phuong - Senior Executive Vice President, (iii) Mr. Nguyen Thien Hoang - Senior Executive Vice President, (iv) Mr. Phan Thanh Hai - Senior Executive Vice President, (v)

Mr. Hoang Viet Hung - Senior Executive Vice President, (vi) Mr. Tran Long - Senior Executive Vice President, (vii) Ms. Nguyen Thi Quynh Giao - Senior Executive Vice President, (viii) Mr. Doan Viet Nam - Senior Executive Vice President, (ix) Mr. Lai Tien Quan - Senior Executive Vice President, (x) Mr. Ham Jin Sik - Member of the Board of Management, (xi) Ms. Bui Thi Hoa - Chief Accountant.

8. Representatives of Deloitte Vietnam Co., Ltd. (independent auditor) and consultants, partners of BIDV.

B. THE AGM'S CONTENTS AND PROGRESS:

I. Report on shareholder's eligibility examination result and announcement of the AGM meets the proceed requirements:

Ms. Nguyen Thi Phuong - Head of Shareholders' eligibility examination Committee announced the Report of shareholder eligibility examination result and declared the AGM meets the proceed requirements:

- The total number of the Bank's shareholders: 60,630 shareholders and total number of outstanding shares was 7,021,361,917 shares.

- The total number of voting shares: 7,021,361,917 shares (*Seven billion, twenty one million, three hundred and sixty one thousand, nine hundred and seventeen shares*).

- The total number of shareholders invited to the AGM: 60,630 shareholders, represent for 100% of the voting shares.

- The number of participant who are shareholders or authorized to attend the AGM: 367 participants represented for 6,780,296,026 voting shares, account for 96.5667% of the voting shares. Specifically:

- + The number of shares with voting rights under the method of direct attendance is 48,092,433 voting shares, representing 0.6849% of the total number of voting shares.

- + The number of shares with voting rights under the method of authorization is 6,732,203,593 voting shares, representing 95.8817% of the total number of voting shares.

Pursuant to the Law on Enterprises, the Charter of BIDV, the Annual General Meeting of Shareholders 2026 of BIDV was legal, valid and eligible to proceed.

II. Election of Presiding Committee:

The Presiding Committee has been elected to operate the AGM, after the list of nominees was announced, 100% shareholders with voting rights presented at the AGM voted to approve the Presiding Committee including the following members:

1. Mr. Phan Duc Tu - Chairman of the BOD - Chairperson;
2. Mr. Le Ngoc Lam - Member of BOD, Chief Executive Officer - Member;
3. Ms. Ta Thi Hanh - Head of the Supervisory Board – Member;
4. Mr. Hoang Viet Hung - Senior Executive Vice President – Member;
5. Mr. Tran Phuong - Senior Executive Vice President – Member.

III. Election of Vote counting Committee and appointment of the Secretary Committee:

1. Election of Vote counting Committee:

To implement the voting, examination process of the AGM, after the list of nominees, nominations for proposed shareholders or additional independent personnel to join the Vote counting Committee was announced, 100% shareholders with voting rights presented at the AGM voted to approve the Vote counting Committee as follows:

(i) Mr. Pham Danh Churong - Deputy Head of Legal and Compliance division, Director of the Supervision and Compliance Department - Head of Vote counting Committee;

(ii) Mr. Truong Duy Kien - Vice President of Legal Department - Member

(iii) Mr. Nguyen Minh Thinh - Officer of Secretariat & Investor Relations - Member.

Independent parties participating in the Vote counting Committee include:

(iv) Mr. Vu Van Tho - ATO - The company supports the implementation of vote counting;

(v) Mr. Dinh Hoang Anh - Registration No. 294 - Representative of shareholders attended the AGM directly.

2. Appointment of the Secretary Committee:

To record the progress of the AGM and draft the Minutes, Resolution of the AGM, the Presiding Committee appointed the members of the Secretary Committee of the AGM as follows:

(i) Mr. Dang Xuan Thang - Person in charge of BIDV's governance, Deputy Head of Secretariat & Investor Relations - Head of Secretary Committee;

(ii) Ms. Hoang Ngoc Anh - Assistant Vice President of Secretariat & Investor Relations - Member;

(iii) Mr. Hoang Son Vu - Assistant Vice President of Legal Department - Member.

IV. Approving the AGM's Agenda and Organizing regulation:

After the Presiding Committee announced the AGM's Agenda and Organizing regulation, 100% shareholders with voting rights presented at the AGM voted to approve the AGM's Agenda and Organizing regulation.

V. Instructing the AGM's voting procedures:

Mr. Pham Danh Churong - Head of Vote counting Committee instructed the AGM's voting procedures, including online voting (E-voting) for shareholders who do not directly attend the AGM.

VI. The AGM main contents:

1. Reports of the Board of Directors, Board of Management and Supervisory Board

- Mr. Phan Duc Tu - Chairman of the BOD presented the Report of the Board of Directors's performance in 2025 and key tasks in 2026;
- Mr. Le Ngoc Lam - Member of the BOD, Chief Executive Officer presented the Report of Board of Management on business performance in 2025 and business plan in 2026;
- Ms. Ta Thi Hanh - Head of the Supervisory Board presented the Report of the Supervisory Board's performance in 2025 and key tasks in 2026.

2. Contents proposed to Annual General Meeting of Shareholders

❖ *Mr. Hoang Viet Hung - Senior Executive Vice President presented:*

- Proposal to the AGM on Approval of 2025 Audited consolidated financial statements, the plan for profit distribution in 2025 and the plan for temporary allocation and establishment funds in 2026;
- Proposal to the AGM on Operating budget plan and remuneration of the Members of Board of Directors, the Supervisory Board in 2026;
- Proposal to the AGM on Charter capital increase plan in 2026.

❖ *Mr. Le Ngoc Lam - Member of the BOD, Chief Executive Officer presented:* Proposal to the AGM on the development orientation of BIDV;

❖ *Mr. Phan Duc Tu - Chairman of the Board of Directors presented:* Proposal to the AGM on the election of Members of the Board of Directors and Members of the Supervisory Board of BIDV for the term 2022-2027.

3. Discussion and approval on the contents of Reports, Proposals to the AGM

AGM discussed on the contents of Reports and Proposals to the Annual General Meeting of Shareholders. AGM highly approved on the contents reported and proposed at the AGM. In addition, some shareholders commented on related issues, BIDV's Board of Directors responded and shareholders agreed and had no further comments.

4. Voting for approval of the contents of Reports and Proposals to the AGM

Upon the Reports, Proposals and discussions process, the AGM voted (by Voting paper at the AGM and online voting) to approve the following contents:

4.1. Approving the Report of the Board of Directors's performance in 2025 and key tasks in 2026 (as presented at the AGM according to Report No. 326/BC-BIDV dated April 23rd 2026):

The number of agreed voting shares was 6,780,295,916 shares, accounting for 99.9999984%; disagreed was 0 share, accounting for 0%; no comment was 110 share, accounting for 0.0000016%.

4.2. Approval on the Report of the Board of Management on Business performance in 2025, business plan in 2026 as presented at the AGM according to Report No. 2925/BC-BIDV dated April 23rd 2026, with the main contents below and the business targets set by the State Bank of Vietnam:

1. The business performance in 2025 (some of the basic indicators):
 - Total asset: VND3,265,519 billion;
 - Fund mobilization from organizations and individuals: VND2,427,835 billion;
 - Outstanding loans: VND2,324,935 billion;
 - NPL rate according to Circular 31/2024/TT-NHNN: 1.26%;
 - Separate profit before tax: VND35,509 billion.
2. The business plan in 2026 (some of the basic targets):
 - Outstanding loans: Operating according to the credit growth limit approved by the SBV;
 - Funds mobilization: Operating aligned with the rate of credit growth, ensuring compliance with liquidity safety ratios;
 - Profit before tax: As approved by the competent State authority;
 - Oriented business targets: As per the State Bank's approval Official Dispatch.

3. The Annual General Meeting of Shareholders approved the business plan targets mentioned in point 2. Simultaneously, the AGM authorized the Board of Directors to proactively implement the business plan based on the approved targets above and the orientation targets assigned by the State Bank, in accordance with market developments and BIDV's actual business operations.

The number of agreed voting shares was 6,780,295,916 shares, accounting for 99.9999984%; disagreed was 0 share, accounting for 0%; no comment was 110 share, accounting for 0.0000016%.

4.3. Approval on the Report of the Supervisory Board's performance in 2025 and key tasks in 2026 (as presented at the AGM according to Report No. 14443/BC-BIDV dated April 23rd 2026):

The number of agreed voting shares was 6,780,295,916 shares, accounting for 99.9999984%; disagreed was 0 share, accounting for 0%; no comment was 110 share, accounting for 0.0000016%.

4.4. Approval on the Proposal to the Annual General Meeting of Shareholders on 2025 Audited consolidated financial statements, the plan for profit distribution in 2025 and the Plan for temporary allocation and use of funds in 2026 (as presented at the AGM according to Proposal No. 327/TTr-BIDV dated April 23rd 2026) with the following main contents:

1. Some key indicators achieved in 2025 (according to 2025 Audited consolidated financial statement in accordance with VAS standards):
 - Total assets: VND3,330,825,720 million;
 - Equity: VND173,552,902 million,

In which Charter capital: VND70,213,619 million;

- Profit before tax: VND37,787,518 million;
- Profit after tax: VND30,430,130 million;
- Allocation (of profit) to non-controlling shareholders: VND525,866 million;
- Owner's net profit: VND29,904,264 million.

2. Approval of the plan for allocating funds, distributing profits and paying dividends from remaining profits in 2025 with some key indicators:

- Net profit after corporate income tax: VND28,445,518 million;
- Adjustment due to changes in previous year's profit: VND13,686 million;
- Undistributed net profit after tax: VND28,459,204 million;
- Allocation to the capital reserve fund: VND2,845,920 million;
- Allocation to the development investment fund: VND6,403,321 million;
- Allocation to the financial contingency fund: VND2,561,328 million;
- Allocation to the reward and welfare fund: VND3,369,374 million;
- Remaining profit after fund allocation: VND13,279,261 million;
- Profit arising from the valuation of spot and forward foreign currency balance differences: VND74,199 million;
- Profit remaining before dividend payment: VND13,205,062 million;
- Dividend distribution in shares (as approved by competent state authorities): VND13,205,062 million;
- Remaining profit: VND0.

The Annual General Meeting of Shareholders authorized the Board of Directors to: (i) distribute profits for 2025 according to the official opinion of the State Bank, ensuring that the maximum ratios approved by the Annual General Meeting of Shareholders are not exceeded; (ii) decide on the closing date for dividend payment and adjust the payment method as approved by competent State authorities.

3. Approval of the plan for temporary allocation and use of funds in 2026:

- Percentage allocation for supplementary capital reserve fund: 10% of net profit after tax;
- Percentage allocation for financial reserve fund: 10% of net profit after tax and after supplementary capital reserve;
- Percentage allocation for investment and development fund: a maximum of 25% of net profit after tax and after supplementary capital reserve;
- Provisional allocation for reward and welfare fund: a maximum as stipulated in accordance with BIDV's business results.

The provisional allocation and use of these funds shall be consistent with BIDV's business performance for the year and comply with the maximum allocation levels as stipulated. The official allocation level shall be determined by the General Meeting of Shareholders regarding BIDV's profit distribution plan for 2026.

4. The Annual General Meeting of Shareholders authorized the BIDV Board of Directors to:

- Adjust the figures on the audited financial statements for 2025 as required by inspection, examination, auditing and state management agencies (if any);
- Distribute profits for 2025 according to the official opinion of the State Bank, ensuring that the maximum percentages approved by the Annual General Meeting of Shareholders are not exceeded;
- Decide on the closing date for dividend payment and adjust the payment method as approved by the competent state agency.\

The number of agreed voting shares was 6,780,295,916 shares, accounting for 99.9999984%; disagreed was 0 share, accounting for 0%; no comment was 110 share, accounting for 0.0000016%.

4.5. Approval on Operating budget plan, remuneration and bonus fund of Members of the Board of Directors, the Supervisory Board in 2026 (as presented at the AGM according to Proposal No. 328/TTr-BIDV dated April 23rd 2026) with the following main contents

1. Remuneration and operating budget for members of the Board of Directors and Supervisory Board in 2026:

- The maximum remuneration for the Board of Directors and Supervisory Board in 2026 is **0.26%** of the consolidated profit after tax in 2026.
- Approval of the operating budget for the Board of Directors and Supervisory Board in 2026 (such as travel expenses, accommodation and other reasonable expenses): implementing within the scope of BIDV's general operating budget as determined in the Operating expense plan, paid according to actual expenses, in accordance with BIDV's Financial regulations, financial revenue and expenditure regime and legal regulations.

2. Bonus fund for members of the Board of Directors, Supervisory Board:

Approval of the plan for establishing and using the bonus fund for members of the Board of Directors and Supervisory Board with a maximum of no more than 2.25 months' salary; average remuneration implemented according to the Bank's salary fund. The official allocation shall be made upon the approval of the General Shareholders' Meeting regarding BIDV's profit distribution plan for 2026.

The number of agreed voting shares was 6,780,295,739 shares, accounting for 99.9999958%; disagreed was 77 share, accounting for 0.0000011%; no comment was 210 share, accounting for 0.0000031%.

4.6. Approval on Charter capital increase plan in 2026 (as presented at the AGM according to Proposal No. 329/TTr-BIDV dated April 23rd 2026):

❖ Approving the following Capital structure and share issuances to increase charter capital:

1. Increase in Charter Capital and Sources of Increase

1.1. Charter capital as of December 31st 2025: VND70,213,619,170,000. On March 25th 2026, BIDV approved Resolution No. 205/NQ-BIDV on the private placement plan for investors, amounting to VND2,587,032,930,000, thereby increasing the charter capital as of March 31st 2026 to VND72,800,652,100,000.

1.2. Expected increase in charter capital: a maximum of VND26,757,677,170,000, including the following components:

a) Increase from the supplementary charter capital reserve fund: a maximum of VND4,985,166,960,000;

b) Increase from dividend payments in 2023 in shares: a maximum of VND13,972,510,210,000;

c) Increase from issuing additional shares to investors through private placement or public offering: a maximum of VND7,800,000,000,000.

In which, components (a) and (b) shall continue to be implemented based on the capital increase plan approved by the 2025 Annual General Meeting of Shareholders in Resolution No. 440/2025/NQ-DHDCD dated April 26th 2025.

1.3. Expected charter capital after issuance: VND99,558,329,270,000 (an increase of 36.75% compared to the charter capital as of March 31st 2026).

2. Planned Issuances

2.1. Share issuance to increase capital from the supplementary capital reserve fund

a) Purpose of issuance: To increase charter capital from the supplementary capital reserve fund.

b) Share name: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), stock code: BID.

c) Share type: common shares; Par value: VND10,000/share

d) Number of outstanding shares: 7,280,065,210 shares

e) Number of treasury shares: 0 shares.

f) Expected number of shares to be issued: maximum 498,516,696 shares.

g) Total expected issuance value at par value: maximum VND4,985,166,960,000.

h) Issuance ratio: Expected 6.8477% of the outstanding shares as of March 31st 2026. The actual issuance ratio shall be adjusted according to the progress and sequence of successful implementation of the capital increase components.

i) Issuance subjects: Existing shareholders whose names are on the shareholder list of BIDV at the time of closing the right receive shares according to the plan approved by the AGM and in accordance with the law.

j) Expected exercise ratio: 100:6.8477. The actual exercise ratio shall be adjusted accordingly to the official issuance ratio after adjustment according to the progress and procedure of successful implementation of the capital increase components.

k) Source of issuance capital: From the capital reserve fund as shown in the most recent audited financial statements.

l) Implementation time: In 2026. The AGM authorized the BOD to decide on the specific issuance time in accordance with actual business operations.

m) Rounding method and handling of fractional shares: The number of shares issued to shareholders shall be rounded down to the nearest whole number; the decimal fraction shall be discarded.

2.2. Dividend shares issuance

a) Purpose of issuance: To pay dividends from accumulated undistributed profits in 2023.

b) Share name: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), stock code: BID.

c) Share type: common shares; Par value: VND10,000/share;

d) Number of outstanding shares: 7,280,065,210 shares

e) Number of treasury shares: 0 shares;

f) Expected number of shares to be issued: maximum 1,397,251,021 shares;

g) Total expected issuance value at par value: maximum VND13,972,510,210,000;

h) Issuing rate: Expected 19,1928% of outstanding shares as of March 31st 2026;

i) Issuance subjects: Existing shareholders whose names are on the shareholder list of BIDV at the time of closing the right to receive share dividends according to the plan approved by the AGM and in accordance with the law.

j) Expected exercise ratio: 100:19.1928. The actual exercise ratio shall be adjusted accordingly to the official issuance ratio after adjustment according to the progress and procedure of successful implementation of the capital increase components.

k) Source of issuance capital: From accumulated undistributed profits of 2023.

l) Implementation time: In 2026. The AGM authorized the BOD to decide on the specific issuance time after receiving approval from the competent State authorities regarding the issuance plan.

m) Rounding method and handling of fractional shares: The number of shares issued to shareholders shall be rounded down to the nearest whole number; the decimal fraction shall be discarded.

n) The AGM authorized the BOD to decide on adjustments to the issuance scale, issuance ratio, exercise ratio as approved by the competent authority.

3. Additional share issuing to investors in the form of private placement or public offering:

a) Purpose of offering: To supplement business capital and strengthen the bank's financial capacity.

b) Share name: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), stock code: BID.

- c) Share type: common shares; Par value: VND10,000/share;
- d) Expected number of shares to be offered: maximum 780,000,000 shares;
- e) Total expected value of offering at par value: maximum VND7,800,000,000,000;
- f) Offering rate: Expected maximum 10.7142% of outstanding shares as of March 31st 2026;
- g) Expected implementation period: 2026-2027.
- h) Issuance method: Private placement or public offering.
- i) The AGM authorized the BOD to select the issuance method, adjust the number and percentage of shares offered based on official approval from the competent authority and the actual implementation of the capital increase components.
- j) At the time of issuance, BIDV ensures that the percentage of state-owned capital is in accordance with the 5-year capital restructuring plan at BIDV (plan for the period 2026-2030) approved by the competent authority and the state ownership ratio in the industry/sector in accordance with the law.

2.3.1. Regarding the private placement of shares

- a) Offering purpose: To supplement business capital and strengthen the bank's financial capacity.
- b) Type of shares offered: common shares.
- c) Par value: VND10,000/share.
- d) Form of offering: Private placement of shares.
- e) Issuers: Investors who meet the criteria of being professional securities investors and domestic or foreign organizations with financial capacity, which may include one or more existing shareholders of BIDV. The AGM authorized the BOD to approve the list of professional securities investors meeting the above requirements.
- f) Number of shares offered to investors: The AGM authorized and assigned the BOD to decide the number of shares offered to each investor.
- g) Principles for determining the offering price: ensuring simultaneously 03 (three) principles:
 - (i) *Not lower than the book value of the shares at the most recent time;*
 - (ii) *Not lower than the valuation price of an independent valuation firm (in which, for domestic valuation firms, they must be firms granted a Certificate of Eligibility to conduct valuation services by the Ministry of Finance);*
 - (iii) *Not lower than the average trading price of BID shares on the stock market (HOSE) in the 30 days immediately preceding the price determination date.*

Based on the principles for determining the offering price, the AGM

authorized the BOD to determine the offering price for privately placed shares to investors.

h) Restrictions on transfer and trading: The number of privately placed shares shall be restricted for a minimum of one year for professional securities investors from the date of completion of the offering, except in cases of transactions or transfers between professional securities investors or in accordance with a legally effective court judgment, arbitration decision, or inheritance as prescribed by law.

i) Criteria for selecting investors: The offering is open to investors who meet the criteria of being professional securities investors and domestic and foreign institutional investors with financial capacity, which may include one or more existing shareholders of BIDV. The AGM authorized the BOD to approve a specific list of professional securities investors who meet the above requirements.

k) Number of investors: less than 100 investors and ensuring compliance with the maximum foreign investor ownership ratio at the time of issuance as stipulated by law.

l) Expected implementation time: 2026-2027. The AGM authorized the BOD to decide on the specific offering time in accordance with actual business conditions.

m) Plan to ensure the share offering meets the foreign ownership ratio: The AGM authorized the BOD to decide on the plan to ensure the share offering meets the foreign ownership ratio.

2.3.2. Regarding the public offering of additional shares

a) Offering purpose: To supplement business capital and strengthen the bank's financial capacity.

b) Type of shares offered: common shares.

c) Par value: VND10,000/share.

d) Method of offering: Public offering of additional shares through a public auction at the Ho Chi Minh Stock Exchange (HOSE).

e) Offering subjects: Domestic and foreign individual and institutional investors with interest.

f) Number of shares offered to investors: The number of shares each investor can purchase shall be determined based on the successful auction results..

g) Principles for determining the offering price: ensuring simultaneously 04 (four) principles:

- (i) Not lower than the book value of the shares in the most recent reporting period;*
- (ii) Not lower than the valuation price of BID shares according to the valuation certificate of an independent valuation firm;*
- (iii) Not lower than the average closing price of BID shares in 30 consecutive trading days on the stock market before the date of publication of the*

Issuance notice;

(iv) Not lower than the average closing price of BID shares in 30 consecutive trading days on the stock market before the date of price determination.

Based on the principle of determining the offering price, the AGM authorized the BOD to determine the offering price (starting price) of shares to the public for investors.

h) Restrictions on transfer and trading: The number of shares successfully offered to investors through public auction is not subject to transfer restrictions.

i) Number of investors: From 100 investors or more (excluding professional securities investors) and ensuring compliance with the maximum ownership ratio of foreign investors at the time of issuance as stipulated by law.

j) Expected implementation time: 2026-2027. The AGM authorized the BOD to decide on the specific offering time in accordance with actual business conditions.

k) Plan to ensure the share offering meets the foreign ownership ratio: The AGM authorized the BOD to decide on a plan to ensure the share offering meets the foreign ownership ratio.

l) Plan for handling undistributed shares: The AGM authorized the BOD to develop a plan for handling unsold shares in the issuance, ensuring compliance with legal regulations.

3. Registration and listing of additional shares:

3.1. All successfully issued shares according to the approved plan shall be registered for deposit at the Vietnam Securities Depository and Clearing Corporation after the completion of the issuances and listed on the Ho Chi Minh Stock Exchange in accordance with the law.

3.2. The BOD committed to listing all additional shares on the Ho Chi Minh Stock Exchange in accordance with current laws.

4. Other Principles:

4.1. Compliance with legal regulations on investment in the financial sector: The BOD committed to ensuring that shareholders and investors exercising their right to purchase additional shares of BIDV comply with regulations on investment in the financial sector.

4.2. Organizations and individuals participating in the purchase of BIDV shares are responsible for complying with the regulations of the law, the SBV, BIDV Charter and the regulations in the Capital increase plan approved by the AGM.

The procedure for determining the list of securities holders on the last registration date and allocating additional shares to shareholders according to the list shall be implemented according to the exercise of rights procedures of the Vietnam Securities Depository and Clearing Corporation.

❖ Approving the following plan for using the increased charter capital:

The increased charter capital is expected to be used entirely to supplement working capital, allocated to BIDV's business activities with a reasonable structure and ensuring efficient, safe use of capital, maximizing benefits for shareholders. The increased charter capital shall be used for the following activities:

1. Credit activities: growth to meet the capital requirements of the economy.
2. Investment activities: Continue to invest effectively in the market; invest in and trade securities, invest in units according to the roadmap.
3. Investment in infrastructure, technology, development of new products and services, digital banking, operational transformation.
4. Enhancing the competitiveness of the business network: Expanding and improving the quality of modern distribution channels domestically, regionally and globally, associated with the development of the BIDV brand.
5. The AGM authorized the BOD to:
 - 5.1. Decide on the detailed use of the proceeds.
 - 5.2. Adjust the capital utilization plan after issuance, increase the capital utilization schedule, proactively allocate the funds for each of the above-mentioned activities to effectively implement the use of charter capital in accordance with the practical business needs of BIDV, the provisions of the Law, BIDV Charter, and to ensure the rights of BIDV shareholders. In case the capital utilization plan is adjusted, the BOD shall ensure compliance with the provisions of clause 2 Article 9 of Decree No. 155/2020/ND-CP and shall report back to the General Meeting of Shareholders at the next meeting.

❖ Approving the rights and obligations of investors receiving newly issued shares:

1. Organizations and individuals receiving shares to increase BIDV's charter capital are responsible for complying with the provisions of the law, the regulations of the SBV, BIDV's Charter and the regulations in the Capital increase plan.
2. Organizations and individuals receiving shares to increase BIDV's charter capital are treated equally and are entitled to shareholder rights as stipulated by law.

❖ The AGM authorized the BIDV BOD to:

1. Decide on the procedures for implementing the share issuance rounds, the closing date (final registration date) to align with the implementation roadmap of the capital increase components, market conditions and/or the approvals of competent authorities.
2. Develop and approve/receive the detailed offering/issuance plan, implement reporting procedures, seek approval from competent authorities; review and revise the plan as required by competent authorities in accordance with the law.

3. Implement the necessary capital increase procedures as prescribed by law, including procedures for obtaining permission from competent authorities; procedures for changing business registration; changing charter capital; procedures for registration, custody and listing of additional issued shares and other procedures as prescribed by current regulations.

Amend BIDV's Charter to reflect the changes in charter capital based on the actual issuance results and authorize the Legal representative to sign the consolidated Charter incorporating the capital amendments.

The number of agreed voting shares was 6,780,295,916 shares, accounting for 99.9999984%; disagreed was 0 share, accounting for 0%; no comment was 110 share, accounting for 0.0000016%.

4.7. Approving BIDV Development orientation (as presented at the AGM according to Proposal No. 330/TTr-BIDV dated April 23rd 2026):

1. Positioning until 2030, Vision 2045:

1.1. Mission:

To bring the best benefits and conveniences to customers, shareholders, employees, the community and to serve the Nation.

1.2. Vision, positioning in 2045:

- Vision: To build BIDV into a leading LARGE - STRONG - GREEN Financial - Banking Group in Southeast Asia, striving to be among the top 100 strongest banks in Asia by 2030, among the top 50 by 2045.

- BIDV Positioning in 2045: To be a Financial - Banking Group of regional stature in the Asia-Pacific region; leading Vietnam in innovation capacity, digital transformation, sustainable development and international integration; To be a Smart - Happy - Devotion Bank, contribute to realizing the aspiration of making Vietnam a prosperous and developed nation by 2045.

1.3. Development pillars and core values:

- Development pillars:

CUSTOMER	HUMAN RESOURCES AND CORPORATE CULTURE	INNOVATION AND TECHNOLOGY, DIGITAL TRANSFORMATION
Placing the customer at the center, committed to delivering excellent products and services, optimizing the experience and maximizing customer satisfaction.	Establishing and developing a high-quality workforce with groundbreaking digital thinking, strong skills, rich qualities and ethics, all working towards common goals. Inheriting traditional values and promoting corporate culture.	Promoting a culture of innovation, proactively embracing technology, driving digital transformation and applying trends such as AI, blockchain, big data to create differentiated value and accelerate development.

- Core values: Intelligence - Belief - Integrity - Devotion - Vitality

2. Strategic objectives and target directions of the Business plan for the period 2026-2030:

2.1. Strategic objectives for the period 2026-2030:

BIDV has defined the following strategic objectives for the next period:

Large	Maintaining a leading position in terms of scale in Vietnam and among the top 100 largest banks in Asia. Expanding international presence. Comprehensively transforming retail and wholesale banking operations to maintain a leading position in the retail, SME customer segments and strive to be the leader in the FDI customer segment in Vietnam. Developing an efficient distribution channel network that aligns with market trends. By 2045, BIDV aims to become a financial institution with a comprehensive ecosystem, serving customers across all platforms and spaces with a wide international network.
Strong	Rationally restructuring operations, enhancing capital safety, liquidity, operational efficiency and sustainable development, aiming for advanced international standards and practices. Leading in innovation, technology and digital transformation in Vietnam, comprehensively developing and applying AI in all operations; improving risk control capabilities, preparing for and increasing adaptability to fluctuations in the business environment. Developing a high-quality workforce to meet the needs of digital transformation and develop modern financial products and services; cultivating the development of corporate culture and promote a culture of innovation. Becoming a leading financial institution in Asia in terms of efficiency and modern governance by 2045.
Green	To be a market-leading bank in Vietnam in green, sustainable development and ESG practices, ranking first in green credit outstanding, making a positive contribution to the country's economic, social, and environmental development.

2.2. Orientation of Business plan targets for the period 2026-2030:

- Key Business plan targets:

No.	Indicators	Targets for the period 2026-2030
I	SCALE	
1	Total assets	Average growth rate for the period not less than 8%/year
2	Outstanding loans	As approved annually by competent State agencies
3	Fund mobilization	Managed in accordance with credit growth, ensuring safety indicators as prescribed
II	QUALITY - EFFICIENCY	
4	CAR	Meets the regulations of the SBV
5	Profit before tax	Average growth rate for the period >8%/year
6	NPL	Strive to reach <1% by 2030
7	ROE	≥ 15%
III	GREEN	
8	Green/sustainable credit enterprise growth	Strive to achieve approximately 1.3-1.5 the credit growth rate of BIDV

Note: The ROE and green/sustainable credit enterprise growth targets are specific to the commercial banking sector. The remaining targets are those of the commercial banking sector and are consolidated.

- Other indicators:

No.	Indicators	Targets for the period 2026-2030
1	Total revenue of commercial banks sector	Average growth of no less than 3-5%/year
2	Plan for budget contributions	According to the annual plan and in accordance with the regulations of the law, the policies of the Party and the State.
3	Investment plan	According to needs and actual situation, in accordance with market conditions, regulations of the law and guidance of management agencies in each period.
4	Capital restructuring plan	

Note: The total revenue of the commercial banking sector will be specifically determined according to the annual financial plan in line with market conditions and the policies of the Party and the State.

3. Component Strategies:

BIDV is developing 08 Key component strategies that are highly significant for BIDV's operations in the 2026-2030 period, including:

- Retail banking development strategy;
- Corporate customer segment development strategy;
- Financial management strategy;
- Human resource development strategy;
- IT and digital transformation strategy;
- Data and AI strategy;
- Non-commercial banking ecosystem development strategy;
- Overall sustainable development and ESG practices strategy at BIDV.

The number of agreed voting shares was 6,772,025,759 shares, accounting for 99.8780250%; disagreed was 8,270,080 share, accounting for 0.1219723%; no comment was 187 share, accounting for 0.0000028%.

4.8. Approval of the election of members of the BOD, members of the Supervisory Board of BIDV for the term 2022 - 2027 (as presented at the AGM according to Proposal No. 331/TTr-BIDV dated April 23rd 2026):

The Annual General Meeting of Shareholders approved Proposal No. 331/TTr-BIDV dated April 23rd 2026 regarding the election of BIDV Board of Directors members for the 2022 - 2027 term; increasing the number of BIDV Supervisory Board Members for the 2022 - 2027 term to 6 members and electing BIDV Supervisory Board members for the 2022 - 2027 term.

In particular, according to the announcement from Keb Hana Bank (foreign strategic shareholder), Mr. Yoo Je Bong will no longer represent Keb Hana Bank and will not continue to hold the position of BIDV BOD Member from April 24th 2026.

The number of agreed voting shares was 6,747,221,944 shares, accounting for 99.5122030%; disagreed was 7,500,194 shares, accounting for 0.1106175%; no comment was 25,573,888 share, accounting for 0.3771795%.

- Mr. Pham Danh Chuong - Head of the Vote counting committee presented the Regulations for the election of members of the BOD and the Supervisory Board of Joint Stock Commercial Bank for Investment and Development of Vietnam for the term 2022-2027;

- The AGM unanimously approved the Regulations for the election of members of the BOD and the Supervisory Board of Joint Stock Commercial Bank for Investment and Development of Vietnam for the term 2022-2027 with a 100% vote of the shareholders present at the AGM;

- The AGM is announced of the Curriculum Vitae of the candidates for members of the BOD and the Supervisory Board. Following this, the AGM proceeded to elect the members of the BOD and the Supervisory Board;

- Mr. Pham Danh Chuong - Head of the Vote counting committee report on the results of the vote counting for the election of members of the BOD and the Supervisory Board of Joint Stock Commercial Bank for Investment and Development of Vietnam for the term 2022-2027.

(i) Results of the election of members of the Board of Directors of BIDV for the term 2022-2027:

- Mr. Kim Sang Soo, South Korean nationality, born in 1968, professional qualification: Bachelor and Master of Business administration, was elected as a Member of the BIDV Board of Directors for the term 2022-2027, effective from April 24th 2026, with the number of shares elected being 6,745,127,905 shares, the election rate being 99.4813189%.

- Mr. Hoang Viet Hung, Vietnamese nationality, born in 1972, professional qualification: Bachelor of Accounting and Master of Business administration, was elected as a Member of the BIDV Board of Directors for the term 2022-2027, effective from July 01st 2026, with the number of shares elected being 6,745,164,605 voting shares, the election rate being 99.4818601%.

(ii) The results of the election of members of the Supervisory Board of BIDV for the term 2022-2027 are as follows:

Mr. Nguyen Anh Tuan, Vietnamese nationality, born in 1974, professional qualification: Master of Business Administration, was elected as a Member of the Supervisory Board of BIDV for the term 2022-2027, effective from April 24th 2026, with the number of shares elected being 6,745,155,235 shares, the election rate being 99.4817219%.

5. Other contents arising outside the approved agenda

None.

**C. VOTING FOR APPROVAL OF THE AGM'S MINUTES,
RESOLUTION AND CLOSING OF THE AGM:**

This Minutes was created at 11:30 am on April 24th 2026 right after the Annual General Meeting of Shareholders 2026 of Joint Stock Commercial Bank for Investment and Development of Vietnam completed its agenda.

This Minutes was presented at the Annual General Meeting of Shareholders and approved at the AGM with 100% of the total votes of the shareholders with voting rights presented at the AGM.

This Minutes was created into five (05) copies, with the same validity, one (01) copy sent to State Bank, one (01) copy sent to State Securities Commission, three (03) copies filed at the Head office of Joint Stock Commercial Bank for Investment and Development of Vietnam.

**ON BEHALF OF
SECRETARY COMMITTEE
HEAD OF SECRETARY
COMMITTEE**

(Signed)

Dang Xuan Thang

**ON BEHALF OF AGM
PRESIDING COMMITTEE
CHAIRMAN**

(Signed and sealed)

Phan Duc Tu



**JOINT STOCK COMMERCIAL BANK
FOR INVESTMENT AND
DEVELOPMENT OF VIETNAM**

Address: BIDV Tower, 194 Tran Quang Khai
Street, Hoan Kiem District, Hanoi.
Enterprise Registration Number: 0100150619

No: 340/2026/NQ-DHDCD

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, April 24th, 2026

RESOLUTION

On the approval of contents at the 2026 Annual General Meeting of Shareholders

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM (BIDV)

*Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended
and supplemented by Law No. 96/2025/QH15;*

*Pursuant to the Law on Securities No. 54/2019/QH14, as amended and
supplemented by Law No. 56/2024/QH15;*

*Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and
supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15;*

*Pursuant to the Charter on Organization and Operation of the Bank for
Investment and Development of Vietnam Joint Stock Company (BIDV);*

*Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders
of the Bank for Investment and Development of Vietnam Joint Stock Company
dated April 24, 2026.*

RESOLVES:

Article 1. Approving the Report of the Board of Directors's performance in 2025 and key tasks in 2026 (as presented at the AGM according to Report No. 326/BC-BIDV dated April 23rd 2026).

Article 2. Approval on the Report of the Board of Management on Business performance in 2025, business plan in 2026 as presented at the AGM according to Report No. 2925/BC-BIDV dated April 23rd 2026, with the main contents below and the business targets set by the State Bank of Vietnam:

1. The business performance in 2025 (some of the basic indicators):
 - Total asset: VND3,265,519 billion;

- Fund mobilization from organizations and individuals: VND2,427,835 billion;

- Outstanding loans: VND2,324,935 billion;

- NPL rate according to Circular 31/2024/TT-NHNN: 1.26%;

- Separate profit before tax: VND35,509 billion.

2. The business plan in 2026 (some of the basic targets):

- Outstanding loans: Operating according to the credit growth limit approved by the SBV;

- Funds mobilization: Operating aligned with the rate of credit growth, ensuring compliance with liquidity safety ratios;

- Profit before tax: As approved by the competent State authority;

- Oriented business targets: As per the State Bank's approval Official Dispatch.

3. The Annual General Meeting of Shareholders approved the business plan targets mentioned in point 2. Simultaneously, the AGM authorized the Board of Directors to proactively implement the business plan based on the approved targets above and the orientation targets assigned by the State Bank, in accordance with market developments and BIDV's actual business operations.

Article 3. Approval on the Report of the Supervisory Board's performance in 2025 and key tasks in 2026 (as presented at the AGM according to Report No. 14443/BC-BIDV dated April 23rd 2026).

Article 4. Approval on the Proposal to the Annual General Meeting of Shareholders on 2025 Audited consolidated financial statements, the plan for profit distribution in 2025 and the Plan for temporary allocation and use of funds in 2026 (as presented at the AGM according to Proposal No. 327/TTr-BIDV dated April 23rd 2026) with the following main contents:

1. Some key indicators achieved in 2025 (according to 2025 Audited consolidated financial statement in accordance with VAS standards):

- Total assets: VND3,330,825,720 million;

- Equity: VND173,552,902 million,

In which Charter capital: VND70,213,619 million;

- Profit before tax: VND37,787,518 million;

- Profit after tax: VND30,430,130 million;

- Allocation (of profit) to non-controlling shareholders: VND525,866 million;

- Owner's net profit: VND29,904,264 million.

2. Approval of the plan for allocating funds, distributing profits and paying dividends from remaining profits in 2025 with some key indicators:

- Net profit after corporate income tax: VND28,445,518 million;
- Adjustment due to changes in previous year's profit: VND13,686 million;
- Undistributed net profit after tax: VND28,459,204 million;
- Allocation to the capital reserve fund: VND2,845,920 million;
- Allocation to the development investment fund: VND6,403,321 million;
- Allocation to the financial contingency fund: VND2,561,328 million;
- Allocation to the reward and welfare fund: VND3,369,374 million;
- Remaining profit after fund allocation: VND13,279,261 million;
- Profit arising from the valuation of spot and forward foreign currency balance differences: VND74,199 million;
- Profit remaining before dividend payment: VND13,205,062 million;
- Dividend distribution in shares (as approved by competent state authorities): VND13,205,062 million;
- Remaining profit: VND0.

The Annual General Meeting of Shareholders authorized the Board of Directors to: (i) distribute profits for 2025 according to the official opinion of the State Bank, ensuring that the maximum ratios approved by the Annual General Meeting of Shareholders are not exceeded; (ii) decide on the closing date for dividend payment and adjust the payment method as approved by competent State authorities.

3. Approval of the plan for temporary allocation and use of funds in 2026:

- Percentage allocation for supplementary capital reserve fund: 10% of net profit after tax;
- Percentage allocation for financial reserve fund: 10% of net profit after tax and after supplementary capital reserve;
- Percentage allocation for investment and development fund: a maximum of 25% of net profit after tax and after supplementary capital reserve;
- Provisional allocation for reward and welfare fund: a maximum as stipulated in accordance with BIDV's business results.

The provisional allocation and use of these funds will be consistent with BIDV's business performance for the year and comply with the maximum allocation levels as stipulated. The official allocation level will be determined by the General Meeting of Shareholders regarding BIDV's profit distribution plan for 2026.

4. The Annual General Meeting of Shareholders authorized the BIDV Board of Directors to:

- Adjust the figures on the audited financial statements for 2025 as required by inspection, examination, auditing and state management agencies (if any);
- Distribute profits for 2025 according to the official opinion of the State Bank, ensuring that the maximum percentages approved by the Annual General Meeting of Shareholders are not exceeded;
- Decide on the closing date for dividend payment and adjust the payment method as approved by the competent state agency.

Article 5. Approval on Operating budget plan, remuneration and bonus fund of Members of the Board of Directors, the Supervisory Board in 2026 (as presented at the AGM according to Proposal No. 328/TTr-BIDV dated April 23rd 2026) with the following main contents:

1. Remuneration and operating budget for members of the Board of Directors and Supervisory Board in 2026:

- The maximum remuneration for the Board of Directors and Supervisory Board in 2026 is 0.26% of the consolidated profit after tax in 2026.

- Approval of the operating budget for the Board of Directors and Supervisory Board in 2026 (such as travel expenses, accommodation and other reasonable expenses): implementing within the scope of BIDV's general operating budget as determined in the Operating expense plan, paid according to actual expenses, in accordance with BIDV's Financial regulations, financial revenue and expenditure regime and legal regulations.

2. Bonus fund for members of the Board of Directors, Supervisory Board:

Approval of the plan for establishing and using the bonus fund for members of the Board of Directors and Supervisory Board with a maximum of no more than 2.25 months' salary; average remuneration implemented according to the Bank's salary fund. The official allocation will be made upon the approval of the General Shareholders' Meeting regarding BIDV's profit distribution plan for 2026.

Article 6. Implementation provisions:

1. This Resolution was unanimously adopted by the General Meeting of Shareholders at the 2026 Annual General Meeting of Shareholders and shall take effect from the date of its adoption.

2. Members of the Board of Directors, the Supervisory Board, and the Executive Board shall be responsible for implementing this Resolution and organizing its execution in compliance with applicable laws and the Charter on Organization and Operation of BIDV.

Recipients:

- As stated in Article 5;
- State Bank of Vietnam (for reporting);
- State Securities Commission of Vietnam, Vietnam Exchange, Ho Chi Minh Stock Exchange, Hanoi Stock Exchange;
- BIDV's website;
- Archived at: Office, Secretariat & Investor Relations, Legal, Finance & Accounting, Internal Audit.

**ON BEHALF OF THE GENERAL
MEETING OF SHAREHOLDERS
CHAIRPERSON OF THE MEETING**

(signed)

Phan Duc Tu



Address: BIDV Tower, 194 Tran Quang Khai
Street, Hoan Kiem District, Hanoi.
Enterprise Registration Number: 0100150619

Hanoi , April 24th , 2026

No: 341/2026/NQ-DHDCD

RESOLUTION

Regarding the approval of BIDV's Development Orientation

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 96/2025/QH15;

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15;

Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15;

Pursuant to the Charter on Organization and Operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam;

Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders of the Joint Stock Commercial Bank for Investment and Development of Vietnam dated April 24, 2026.

RESOLUTION:

Article 1. Approval of BIDV's development orientation with the following contents:

1. Positioning to 2030, vision to 2045

1.1. Mission

Deliver the best interests and conveniences to customers, shareholders, employees, society, and serve the Nation.

1.2. Vision and positioning for 2045

- Vision: To build BIDV into a LARGE - STRONG - GREEN Financial - Banking Group in Southeast Asia, striving to be among the top 100 strongest banks in Asia by 2030 and the top 50 by 2045.

- Positioning of BIDV in 2045: A leading financial - banking group in the Asia-Pacific region; to be Vietnam's leading institution in innovation, digital transformation, sustainable development, and global integration; a Smart - Happy - Devoted Bank, contributing to realizing the aspiration of making Vietnam a prosperous developed Nation by 2045.

1.3. Development pillars and core values

- Development Pillar:

Customer	Human Resources and Corporate Culture	Innovation and Technology, Digital Transformation
Positioning the customer at the center, committed to delivering excellent products and services, optimizing experience and maximizing customer satisfaction.	Building and developing a high-quality workforce with a breakthrough digital mindset, strong capabilities, and high ethical standards, aligned toward shared goals; while preserving traditional values and fostering a strong corporate culture.	Promoting a culture of innovation, proactively embracing technology, accelerating digital transformation and applying trends such as AI, blockchain, big data to create differentiated value and accelerate development.

- Core Values:

Vietnamese: Trí tuệ - Niềm tin - Liêm chính - Nghĩa tình - Khát vọng

English: Intelligence - Belief - Integrity - Devotion - Vitality

2. Strategic objectives and orientation of business plan targets for the period 2026-2030

2.1. Strategic objectives for the period 2026-2030

BIDV determines the strategic objectives for the upcoming period as follows:

Large	Maintain leading position in scale in Vietnam and among the top 100 largest banks in Asia. Expand international presence. Comprehensively transform retail and wholesale banking operations to maintain leading position in the retail customer and SME segments, and strive to lead in the FDI customer segment in Vietnam. Develop an efficient distribution channel network in line with market trends. Strive that by 2045, BIDV becomes a financial institution with a comprehensive ecosystem, serving customers on all platforms and spaces with an extensive international network.
Strong	Rationally shift business structure, enhance capital adequacy, liquidity, operational efficiency, and sustainable development, aiming towards advanced international standards and practices. Lead in innovation, technology, and digital transformation in Vietnam, comprehensively develop and apply AI in all activities; Enhance risk control capacity, be ready to respond and increase adaptability to business environment fluctuations. Build

	a high-quality workforce to meet digital transformation needs, develop modern financial products and services; Foster the development of corporate cultural identity and promote a culture of innovation. By 2045, aim to become a pioneering financial institution in efficiency and modern governance in Asia.
Green	Build BIDV into a leading bank in the Vietnamese market in green and sustainable development and ESG practices, taking the lead in green credit outstanding, and making active contributions to the country's socio-economic development and environmental protection.

2.2. Orientation of business plan targets for the period 2026-2030

- Main business plan targets:

No.	Indicator	Target for the period 2026-2030
I	SCALE	
1	Total assets	Average growth rate during the period not less than 8%/year
2	Outstanding credit balance	Subject to annual approval by the competent State authority
3	Capital Mobilization	Managed in line with credit growth, ensuring compliance with prudential ratios as prescribed
II	QUALITY – EFFICIENCY	
4	Capital Adequacy Ratio	Compliant with regulations of the State Bank of Vietnam
5	Profit before tax	Average growth rate during the period >8%/year
6	Non-performing loan ratio	Strive to achieve <1% by 2030
7	Return on Equity	≥ 15%
III	GREEN	
8	Growth of green/sustainable credit	Strive to achieve approximately 1.3-1.5 times the credit growth rate of BIDV

Note: ROE and the growth of green/sustainable credit are targets specific to the commercial banking segment. The remaining targets apply to both the commercial banking segment and the consolidated level.

- Other indicators:

No.	Indicator	Target for the 2026-2030 Period
1	Total revenue of the commercial banking segment	Average growth rate not less than 3-5% per year
2	State budget contribution plan	Based on the plan required to be submitted annually, and in compliance with legal regulations, as well as the policies of the Party and the State
3	Investment plan	Based on demand and actual conditions, aligned with market conditions, legal regulations, and guidance from regulatory authorities in each period
4	Capital restructuring plan	

Note: Total revenue of the commercial banking segment will be determined specifically in the annual financial plan, in line with market conditions and the policies of the Party and the State.

3. Main solution groups

LARGE	STRONG	GREEN
<ul style="list-style-type: none"> - Develop customer base - Diversify products and services, digital products - Develop network and distribution channels - Cooperate with Fintech, Bigtech 	<ul style="list-style-type: none"> - Increase capital, improve CAR - Enhance business efficiency - Enhance risk management capacity - Intensify recovery of non-performing loans, potential debts, and off balance sheet debts - Accelerate IT development and digital transformation - Transform the organizational model and enhance governance and management capacity - Apply international best practices in corporate governance - Develop high-quality human resources - Brand and corporate culture, community responsibility 	<ul style="list-style-type: none"> - Environmental - Social - Governance

4. Component Strategies

BIDV is developing and implementing eight key component strategies that are of significant importance for operations in the 2026–2030 period, including:

- (i) Retail banking development strategy
- (ii) Corporate banking development strategy
- (iii) Financial management strategy
- (iv) Human resource development strategy
- (v) IT and digital transformation strategy
- (vi) Data and AI strategy
- (vii) Strategy for developing non-commercial banking ecosystems
- (viii) Sustainability and overall ESG implementation strategy at BIDV

Article 2. Authorization to the Board of Directors of BIDV

To approve adjustments/updates to BIDV's development orientation in line with actual conditions and/or as required by competent state authorities (if any).

Article 3. Implementation Provisions

1. This Resolution was unanimously approved by the 2026 Annual General Meeting of Shareholders and takes effect from the date of approval.

2. The Board of Directors shall direct the formulation, approval, and implementation of detailed solutions based on the development orientation of BIDV as approved by the General Meeting of Shareholders, in accordance with applicable laws and the Charter on Organization and Operation of BIDV.

3. Members of the Board of Directors, the Supervisory Board, and the Management Board shall be responsible for implementing this Resolution and organizing its execution in accordance with applicable laws and the Charter on Organization and Operation of BIDV./.

Recipients:

- As stated in Article 3;
- State Bank of Vietnam (for reporting);
- State Securities Commission of Vietnam, Vietnam Exchange, Ho Chi Minh City Stock Exchange, Hanoi Stock Exchange.
- BIDV Website;
- Filed at: Office, Secretariat & Investor Relations, Legal, Research and Strategic Management Department.

**On behalf of the General Meeting of
Shareholders
CHAIRPERSON**

(signed)

Phan Duc Tu



**JOINT STOCK COMMERCIAL BANK
FOR INVESTMENT AND
DEVELOPMENT OF VIETNAM**

Address: BIDV Tower, 194 Tran Quang Khai
Street, Hoan Kiem District, Hanoi.
Enterprise Registration Number: 0100150619

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, April 24th, 2026

No: 342/2026/NQ-DHDCD

RESOLUTION

On the Approval of the Charter Capital Increase Plan for 2026

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM (BIDV)

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 96/2025/QH15;

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15;

Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15;

Pursuant to the Law on Management and Investment of State Capital in Enterprises No. 68/2025/QH15;

Pursuant to the Charter on Organization and Operation of the Bank for Investment and Development of Vietnam Joint Stock Company (BIDV);

Pursuant to Official Letter No. 3208/NHNN-TCKT dated April 22, 2026 of the State Bank of Vietnam regarding the charter capital increase;

Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders of the Bank for Investment and Development of Vietnam Joint Stock Company dated April 24, 2026.

RESOLVES:

Article 1. Approval of the charter capital amount and the share issuance tranches for the purpose of increasing the charter capital as follows:

1. Amount of increase in charter capital and sources of such increase

1.1. Charter capital as at December 31, 2025: VND 70,213,619,170,000. On March 25, 2026, BIDV approved Resolution No. 205/NQ-BIDV on the private placement plan to investors, with proceeds of VND 2,587,032,930,000;

accordingly, the charter capital as at March 31, 2026 is VND 72,800,652,100,000.

1.2. Estimated increase in charter capital: up to VND 26,757,677,170,000, comprising the following components:

a) Increase from the reserve fund for charter capital supplementation: up to VND 4,985,166,960,000;

b) Increase from the 2023 dividend payment in shares: up to VND 13,972,510,210,000;

c) Increase from additional share issuance to investors via private placement and/or public offering: up to VND 7,800,000,000,000.

In which components (a) and (b) shall continue to be implemented based on the charter capital increase plan approved by the 2025 Annual General Meeting of Shareholders under Resolution No. 440/2025/NQ-AGM dated April 26, 2025.

1.3. Expected charter capital after the issuance: VND 99,558,329,270,000 (an increase of 36.75% compared to the charter capital as at March 31, 2026).

2. Proposed issuance tranches

2.1. Share issuance to increase charter capital from the reserve fund for charter capital supplementation

a) **Purpose of issuance:** to increase the charter capital from the reserve fund for charter capital supplementation.

b) **Share name:** Bank for Investment and Development of Vietnam Joint Stock Company; ticker: BID.

c) **Type of shares:** ordinary shares; par value: VND 10,000 per share.

d) **Number of outstanding shares:** 7,280,065,210 shares.

e) **Number of treasury shares:** 0 shares.

f) **Number of shares to be issued:** up to 498,516,696 shares.

g) **Total issuance value at par value:** up to VND 4,985,166,960,000.

h) **Expected issuance ratio:** 6.8477% of the total outstanding shares as at March 31, 2026. The actual issuance ratio may be adjusted in accordance with the progress and sequencing of the successful implementation of the charter capital increase components.

i) **Offerees:** existing shareholders whose names are recorded in the shareholder register of BIDV as of the record date for share entitlement in accordance with the plan approved by the General Meeting of Shareholders and applicable laws.

j) **Expected exercise ratio:** 100:6.8477. The actual exercise ratio shall be adjusted correspondingly in line with the official issuance ratio after adjustment

based on the progress and sequencing of the successful implementation of the charter capital increase components.

k) **Source of issuance:** the reserve fund for charter capital supplementation as reflected in the most recent audited financial statements.

l) **Implementation timeline:** in 2026. The General Meeting of Shareholders authorizes the Board of Directors to decide the specific timing of the issuance in line with actual business conditions.

m) **Rounding method and treatment of fractional shares:** the number of shares allocated to shareholders will be rounded down to the nearest whole share; any fractional entitlements shall be cancelled.

2.2. Share issuance for dividend payment

a) Purpose of issuance: to pay dividends from the undistributed accumulated profits of 2023.

b) Share name: Bank for Investment and Development of Vietnam Joint Stock Company; ticker: BID.

c) Type of shares: ordinary shares; par value: VND 10,000 per share.

d) Number of outstanding shares: 7,280,065,210 shares.

e) Number of treasury shares: 0 shares.

f) Number of shares to be issued: up to 1,397,251,021 shares.

g) Total issuance value at par value: up to VND 13,972,510,210,000.

h) Expected issuance ratio: 19.1928% of the total outstanding shares as at March 31, 2026.

i) Offerees: existing shareholders whose names are recorded in the shareholder register of BIDV as of the record date for share entitlement in accordance with the plan approved by the General Meeting of Shareholders and applicable laws.

j) Expected exercise ratio: 100:19.1928. The actual exercise ratio shall be adjusted correspondingly in line with the official issuance ratio after adjustment based on the progress and sequencing of the successful implementation of the charter capital increase components.

k) Source of issuance: undistributed accumulated profits of 2023.

l) **Implementation timeline:** in 2026. The General Meeting of Shareholders authorizes the Board of Directors to determine the specific timing of the issuance upon obtaining approval from the competent state authorities for the issuance plan.

m) Rounding method and treatment of fractional shares: the number of shares allocated to shareholders will be rounded down to the nearest whole share; any

fractional entitlements shall be cancelled.

n) The General Meeting of Shareholders authorizes the Board of Directors to adjust the issuance size, issuance ratio, and exercise ratio in accordance with approvals of the competent authorities.

2.3. Additional share issuance to investors via private placement and/or public offering

a) Purpose of the offering: to supplement capital for business operations and enhance the Bank's financial capacity.

b) Share name: Bank for Investment and Development of Vietnam Joint Stock Company; ticker: BID.

c) Type of shares: ordinary shares; par value: VND 10,000 per share.

d) Number of shares to be offered: up to 780,000,000 shares.

e) Total offering value at par value: up to VND 7,800,000,000,000.

f) Expected offering ratio: up to 10.7142% of the total outstanding shares as at March 31, 2026.

g) Expected implementation timeline: 2026–2027.

h) Form of issuance: private placement and/or public offering.

i) The General Meeting of Shareholders authorizes the Board of Directors to select the issuance method and to determine the specific number of shares and offering ratio based on approvals of the competent authorities and the actual implementation of the charter capital increase components.

j) At the time of issuance, BIDV shall ensure that the State ownership ratio complies with the approved 5-year capital restructuring plan of BIDV (for the 2026 - 2030 period) and with the statutory State ownership limits applicable to the sector/industry.

2.3.1. For the private placement of shares:

a) Purpose of the offering: to supplement capital for business operations and enhance the Bank's financial capacity.

b) Type of shares offered: ordinary shares.

c) Par value: VND 10,000 per share.

d) Offering method: private placement.

e) Offerees: investors meeting the criteria of professional securities investors and being domestic and foreign institutional investors with strong financial capacity, which may include one or more existing shareholders of BIDV. The General Meeting of Shareholders authorizes the Board of Directors to approve the list of professional securities investors meeting the above criteria.

f) Allocation of shares to investors: the General Meeting of Shareholders authorizes the Board of Directors to determine the number of shares to be offered to each investor.

g) Pricing principles: the offering price shall simultaneously comply with the following three principles:

(i) Not lower than the book value per share at the most recent date;

(ii) Not lower than the valuation determined by an independent valuation firm (for domestic valuation firms, such firm must be licensed by the Ministry of Finance to provide valuation services);

(iii) Not lower than the average trading price of BID shares on the Ho Chi Minh Stock Exchange (HOSE) over the 30 consecutive trading days preceding the pricing date.

Based on the above principles, the General Meeting of Shareholders authorizes the Board of Directors to determine the private placement price for investors.

h) Transfer restrictions: the privately placed shares shall be subject to a minimum transfer restriction period of one (01) year for professional securities investors from the completion date of the offering, except for transfers among professional securities investors or transfers pursuant to effective court judgments, arbitral awards, or inheritance in accordance with applicable laws.

i) Investor selection criteria: the offering shall be made to investors meeting the criteria of professional securities investors and being domestic and foreign institutional investors with strong financial capacity, which may include one or more existing shareholders of BIDV. The General Meeting of Shareholders authorizes the Board of Directors to approve the specific list of such investors.

j) Number of investors: fewer than 100 investors, ensuring compliance with the maximum foreign ownership ratio applicable at the time of issuance in accordance with law.

k) Expected implementation timeline: 2026–2027. The General Meeting of Shareholders authorizes the Board of Directors to determine the specific timing of the offering in line with actual business conditions.

l) Plan to ensure compliance with foreign ownership limits: the General Meeting of Shareholders authorizes the Board of Directors to determine the plan to ensure that the offering complies with foreign ownership limits in accordance with applicable laws.

2.3.2 For the public offering of additional shares:

a) Purpose of the offering: to supplement capital for business operations and

enhance the Bank's financial capacity.

- b) Type of shares offered: ordinary shares.
 - c) Par value: VND 10,000 per share.
 - d) Offering method: public offering of additional shares through public auction at the Ho Chi Minh Stock Exchange (HOSE).
 - e) Offerees: individual and institutional investors, both domestic and foreign, with demand.
 - f) Allocation of shares to investors: the number of shares allocated to each investor shall be determined based on the successful auction results.
 - g) Pricing principles: the offering price shall simultaneously comply with the following four principles:
 - (i) Not lower than the book value per share as per the most recent reporting period;
 - (ii) Not lower than the valuation of BID shares as determined in the valuation certificate issued by an independent valuation firm;
 - (iii) Not lower than the average closing price of BID shares over the 30 consecutive trading days prior to the publication date of the offering announcement;
 - (iv) Not lower than the average closing price of BID shares over the 30 consecutive trading days prior to the pricing date.
- Based on the above principles, the General Meeting of Shareholders authorizes the Board of Directors to determine the offering price (starting price) for the public offering.
- h) Transfer restrictions: shares successfully offered to investors through public auction shall not be subject to transfer restrictions.
 - i) Number of investors: at least 100 investors (excluding professional securities investors), ensuring compliance with the maximum foreign ownership ratio applicable at the time of issuance in accordance with law.
 - j) Expected implementation timeline: 2026–2027. The General Meeting of Shareholders authorizes the Board of Directors to determine the specific timing of the offering in line with actual business conditions.
 - k) Plan to ensure compliance with foreign ownership limits: the General Meeting of Shareholders authorizes the Board of Directors to determine the plan to ensure that the offering complies with foreign ownership limits in accordance with applicable laws.
 - l) Treatment of unsubscribed shares: the General Meeting of Shareholders

authorizes the Board of Directors to develop a plan for handling any unsubscribed shares in the offering in compliance with applicable laws.

3. Registration for depository and listing of the additional shares:

3.1. All shares successfully issued under the approved plan shall be registered with the Vietnam Securities Depository and Clearing Corporation (VSDC) upon completion of the issuance tranches and additionally listed on the Ho Chi Minh Stock Exchange (HOSE) in accordance with applicable laws.

3.2. The Board of Directors undertakes to complete the additional listing of all newly issued shares on the Ho Chi Minh Stock Exchange (HOSE) in compliance with prevailing regulations.

4. Other principles:

4.1. Compliance with regulations on investment in the financial sector: the Board of Directors undertakes to ensure that shareholders and investors exercising their rights to purchase additional shares of BIDV comply with applicable regulations on investment in the financial sector.

4.2. Compliance obligations of investors: organizations and individuals participating in the purchase of BIDV shares shall be responsible for complying with applicable laws, regulations of the State Bank of Vietnam, the Charter of BIDV, and the provisions set out in the charter capital increase plan approved by the General Meeting of Shareholders.

4.3. Procedures for determining the list of securities holders on the record date and allocation of additional shares to shareholders: shall be carried out in accordance with the rights execution procedures of the Vietnam Securities Depository and Clearing Corporation (VSDC).

Article 2. Approval of the plan for utilization of the increased charter capital as follows

The additional charter capital is expected to be fully utilized to supplement business capital and will be allocated across BIDV's business activities in a reasonable structure, ensuring effective and prudent use of funds and maximizing benefits for shareholders. The additional charter capital shall be used for the following activities:

1. Credit activities: to support credit growth in line with the capital needs of the economy.

2. Investment activities: to continue making effective investments in the market; to invest in and trade valuable papers, and to implement investments in subsidiaries/affiliates in accordance with the roadmap.

3. Investment in facilities and technology: development of new products and

services, digital banking, and business transformation.

4. Enhancement of competitiveness of the business network: expansion and improvement of modern distribution channels domestically, regionally, and internationally, in alignment with the development of the BIDV brand.

5. Authorization of the General Meeting of Shareholders to the Board of Directors:

5.1. To decide on the detailed use of the proceeds.

5.2. To adjust the post-issuance capital utilization plan, the disbursement schedule, and to proactively allocate funds to the above-mentioned activities in order to ensure effective use of the increased charter capital in line with BIDV's actual business needs, applicable laws, and the Charter of BIDV, while safeguarding shareholders' interests. In case of any adjustment to the capital utilization plan, the Board of Directors shall ensure compliance with Clause 2, Article 9 of Decree No. 155/2020/ND-CP and shall report to the General Meeting of Shareholders at the nearest meeting.

Article 3. Approval of the rights and obligations of investors subscribing for additional shares:

1. Organizations and individuals subscribing for additional shares issued for BIDV's charter capital increase shall be responsible for complying with applicable laws, regulations of the State Bank of Vietnam, the Charter of BIDV, and the provisions set out in the charter capital increase plan.

2. Organizations and individuals subscribing for additional shares issued for BIDV's charter capital increase shall be treated equally and shall enjoy shareholders' rights and benefits in accordance with applicable laws.

Article 4. The General Meeting of Shareholders authorizes the Board of Directors of BIDV to:

1. To determine the sequence of implementation of the issuance tranches and the record date (closing date for the shareholder list) in alignment with the roadmap for implementing the charter capital increase components, market conditions, and/or approvals of the competent authorities.

2. To formulate and approve/adopt the detailed offering/issuance plan; to carry out reporting procedures and seek approvals from competent authorities; and to review and revise the plan as required by competent authorities in compliance with applicable laws.

3. To carry out all necessary procedures for the capital increase in accordance with applicable laws, including obtaining approvals from competent authorities; amending enterprise registration; adjusting charter capital; and

completing procedures for registration, depository, and additional listing of newly issued shares, as well as other procedures in accordance with prevailing regulations.

4. To amend the Charter of BIDV in respect of changes to charter capital based on the actual issuance results, and to authorize the legal representative to sign the consolidated Charter incorporating such amendments.

Article 5. Implementation provisions:

1. This Resolution was unanimously adopted by the General Meeting of Shareholders at the 2026 Annual General Meeting of Shareholders and shall take effect from the date of its adoption.

2. Members of the Board of Directors, the Supervisory Board, and the Executive Board shall be responsible for implementing this Resolution and organizing its execution in compliance with applicable laws and the Charter on Organization and Operation of BIDV.

Recipients:

- As stated in Article 5;
- State Bank of Vietnam (for reporting);
- State Securities Commission of Vietnam, Vietnam Exchange, Ho Chi Minh Stock Exchange, Hanoi Stock Exchange;
- BIDV's website;
- Archived at: Office, Secretariat & Investor Relations, Legal, Finance & Accounting.

**ON BEHALF OF THE GENERAL
MEETING OF SHAREHOLDERS
CHAIRPERSON OF THE MEETING**

Phan Duc Tu



Address: BIDV Tower, 194 Tran Quang Khai
Street, Hoan Kiem District, Hanoi.
Enterprise Registration Number: 0100150619

Hanoi, April 24th, 2026

No: 344/2026/NQ-DHDCD

RESOLUTION

Regarding the election of a Member of the Board of Directors of BIDV for the 2022–2027 term

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 96/2025/QH15;

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15;

Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15;

Pursuant to the Charter on Organization and Operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam;

Pursuant to Official Letter No. 2077/NHNN-QLGS dated March 23, 2026 of the State Bank of Vietnam regarding the approval of the proposed personnel for election as a member of the Board of Directors for the 2022–2027 term of BIDV;

Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders of the Joint Stock Commercial Bank for Investment and Development of Vietnam dated April 24, 2026.

RESOLUTION:

Article 1. Election of a Member of the Board of Directors of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) for the 2022–2027 term

The 2026 Annual General Meeting of Shareholders elects Mr. Kim Sang Soo, Korean nationality, born in 1968, with professional qualifications of Bachelor's degree and Master of Business Administration, as a Member of the Board of Directors of BIDV for the 2022–2027 term.

Article 2. Implementation Provisions

This Resolution was unanimously approved by the Annual General Meeting of Shareholders 2026 and takes effect from the date of approval (April 24, 2026).

Article 3. Implementation Responsibilities

Members of the Board of Directors, the Supervisory Board, and the Management Board shall be responsible for implementing this Resolution and organizing its execution in accordance with applicable laws and the Charter on Organization and Operation of BIDV./.

Recipients:

- As stated in Article 3;
- State Bank of Vietnam (for reporting);
- State Securities Commission of Vietnam, Vietnam Exchange, Ho Chi Minh City Stock Exchange, Hanoi Stock Exchange.
- BIDV Website;
- Filed at: Office, Secretariat & Investor Relations, Human Resources.

**On behalf of the General Meeting of
Shareholders
CHAIRPERSON**

(Signed)

Phan Duc Tu



Address: BIDV Tower, 194 Tran Quang Khai
Street, Hoan Kiem District, Hanoi.
Enterprise Registration Number: 0100150619

Hanoi, April 24th, 2026

No: 343/2026/NQ-DHDCCD

RESOLUTION

Regarding the election of a Member of the Board of Directors of BIDV for the 2022–2027 term

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

*Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended
and supplemented by Law No. 96/2025/QH15;*

*Pursuant to the Law on Securities No. 54/2019/QH14, as amended and
supplemented by Law No. 56/2024/QH15;*

*Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and
supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15;*

*Pursuant to the Charter on Organization and Operation of the Joint Stock
Commercial Bank for Investment and Development of Vietnam;*

*Pursuant to Official Letter No. 3132/NHNN-TCCB dated April 20, 2026 of
the State Bank of Vietnam regarding personnel matters at BIDV;*

*Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders
of the Joint Stock Commercial Bank for Investment and Development of Vietnam
dated April 24, 2026.*

RESOLUTION:

Article 1. Election of a Member of the Board of Directors of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) for the 2022–2027 term

The 2026 Annual General Meeting of Shareholders elects Mr. Hoang Viet Hung, Vietnamese nationality, born in 1972, with professional qualifications of a Bachelor's degree in Accounting and a Master of Business Administration, as a Member of the Board of Directors of BIDV for the 2022–2027 term.

Article 2. Implementation Provisions

This Resolution was unanimously approved by the 2026 Annual General Meeting of Shareholders and takes effect from July 1, 2026.

Article 3. Implementation Responsibilities

Members of the Board of Directors, the Supervisory Board, and the Management Board shall be responsible for implementing this Resolution and organizing its execution in accordance with applicable laws and the Charter on Organization and Operation of BIDV./.

Recipients:

- As stated in Article 3;
- State Bank of Vietnam (for reporting);
- State Securities Commission of Vietnam, Vietnam Exchange, Ho Chi Minh City Stock Exchange, Hanoi Stock Exchange.
- BIDV Website;
- Filed at: Office, Secretariat & Investor Relations, Human Resources.

**On behalf of the General Meeting of
Shareholders
CHAIRPERSON**

(signed)

Phan Duc Tu



Address: BIDV Tower, 194 Tran Quang Khai
Street, Hoan Kiem District, Hanoi.
Enterprise Registration Number: 0100150619

Hanoi, April 24th, 2026

No: 346/2026/NQ-DHDCD

RESOLUTION

Regarding the personnel of the Supervisory Board of BIDV for the 2022–2027 term

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 96/2025/QH15;

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15;

Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15;

Pursuant to the Charter on Organization and Operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam;

Pursuant to Official Letter No. 8050/NHNN-TCCB dated September 15, 2025 of the State Bank of Vietnam regarding personnel matters at BIDV;

Pursuant to Official Letter No. 2002/NHNN-TCCB dated March 20, 2026 of the State Bank of Vietnam regarding the election to the position of Member of the Supervisory Board of BIDV for the 2022–2027 term;

Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders of the Joint Stock Commercial Bank for Investment and Development of Vietnam dated April 24, 2026.

RESOLUTION:

Article 1. Approval of the number of Members of the Supervisory Board of BIDV for the 2022–2027 term

The 2026 Annual General Meeting of Shareholders approves the increase in the number of Members of the Supervisory Board of BIDV for the 2022–2027 term to six (06) members.

Article 2. Election of a Member of the Supervisory Board of BIDV for the 2022–2027 term

The 2026 Annual General Meeting of Shareholders elects Mr. Nguyen Anh Tuan, Vietnamese nationality, born in 1974, with professional qualifications of a Master of Business Administration, as a Member of the Supervisory Board of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) for the 2022–2027 term.

Article 3. Implementation Provisions

1. This Resolution was unanimously approved by the 2026 Annual General Meeting of Shareholders and takes effect from the date of approval.

2. Members of the Board of Directors, the Supervisory Board, and the Management Board shall be responsible for implementing this Resolution and organizing its execution in accordance with applicable laws and the Charter on Organization and Operation of BIDV../.

Recipients:

- As stated in Article 3;
- State Bank of Vietnam (for reporting);
- State Securities Commission of Vietnam, Vietnam Exchange, Ho Chi Minh City Stock Exchange, Hanoi Stock Exchange.
- BIDV Website;
- Filed at: Office, Secretariat & Investor Relations, Human Resources.

**On behalf of the General Meeting of
Shareholders
CHAIRPERSON**

(signed)

Phan Duc Tu