



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

**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM**  
**Độc lập - Tự do - Hạnh phúc**  
**THE SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

Số:  
CBTT các Nghị quyết Hội đồng quản trị  
về việc phê duyệt Chiến lược hợp phần  
*The Board of Directors' Resolutions on the  
approval of the Component Strategies*

Hà Nội, ngày      tháng      năm  
*Hanoi, May 20<sup>th</sup> 2026*

## **CÔNG BỐ THÔNG TIN BẤT THƯỜNG** ***EXTRAORDINARY INFORMATION DISCLOSURE***

Kính gửi:

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

To:

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

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

- Mã chứng khoán/*Stock code*: BID

- Địa chỉ/*Address*: Tháp BIDV, 194 Trần Quang Khải, Hoàn Kiếm, Hà Nội/*BIDV Tower, 194 Tran Quang Khai road, Hoan Kiem ward, Ha Noi*

- Điện thoại liên hệ/*Tel*: (84-24) 2220 5544

Fax: (84-24) 2220 0399

- E-mail: [nhadautu@bidv.com.vn](mailto: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 các Nghị quyết Hội đồng quản trị về việc phê duyệt Chiến lược hợp phần, bao gồm:

*Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced the Board of Directors' Resolutions approving the Component Strategies, including:*

- Nghị quyết Hội đồng quản trị số 536/NQ-BIDV ngày 19/05/2026 về việc phê duyệt Chiến lược hợp phần - Chiến lược Quản trị tài chính BIDV giai đoạn 2026-2030;

- *The Board of Directors' Resolution No. 536/NQ-BIDV dated May 19<sup>th</sup> 2026 approving the Component Strategy - BIDV Financial Governance Strategy for the period 2026-2030;*

- Nghị quyết Hội đồng quản trị số 537/NQ-BIDV ngày 19/05/2026 về việc phê duyệt Chiến lược hợp phần - Chiến lược phát triển hoạt động Ngân hàng bán lẻ BIDV giai đoạn 2026 - 2030;

- *The Board of Directors' Resolution No. 537/NQ-BIDV dated May 19<sup>th</sup> 2026 approving the Component Strategy - BIDV Retail Banking Development Strategy for the period 2026 - 2030;*

- Nghị quyết Hội đồng quản trị số 542/NQ-BIDV ngày 19/05/2026 về việc phê duyệt Chiến lược hợp phần - Chiến lược phát triển hoạt động Khối Khách hàng doanh nghiệp BIDV giai đoạn 2026-2030;

- *The Board of Directors' Resolution No. 542/NQ-BIDV dated May 19<sup>th</sup> 2026 approving the Component Strategy - BIDV Business Customer Division Development Strategy for the period 2026-2030;*

- Nghị quyết Hội đồng quản trị số 543/NQ-BIDV ngày 19/05/2026 về việc phê duyệt Định hướng phát triển hệ sinh thái ngoài NHTM BIDV giai đoạn 2026-2030;

- *The Board of Directors' Resolution No. 543/NQ-BIDV dated May 19<sup>th</sup> 2026 approving the Development Orientation of BIDV's Non-Commercial Banking Ecosystem for the period 2026-2030;*

- Nghị quyết Hội đồng quản trị số 544/NQ-BIDV ngày 19/05/2026 về việc phê duyệt Chiến lược hợp phần - Chiến lược Công nghệ thông tin và Chuyển đổi số BIDV giai đoạn 2026 - 2030, tầm nhìn 2045;

- *The Board of Directors' Resolution No. 544/NQ-BIDV dated May 19<sup>th</sup> 2026 approving the Component Strategy - BIDV's Information Technology and Digital Transformation Strategy for the period 2026 - 2030, with a vision to 2045;*

- Nghị quyết Hội đồng quản trị số 545/NQ-BIDV ngày 19/05/2026 về việc phê duyệt Chiến lược hợp phần - Chiến lược dữ liệu, AI và đổi mới sáng tạo của BIDV giai đoạn 2026-2030.

- *The Board of Directors' Resolution No. 545/NQ-BIDV dated May 19<sup>th</sup> 2026 approving the Component Strategy - BIDV's Data, AI and Innovation Strategy for the period 2026-2030.*

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 20/05/2026 tại đường dẫn [https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/This information was published on the Bank's website on May 20<sup>th</sup> 2026 as in the links https://www.bidv.com.vn/en/quan-he-nha-dau-tu](https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/This%20information%20was%20published%20on%20the%20Bank's%20website%20on%20May%2020%202026%20as%20in%20the%20links%20https://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**



JOINT STOCK COMMERCIAL  
BANK FOR INVESTMENT  
AND DEVELOPMENT OF  
VIETNAM

SOCIALIST REPUBLIC OF VIETNAM  
**Independence - Freedom - Happiness**

Hanoi, May 19<sup>th</sup> 2026

No.: 536/NQ-BIDV

## RESOLUTION

**Re: Approval of component strategy - BIDV Financial Management Strategy  
for the 2026-2030 period**

### BOARD OF DIRECTORS

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

*Pursuant to the Charter on organization and operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV);*

*Pursuant to the Regulation on organization and operation of BIDV Board of Directors;*

*Pursuant to Resolution No. 345/NQ-BIDV dated April 24<sup>th</sup> 2026 of BIDV Board of Directors on approval of BIDV development strategy until 2030, vision to 2045;*

*Considering the proposal of the Board of Management in Submission No. 1008a/TTr-TCKT dated May 14<sup>th</sup> 2026 regarding the Approval and issuance of BIDV Financial Management Component strategy for the 2026-2030 period;*

*Based on the consolidated minutes of opinions from members of the Board of Directors;*

## RESOLVES:

**Article 1. Approve the Component strategy - BIDV Financial Management Strategy for the 2026-2030 period as follows:**

**1. Vision:** Firmly committed to the vision of building BIDV into a LARGE - STRONG - GREEN Financial - Banking Group leading in the Southeast Asia region, striving to be among the TOP 100 strongest banks in Asia by 2030, and TOP 50 by 2045.

**2. Pillars, Governance Framework, Priority Objectives of the Financial Management Component strategy:**



### 3. Specific objectives:

*Unit: Billion VND, %*

No.	Indicator	Target
<b>I</b>	<b>Efficiency and Performance</b>	
1	Average CASA ratio	Annual improvement, striving to reach 25% - 30% by 2030
2	NIM	Annual improvement, striving to reach 2.5% - 2.7% by 2030
3	ROA	Annual improvement
4	ROE	≥15% throughout the period
5	CIR	Annual improvement, by 2030 <30%
6	Profit before tax	Annual improvement, reaching 86,000 billion VND by 2030
7	Net fee and commission income/Total operating income	Annual improvement, reaching 9.4% by 2030
<b>II</b>	<b>Asset Quality</b>	
1	NPL ratio	Annual improvement, by 2030 <1.0%
2	LLR ratio	≥100% throughout the period
<b>III</b>	<b>Capital Quality and Operational Safety</b>	
1	CAR	Annual improvement, striving to reach 10.7% by 2030
2	Tier 1 capital ratio	Ensure compliance with SBV regulations
3	LDR	Ensure compliance with SBV regulations
4	Short-term capital ratio for medium and long-term loans	Ensure compliance with SBV regulations
5	LCR	Ensure compliance with SBV regulations
6	NSFR	Ensure compliance with SBV regulations
<b>IV</b>	<b>Correlation with peer banks</b>	
	ROA, ROE, End-period CASA ratio, NIM, NPL ratio, LLR ratio, CIR, CAR, Tier 1 capital ratio	Strive to improve at least 01 rank in comparative indicators

*Note: Bank-only data*

### 4. Groups of solutions of the Financial Management Component strategy: including 5 groups of solutions:

- Group of solutions to standardize measurement tools according to modern financial management trends based on data – technology platform.
- Group of solutions to innovate financial management operation methods.
- Group of solutions for effective financial management and scientific capital allocation.
- Group of solutions to promote the role of financial business partnership.
- Group of solutions for digitalization and automation of financial management.

*Detailed content is in the attached Financial Management Component strategy document.*

## **Article 2. Implementation:**

1. Assigning the Chief Executive Officer to direct: (i) The development and issuance of the Action Program to implement the Component strategy; (ii) The communication and reinforcement of the Component Strategy across the system to ensure comprehensive understanding and aligned execution; (iii) The allocation of resources to implement, ensuring progress, effectiveness and quality of solutions in the Component strategy.

2. Assigning the Research and Strategic Management Department as focal point to monitor and evaluate the implementation of the Component strategy, proactively propose and advise the Board of Directors for timely directives and adjustments.

**Article 3.** This resolution takes effect from the signing date.

**Article 4.** Members of the Board of Directors, Board of Management, Director of Finance and Accounting Department, Directors of Departments and Centers at Head Office, Directors of member units are responsible for implementing this Resolution./.

**ON BEHALF OF BOARD OF  
DIRECTORS  
CHAIRMAN**

***Recipients:***

- Board of Directors (for coordination and direction);
- Board of Management (for implementation);
- As Article 4 (for implementation);
- BIDV governance officer;
- Archive: Office, Secretariat and Investor Relations, Finance & Accounting Department.

**(Signed and sealed)**

**Phan Duc Tu**

No.: 537/NQ-BIDV

Hanoi, May 19<sup>th</sup> 2026

## **RESOLUTION**

### **Re: Approval of the Component Strategy - BIDV Retail Banking Strategy Development for the period 2026-2030**

## **BOARD OF DIRECTORS**

### **of the Joint Stock Commercial Bank for Investment and Development of Vietnam**

*Pursuant to the Charter on organization and operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV);*

*Pursuant to the Regulation on organization and operation of BIDV Board of Directors;*

*Pursuant to Resolution No. 345/NQ-BIDV dated April 24<sup>th</sup> 2026 of BIDV Board of Directors on approval of BIDV development strategy until 2030, vision to 2045;*

*Considering the proposal of the Board of Management as set out in Submission No. 614a/TTr-KHBL dated May 18<sup>th</sup> 2026 regarding the Approval of Component strategy - BIDV Retail Banking Strategy Development for the period 2026-2030;*

*Based on the consolidated minutes of opinions from members of the Board of Directors,*

## **RESOLVES:**

### **Article 1. Approval of the Component Strategy - BIDV Retail Banking Strategy Development for the period 2026-2030 as follows:**

#### **1. Vision and strategic direction of BIDV Retail Banking to 2030:**

BIDV maintains its position as the **No. 1** Retail Bank in Vietnam, among the **Top 20** largest retail banks in Southeast Asia, and among the **Top 100** largest retail banks in Asia.

#### **2. Retail strategic pillars:**

<b>Pillar 1</b>	<b>Pillar 2</b>	<b>Pillar 3</b>	<b>Pillar 4</b>
Placing the customer at the centre; approaching customers based on their profile and life cycle.	Developing specialised, high-value products and services through personalisation of products and fees based on customer profiles and behaviour.	Innovating on a foundation of technology, data, and AI/ML to support business operations and operational efficiency.	Building execution capacity through staff capability development and optimisation of the operating, sales and service model.

### 3. Business plan targets of the Retail Banking for the period 2026-2030

No.	Indicator	Target
<b>I</b>	<b>GROUP 1 – SCALE INDICATORS</b>	
1	Retail credit outstanding balance	Average annual growth of 17% over the period
2	Retail deposits from individuals	Average annual growth of 16.5% over the period
3	Number of premium individual customers	Average annual growth of 16% over the period
<b>II</b>	<b>GROUP 2 – EFFICIENCY &amp; QUALITY INDICATORS</b>	
1	Net retail income	Average annual growth of 20% over the period
2	Pre-tax profit	Average annual growth of 38% over the period
3	Net fee income	Average annual growth of 24% over the period
4	Non-performing loan (NPL) ratio	Annual improvement; reaching 0.8% by 2030
5	CASA ratio	Annual improvement; reaching 25% by 2030
6	Number of active customers	Average annual growth of 10% over the period
7	Credit card penetration rate (active customers)	Annual improvement; reaching 9% by 2030
<b>III</b>	<b>GROUP 3 – GREEN INDICATORS</b>	
1	Retail net income via digital channels	Average annual growth of 27% over the period
2	Proportion of SmartBanking users	Annual improvement; reaching 90% by 2030
3	Products/services closed via Contact Centre	Average annual growth of 12% over the period

#### 4. Strategic solution groups:

- Customer solutions
- Product solutions
- Business model and distribution channel structure solutions
- Customer experience solutions
- Retail risk management solutions
- Retail communication and marketing solutions
- Cost governance improvement solutions
- Technology, data and AI/ML solutions

*(Detailed content set out in the accompanying BIDV Retail Banking Development Strategy document)*

#### Article 2. Implementation:

1. Assigning the Chief Executive Officer to direct: (i) The development and issuance of the Action Program to implement the Component strategy; (ii) The communication and reinforcement of the Component Strategy across the system to ensure comprehensive understanding and aligned execution; (iii) The allocation of



resources to implement, ensuring progress, effectiveness and quality of solutions in the Component strategy.

2. Assigning the Research and Strategic Management Department as focal point to monitor and evaluate the implementation of the Component strategy, proactively propose and advise the Board of Directors for timely directives and adjustments.

**Article 3.** This Resolution takes effect from the date of signing.

**Article 4.** Members of the Board of Directors, the Board of Management, the Director of the Retail Banking Department, Directors of Departments and Centers at Head Office, Directors of member units are responsible for implementing this Resolution./.

***Recipients:***

- Board of Directors (for coordination and direction);
- Board of Management (for implementation);
- As Article 4 (for implementation);
- The persons in charge of corporate governance;
- Archived: Office, Secretariat and Investor Relations, Retail Banking Department.

**ON BEHALF OF THE BOARD OF  
DIRECTORS  
CHAIRMAN**

*Signed and sealed*

**Phan Duc Tu**



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

**SOCIALIST REPUBLIC OF VIETNAM**  
Independence - Freedom - Happiness

No.: 542/NQ-BIDV

*Hanoi, May 19<sup>th</sup> 2026*

## **RESOLUTION**

**Re: Approval of Component strategy - BIDV Corporate Banking Development Strategy for the period 2026-2030**

### **BOARD OF DIRECTORS**

**of the Joint Stock Commercial Bank for Investment and Development of Vietnam**

*Pursuant to the Charter on organization and operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV);*

*Pursuant to the Regulation on organization and operation of BIDV Board of Directors;*

*Pursuant to Resolution No. 345/NQ-BIDV dated April 24<sup>th</sup> 2026 of BIDV Board of Directors on approval of BIDV development strategy until 2030, vision to 2045;*

*Considering the proposal of the Board of Management in Submission No. 1368a/TTr-QLKHDN dated May 12<sup>th</sup> 2026 regarding the Approval of Component strategy - BIDV Corporate Banking Development Strategy for the period 2026-2030;*

*Based on the consolidated minutes of opinions from members of the Board of Directors,*

## **RESOLVES:**

**Article 1. Approval of the component strategy – BIDV Corporate Banking Development Strategy for the period 2026-2030 as follows:**

**1. Strategic Objectives Development pillars of the Corporate Banking Block for the period 2026-2030:**

<b>Customers</b>	<b>Human resources and corporate culture</b>	<b>Innovation, technology and digital transformation</b>
Position corporate customers as the center, commit to providing superior product and service solutions to optimize the experience and increase sustainable value for Customers.	Build and develop a core team of Corporate Relationship Managers with breakthrough digital mindset, professional proficiency and ethical standards, united for the common goals of BIDV. Inherit traditional values, promoting corporate culture.	Promot a culture of innovation, proactively master technology, accelerate digital transformation and apply trends such as AI, Blockchain, and Big Data to create distinct value and accelerate development.

## 2. Strategic Objectives

a) Transforming the Corporate Banking business model towards an efficiency-centric approach, accelerating digital transformation, and developing an ecosystem that provides comprehensive financial solutions for corporate customers.

b) Maintaining the leading position and market share in serving corporate customers, increasing the percentage of corporate customers choosing BIDV as their primary transaction bank. Maintain the leading position in the SME segment and top 3 position in the FDI segment in Vietnam.

c) Enhancing operational efficiency through drastic improvements in credit quality, increasing non-interest service income and CASA, securing the leading position in guarantee operations, and boosting the development of products following an asset-light business model.

d) Taking the lead in applying technology, data, and AI to improve labor productivity, issue early warnings and identify risks to ensure effective control of credit quality and the system's competitiveness.

e) Enhancing risk management capacity, ensuring readiness to respond and increasing adaptability to fluctuations in the business environment.

f) Building a high-quality workforce with professional proficiency, professional skills, and deep customer understanding to provide comprehensive financial solutions for customers, meeting the requirements of the new business model.

g) Becoming the leading bank in the Vietnamese market in green, sustainable development and ESG practices, leading in green credit outstanding balance, and making positive contributions to the socio-economic development and environmental protection of the country.

## 3. Business targets of the Corporate Banking for the period 2026-2030

No.	Indicator	Target
<b>I</b>	<b>GROUP 1 - SCALE INDICATORS</b>	
1	End-of-period outstanding credit balance	Average growth during the period of 13,7%
2	End-of-period mobilized funds	Average growth during the period of 17,8%
3	Number of Active corporate customers with generated income	Average growth during the period of 17%
<b>II</b>	<b>GROUP 2 - EFFICIENCY &amp; QUALITY INDICATORS</b>	
4	Net corporate Banking income (Excluding forex trading & derivatives)	Average growth during the period of 17,5%
5	Profit before tax	Average growth during the period of 25%
6	Net fee income	Average growth during the period of 22,6%
7	Proportion of medium and long-term credit balance / total outstanding credit balance	Annual improvement, reaching 42,0% by 2030

No.	Indicator	Target
8	CASA ratio	Annual improvement, reaching 31,50% by 2030
9	NPL ratio	Annual improvement, $\leq 1.2\%$ by 2030
<b>III</b>	<b>GROUP 3 - GREEN INDICATORS</b>	
10	System-wide green credit outstanding balance growth	Reaching 1,5 times BIDV's credit growth rate (expected growth of about 20-25%/year)
11	Number of high-emission sectors for which sectoral policies are developed *	Striving to reach at least 6 sectors by 2029

*\* From 2028, the implementation progress of sectoral policies depends on the Bank-wide and sectoral financial emission reduction roadmap by the Credit Risk Management Department.*

#### **4. Implementation solution groups**

- Transforming the business model of the Corporate Banking Division.
- Improving the quality of human resources and modernize sales management.
- Accelerating the application of data analytics, AI, ecosystems, and Embedded Finance in the operations of the Corporate Banking Division.
- Developing Transaction Banking operations in accordance with international practices.
- Structuring the portfolio and industry orientation to optimize and enhance corporate banking business efficiency.
- Growing funding sources, increase lending profit margins, and optimize funding costs by increasing the Current Account Savings Account (CASA) ratio.
- Strengthening credit risk management based on practicing a risk control culture, improving the effectiveness of early risk warning and customer screening, and establishing relationship orientations with customers to improve credit quality.
- Accelerating the implementation of solutions following the ESG strategy, green growth orientation, supply chain financing, and energy transition.

*(Detailed contents are in the attached Operational Development Strategy for the Corporate Banking Division document)*

#### **Article 2. Implementation Organization**

1. Assigning the Chief Executive Officer to direct: (i) The development and issuance of the Action Program to implement the Component strategy; (ii) The communication and reinforcement of the Component Strategy across the system to ensure comprehensive understanding and aligned execution; (iii) The allocation of resources to implement, ensuring progress, effectiveness and quality of solutions in the Component strategy.

2. Assigning the Research and Strategic Management Department as focal point to monitor and evaluate the implementation of the Component strategy,

proactively propose and advise the Board of Directors for timely directives and adjustments.

**Article 3.** This resolution takes effect from the signing date.

**Article 4.** Members of the Board of Directors, Board of Management, the Director of the Corporate Relationship Management Department, Directors of Departments and Centers at Head Office, Directors of member units are responsible for implementing this Resolution./.

***Recipients:***

- Board of Directors (for coordination and direction);
- Board of Management (for implementation);
- As Article 4 (for implementation);
- The persons in charge of corporate governance;
- Archived: Office, Secretariat and Investor Relations, Corporate Relationship Management Department.

**ON BEHALF OF THE BOARD OF  
DIRECTORS  
CHAIRMAN**

*Signed and sealed*

**Phan Duc Tu**



No.: 543/NQ-BIDV

Hanoi, May 19<sup>th</sup> 2026**RESOLUTION****Re: Approval of the Development orientation  
for the non-banking ecosystem of BIDV for the period 2026-2030****THE BOARD OF DIRECTORS OF THE  
JSC. BANK FOR INVESTMENT AND DEVELOPMENT OF  
VIETNAM**

*Pursuant to the Charter on the organization and operation of the Jsc. Bank for Investment and Development of Vietnam (BIDV);*

*Pursuant to the Regulation on the organization and operation of BIDV Board of Directors;*

*Pursuant to the Resolution of the 15th Congress of BIDV's Party Committee for the 2025-2030 term;*

*Pursuant to the Resolution No. 59/NQ-TW dated January 24<sup>th</sup> 2025 of the Politburo on International integration in the new situation;*

*Pursuant to Resolution No. 153/NQ-CP dated May 31<sup>st</sup> 2025 of the Government promulgating the Government's Action program to implement Resolution No. 59/NQ-TW dated January 24<sup>th</sup> 2025 of the Politburo on International integration in the new situation;*

*Pursuant to Resolution No. 345/NQ-BIDV dated April 24<sup>th</sup> 2026 of BIDV's Board of Directors on the approval of BIDV's development strategy towards 2030, vision to 2045;*

*Based on the proposal of the Chief Executive Officer in the Submission No. 283a/TT-QLDT dated May 15<sup>th</sup> 2026 on Approval of the development orientation for the non-banking ecosystem for the period 2026-2030;*

*Based on the Minutes of opinions of the members of the Board of Directors,*

**RESOLVES:**

**Article 1. To approve of the development orientation for the non-banking ecosystem of BIDV for the period 2026-2030, with the following specific contents:**

**1. Perspectives:**

- Developing a non-banking financial ecosystem in line with the vision of a Large - Strong - Green Financial-Banking Group, with key pillars comprising Securities - Insurance - Asset Management - Financial Leasing, and Debt Management.
- Focus resources on core business segments, enhance competitiveness, diversify

revenue streams, and maximize the value generated from each BIDV customer.

- Undertaking selective new investments aligned with major trends in the financial industry, while proactively monitoring and studying key market developments in order to pioneer investments in new financial models. Exploring the development of non-banking business activities in overseas markets where BIDV has a commercial presence, subject to suitable conditions.

- Managing the investment portfolio in a flexible manner, shifting from monitoring and supervising financial performance indicators to implementing comprehensive investment governance aligned with the strategic objectives of each entity within the product ecosystem.

- Continue maintaining controlling ownership in entities with high profitability and/or those making significant contributions to BIDV's ecosystem. Consider increasing capital contributions, where appropriate, to strengthen the financial capacity of such entities.

## **2. Strategic direction for each existing investment within the ecosystem**

### ***2.1. Securities***

Striving for BSC to rank among the Top 15 securities companies in Vietnam in terms of scale and performance by 2030 and becoming one of the market leaders in brokerage market share nationwide.

### ***2.2. Insurance***

- ***Life insurance:*** Restructuring the equity ownership in BIDV MetLife, while continuing cooperation and development of the life insurance distribution channel.

- ***Non-life insurance:*** Striving for BIC to improve its ranking in Top 5 in terms of gross premium by 2030, while maintaining its position among the Top 2 in profitability.

### ***2.3. Financial leasing***

Striving for BSL to become one of the Top 3 financial leasing companies in Vietnam in terms of outstanding leasing balance and profitability by 2030.

### ***2.4. Debt management***

Developing BAMC into an independent and professional debt recovery channel of BIDV, while progressively expanding into a provider of debt resolution, asset management and other related services by fully leveraging the legal functions permitted by the State Bank of Vietnam.

### ***2.5. Domestic bank (VRB)***

Ensuring stable banking operations, maintain compliance with prudential ratios and operational safety requirements prescribed by the State Bank of Vietnam, improving performance in line with prevailing business conditions and circumstances. Focusing on researching, developing and implementing digital banking and modern technologies.

## **2.6. Overseas banks**

- **For LVB:** Maintaining the ownership ratio and increase charter capital through retained earnings or other methods in compliance with applicable regulations. Continue strengthening asset quality and performance of LVB to support its role in expanding BIDV's business network in Laos.

- **For BIDV Yangon Branch:** Optimizing operations, enhancing business efficiency, ensuring stable and sustainable growth and transforming the operating model into a locally incorporated subsidiary bank when conditions become favorable.

- **For BIDC:** Focusing on improving asset portfolio quality and implementing a modern digital banking architecture to enhance operational efficiency.

- **Representative offices:** Continue maintaining four representative offices in Laos, Cambodia, Taiwan, and Russia.

## **3. Strategic direction for new investments**

- **Sectoral direction:** Continue studying investments to further complete the product ecosystem (subject to favorable conditions), in line with BIDV's risk appetite. Capital for new investments shall be allocated across the following three groups:

+ Prioritizing projects to be studied during 2026–2027: establishment of an asset management company under BIDV (or assigning to BSC for implementation), a digital bank, a company specializing in digital financial platforms and the development of the technology and data infrastructure for the entire financial ecosystem.

+ Projects to be studied during the ecosystem expansion phase: specialized finance companies, and the implementation of gold and precious metals trading activities when conditions become favorable.

+ Pilot and pioneer investment projects: projects involving establishing presence in International Financial Centre (IFC), digital asset businesses, new asset trading platforms, and other innovative services such as loan securitization...

- **Market direction:** Studying the establishment of commercial presence in China and other markets aligned with the requirements for expanding BIDV's business network.

## **4. Divestment orientation**

Continue pursuing the divestment of non-core investments, investments with low rates of return and investments that no longer align with the core axis of the ecosystem.

## **5. Key groups of solutions**

- Decisively implementing the roadmap for capital increase and investment portfolio restructuring.

- Undertaking selective new investments aligned with major trends in the financial industry.

- Promoting ecosystem synergy in product development.



- Innovating the governance model and the management of capital representatives.

*(Details are set out in the attached Appendix)*

## **Article 2. Implementation:**

1. Assigning the Chief Executive Officer to direct: (i) the development and issuance of an Action Program for implementing the Development Orientation for BIDV's Non- Banking ecosystem for the 2026-2030 period; (ii) the communication and dissemination of the Orientation throughout the entire system; and (iii) the allocation of resources to ensure the timely, effective, and high-quality implementation of solutions in line with the approved orientations.

2. Assigning the capital representatives at subsidiaries, joint ventures, and affiliated companies to: (i) direct the development of solutions to effectively implement the approved orientations within the scope of their assigned responsibilities and delegated authority in accordance with applicable regulations; (ii) regularly monitor and keep track of the operations of such companies and report to BIDV through the Investment Management Department in accordance with regulations.

3. Assigning the Research and Strategic Management Department as the focal point in monitoring and evaluating the implementation process, and to proactively propose and advise the Board of Directors on timely directions and adjustments.

**Article 3.** This Resolution takes effect from the signing date.

**Article 4.** Members of the Board of Directors, Board of Management, Head of the Investment Management Department, Heads of Departments, Centers at Head Office, Heads of member units are responsible for implementing this Resolution./.

**ON BEHALF OF THE BOARD OF DIRECTORS  
CHAIRMAN**

***Recipients:***

- Board of Directors (for instruction);
- Board of Management (for implementation);
- Capital representatives at subsidiaries, JVs and affiliated companies (for implementation);
- As Article 4 (for implementation);
- The persons in charge of corporate governance;
- Archived: Office, Secretariat & IR, Investment Management Department.

**(Signed and sealed)**

**Phan Duc Tu**



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

**TRANSLATION**

**SOCIALIST REPUBLIC OF VIETNAM  
Independence – Freedom - Happiness**

*Hanoi, May 19<sup>th</sup> 2026*

No.: 544/NQ-BIDV

## **RESOLUTION**

**Re: Approval of the Component Strategy - BIDV Information Technology  
and Digital Transformation Strategy for the period 2026 - 2030, vision to 2045**

### **BOARD OF DIRECTORS JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM**

*Pursuant to the Charter on organization and operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV);*

*Pursuant to the Regulation on organization and operation of the BIDV Board of Directors;*

*Pursuant to the Resolution of the 15th BIDV Party Congress, term 2025-2030;*

*Pursuant to Resolution No. 345/NQ-BIDV dated April 24<sup>th</sup> 2026 of the BIDV Board of Directors on approval of BIDV development strategy to 2030, vision to 2045;*

*Pursuant to Decision No. 3579/QF-NHNN dated November 03<sup>rd</sup> 2025 on approval of the “Banking sector digital transformation strategy to 2030”;*

*Considering the proposal of the Board of Management in Proposal No. 716/TTr-CN dated April 17<sup>th</sup> 2026 on approval of BIDV Information Technology and Digital Transformation Strategy for the period 2026 - 2030, vision to 2045;*

*Based on the consolidated minutes of opinions of the Board of Directors members.*

## **RESOLVES:**

**Article 1. Approving the BIDV Information Technology and Digital Transformation Strategy for the period 2026 - 2030, vision to 2045 as follows:**

**1. Vision to 2045:** To build BIDV into the bank with the best information technology and digital transformation capabilities in Vietnam, reaching the leading level in the Southeast Asia region.

**2. Information Technology and Digital Transformation Development Objectives**

**2.1 General objective:** To build a modern, open, flexible, secure, and sustainable IT and Digital Transformation platform; master core technologies and platforms; customer-centric service; use data and digital technology as growth drivers, enhancing the effectiveness of BIDV's business strategy and governance.

**2.2 Specific objectives by 2030**

*(i) Creating competitive advantage in interaction through customer-centricity*

Deploy and expand application platforms supporting marketing, customer acquisition, and retention (multi-channel customer interaction, customer data

management, and customer relationship management). By 2030:

- At least 90% of customers use digital channels;
- 90% of key customer journeys are implemented on digital platforms;
- Revenue proportion from digital channels reaches at least 30% of total revenue.

*(ii) Innovation and development of digital products and services*

- Focus on developing technology products and digitizing customer journeys aiming to fully digitize 90% of customer products and services.

- Deploy the new generation Fee Engine platform, centrally and flexibly managing fee policies, optimizing value, ensuring transparency and personalization for customers.

- Predict demand analysis, build specific target customer profiles, promote digital marketing tools, develop automatic credit scoring tools, striving for 100% of lending and disbursement decisions for small retail and consumer loans of individual customers to be digitized and automated.

*(iii) Master core technologies and application platforms*

- Fully master (level 1) and master modification and integration (level 2) of 100% of key platforms.

- Develop Core Banking system with a lean and efficient orientation (Lean Core).

- Prioritize developing new products/applications at BIDV on banking application platforms according to the new architecture standard; Minimize and transform monolithic applications to open architecture (microservices and APIs), strictly control to ensure over 70% of technology products comply with IT architecture; Complete APIs corresponding to BIDV's main financial services and Open API platform, providing financial and non-financial services on the marketplace for customers.

- Complete the Open Banking platform on cloud computing, develop an intelligent digital financial ecosystem, promote new business models, increase the scale of innovative digital financial product and service supply.

- Transform IT applications from individually developed and deployed application suites to application platforms with stable, sustainable operation capacity, combined with technology products created from microservices through open programming interfaces (Open API) to meet business unit needs.

*(iv) Transforming the IT infrastructure comprehensively through the adoption of advanced and modern technologies, while developing a resilient and stable technology foundation.*

- Deploy at least 70% of applications on cloud computing environment; Apply 4.0 technologies (artificial intelligence, machine learning, process management, blockchain, and robotics) into BIDV's products and services.

- Deploy big data management platform to store, exploit, and process structured and unstructured data; Plan and successfully build customer data platforms, ensuring full data for analysis, reporting, product operation, and compliance reporting according to BIDV's data architecture.

- Develop and standardize IT infrastructure towards modernity, sustainability, and stability with flexible, open, highly automated infrastructure architecture; operate under active-active, zero downtime model; ensure and meet development and expansion requirements for Core Banking system, application systems, data, AI. Including

CPU/RAM peak operating threshold capacity at 65%, storage usage threshold at 80%, Data Center 2 capacity equivalent to 100% for online transaction/critical application systems and at least 70% capacity for other applications.

*(v) Elevating IT governance, risk management, and internal governance*

- Consolidate capabilities and organizational structure for architecture governance, portfolio and development management, IT transformation governance, data governance, and security to ensure synchronized and sustainable IT development.

- Gradually apply centralized technology governance for subsidiaries operating in banking to ensure efficiency, rapid deployment, quick adjustment of products and services to suit business reality, market trends, and timely meet customer needs.

- Enhance governance capacity, standardize IT operation under active-active model; automate Data Center and IT system monitoring; ensure HA/DR for critical systems, minimize RTO/RPO. Build service management and quality management capacity on cloud computing.

- Comprehensive security, proactive defense, and enhanced compliance: deploy new, multi-layered security technology solutions with in-depth comprehensive protection for IT systems; Standardize product security and data security; Enhance effectiveness of Cybersecurity Operations Center (SOC); Ensure compliance with state regulatory agencies and international standards (PCI DSS, SWIFT CSP, etc.). By 2030, achieve information security maturity level of at least 4.5/5 under NIST framework.

- Continue expanding the scope of solutions serving digitalization of internal governance; Build and consolidate data platforms and complete analytical capabilities in integrated risk management and compliance solutions according to Basel III standards.

- By 2030: at least 90% of work records are processed and stored in digital environment (excluding confidential records).

*(vi) Digital transformation culture, organizational model, and human capital*

- Attract, train, and develop leadership, experts, and senior specialists in strategic fields: IT architecture, cloud, information security, data, and artificial intelligence.

- Build and implement programs to source young staff through models such as talented interns, selecting champions/outstanding individuals from technology competitions inside and outside the system (Hackathon, coding challenge, data challenge...), aiming to build a strong next-generation core workforce for BIDV's long-term growth.

- Complete evaluation, remuneration, and reward mechanisms (build flexible remuneration and reward mechanisms, tiered by personnel groups, linking responsibility, authority, and benefits with innovation effectiveness) oriented to link with output results, value created, and contribution level to BIDV's strategic goals. Shift focus from process-based evaluation to evaluation based on IT application effectiveness, impact on labor productivity, service quality, customer experience, and risk management.

**3. Main solution groups:**

- Adoption of Emerging Technology Trends

- Mastery of Critical Application Platforms Supporting Business Growth and

## Internal Governance

- Data and AI Infrastructure Platforms
- Technology Infrastructure and Cloud Enablement
- Security
- Digital transformation culture, organizational model, and human capital

### **Article 2. Implementation:**

1. Assigning the Chief Executive Officer to direct: (i) The development and issuance of the Action Program to implement the Component strategy; (ii) The communication and reinforcement of the Component Strategy across the system to ensure comprehensive understanding and aligned execution; (iii) The allocation of resources to implement, ensuring progress, effectiveness and quality of solutions in the Component strategy.

2. Assigning the Strategy Research and Governance Department as focal point to monitor and evaluate the Component strategy implementation, proactively propose and advise the Board of Directors for timely directives and adjustments.

**Article 3.** This resolution takes effect from the signing date. This resolution replaces the following documents:

- Resolution 468/NQ-BIDV dated May 31<sup>st</sup> 2021 on approval of BIDV digital transformation strategy for the period 2021 - 2025, vision to 2030;
- Resolution 1204/NQ-BIDV dated December 22<sup>nd</sup> 2023 on adjustment of Resolution No. 468/NQ-BIDV dated May 31<sup>st</sup> 2021 on approval of BIDV digital transformation strategy for the period 2021 - 2025, vision to 2030;
- Resolution 556/NQ-BIDV dated June 10<sup>th</sup> 2022 on approval of Information Technology development strategy for the period 2022-2031, vision to 2035.
- Resolution 179/NQ-BIDV dated February 26<sup>th</sup> 2025 on approval of adjustment and supplementation of IT development strategy.

**Article 4.** Members of the Board of Directors, Board of Management, Director of Technology Department, Directors of Departments and Centers at Head Office, Directors of member units are responsible for implementing this Resolution./.

### ***Recipients:***

- BoD (for implementation);
- Board of Management (for implementation);
- As Article 4 (for implementation);
- The persons in charge of corporate governance;
- Archive: Office, Secretariat and Investor Relations, Technology Department.

**ON BEHALF OF  
BOARD OF DIRECTORS  
CHAIRMAN**

(Signed and sealed)

**Phan Duc Tu**



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

No.: 545/NQ-BIDV

**TRANSLATION**

**SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness**

*Hanoi, May 19<sup>th</sup> 2026*

## **RESOLUTION**

**Re: Approval of Component strategy - Data, AI and  
Innovation Strategy of BIDV for the 2026-2030 Period**

### **BOARD OF DIRECTORS JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM**

*Pursuant to the Charter of organization and operation of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV);*

*Pursuant to the Regulation on organization and operation of BIDV's Board of Directors;*

*Pursuant to the Resolution of the XV Party Congress of BIDV, 2025-2030 Term;*

*Pursuant to Resolution No. 345/NQ-BIDV dated April 24<sup>th</sup> 2026 of BIDV's Board of Directors on the approval of the BIDV Development Strategy to 2030, vision to 2045;*

*Pursuant to Law on Science, Technology and Innovation No. 93/2025/QH15;*

*Pursuant to Law on Artificial Intelligence No. 134/2025/QH15;*

*Pursuant to Resolution No. 57-NQ/TW dated December 22<sup>nd</sup> 2024 of the Party Politburo on breakthroughs in developing national science, technology, innovation and digital transformation;*

*Pursuant to Resolution No. 488/NQ-BIDV dated May 12<sup>th</sup> 2025 of BIDV's Board of Directors on promoting the development of science, technology, innovation and digital transformation at BIDV to 2030, vision to 2045;*

*Considering the proposal of the Chief Executive Officer in Submission No. 608a/TTr-TTDLPT dated May 15<sup>th</sup> 2026 on the approval of the Component Strategy - Data, AI and Innovation Strategy of BIDV for the 2026-2030 Period;*

*Pursuant to the Minutes of summarizing opinions of members of the Board of Directors,*

## **RESOLVES:**

**Article 1. Approving the Data, AI and Innovation Strategy of BIDV for the 2026-2030 Period, with specific contents as follows:**

## 1. Vision:

By 2030, to become the leading bank in Vietnam in exploiting and promoting data, AI and innovation application, promoting comprehensive transformation of all business and operational aspects, enhancing its competitiveness and sustainable development in the digital era.

## 2. Perspective:

a) Thoroughly grasp the awareness that data is the Bank's strategic asset, playing an important role in the development of science, technology, innovation and digital transformation. Exploiting and promoting the value of data, AI and innovation is one of the important breakthrough components, competitive advantages and capacity and driving forces to comprehensively promote the Bank's operations towards data-driven decision making and technology-driven orientation, contributing to the implementation of BIDV's Development Strategy.

b) Building and implementing the Data, AI and Innovation Strategy according to international practices, keeping up with application trends in the finance and banking sector, focusing on solving specific business operation issues. Research and implement breakthrough and leading innovative products.

c) Training knowledge and skills in applying data and AI for staff at all levels. Cultivate a data culture and an innovation culture, encourage open thinking, readiness to learn, experiment and apply advanced technologies.

d) Ensuring all activities of collecting, using and applying data, AI and innovation comply with legal, privacy regulations and guidelines on governance, ethics and risk management.

## 3. Objectives:

### 3.1. General objectives:

**a) Enhancing customer experience and engagement:** Applying data, AI and advanced technologies to deeply understand customers, predicting needs and personalize marketing, sales and product/service provision to attract new customers, increasing satisfaction and retain customers, supporting the changes in sales methods and data-driven decision making.

**b) Enhancing operational efficiency:** Applying data, AI and advanced technologies to optimize operation workloads towards automation, shortening processing time, minimizing manual works and operational errors.

**c) Improving risk management and meet compliance requirements:** Applying data, AI and advanced technologies to strengthen risk management across all key activities to enhance fraud detection capacity, early warning of risks, minimize losses and meet compliance requirements.

**d) Strengthening core capabilities in platforms, data, AI and innovation infrastructure:** Establishing and operating data platforms and technologies according to Data Fabric architecture, allowing the collection, storage, processing and management of multi-source data, ensuring data is “Accurate - Sufficient - Clean - Live - Unified - Shared”. Managing and exploiting data of BIDV ecosystem, including data of subsidiaries, joint ventures and affiliates, to establish

comprehensive customer profiles, support customer base development and cross-selling of products and services between the Bank and its members.

**e) Promoting innovation and develop differentiated technological capabilities:** Researching and applying advanced technologies to create breakthrough totally new products, services, business models or new revenues that have a major impact on BIDV's business. Building an open innovation ecosystem - from Fintech cooperation to academic research to lead the market in AI and financial technology applications.

### **3.2. Specific objectives:**

<b>No.</b>	<b>Indicators</b>	<b>2030 Target</b>
1	Percentage of departments applying AI in their operations	≥90%
2	AI application in software development	≥ 60%
3	Percentage of staff trained in data and AI	≥ 99%
4	Percentage of staff utilizing data and AI applications in daily jobs	≥ 90%

### **4. Key tasks and solutions:**

- Building a use case portfolio and implementation plan for data, AI and innovation.
- Establishing data platforms and AI infrastructure.
- Researching, testing new technologies and promote innovation.
- Value-oriented data governance.
- Developing human resources, culture and ethics in data, AI and innovation.

### **Article 2. Implementation:**

1. Assigning the Chief Executive Officer to direct: (i) The development and issuance of the Action Program to implement the Component strategy; (ii) The communication and reinforcement of the Component Strategy across the system to ensure comprehensive understanding and aligned execution; (iii) The allocation of resources to implement, ensuring progress, effectiveness and quality of solutions in the Component strategy.

2. Assigning the Research and Strategic Management Department as focal point to monitor and evaluate the implementation of the Component strategy, proactively propose and advise the Board of Directors for timely directives and adjustments.

**Article 3.** This Resolution takes effect from the date of signing, replacing Resolution No. 957/NQ-HDQT dated September 15<sup>th</sup> 2025 of the Board of Directors regarding the approval of BIDV's Data and AI Strategy for the 2026-2030 Period.

**Article 4.** Members of the Board of Directors, the Board of Management, Director of the Data and Analytics Center, Director of the AI and Innovation Center, Heads of Departments and Centers at the Head Office, Directors of Branches and



BIDV's members are responsible for implementing this Resolution./.

***Recipients:***

- Board of Directors (for coordination and direction);
- Board of Management (for implementation);
- As Article 4 (for implementation);
- The persons in charge of corporate governance;
- Archived: Office, Secretariat and Investor Relations,  
Data and Analytics Center.

**ON BEHALF OF  
BOARD OF DIRECTORS  
CHAIRMAN**

(Signed and sealed)

**Phan Duc Tu**