**BID122004: Notice on the record date to exercise the rights of bond interest payment**

On December 14, 2023, Joint Stock Commercial Bank for Investment and Development of Vietnam announced Notice No. 22630/TB-BIDV on the record date to exercise the interest payment rights for the second term of BID122004 bonds as follows:

Securities name: Bonds of Joint Stock Commercial Bank for Investment and Development of Vietnam in the public offering in 2021.

Securities code: BID122004

Securities type: Corporate bond

Transaction par value: VND 100,000/bond

Exchange: Hanoi Stock Exchange.

Record date: January 11, 2024

1. Reasons and purposes:

* Bond interest payment in the 2nd period (from and including January 25, 2023 to and excluding January 25, 2024) of BID122004 bonds.

1. Specific content

Bonds interest payment:

* Exercise rate: 8.30%/year (bondholders will receive VND 8,300 for every bond they own)
* The bond interest is calculated as follows:

The interest earned on the bond during the interest payment period = Total par value of the bonds owned at the record date X (8.30% X 365) / 365

The total amount of bond interest actually received by the bondholder will be rounded to the unit (if the first decimal place is equal to or greater than 5, the number is rounded up; if the first decimal is less than 5, the decimal part is canceled).

* Interest payment date: January 25, 2024
* Implementation venue:
* For deposited securities: The bondholders shall proceed to receive bond interest at the depository member where their depository account is opened.
* For undeposited securities: The bondholders shall proceed to receive bond interest at Ho Chi Minh City Securities Corporation (HSC) from January 25, 2024, and present their identification card.