**BID122003: Notice on the record date to exercise the right to pay bond principal and interest**

On January 5, 2024, Joint Stock Commercial Bank for Investment and Development of Vietnam announced Notice No. 225//BIDV-KDV&TT on the record date to exercise the right to pay bond principal and interest due to the full redemption of BID122003 bond prior to maturity as follows:

Securities name: Bonds issued by Joint Stock Commercial Bank for Investment and Development of Vietnam to the public in 2021

Securities code: BID122003

Securities type: Corporate bond

Transaction par value: VND 100,000/Bond

Stock exchange: HNX

Record date: January 17, 2024

1. Reason and purpose:

* Pay bond principal and interest due to the redemption of all bonds prior to maturity.

1. Specific contents:

* Pay bond principal and interest due to the redemption of all bonds prior to maturity:
* Number of bonds the issuer plans to buy: 10,524,298 bonds, equivalent to the value at par value of VND 1,052,429,800,000
* Exercise rate: 100% (Redeem all bonds from the bond owners before maturity)
* Interest rate: 7.9%/year
* The bond interest is calculated according to the formula:

Interest earned on Bonds = (Par value of Bonds actually held at record date for the list) X (Bond interest rate) X (Actual number of days for calculating Bond interest in that interest payment period/365)

In which: The actual number of days for calculating Bond interest in that interest payment period (from January 25, 2023 until but not including January 25, 2024) is 365 days.

* Bond principal and interest received due to the bond redemption prior to maturity = (100% of bond par value + interest from January 25, 2023 until but not including January 25, 2024) per bond.

Each owner will receive VND 107,900/bond, of which the principal is VND 100,000/bond and the interest is VND 7,900/bond.

* Time to register to resell bonds to the issuer: None. The issuer will exercise the right to redeem the bonds on the Redemption Right Exercise Date. The bond owners have the obligation to resell all bonds they own to the issuer. All bonds after redemption will be canceled.
* Payment date of redemption: January 25, 2024
* Implementation venue:
* For deposited securities: Owners carry out procedures to resell bonds at Depository Members where depository accounts are opened.
* For undeposited securities: Owners carry out procedures to resell bonds at Ho Chi Minh City Securities Corporation (HSC) on business days, starting from January 25, 2024.