**BID121027: Extraordinary General Mandate 2024**

On January 30, 2024, Joint Stock Commercial Bank for Investment and Development of Vietnam announced General Mandate No. 88/2024/NQ-DHDCD as follows:

Article 1: Approve on the BIDV restructuring plan for the period 2021-2025:

1. Perspectives on restructuring for the period 2021-2025

Promote advantages, exploit fundamental resources, overcome limitations in business activities; Comply with legal regulations and orientations of the Government and State Bank of Vietnam, continue to aim for good international practice standards; Create a favorable foundation for implementing strategic goals to 2025 and vision to 2030; Prepare to respond and increase the ability to adapt to changes in the business environment, maintaining stable, safe and sustainable operations.

1. Vision

Based on the Government's orientation in Decision No. 689/QD-TTg dated June 8, 2022, BIDV determines the vision to 2030 as follows: “To become a leading financial institution in Southeast Asia, have the best digital platform in Vietnam, and be among Top 100 largest banks in Asia”

1. Priority goals for the period 2021-2025

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| 1 | Strengthen financial capacity to meet operational safety requirements according to regulations and practices. |
| 2 | Improve credit quality and efficiency, promote green credit, towards an environmental - social - governance business model for sustainable development. |
| 3 | Structure revenue sources and gradually increase the proportion of non-credit income in total operating income. |
| 4 | Develop a digital banking model and strongly apply information technology achievements in business operations and management. |
| 5 | Improve transparency and management capacity according to practices. |
| 6 | Develop corporate culture, high-quality human resources, build and maintain a professional, modern, learning and creative working environment. |

1. Business plan oriented to 2025 of the Commercial Banking Sector

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| No. | Targets | Target (1) |
| Estimated average for the period of 2021-2025 |
| 1 | Total assets | 13.8% - 14.6% per year |
| 2 | Capital mobilization | Growth consistent with credit growth, ensuring safe expenses (about 13.2% - 14.1%/year) |
| 3 | Credit debt(2) | 12.3% - 13.2%/year and according to the plan assigned by the State Bank of Vietnam |
| 4 | Odd CAR (Capital Adequacy Ratio) | Ensure regulations of the State Bank of Vietnam throughout the entire period |

Notes: (1) The implementation of business plan targets depends on the credit growth limit assigned by the State Bank of Vietnam (when there is a change in credit growth, the business plan targets will change accordingly); (2) Outstanding credit debt is outstanding debt lent to economic-residential organizations and corporate bonds as of December 31 every year.

The General Meeting of Shareholders authorized the Board of Directors to:

1. Direct the development, approval and implementation of detailed solutions based on the BIDV restructuring plan for the period 2021-2025 approved by the General Meeting of Shareholders;
2. Approve on the adjustments to the BIDV restructuring plan for the period 2021-2025 in accordance with the actual situation and at the request of competent state agencies (if any).

Article 2: Approve on the content of adjusting the time for offering additional shares in the Plan to increase charter capital in 2023

1. Implementation time: In 2024, the specified time will be decided by the Board of Directors according to the assignment/authorization of the General Meeting of Shareholders after being approved by the State authorities.
2. Other contents of the Plan to increase charter capital in 2023 continue to be implemented according to the approval of the Annual General Meeting of Shareholders 2023 in General Mandate No. 393/2023/NQ-DHDCD dated April 28, 2023.

Article 3: Additionally select members of the Board of Directors, the Supervisory Board of Joint Stock Commercial Bank for Investment and Development of Vietnam for the term 2022-20-27

1. Elect additional members for the Board of Directors for the term 2022 - 2027;

Mr. Quach Hung Hiep, born in 1969, qualification: PhD in Economics, elected to join in the Board of Directors for the term 2022-2027

1. Elect additional members for the Supervisory Board for the term of 2022-2027:

* Ms. Ta Thi Hanh, born in 1972, qualification: PhD in Economics, elected to join in the Supervisory Board for the term 2022-2027
* Mr. Nguyen Trung Kien, born in 1973, qualification: Master in Business Administration, elected to join in the Supervisory Board for the term 2022-2027

Article 4: Terms of enforcement

1. This General Mandate was approved by the General Meeting of Shareholders at the Extraordinary General Meeting of Shareholders 2024 and takes effect from the date of approval.
2. Members of the Board of Directors, the Supervisory Board, the Executive Board and all shareholders of BIDV are responsible for implementing this General Mandate and organizing the implementation according to their authority and functions as per the provisions of law and the Charter on Organization and Operation of BIDV.