**BID121027: Board Resolution**

On April 23, 2024, Joint Stock Commercial Bank for Investment and Development of Vietnam announced Resolution No. 354/NQ-BIDV on approving the plan to redeem the list of bonds eligible for recording as tier 2 capital as of the date to exercise the right to prematurely redeem, from Q2/2024 to the end of Q1/2025 as follows:

Article 1: Approve the plan to redeem the list of bonds eligible for recording as tier 2 capital (hereinafter referred to as "Capital Increase Bonds") as of the date to exercise the right to prematurely redeem from Q2/2024 to the end of Q1/2025 with the following main contents:

1. Purpose of redemption: In order to exercise the redemption right of the issuer according to the bond terms and conditions in the Information Disclosure/Prospectus for offering BIDV Capital Increase Bonds in 2019, 2021, 2022 and 2023; meeting investors' expectations - demonstrating BIDV's reputation and financial capacity, thereby facilitating BIDV's medium and long-term capital mobilization plan through the bond issuance channel in the future.
2. Total par value of redemption: VND 14,665,500,000,000
3. Capital resource for the redemption: BIDV's business capital. The redemption is carried out on the basis of commitments to bondholders, expected BIDV's capital balance ability at the time of redemption and on the basis of compliance with the regulations of the State Bank.
4. Redemption time: The date of exercising the right of redemption is as prescribed in the Information Disclosure/Prospectus for offering BIDV Capital Increase Bonds in 2019, 2021, 2022, 2023.
5. Other contents about the redemption of Capital Increase Bonds as of the date to exercise the right to prematurely redeem from Q2/2024 to the end of Q1/2025: comply with the terms and conditions of the Capital Increase Bond list as of the date to exercise the right to prematurely redeem from Q2/2024 to the end of Q1/2025 in the Information Disclosure/Prospectus of offering BIDV Capital Increase Bonds in 2019, 2021, 2022, 2023.

Article 2: Assign the Executive Board to be responsible for directing relevant units to implement processes and procedures to redeem the list of Capital Increase Bonds as of the date to exercise the right to prematurely redeem from Q2/2024 to the end of Q1/2025 according to schedule and commitments to investors (including but not limited to procedures related to cancellation of registration, depository, cancellation of trading registration (if any) and delisting (if any) for bonds redeemed before maturity).

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

Article 4: Members of the Board of Directors, the Executive Board, Head of the Board of Directors Secretariat & Shareholder Relations, Manager of ALCO Support Department, Capital and Currency Business Department and relevant units and individuals are responsible for implementing this Resolution in accordance with provisions of law and BIDV.