BIDV

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

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

Số: 9104/BIDV-TK&QHCĐ
CBTT điều chỉnh Báo cáo tài chính riêng lẻ và hợp nhất năm 2024 đã được kiểm toán
Re: Announcement on changes in the Separate and Consolidated audited financial statement of 2024

Hà Nội, ngày 23 tháng 10 năm 2025
Hanoi, day 23 month 10 year 2025

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi:
- Ngân hàng Nhà nước Việt Nam;
- 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 Bank of Vietnam;*
- *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

2. Nội dung thông tin công bố/*Contents of disclosure:*

Ngân hàng TMCP Đầu tư và Phát triển Việt Nam thông báo về việc điều chỉnh Báo cáo tài chính riêng lẻ và hợp nhất năm 2024 đã được kiểm toán theo kết quả Kiểm toán Nhà nước như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) announced the changes in the Separate and Consolidated audited financial statement of 2024 according to the results of the State Audit.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày .23./10/2025 tại đường dẫn https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/*This information was published on the Bank's website on 23../10/2025, as in the links https://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

M.S.D.N: 0100150619 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
TP. HÀ NỘI

Trần Long

Nơi nhận/Recipent:
- Như trên/*As above*;
- Lưu TK&QHCĐ, VP/ *Archive: Secretariat & Investor Relations, BIDV Office.*

BIDV

SEPARATE STATEMENT OF FINANCIAL POSITION
As at 31 December 2024

Unit: Million VND

No.	Items	Previously reported data	Adjustment	Restated data
		(1)	(2)	(3)= (1)+(2)
A	**Assets**			
I.	**Cash, gold and gemstones**	**10,015,748**	-	**10,015,748**
II.	**Balances with the State Bank of Vietnam (“SBV”)**	**86,822,754**	-	**86,822,754**
III.	**Placements with and loans to other credit institutions**	**285,070,676**	**-**	**285,070,676**
1.	Placements with other credit institutions	272,414,707	-	272,414,707
2.	Loans to other credit institutions	12,736,790	-	12,736,790
3.	Provision for credit losses on loans to other credit institutions	(80,821)	-	(80,821)
IV.	**Trading securities**	**9,243,919**	**-**	**9,243,919**
1.	Trading securities	9,243,919	-	9,243,919
V.	**Derivatives and other financial assets**	**663,256**	-	**663,256**
VI.	**Loans to customers**	**1,976,863,693**	**68,290**	**1,976,931,983**
1.	Loans to customers	2,013,808,136	-	2,013,808,136
2.	Provision for credit losses on loans to customers	(36,944,443)	68,290	(36,876,153)
VIII.	**Investment securities**	**274,866,992**	**-**	**274,866,992**
1.	Available-for-sale investment securities	157,693,497	-	157,693,497
2.	Held-to-maturity investment securities	118,346,665	-	118,346,665
3.	Provision for investment securities	(1,173,170)	-	(1,173,170)
IX.	**Long-term investments**	**7,884,016**	**-**	**7,884,016**
1.	Investments in subsidiaries	5,699,523	-	5,699,523
2.	Investments in joint ventures	2,021,143	-	2,021,143
3.	Investments in associates	244,207	-	244,207
4.	Other capital contribution, long-term investments	120,750	-	120,750
5.	Provision for impairment of long-term investments	(201,607)	-	(201,607)
X.	**Fixed assets**	**11,287,876**	**45,032**	**11,332,908**
1.	Tangible fixed assets	6,113,699	45,032	6,158,731
a.	*Cost*	15,366,555	-	*15,366,555*
b.	*Accumulated depreciation*	(9,252,856)	*45,032*	*(9,207,824)*
2.	Intangible fixed assets	5,174,177	-	5,174,177
a.	*Cost*	*7,764,795*	-	*7,764,795*
b.	*Accumulated depreciation*	*(2,590,618)*	-	*(2,590,618)*
XI.	**Other assets**	**46,568,210**	**(3,072)**	**46,565,138**
1.	Receivables	24,789,900	-	24,789,900
2.	Interest and fee receivables	19,789,915	(3,618)	19,786,297
3.	Deferred corporate income tax assets	1,226	-	1,226
4.	Other assets	2,423,382	546	2,423,928
5.	Provision for other assets	(436,213)	-	(436,213)
	TOTAL ASSETS	**2,709,287,140**	**110,250**	**2,709,397,390**

No.	Items	Previously reported data	Adjustment	Restated data
		(1)	(2)	(3)= (1)+(2)
B	**LIABILITIES AND OWNERS' EQUITY**			
I.	**Borrowings from the Government and the SBV**	**167,226,790**	**-**	**167,226,790**
II.	**Deposits and borrowings from other credit institutions**	**222,117,274**	**-**	**222,117,274**
1.	Deposits from other credit institutions	201,788,712	-	201,788,712
2.	Borrowings from other credit institutions	20,328,562	-	20,328,562
III.	**Deposits from customers**	**1,929,557,458**	**-**	**1,929,557,458**
V.	**Grants, trusted funds and borrowings the Bank bears risk**	**11,981,467**	-	**11,981,467**
VI.	**Valuable papers issued**	**199,000,165**	-	**199,000,165**
VII.	**Other liabilities**	**43,124,242**	**39,352**	**43,163,594**
1.	Interest and fee payables	28,231,385	-	28,231,385
2.	Other payables and liabilities	14,892,857	39,352	14,932,209
VIII.	**Capital and reserves**	**136,279,744**	**70,898**	**136,350,642**
1.	The Bank's capital	83,267,535	-	83,267,535
a.	*Charter capital*	*68,975,153*	-	*68,975,153*
c.	*Share premium*	*14,292,382*	-	*14,292,382*
2.	The Bank's reserves	18,848,053	-	18,848,053
3.	Retained earnings	34,164,156	70,898	34,235,054
	TOTAL LIABILITIES AND OWNERS' EQUITY	**2,709,287,140**	**110,250**	**2,709,397,390**

BIDV

SEPARATE STATEMENT OF INCOME

For the year ended 31 December 2024

Unit: Million VND

No.	Items	Previously reported data	Adjustment	Restated data
		(1)	(2)	(3)= (1)+(2)
1.	Interest and similar income	135,299,365	(4,598)	135,294,767
2.	Interest and similar expenses	(79,061,264)	-	(79,061,264)
I.	**Net interest income**	**56,238,101**	**(4,598)**	**56,233,503**
3.	Fee and commission income	9,663,462	(318)	9,663,144
4.	Fee and commission expenses	(4,034,400)	-	(4,034,400)
II.	**Net fee and commission income**	**5,629,062**	**(318)**	**5,628,744**
III.	**Net gain from foreign currency trading**	**5,264,524**	**-**	**5,264,524**
IV.	**Net gain from trading securities**	**91,290**	-	**91,290**
V.	**Net gain from investment securities**	**4,850,545**	**-**	**4,850,545**
5.	Income from other activities	8,905,156	37,936	8,943,092
6.	Expenses on other activities	(4,172,619)	-	(4,172,619)
VI.	**Net gain from other activities**	**4,732,537**	**37,936**	**4,770,473**
VII.	**Income from capital contribution and equity investments in other entities**	**205,774**	-	**205,774**
VIII.	**Total operating expenses**	**(25,796,413)**	**(12,687)**	**(25,809,100)**
IX.	**Net profit before provision expenses for credit losses**	**51,215,420**	**20,333**	**51,235,753**
X.	**Provision expenses for credit losses**	**(20,606,172)**	**68,290**	**(20,537,882)**
XI.	**Profit before tax**	**30,609,248**	**88,623**	**30,697,871**
7.	Current corporate income tax income	(6,100,167)	(17,725)	(6,117,892)
8	Deferred corporate income tax (expense)/benefit	(62)	-	(62)
XII.	**Corporate income tax expense**	**(6,100,229)**	**(17,725)**	**(6,117,954)**
XIII.	**Profit after tax**	**24,509,019**	**70,898**	**24,579,917**

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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2024

Unit:Million VND

No.	Items	Previously reported data	Adjustment	Restated data
		(1)	(2)	(3)= (1)+(2)
A	**ASSETS**			
I.	**Cash, gold and gemstones**	**10,772,890**	-	**10,772,890**
II.	**Balances with the Central Banks**	**92,341,029**	-	**92,341,029**
III.	**Placements with and loans to other credit institutions**	**279,971,515**	**-**	**279,971,515**
1.	Placements with other credit institutions	268,366,137	-	268,366,137
2.	Loans to other credit institutions	11,686,232	-	11,686,232
3.	Provision for credit losses on placements with and loans to other credit institutions	(80,854)	-	(80,854)
IV.	**Trading securities**	**12,734,060**	**-**	**12,734,060**
1.	Trading securities	12,773,340	-	12,773,340
2.	Provision for impairment of trading securities	(39,280)	-	(39,280)
V.	**Derivatives and other financial assets**	**663,256**	-	**663,256**
VI.	**Loans to customers**	**2,018,043,649**	**68,290**	**2,018,111,939**
1.	Loans to customers	2,056,082,420	-	2,056,082,420
2.	Provision for credit losses on loans to customers	(38,038,771)	68,290	(37,970,481)
VIII.	**Investment securities**	**277,838,108**	**-**	**277,838,108**
1.	Available-for-sale investment securities	157,918,828	-	157,918,828
2.	Held-to-maturity investment securities	121,120,044	-	121,120,044
3.	Provision for investment securities	(1,200,764)	-	(1,200,764)
IX.	**Capital contribution, long-term investments**	**3,423,594**	**-**	**3,423,594**
1.	Investments in joint-ventures	2,608,671	-	2,608,671
2.	Investments in associates	739,841	-	739,841
3.	Other capital contribution, long-term investments	182,914	-	182,914
4.	Provision for impairment of long-term investments	(107,832)	-	(107,832)
X.	**Fixed assets**	**12,119,817**	**45,032**	**12,164,849**
1.	Tangible fixed assets	6,799,205	45,032	6,844,237
a.	*Cost*	16,745,119	-	*16,745,119*
b.	*Accumulated depreciation*	(9,945,914)	*45,032*	*(9,900,882)*
2	Intangible assets	5,320,612	-	5,320,612
a.	*Cost*	*8,103,328*	-	*8,103,328*
b.	*Accumulated amortization*	*(2,782,716)*	-	*(2,782,716)*
XI.	**Other Assets**	**52,883,936**	**1,788**	**52,885,724**
1.	Other receivables	25,770,364	3,058	25,773,422
2.	Interest and fee receivables	23,150,598	(3,618)	23,146,980
3.	Deferred corporate income tax assets	27,056	-	27,056
4.	Other assets	4,239,918	2,348	4,242,266
5.	Provision for other assets	(304,000)	-	(304,000)
	TOTAL ASSETS	**2,760,791,854**	**115,110**	**2,760,906,964**

No.	Items	Previously reported data	Adjustment	Restated data
		(1)	(2)	(3)= (1)+(2)
B	**LIABILITIES AND OWNERS' EQUITY**			
I.	**Borrowings from the Government and the Central Banks**	**168,388,958**	**-**	**168,388,958**
II.	**Deposits and borrowings from other credit institutions**	**232,954,067**	**-**	**232,954,067**
1.	Deposits from other credit institutions	205,610,785	-	205,610,785
2.	Borrowings from other credit institutions	27,343,282	-	27,343,282
III.	**Deposits from customers**	**1,953,165,486**	**-**	**1,953,165,486**
V.	**Grants, trusted funds and borrowings where the Bank bears risks**	**11,981,467**	**-**	**11,981,467**
VI.	**Valuable papers issued**	**198,900,165**	-	**198,900,165**
VII.	**Other liabilities**	**50,490,598**	**42,029**	**50,532,627**
1.	Interest and fee payables	28,670,105	-	28,670,105
2.	Deferred corporate income tax payable	79,819	-	79,819
3.	Other payables and liabilities	21,740,674	42,029	21,782,703
VIII.	**Capital and reserves**	**144,911,113**	**73,081**	**144,984,194**
1.	The Bank's capital	84,788,796	-	84,788,796
a.	*Charter capital*	*68,975,152*	-	*68,975,152*
c.	*Share premium*	*15,361,020*	-	*15,361,020*
g.	*Other capital*	*452,623*	-	*452,623*
2.	The Bank's reserves	19,396,820	-	19,396,820
3.	Foreign exchange rate differences	(701,036)	-	(701,036)
4.	Retained earnings	36,192,494	72,012	36,264,506
5.	Non-controlling interests	5,234,039	1,069	5,235,108
	TOTAL LIABILITIES AND OWNERS' EQUITY	**2,760,791,854**	**115,110**	**2,760,906,964**

BIDV

CONSOLIDATED STATEMENT OF INCOME
For the year ended 31 December 2024

Unit: Million VND

No.	Items	Previously reported data	Adjustment	Restated data
		(1)	(2)	(3)= (1)+(2)
1.	Interest and similar income	138,288,411	(4,598)	138,283,813
2.	Interest and similar expenses	(80,280,835)	-	(80,280,835)
I.	**Net interest income**	**58,007,576**	**(4,598)**	**58,002,978**
3.	Fee and commission income	13,465,312	276	13,465,588
4.	Fee and commission expenses	(6,390,867)	2,135	(6,388,732)
II.	**Net fee and commission income**	**7,074,445**	**2,411**	**7,076,856**
III.	**Net gain from foreign currency trading**	**5,361,499**	**-**	**5,361,499**
IV.	**Net gain from trading securities**	**284,513**	-	**284,513**
V.	**Net gain from investment securities**	**4,900,330**	**-**	**4,900,330**
5.	Income from other activities	9,191,893	37,936	9,229,829
6.	Expenses on other activities	(4,205,132)	-	(4,205,132)
VI.	**Net gain from other activities**	**4,986,761**	**37,936**	**5,024,697**
VII.	**Income from capital contribution and equity investments in other entities**	**445,742**	-	**445,742**
VIII.	**Total operating expenses**	**(27,966,817)**	**(12,687)**	**(27,979,504)**
IX.	**Net profit before provision expenses for credit losses**	**53,094,049**	**23,062**	**53,117,111**
X.	**Provision expenses for credit losses**	**(21,109,180)**	**68,290**	**(21,040,890)**
XI.	**Profit before tax**	**31,984,869**	**91,352**	**32,076,221**
7.	Current corporate income tax income	(6,384,627)	(18,271)	(6,402,898)
8	Deferred corporate income tax (expense)/benefit	3,795	-	3,795
XII.	**Corporate income tax expense**	**(6,380,832)**	**(18,271)**	**(6,399,103)**
XIII.	**Profit after tax**	**25,604,037**	**73,081**	**25,677,118**
XIV.	**Profit attributable to non-controlling interest**	**(464,000)**	**(1,069)**	**(465,069)**
XV.	**Profit attributable to the shareholders of the Bank**	**25,140,037**	**72,012**	**25,212,049**