

Code	BID
Company name	Joint Stock Commercial Bank for Investment and Development of Vietnam
Date	12/18/2025
Subject	Notice of bond principal and interest payment

Content:

Joint Stock Commercial Bank for Investment and Development of Vietnam announces the payment for principal and interest of bonds as follows:

I. Bond code: BID123003

- Bond name: Joint Stock Commercial Bank for Investment and Development of Vietnam bond – public offering in 2021
- Securities type: corporate bond
- Par value: VND100,000
- Exchange floor: HNX
- Record date: January 2, 2026

1. Reason and purpose:

To pay for BID123003 bond (from and including January 16, 2025 to and excluding January 16, 2026) due to the early bond redemption.

2. Content:

To pay for bond principal and interest due to the early bond redemption:

- Expected repurchase volume: 1,000 bonds, equivalent to VND 100,000,000 (calculated based on par value)
- Exercise ratio: 100% (the early bond redemption of bondholders)
- Repurchase price: VND 106,080/bond:
 - Of which: Principal amount of VND100,000/bond and interest amount of VND 6,080/bond.
 - The repurchase price of each bond will be determine based on 100% of the bond's par value plus accrued interest (from and including January 16, 2025 to and excluding January 16, 2026)/bond.
- Applicable interest rate: 6.08%/year

- The actual number of days used for calculating bond interest during the interest payment period (from and including January 16, 2025 to and excluding January 16, 2026): 365 days.
- Payment date: January 16, 2026

The issuer will implement rights to repurchase bonds in repurchase date, bondholders are obliged to sell all of their bonds back to the issuer. After the repurchase, all such bonds repurchased will be cancelled and deregistered

- Implementation place:
 - For deposit securities: Bondholders will implement procedures to sell their bonds back at the securities company where shareholders opened securities depository account.
 - For undeposit securities: Bondholders will implement procedures to sell their bonds back at Ho Chi Minh City Securities Corporation (HSC) on working days from January 16, 2025 and Please present bondholders' identity card/citizen identity card.

II. Bond code: BID122005

- Bond name: Joint Stock Commercial Bank for Investment and Development of Vietnam bond – public offering in 2021
- Securities type: corporate bond
- Par value: VND100,000
- Exchange floor: HNX
- Record date: January 8, 2026

1. Reason and purpose:

To pay for the 4th bond period (from and including January 25, 2025 to and excluding January 25, 2026) of BID122005 bond.

2. Content:

To pay bond interest:

- Exercise ratio: 5.68%/year (1 bond will be received VND 5,680)
- The actual number of days used for calculating bond interest during the interest payment period (from and including January 25, 2025 to and excluding January 25, 2026): 365 days.
- Payment date: January 26, 2026 (as January 25, 2025 is not a working day)
- Implementation place:
 - For deposit securities: Bondholders will implement procedures to receive bond interest at the securities company where shareholders opened securities depository account.

- For undeposit securities: Bondholders will implement procedures to receive bond interest at Ho Chi Minh City Securities Corporation (HSC) on working days from January 26, 2025 and Please present bondholders' identity card/citizen identity card.

III. Bond code: BID123004

- Bond name: Joint Stock Commercial Bank for Investment and Development of Vietnam bond – public offering in 2021
- Securities type: corporate bond
- Par value: VND100,000
- Exchange floor: HNX
- Record date: January 2, 2026

1. Reason and purpose:

To pay for the 3rd bond period (from and including January 16, 2025 to and excluding January 16, 2026) of BID123004 bond.

2. Content:

To pay bond interest:

- Exercise ratio: 6.18%/year (1 bond will be received VND 6,180)
- The actual number of days used for calculating bond interest during the interest payment period (from and including January 16, 2025 to and excluding January 16, 2026): 365 days.
- Payment date: January 16, 2026
- Implementation place:
 - For deposit securities: Bondholders will implement procedures to receive bond interest at the securities company where shareholders opened securities depository account.
 - For undeposit securities: Bondholders will implement procedures to receive bond interest at Ho Chi Minh City Securities Corporation (HSC) on working days from January 16, 2025 and Please present bondholders' identity card/citizen identity card.