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: 6380/BIDV- TTMBQT CBTT Báo cáo tài chính riêng lẻ và hợp nhất giữa niên độ Quý II năm 2026 *Interim Separate and Consolidated Financial Statements Quarter II/2026*	*Hà Nội, ngày 30 tháng 7 năm 2026* *Hanoi, July 30th 2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODICALLY INFORMATION DISCLOSURE

Kính gửi:

- 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 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 công bố thông tin Báo cáo tài chính riêng lẻ và hợp nhất giữa niên độ cho kỳ Quý II/2026 tại ngày 30/06/2026 theo các Chuẩn mực Kế toán Việt Nam và Hệ thống Kế toán các Tổ chức Tín dụng Việt Nam như đính kèm.

Joint Stock Commercial Bank for Investment and Development of Vietnam announced Interim Separate and Consolidated Financial Statements Quarter II/2026 as at 30 June 2026 in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam as attached.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 30/07/2026 tại đường dẫn https://www.bidv.com.vn/vn/quan-he-nha-dau-tu/*This information was published on the Bank's website on July 30th 2026 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.*

Joint Stock Commercial Bank for Investment and Development of Vietnam

Interim consolidated financial statements
As at 30 June 2026 and for the period from 01 January 2026 to 30 June 2026
In accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: Million VND

No.	Items	Notes	30/06/2026	31/12/2025 (*)
A	**Assets**			
I	**Cash, gold and gemstones**		**12,509,837**	**13,075,066**
II	**Balances with the Central Banks**		**117,294,507**	**123,629,833**
III	**Placements with and loans to other credit institutions**		**458,250,460**	**457,353,489**
1	Placements with other credit institutions		445,643,595	443,325,963
2	Loans to other credit institutions		12,677,150	14,090,848
3	Provision for credit losses on loans to other credit institutions		(70,285)	(63,322)
IV	**Trading securities**	**1**	**24,701,404**	**30,152,464**
1	Trading securities		24,758,606	30,183,811
2	Provision for impairment of trading securities		(57,202)	(31,347)
V	**Derivatives and other financial assets**	**2**	**755,982**	**-**
VI	**Loans to customers**		**2,467,112,319**	**2,338,009,521**
1	Loans to customers	3	2,501,807,043	2,372,955,074
2	Provision for credit losses on loans to customers	4	(34,694,724)	(34,945,553)
VII	**Investment securities**	**5**	**274,907,315**	**285,463,101**
1	Available-for-sale investment securities		174,011,299	171,882,436
2	Held-to-maturity investment securities		100,956,425	113,629,492
3	Provision for investment securities		(60,409)	(48,827)
VIII	**Long-term investments**	**6**	**4,681,899**	**4,373,644**
1	Investment in joint-ventures		3,423,613	3,083,714
2	Investment in associates		1,179,542	1,211,083
3	Other long-term investments		182,941	183,050
4	Provision for impairment of long-term		(104,197)	(104,203)
IX	**Fixed assets**		**12,790,867**	**13,123,069**
1	Tangible fixed assets		7,242,138	7,540,809
a	Cost		17,979,616	17,858,282
b	Accumulated depreciation		(10,737,478)	(10,317,473)
2	Intangible fixed assets		5,548,729	5,582,260
a	Cost		8,824,302	8,684,772
b	Accumulated depreciation		(3,275,573)	(3,102,512)
X	**Other assets**		**67,838,947**	**65,645,533**
1	Receivables		32,757,315	32,944,317
2	Interest and fee receivables		29,323,417	28,145,159
3	Deferred corporate income tax assets		27,678	27,682
4	Other assets		5,944,146	4,736,845
5	Provision for impairment of other assets		(213,609)	(208,470)
	TOTAL ASSETS		**3,440,843,537**	**3,330,825,720**

No.	Items	Notes	30/06/2026	31/12/2025 (*)
B	**Liabilities and owners' equity**			
I	**Borrowings from the Government and the Central Banks**	7	**236,367,270**	**218,825,525**
II	**Deposits and borrowings from other credit institutions**	8	**372,094,003**	**417,965,201**
1	Deposits from other credit institutions		332,026,151	392,473,437
2	Borrowings from other credit institutions		40,067,852	25,491,764
III	**Deposits from customers**	9	**2,261,720,394**	**2,222,991,628**
IV	**Derivatives and other financial liabilities**	2	-	**230,557**
V	**Grants, trusted funds and borrowings the Bank bears risk**		**11,588,851**	**12,043,069**
VI	**Valuable papers issued**	10	**301,731,655**	**225,407,774**
VII	**Other liabilities**		**58,563,354**	**59,809,064**
1	Interest and fee payables		39,647,968	33,802,929
2	Deferred corporate income tax payables		65,589	65,589
3	Other payables and liabilities	11	18,849,797	25,940,546
VIII	**Capital and reserves**	13	**198,778,010**	**173,552,902**
1	The Bank's capital		100,237,855	90,089,431
a	Charter capital		72,800,652	70,213,619
b	Share premium		26,309,607	18,875,728
c	Other capital		1,127,596	1,000,084
2	The Bank's reserves		33,770,091	33,710,640
3	Foreign exchange differences		(455,692)	(597,397)
4	Retained earnings/Accumulated losses		59,497,575	44,786,285
5	Non-controlling interests		5,728,181	5,563,943
	TOTAL LIABILITIES AND OWNERS' EQUITY		**3,440,843,537**	**3,330,825,720**

OFF-BALANCE SHEET ITEMS

As at 30 June 2026

Unit: Million VND

No.	Items	Notes	30/06/2026	31/12/2025 (*)
1	Credit guarantees		6,421,007	5,051,135
2	Foreign exchange commitments		399,778,461	236,063,944
a	Foreign currency purchase commitments		7,361,639	693,500
b	Foreign currency sale commitments		9,035,720	3,197,813
c	Incoming currency swap commitments		192,104,766	116,097,753
d	Outgoing currency swap commitments		191,276,336	116,074,878
3	Letter of credit commitments		71,702,421	67,407,887
4	Other guarantees		271,680,034	246,978,045
5	Other commitments		21,691,051	13,209,581
6	Uncollected interest from loans and fee receivables		19,391,570	17,096,777
7	Doubtful debt written-off		298,153,236	283,149,941
a	Principal of bad debts written off		150,310,277	143,589,226
b	Interest of bad debts written off		147,842,959	139,560,715
8	Other assets and documents		69,459,317	73,469,602

(*) The brought forward figures are carried down from the audited consolidated FS for the financial year ended 31 December 2025

Prepared by	Chief Accountant	Senior Executive Vice President
Nguyen Thi Huong Giang	Bui Thi Hoa	Nguyen Thi Quynh Giao

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

INTERIM CONSOLIDATED INCOME STATEMENT

Quarter II Year 2026

Unit: Million VND

No	Items	Note	Quarter II		Cumulative Year to Report Date	
			From 01/04/2026 to 30/06/2026	From 01/04/2025 to 30/06/2025	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
1	Interest and similar income	14	49,659,834	37,527,165	92,619,993	72,813,400
2	Interest and similar expenses	15	(31,855,603)	(22,535,434)	(59,082,019)	(43,876,085)
I	**Net interest income**		**17,804,231**	**14,991,731**	**33,537,974**	**28,937,315**
3	Income from services		3,614,586	3,590,607	6,828,491	6,439,817
4	Expenses on services		(1,654,803)	(1,703,905)	(3,243,770)	(3,014,227)
II	**Net gain from services**		**1,959,783**	**1,886,702**	**3,584,721**	**3,425,590**
III	**Net gain/loss from trading foreign currencies**		**708,376**	**1,357,097**	**1,816,827**	**2,220,624**
IV	**Net gain/loss from trading securities**	16	**136,120**	**47,274**	**109,012**	**261,299**
V	**Net gain/loss from investment securities**	17	**16,631**	**797,832**	**5,199**	**792,824**
5	Other operating income		3,721,513	3,512,666	6,315,750	5,258,501
6	Other operating expenses		(869,901)	(614,527)	(1,397,097)	(1,144,085)
VI	**Net gain/loss from other activities**		**2,851,612**	**2,898,139**	**4,918,653**	**4,114,416**
VII	**Income from capital contribution, equity investments**	18	**161,165**	**110,420**	**363,094**	**235,537**
VIII	**Total operating expenses**	19	**(7,484,712)**	**(7,365,592)**	**(14,112,685)**	**(13,272,410)**
IX	**Net profit from operating activities before provision for credit losses**		**16,153,206**	**14,723,603**	**30,222,795**	**26,715,195**
X	**Provision expenses for credit losses**		**(5,820,288)**	**(6,098,103)**	**(11,318,261)**	**(10,676,570)**
XI	**Profit before tax**		**10,332,918**	**8,625,500**	**18,904,534**	**16,038,625**
7	Current corporate income tax expense		(2,038,020)	(1,732,963)	(3,730,842)	(3,190,826)
8	Deferred corporate income		-	5,650	-	5,650
XII	**Corporate income tax expense**		**(2,038,020)**	**(1,727,313)**	**(3,730,842)**	**(3,185,176)**
XIII	**Profit after tax**		**8,294,898**	**6,898,187**	**15,173,692**	**12,853,449**
XIV	**Non-controlling interests**		(148,650)	(143,186)	(226,610)	(258,075)
XV	**Owners' net profit**		**8,146,248**	**6,755,001**	**14,947,082**	**12,595,374**

Prepared by	**Chief Accountant**	**Senior Executive Vice President**
Nguyen Thi Huong Giang	**Bui Thi Hoa**	**Nguyen Thi Quynh Giao**

M.S.D.N: 010…0019-C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
TP HÀ NỘI

INTERIM CONSOLIDATED CASHFLOW STATEMENT

(Direct method)

Quarter II Year 2026

Unit: Million VND

No.	Items	Notes	Current period From 01/01/2026 to 30/06/2026	Previous period From 01/01/2025 to 30/06/2025
	Cashflow from operating activities			
1	Interest and similar income received		91,441,735	72,133,129
2	Interest and similar expenses paid		(53,236,980)	(42,037,926)
3	Income from services		3,584,721	3,425,590
4	Net gain/loss from trading (foreign currencies, gold and securities)		1,968,475	3,177,245
5	Other (expenses)		(337,625)	(613,926)
6	Recoveries from bad debts written-off or compensated by provision for credit losses		5,254,857	4,726,771
7	Payments for operating and salary expenses		(17,182,106)	(14,687,094)
8	Corporate income tax paid during the period	12	(5,272,691)	(4,413,398)
	Net cashflows from operating activities before changes in operating assets and working capital		**26,220,386**	**21,710,391**
	Changes in operating assets			
9	(Increase) in placement with and loans to other credit institutions		(2,130,839)	(616,582)
10	Decrease in trading securities		15,969,409	408,553
11	(Increase)/Decrease in derivatives and other financial assets		(755,982)	663,256
12	(Increase) in loans to customers		(128,851,969)	(123,797,188)
13	Decrease in provision for credit losses (loans to customers, securities, long-term investments)	4	(11,565,551)	(10,316,604)
14	(Increase) in other operating assets		(233,924)	(3,558,986)
	Changes in operating liabilities			
15	Increase/(Decrease) in borrowings from central banks and the Government		17,541,745	(5,779,562)
16	(Decrease)/ Increase in deposits and borrowings from other credit institutions		(45,871,198)	63,755,385
17	Increase in customers deposits		38,728,766	121,622,031
18	Increase in valuable papers issuance (excluding valuable papers issued for financing activities)		70,182,585	24,122,217
19	(Decrease) in grants, trusted funds and borrowings that the bank bears risk		(454,218)	(303,069)
20	(Decrease)/Increase in derivaties and other financial liabilities		(230,557)	889,430
21	(Decrease)/Increase in other operating liabilities		(1,841,020)	1,670,530
I	**Net cashflows from operating activities**		**(23,292,367)**	**90,469,802**

No.	Items	Notes	Current period From 01/01/2026 to 30/06/2026	Previous period From 01/01/2025 to 30/06/2025
Cashflows from investing activities				
1	Acquisition of fixed assets		(1,170,212)	(988,649)
2	Proceeds from sales, disposal of fixed assets		2,383	2,077
3	Expenses for sales, disposal of fixed assets		(962)	(506)
4	Dividends and profits received from long-term investments and capital contribution		171,489	119,561
II	**Net cashflows from investing activities**		**(997,302)**	**(867,517)**
Cashflows from financing activities				
1	Increase in share capital from capital contribution and/or share issuance		10,020,912	4,753,174
2	Proceeds from issuance of long-term valuable papers eligible for recognition as owners' equity and other long-term loans		9,041,396	17,835,000
3	Payment for long-term valuable papers eligible for recognition as owners' equity and other long-term loans		(2,900,100)	(9,391,520)
III	**Net cashflows from financing activities**		**16,162,208**	**13,196,654**
IV	**Net cashflows for the period**		**(8,127,461)**	**102,798,939**
V	**Cash and cash equivalents at the beginning of the period**		**530,277,690**	**324,724,464**
VI	**Cash and cash equivalents at the end of the period**		**522,150,229**	**427,523,403**

Prepared by	Chief Accountant	Senior Executive Vice President
Nguyen Thi Huong Giang	**Bui Thi Hoa**	**Nguyen Thi Quynh Giao**

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

I. General information

1. Establishment and operation

The Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV" or "the Bank") was established under License for Establishment and Operation No. 84/GP-NHNN dated 23 April 2012 by the Governor of the State Bank of Vietnam (subsequently amended in accordance with: (i) License No. 269/GP-NHNN dated 28 December 2012 (ii) Decision No. 2021/QD-NHNN dated 13 October 2015, (iii) Decision No. 2266/QD-NHNN dated 27 October 2017, (iv) Decision No. 842/QD-NHNN dated 20 April 2018, (v) Decision No. 909/QD-NHNN dated 08 May 2018, (vi) Decision No. 1166/QD-NHNN dated 30 May 2018, (vii) Decision No. 466/QĐ-NHNN dated March 29, 2022; (viii) Decision No. 884/QĐ-QLGS2 dated May 13, 2025; (ix) Decision No. 2289/QĐ-QLGS2 dated September 05, 2025; (x) Decision No. 17/QĐ-QLGS2 dated March 19, 2026; (xi) Decision No. 751/QĐ-NHNN dated April 21, 2026; (xii) Decision No. 33/QĐ-QLGS2 dated May 27, 2026; (xiii) Decision No. 66/QĐ-QLGS2 dated June 30, 2026 (collectively referred to as the "License for Establishment and Operation").

The Bank was established to carry out banking activities under its Establishment and Operation License and relevant laws and regulations, including demand deposits, term deposits, savings deposits and other types of deposits; issuing certificates of deposit, promissory notes, treasury bills and bonds to mobilize domestic and foreign capital; credit granting; opening current accounts for customers; supply of payment facilities; providing payment services; borrowing capital from the State Bank in the form of refinancing; borrowing capital from domestic and foreign credit institutions and financial institutions; opening accounts; organizing and joining the payment system; capital contribution, purchase of shares of enterprises and other credit institutions; participating in bidding for Treasury bills, purchase and sale of negotiable instruments, Government bonds, Treasury bills, State Bank bills and other valuable papers on the money market; trading and providing foreign exchange services on the domestic and international market within the scope prescribed by the State Bank of Vietnam; trading and supplying interest rate derivative products; acting as trustor, trustee and agent in banking-related activities, insurance business and asset management according to the regulations of the State Bank of Vietnam; conducting other business activities of commercial banks such as cash management services, banking activities and other business activities stipulated in the Establishment and Operation License consultancy; services of managing, custody services, safes and cabinets for lease; providing fund advisory services for credit institutions and foreign bank branches; buying and selling Government bonds and corporate bonds according to the provisions of law; providing money brokerage services; providing securities depository and gold trading services; debt purchasing activities; investment in Government bond futures contracts; supplying commodity derivative products for price of goods; provide clearing and settlement for securities transactions, custodian bank and other business activities of commercial banks and other business activities approved by the State Bank of Vietnam ("SBV") in accordance with the law.

2. Ownership structure

As at 30 June 2026, the Bank's charter capital was VND 72,800,652 million, of which VND 55,861,541 million was contributed by the State (76.73% of charter capital), VND 10,346,273 million was contributed by KEB Hana Bank – the strategic shareholder (14.21% of charter capital) and VND 6,592,838 million by public shareholders via share issuance (9.06% of charter capital).

3. Board of Directors and Supervisory Board

3.1. Board of Directors

Name	*Position*
Mr. Le Ngoc Lam	Chairman of the Board of Directors (elected with effect from 01 July 2026) Member cum CEO (served until 30 June 2026)
Mr. Phan Duc Tu	Chairman of the Board of Directors (retired under statutory regulations with effect from 01 July 2026)
Mr. Hoang Viet Hung	Member (elected with effect from 01 July 2026)
Mr. Ngo Van Dung	Member
Mr. Yoo Je Bong	Member (relieved from position on 24 April 2026)
Mr. Pham Quang Tung	Member
Mr. Tran Xuan Hoang	Member
Mr. Le Kim Hoa	Member

Mr. Dang Van Tuyen	Member
Mr. Quach Hung Hiep	Member
Mr. Le Quoc Nghi	Member
Mr. Kim Sang Soo	Member (elected with effect from 24 April 2026)
Mr. Nguyen Van Thanh	Independent member

3.2. Supervisory Board

Name	*Position*
Ms. Ta Thi Hanh	Head of Supervisory Board
Mr. Cao Cu Tri	Specialized Member
Ms. Nguyen Thi Thu Ha	Specialized Member
Mr. Nguyen Trung Kien	Specialized Member
Mr. Huynh Phuong	Specialized Member
Mr. Nguyen Anh Tuan	Specialized Member (elected with effect from 24 April 2026)

4. Board of Management and Chief Accountant

Name	*Position*
Mr. Hoang Viet Hung	Chief Executive Officer (elected with effect from 01 July 2026) Senior Executive Vice President (served until 30 June 2026)
Mr. Le Ngoc Lam	Chief Executive Officer (relieved from position effective 01 July 2026)
Mr. Tran Phuong	Senior Executive Vice President
Mr. Nguyen Thien Hoang	Senior Executive Vice President
Mr. Tran Long	Senior Executive Vice President
Mr. Phan Thanh Hai	Senior Executive Vice President
Ms. Nguyen Thi Quynh Giao	Senior Executive Vice President
Mr. Doan Viet Nam	Senior Executive Vice President
Mr. Lai Tien Quan	Senior Executive Vice President
Mr. Vu Hoang Duong	Senior Executive Vice President (appointed with effect from 01 July 2026)
Mr. Le Huy Hoang	Senior Executive Vice President (appointed with effect from 01 July 2026)
Mr. Ham Jin Sik	Member of the Board of Management
Ms. Bui Thi Hoa	Chief Accountant

5. Operating network

The Head Office of the Bank is located at BIDV Tower, 194 Tran Quang Khai Road , Hoan Kiem Ward, Hanoi City, Vietnam. The Bank has developed a wide traditional and modern network, covering 63 provinces and cities nationwide, the total number of the Bank's network points as at 30 June 2026 is one hundred and seventy-five (175) domestic branches, one (01) foreign branch, nine hundred and twenty-seven (927) transaction offices, three (03) dependent non-business units, two (02) representative offices in Vietnam and four (04) foreign representative offices.

6. Subsidiaries

The Bank has ten (10) subsidiaries as follows:

No.	Subsidiaries	Established in accordance with Decision/License No	Business sector	Proportion of ownership
1	BIDV Asset Management One Member Company Ltd. ("BAMC")	0101196750 dated 11 July 2025 by Hanoi Authority for Planning and Investment	Debt management and asset exploitation	100.00%
2	BIDV Securities Joint Stock Company ("BSC")	111/GP-UBCK dated 31 December 2010 by the State Securities Commission of Vietnam, and the latest amended license No. 65/GPDC-UBCK dated 11 August 2025 issued by the State Securities Commission	Securities	51.97%

No.	Subsidiaries	Established in accordance with Decision/License No	Business sector	Proportion of ownership
3	BIDV Insurance Joint Stock Corporation ("BIC")	11/GPDC21/KDBH dated 18 November 2025 by the Ministry of Finance	Insurance	51.01%
4	MHB Securities Corporation ("MHBS")	45/UBCK-GPHDKD dated 28 December 2006 by the State Securities Commission of Vietnam	Securities	60.00%
5	Bank for Investment and Development of Cambodia ("BIDC")	B7.09.148 dated 14 August 2009 by the National Bank of Cambodia	Banking	98.50%
6	Lao-Viet Insurance Joint Venture Company ("LVI") (*)	077-08/DT dated 19 June 2008 issued by the Ministry of Planning and Investment of the Lao People's Democratic Republic, and replaced by Investment License No. 028-2024/BKH.DDT4 dated 19 April 2024 issued by the Ministry of Planning and Investment of Laos.	Insurance	33.15%
7	Lao – Viet J.V.Bank ("LVB")	Foreign Investment Registration Certificate No.985-326 dated 10 June 1999 and the latest amendment No.003- 2021/KH/DT4 dated 04 January 2021 by the Ministry of planning and Investment of Laos PDR	Banking	65.00%
8	BIDV - Sumi Trust Leasing Company Ltd. ("BSL")	15th amendment No.0100777569 dated 7 April 2023 by the Authority of Planning and Investment of Ho Chi Minh City	Finance lease	50.00%
9	Cambodia - Vietnam Securities Plc. (*)	005.SECC/BLPH dated 20 October 2010 by Securities and Exchange Commission of Cambodia	Securities	98.50%
10	Cambodia - Vietnam Insurance Plc. (*)	Registration No. Co. 6037/09E dated 06 August 2009 issued by the Ministry of Commerce of Cambodia, and the latest amended license No. 00036519 dated 23 April 2015 issued by the Ministry of Commerce of Cambodia.	Insurance	26.01%

(*): Indirect ownership through subsidiaries.

7. Employees

The total number of officers and employees of the Bank and its subsidiaries as at 30 June 2026 was 28,867 (31 December 2025: 29,273)

II. Accounting period and accounting currency

1. Accounting period

The Bank's fiscal year starts on 1 January and ends on 31 December.

2. Accounting currency

Currency used in preparation of the Bank and the local subsidiaries is VND, the subsidiaries in Cambodia is USD and the subsidiaries in Laos is LAK.

III. Applied accounting standards and system

The consolidated financial statements of the Bank are presented in Vietnam Dong ("VND"), prepared in accordance with the Accounting System applicable to Credit Institutions required under Decision No. 479/2004/QD-NHNN issued on 29 April 2004 by the Governor of the SBV, effective since 01 January 2005 and supplemented Decisions, Decision No. 16/2007/QD-NHNN dated 18 April 2007, amending and supplementing documents and Vietnamese Accounting Standards issued by the Ministry of Finance as per:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series No.1);
- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series No.2);
- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series No.3);
- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series No. 4); and
- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series No.5).

The accompanying consolidated financial statements have been prepared using accounting principles and reporting practices generally accepted in Vietnam. This consolidated financial statement is not intended to present the consolidated statement of financial position and results of consolidated operations and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries and regimes other than Vietnam.

Assumptions and uses of estimates

The preparation the of consolidated financial statements in conformity with accounting standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the financial year. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates.

IV. Summary of significant accounting policies

1. Currencies Conversion

According to the Bank's accounting system, all the transactions are recorded at original currencies. At the report date, the assets and liabilities denominated in foreign currencies are converted into VND using weighted average buying and selling exchange rate at the consolidated statement of financial position date. The detailed currencies exchange rates applied on 30 June 2026 are shown in the **Note no. 24**.

Income and expenses in foreign currencies during the year are converted into VND by the rates ruling at the transaction dates. Exchange differences arising from revaluating assets and liabilities denominated in foreign currencies into VND are recognized under the item ***"Foreign Exchange Differences"*** in the consolidated statement of financial position and transferred into ***"Net gain/(loss) from trading foreign currencies"*** in the consolidated income statement at the end of the fiscal year.

2. Basis of consolidation

The consolidated financial statements comprise the financial statements of the Bank and its subsidiaries as at 30 June 2026. The financial statements of the Bank and its subsidiaries are prepared for the same reporting period, using consistent accounting policies.

All intra-company balances, income and expenses and unrealized gains or losses resulting from intra-company transactions are eliminated in full.

The accompany consolidated financial statements, expressed in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with accounting standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting. However, due to the Bank's large scale of operations, for the purpose of preparing these consolidated financial statements, the figures are rounded to and presented in millions of Vietnam Dong (VND million). This presentation does not materially impact the consolidated financial statements in terms of the consolidated statement of financial position, results of consolidated operations and the consolidated cash flows of the Bank and its subsidiaries.

Non-controlling interest is a part of a subsidiary's net income and net asset value which is determined respectively for the interest that the Parent Bank does not own directly or indirectly through their subsidiaries. The non-controlling interest is presented in Consolidated Statement of financial position as a separate line in owners' equity item. The non-controlling interest in the results of consolidated operations must be presented as an independent item in the consolidated income statement.

The reporting currency of BIDC is USD. For the purpose of consolidation under the equity method for investments in joint ventures, associates in the consolidated financial statements of the Bank and its subsidiaries, those assets and liabilities shall be converted into Vietnam Dong at the exchange rate of the consolidated statement of financial position date, capital account shall be converted into Vietnam Dong at the exchange rate of the transaction date, and consolidated income statements shall be translated at average exchange rates in the financial year. Foreign exchange differences arising from the translation of the financial statements into Vietnam Dong are recorded in the "Foreign exchange differences" item in the consolidated statement of financial position and recognized in the consolidated income statement at the date of disposals of investments.

3. Derivative financial instruments and hedging

3.1. Foreign currency forward and swap contracts

For foreign currency forward and swap contract, the difference between equivalent VND amounts of foreign currency commitments to buy/sell using forward exchange rate and spot exchange rate as at effective date of the contract is recognized immediately at the effective date of the contract in "Interest and fee payable" or "Interest and fee receivable" item in the consolidated statement of financial position. The difference is subsequently allocated to "Net gain/(loss) from trading gold and foreign currencies" item using the straight-line method over the term of the contract. The commitments of foreign currency forward are revaluated using the average buying and selling rates announced by the Bank at the end of working day of the month/quarter/year. The exchange differences arising from the revaluation of foreign currency of forward contracts are recognised under item ***"Foreign Exchange Differences"*** in owner's equity and transferred into separate income statement at the end of the fiscal year.

3.2. Interest rate swap contracts

Commitments of one-currency-interest-rate swap contracts are not recorded in the consolidated statement of financial position. For two-currency-interest-rate swap contracts with nominal principal amount exchanged at the value date, commitments are recognized in the consolidated statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis. For two-currency-interest-rate swap contracts of which there are no cash flows in and out of the principal amount, commitments are recognized in the consolidated statement of financial position only at the date of principal exchange. Income and expenses arising from interest rate effects are recorded on the accrual basis.

4. Interest income and interest expense

Income from interest and interest expenses are recognized in the separate income statement on an accrual basis. According to Circular No.31/2024/TT-NHNN dated 30 June 2024 prescribing classification of assets, amounts and methods of setting up risk provisions and use of provisions for control and management of risks arising from operations of credit institutions and foreign bank branches ("Circular 31"), issued by the Governor of the State Bank of Vietnam, which takes effect on July 1, 2024, the accrued interest income arising from the loans that are classified from group 2 to group 5 is not recognized in the income statement. Accrued interest receivables on such loans are recorded as off-balance-sheet item and recognized in the separate income statement when they are actually received.

Income and expenses from interest on investments in securities are recorded on the accrual basis. Accrued interest income of overdue securities is not recognized in the income statement and is recorded as off-balance sheet item and only recognized in the income statement when it is actually received.

5. Fees and commissions

Fees and commissions are recognized on an accrual basis.

Fees collected from guarantee activities, letters of credit, investment activities (bonds, etc.) are accounted for on the basis of accrual and allocation.

6. Loans to customers

Loans to customers are presented at the principal amounts outstanding at the date of the separate financial statements. Effective from July 1, 2024, deferred payment letters of credit containing provisions for immediate or pre-maturity payments to beneficiaries are recognized as loans to customers. The bank records the reimbursed amounts paid to the beneficiaries by reimbursing bank as loans in accordance with the commitments under the letters of credit, pursuant to the provisions of Circular No. 21/2024/TT-NHNN governing letter of credit operations and related business activities ("Circular 21").

Loan classification and provisions for credit losses

The classification of loans and the provisioning for credit risk are conducted in accordance with Circular No. 31/2024/TT-NHNN on the classification of assets in the operations of commercial banks, non-bank credit institutions, and foreign bank branches ("Circular 31"), effective from July 1, 2024, and Decree No. 86/2024/ND-CP dated July 11, 2024, Regulating the levels of provisions, methods of setting aside provisions, the use of provisions to handle risks in the operation of credit institutions, foreign bank branches, and cases where credit institutions allocate interest receivables that must be written off ("Decree 86"), effective from July 11, 2024. These regulations are applicable to assets (hereinafter referred to as loans) arising from the following activities:

a) Loans;

b) Finance leases

c) Discounts, rediscounts of negotiable instruments and other valuable papers;

d) Factoring;

e) Credit facilities in the form of credit card issuance;

f) Payment on behalf under off-balance-sheet commitments (includes amounts paid on behalf of the customer's obligations in guarantee activities, letter of credit transactions (excluding cases involving the issuance of deferred letters of credit with terms that the beneficiary is paid immediately or before the due date of the letter of credit, and the repayment of letters of credit based on agreements where the bank's funds are used for repayment starting from the date the bank makes the payment to the beneficiary; transactions involving negotiations for letter of credit payments), and other payments made on behalf of the customer under off-balance sheet commitments;

g) Amounts for purchase and entrustment of purchase of corporate bonds unlisted on the stock market or unregistered to be traded in the Unlisted Public Company Market (Upcom) (hereinafter referred to as unlisted bonds), excluding entrusted capital sources for purchase of unlisted bonds whereby the entrusting parties bear risks;

h) Credit granting entrustment;

i) Making deposits (excluding current accounts, deposits made at social policy banks in accordance with the regulations of the SBV on state credit institutions' maintenance of balance of deposits at social policy banks) at credit institutions and foreign bank branches as prescribed by law, and making deposits at overseas credit institutions;

j) Debt trading in accordance with regulations of the State Bank of Vietnam, excluding the purchase of non-perfo rming loans by BIDV from the Vietnam Asset Management Company for credit institutions;

k) Repos of government bonds in the stock market in accordance with law on issuance, registration, safekeeping, listing and trading of government debt securities in the stock market;

l) Purchases of promissory notes, treasury bills and certificates of deposit issued by other credit institutions and foreign bank branches.

m) The transaction of issuing a deferred payment letter of credit with provisions stating that the beneficiary is entitled to immediate or early payment before the letter of credit's due date, as well as the transaction of reimbursing the letter of credit under an agreement with the Customer, with payment made using the reimbursing bank's funds from the date the reimbursing bank reimburses the beneficiary, and the transaction of negotiating the payment of the letter of credit.

n) The purchase of irrevocable, non-recourse documents presented under the letter of credit, except in cases where BIDV purchases irrevocable, non-recourse documents under a letter of credit issued by BIDV itself.

Accordingly, customers' loans are in the higher risk group when being classified under Article 10 and Article 11 of Circular 31 and the customers' debt group provided at the time of loan classification by the Credit Information Center ("CIC") of the SBV.

The Bank and its subsidiaries maintain the debt group for certain loans as stipulated in:

- Circular No. 10/2015/TT-NHNN dated 22 July 2015 providing guidance on the implementation of certain provisions of Decree No. 55/2015/ND-CP dated 9 June 2015 of the Government on credit policies for agricultural and rural development; Circular No. 06/2024/TT-NHNN dated 18 June 2024 amending and supplementing a number of articles of Circular No. 02/2023/TT-NHNN ("Circular 02") dated 23 April 2023 on debt rescheduling and maintaining debt classification to support customers facing difficulties; Circular No. 53/2024/TT-NHNN ("Circular 53") dated 4 December 2024 on debt rescheduling by credit institutions and foreign bank branches for customers affected by Typhoon No. 3, flooding, landslides, and other damages arising from the typhoon; and other regulations issued by the State Bank of Vietnam on debt classification and credit risk provisioning.

- Circular No. B7.023.001.S.R.Ch dated 23 November 2023 of the National Bank of Cambodia ("NBC") regulating the restructuring of loans for the tourism sector in Siem Reap province; Circular No. B7.024.001.Sor.Ror.Chor dated 29 August 2024 of NBC regarding debt restructuring and classification to support struggling customers and promote economic growth; Document No. B7.020.055 Chhor.Tor dated 6 January 2020, Document No. B7.021.2098 Chhor.Tor dated 7 December 2021, Document No. B7.024.2720 Chhor.Tor dated 25 December 2024 of the Director General of the Banking Supervision Department of the National Bank of Cambodia regarding debt classification for certain customers;

- Decision No. 238/BOL dated 26 March 2020 and Decision No. 368/BOL dated 26 March 2024 issued by the Bank of the Lao P.D.R. on the classification of loans for customers affected by the Covid-19 pandemic; Notification No. 172/BOL dated 15 May 2017 of the Governor of the Bank of the Lao P.D.R.; Official Letter No. 89/VQLNHTM dated 16 February 2024; Official Letter No. 98/VQLNHTM dated 25 February 2025; and other relevant documents issued by the Bank of the Lao P.D.R. regarding the classification of loans for certain customers.

Loans are classified by risk level into: Standard, Special mention, Substandard, Doubtful, and Loss. Loans classified as either Substandard, Doubtful or Loss are considered as bad debts. Loan classification and provision making will be made at the end of each month during the financial year.

Net credit risk exposure for each customer is calculated by subtracting from the remaining loan balance the discounted value of collateral which is subject to discount rates in accordance with Decree 86 from the remaining loan balance. Specific provision is made based on the net credit risk exposure of each item using the prescribed provision rates as follows:

Group	Category	Provision Rate
1	Standard	0%
2	Special mention	5%
3	Substandard	20%
4	Doubtful	50%
5	Loss	100%

In accordance with Circular 02 and Circular 06, the Bank should make a specific provision for customers whose debts are rescheduled or granted interest and fees exemption or reduction as prescribed by this Circular as follows:

- Up to 31 December 2023, by at least 50% of the specific provision required to be made;
- Up to 31 December 2024, 100% of the specific provision required to be made.

For customers with outstanding debts whose repayment terms are restructured in accordance with Circular 53, the Bank shall determine and recognize the amount of specific provision to be additionally made (without applying the rule of maintaining the same debt group) for the entire outstanding debt of the customer whose repayment terms have been restructured and whose debt group remains unchanged. The Bank will also make additional provisions as guided by Decision 1510/QĐ-Ttg regarding the classification of assets, required amounts and methods for establishment of provisions for risks, and use of provisions for managing risks associated with debts of borrowers facing difficulties due to impact and damage caused by Storm No. 3 as follows:

- Up to 31 December 2024: at least 35% of the specific provision required to be additionally made;

- Up to 31 December 2025: at least 70% of the specific provision required to be additionally made;
- Up to 31 December 2026: 100% of the specific provision required to be additionally made.

In accordance with Decree 86, a general provision is made for credit losses which are yet to be identified during the loan classification and specific provision process as well as in case where the Bank encounters potential financial difficulty due to the deterioration in loan quality. Accordingly, the Bank is required to fully make and maintain a general provision at 0.75% of total loans which are classified in groups 1 to 4 excluding deposits and loans, repurchase and reverse repurchase agreements of valuable papers with credit institutions, branches of foreign banks in Vietnam and deposits at foreign credit institutions; Loans, forwards of securities between credit institutions and foreign bank branches in Vietnam; Purchases of promissory notes, treasury bills, certificates of deposit or bonds issued by credit institutions and foreign bank branches onshore and Repos of government bonds; Other liabilities arising from activities specified from points (a) to (n) among credit institutions and foreign bank branches in Vietnam as prescribed by law.

In addition, for loans to other credit institutions under the Rural Finance project, the Bank makes a general provision of 1.5% for outstanding loans from group 1 to group 4 according to the guidance of the SBV in Official Letter No. 3153/NHNN-TTGSNH dated 22 June 2012.

Write-off of bad-debts

Provision is recorded in the consolidated income statement as an expense and will be used to write off bad debts. The Bank must set up Risk Settlement Committee to write off bad debts if they are classified in Group 5, or if legal entity borrowers are liquidated or bankrupted, or if individual borrowers deceased or are missing and physical losses of assets is available in accordance with Decree 86 and Circular 31.

Classification of off-balance-sheet commitments

The Bank classifies guarantee, letter of credit (except transactions involving the issuance of deferred payment letters of credit with terms agreeing that the beneficiary will be paid immediately or before the due date of the letter of credit, and the repayment of letters of credit based on agreements where payment is made using the reimbursing bank's funds, starting from the date the reimbursing bank makes payment to the beneficiary; transactions involving the negotiation of letter of credit payments), acceptances of payment, irrevocable loan commitments and other commitments giving rise to credit risk (collectively referred to as "off-balance-sheet commitments") into groups as stipulated in Article 9, Article 10 or Article 11 of Circular 31. Accordingly, off-balance-sheet commitments are classified by risk level as follows: Standard, Special mention, Substandard, Doubtful and Loss.

7. Investments

7.1 Trading securities

Trading securities include debt securities, equity securities and other securities acquired and held for the purpose of reselling within one year to gain profit on price variances.

Trading securities are recognised at cost of the acquisition date and subsequently presented at the cost during the subsequent holding period.

Interest and cash dividends received from trading securities are recognised on the cash basis in the consolidated income statement.

7.2 Available-for sale securities

Available-for-sale securities include debt and equity securities in which the Bank holds less than 20% of voting rights and available-for-sale purposes, not regularly traded but can be sold whenever there is a benefit, and the Bank is also neither the founder shareholder nor the strategic partner and does not have the ability to make certain influence in establishing and deciding the financial and operating policies of the investees through a written agreement on assignment of its personnel to the Board of Directors/Management.

Available-for-sale equity securities are initially recognized at cost at the purchase date and continuously presented at cost in subsequent periods.

Available-for-sale debt securities are recognized at par value at the purchase date. Accrued interest (for debt securities with interest payment in arrears) and deferred interest (for debt securities with interest payment in advance) are recognized in a separate account. Discount/premium, which is the difference between the cost and the amount being the par value plus (+) accrued interest (if any) or minus (-) deferred interest (if any) is also recognized in a separate account.

In subsequent periods, these securities are continuously recorded at par value, and the discount/premium (if any) is amortized to the consolidated income statement on a straight-line basis over the remaining term of securities. The interest received in the holding period of these securities is recorded as follows: Cumulative interest incurred before the purchasing date is recorded as a decrease in the "Accrued interest receivable" account; cumulative interest incurred after the purchasing date is recognized as income based on an accrual basis. The interest received in advance is amortized into the securities investment interest income on a straight-line basis over the term of securities investment.

7.3 Held-to-maturity investment securities

Held-to-maturity securities are debt securities purchased by the Bank for the investment purpose of earning interest and the Bank has the capability and intention to hold these investments until maturity. Held-to-maturity securities have the determined value and specific maturity date. In case the securities are sold before the maturity date, these securities will be reclassified to trading securities or available-for-sale securities. Held-to-maturity securities are recorded and measured identical to debt securities available-for-sale.

7.4 Provision for securities

Securities subject to Circular 31 are classified for debt and provision is made similar to the policy of debt classification and provision for loans to customers as presented in **Policy No. 5**. Provision for impairment of securities that are not subjected to Circular 31 are made when their carrying values are higher than their market values determined in accordance with Circular No. 48/2019/TT-BTC dated August 8, 2019, issued by the Ministry of Finance. Provisions and allowances for devaluation of trading securities are recognized in the separate income statement under the item "Net gain/(loss) from trading securities". Provisions and allowances for devaluation of available-for-sale investment securities and held-to-maturity investment securities are recognized in the separate income statement under the item "Net gain/(loss) from investment securities".

8. Cash and Cash equivalents

Cash and cash equivalents comprise cash, current accounts at the SBV, Government bills and other short-term valuable papers which can be rediscounted with the SBV, securities, current deposits, placements with and loans to other credit institutions with an original maturity of three months or less from the transaction date, high liquidity, which are readily convertible into certain amounts of cash and that are subject to an insignificant risk of change in value.

9. Corporate income taxes:

Corporate income tax expense represents the sum of the current corporate income tax expense and deferred tax.

The current corporate income tax expense is based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the interim consolidated statement of profit or loss because it excludes items of income or expense that are taxable or deductible in other periods (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on temporary differences between carrying amounts of assets and liabilities in the interim consolidated financial statements and the corresponding tax bases. Deferred tax liabilities are generally recognized for all taxable temporary differences, unless they occurred from the initial recognition of an asset or liability of a transaction which has no impact on accounting profit or taxable profit/(loss) at the transaction date. Deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset is realized. Deferred tax is charged or credited to interim consolidated statement of profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Bank and its subsidiaries intend to settle its current tax assets and liabilities on a net basis.

The determination of the current corporate income tax expense is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam and host countries regarding foreign subsidiaries.

10. Accounting of borrowings, issued debt securities, equity instruments

- Principle of recognizing borrowing costs: Borrowings are presented in accordance with the accounting standard "borrowing cost"

- Issued bonds (valuable papers) are presented at the Consolidated Statement of financial position by net value (determined by Par value of Valuable papers (-) Discount of valuable papers (+) Premium amount of valuable papers. Accrued interest are calculated by straight-line basis.

11. Equity

11.1 Ordinary shares

Ordinary shares are classified as equity.

11.2 Share premium

On receipt of capital from shareholders, the difference between the issuance price and the par value of the shares is recorded as share premium in equity. Direct costs related to the issuance of ordinary shares are recognized as a deduction from the share premium.

11.3 Treasury stock

On redemption of issued shares, the total amount of payment including direct costs related to the redemption, after deduction of taxes, is recognized as treasury shares and stated as a decrease in owners' equity.

11.4 Reserves and uses of funds from profits after tax

Unit	Reserves	Proportion	Maximum	Basis for appropriation
BIDV, BSL, BIDC operating in Vietnam	Charter capital supplementary reserve	10% of profit after tax	100% of charter capital	Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on 18 January, 2024
	Financial reserve	10% of profit after tax		
	Other reserves	Under decision of the General Meeting of Shareholders	Under decision of the General Meeting of Shareholders	
BIDC operating in Cambodia, BAMC	Reserves under equity	As approved by the owners		
BSC, MHBS	Charter capital supplementary reserve	Law on Securities 2019 and its guiding instruments, Company Charter		Circular 114/2021/TT-BTC dated 17 December 2021
	Financial reserve and operational risk provision reserve	Decision of the General Meeting of Shareholders, Law on Securities 2019 and its guiding instruments, Company Charter		

Unit	Reserves	Proportion	Maximum	Basis for appropriation
BIC	Statutory reserves	5% of the profit after tax	10% of charter capital	Decree No. 46/2023/ND-CP dated 1 July 2023 by the Government
LVB	Statutory reserves	5% of the profit after tax	10% of charter capital	Lao Commercial Bank Law (amended) issued on 17 July 2023 Enterprise Law issued on 26 December 2013

V. Additional information for items presented in the consolidated Statement of financial position

Unit: Million VND

1. TRADING SECURITIES

	30/06/2026	31/12/2025
Debt securities	**23,205,846**	**29,068,526**
- Securities issued by the Government	821,178	508,999
- Securities issued by other local credit institutions	20,568,905	27,710,613
- Securities issued by the economic entities	1,815,763	848,914
Equity securities	**1,552,760**	**1,115,285**
- Equity securities issued by local credit institutions	478,017	293,321
- Equity securities issued by local economic entities	1,074,350	821,568
- Equity securities issued by foreign entities	393	396
Provision for impairment of trading securities	**(57,202)**	**(31,347)**
	24,701,404	**30,152,464**

2. DERIVATIVES AND OTHER FINANCIAL ASSETS/ (LIABILITIES)

	Total net book value (at the exchange rates as at the date of the consolidated financial statements)		
	Assets	Liabilities	Net value
As at 30/06/2026	**211,928,002**	**211,172,020**	**755,982**
Currency derivatives	**198,374,821**	**197,562,425**	**812,396**
- Forward contracts	6,270,055	6,286,090	(16,035)
- Swap contracts	192,104,766	191,276,335	828,431
Other derivatives	**13,553,181**	**13,609,595**	**(56,414)**
- Interest rate swap contracts	13,553,181	13,609,595	(56,414)
As at 31/12/2025	**143,256,952**	**143,487,509**	**(230,557)**
Currency derivatives	**139,457,357**	**139,607,815**	**(150,458)**
- Forward contracts	23,359,604	23,532,939	(173,335)
- Swap contracts	116,097,753	116,074,876	22,877
Other derivatives	**3,799,595**	**3,879,694**	**(80,099)**
- Interest rate swap contracts	3,799,595	3,879,694	(80,099)

3. LOANS TO CUSTOMERS

	30/06/2026	31/12/2025
Loans to local economic entities and individuals	2,457,759,308	2,329,351,018
Loans to foreign entities and individuals	35,608,882	35,830,155
Discounted commercial bills and valuable papers	9,545	13,143
Receivables from finance leases	7,368,278	6,688,903
Paymend on behalf of customers	1,061,030	1,071,855
	2,501,807,043	**2,372,955,074**

- Analysis of loan portfolio by quality

	30/06/2026	31/12/2025
Standard	2,425,506,836	2,306,515,484
Special mention	30,581,448	31,462,771
Substandard	12,003,167	4,473,881
Doubtful	7,293,693	4,677,985
Loss	26,421,899	25,824,953
	2,501,807,043	**2,372,955,074**

- Analysis of loan portfolio by original term

	30/06/2026	31/12/2025
Short - term loans	1,516,451,065	1,441,586,157
Medium - term loans	168,606,264	164,058,293
Long - term loans	816,749,714	767,310,624
	2,501,807,043	**2,372,955,074**

- Analysis of loan portfolio by sectors

	30/06/2026	31/12/2025
Agriculture, forestry and aquaculture	91,773,811	85,494,051
Manufacturing and processing	396,784,202	350,377,788
Electricity, petroleum and hot water manufacturing and distributing	113,603,293	107,931,215
Construction	107,261,873	103,863,347
Wholesale and retail trade; repair of motor vehicles, motor cycles	548,960,205	573,299,742
Services	534,960,928	444,190,319
Others	708,462,731	707,798,612
	2,501,807,043	**2,372,955,074**

4. PROVISIONS FOR CREDIT LOSSES ON LOAN TO CUSTOMERS

	General provision	*Specific provision*
As at 01/01/2026	**17,577,903**	**17,367,650**
Provision charged during the year	949,411	10,361,887
Provisions used to write-off bad debt	-	(11,565,551)
Other decreases	(1,712)	5,136
As at 30/06/2026	**18,525,602**	**16,169,122**
As at 01/01/2025	**15,257,425**	**22,781,346**
Provision charged during the year	849,141	9,805,315
Provisions used to write-off bad debt	-	(10,316,604)
Other increases	13,017	46,163
As at 30/06/2025	**16,119,583**	**22,316,220**

5. INVESTMENTS SECURITIES

	30/06/2026	31/12/2025
Available-for-sale securities		
Debt securities	**173,963,871**	**171,829,517**
-Securities issued by the Government	30,611,982	26,481,588
-Securities issued by other local credit institutions	143,226,706	145,347,929
-Securities issued by the foreign entities	125,183	-
Equity securites	**47,428**	**52,919**
- Equity securities issued by other local credit institutions	17,721	23,064
- Equity securities issued by local economic entities	23,487	23,491
- Equities securities issued by the foreign entities	6,220	6,364
Provision of available-for-sale securities	**(22,961)**	**(22,832)**
	173,988,338	**171,859,604**
Held-to-maturity investment securities (excluding VAMC bonds)		
Securities	**100,956,425**	**113,629,492**
-Securities issued by the Government	84,781,142	98,925,286
-Securities issued by other local credit institutions	11,182,283	11,238,206
-Securities issued by local economic entities	4,993,000	3,466,000
Provision of held-to-maturity securities	**(37,448)**	**(25,995)**
	100,918,977	**113,603,497**

6. LONG - TERM INVESTMENTS

- Analysis by type of investment

	30/06/2026	31/12/2025
Investments in joint-ventures	3,423,613	3,083,714
Investments in associates	1,179,542	1,211,083
Other long-term investments	182,941	183,050
Provision for long-term investments	(104,197)	(104,203)
	4,681,899	**4,373,644**

- List of important joint-ventures and associates

	30/06/2026			31/12/2025		
	Cost	**Present Value**	***Proportion owned by the Bank***	**Cost**	**Present Value**	***Proportion owned by the Bank***
Investments in credit institutions	**1,505,054**	**2,643,026**		**1,505,054**	**2,339,428**	
Vietnam-Russia J.V. Bank	1,505,054	2,643,026	49.50%	1,505,054	2,339,428	49.50%
Investments in economic entities	**810,296**	**1,960,129**		**810,296**	**1,955,369**	
BIDV Tower J.V. Company (*)	115,089	255,025	55.00%	115,089	281,079	55.00%
BIDV Metlife Life Insurance Co., Ltd.	451,000	525,562	37.25%	451,000	463,207	37.25%
Vietnam Aircraft Leasing Company	244,207	1,179,542	18.52%	244,207	1,211,083	18.52%
Cavifood Company Ltd	-	-	32.51%	-	-	32.51%
	2,315,350	**4,603,155**		**2,315,350**	**4,294,797**	

(*) The Bank holds a 55% capital contribution in the BIDV Tower Joint Venture Company. However, the company's Charter requires the unanimous consent of the members of the Members' Council, representing 100% of the charter capital. Therefore, holding a majority ownership interest of over 50% does not equate to the Bank having control over the company. Accordingly, the investment in BIDV Tower Joint Venture Company is classified as an "Investment in a joint venture"

7. BORROWINGS FROM THE GOVERNMENT AND CENTRAL BANKS

	30/06/2026	31/12/2025
Borrowings from the Central Banks	41,660,040	76,126,007
Current accounts held by State Treasury	1,688,901	1,240,317
Term deposits held by State Treasury	184,255,000	134,625,000
Deposits from the MOF	8,763,329	6,834,201
	236,367,270	**218,825,525**

8. DEPOSITS AND BORROWINGS FROM OTHER INSTITUTIONS

	30/06/2026	31/12/2025
Demand deposits	**253,850,615**	**252,498,923**
- In VND	213,146,125	196,948,788
- In foreign currencies	40,704,490	55,550,135
Term deposits	**78,175,536**	**139,974,514**
- In VND	66,345,000	131,755,000
- In foreign currencies	11,830,536	8,219,514
Borrowings from other credit institutions	**40,067,852**	**25,491,764**
- In VND	20,663,374	21,376,077
- In foreign currencies	19,404,478	4,115,687
	372,094,003	**417,965,201**

9. CUSTOMERS DEPOSITS

	30/06/2026	31/12/2025
Demand deposits	**455,240,197**	**469,554,645**
- Demand deposits in VND	383,197,726	407,669,514
- Demand deposits in foreign currencies	72,042,471	61,885,131
Term deposits	**1,790,591,105**	**1,738,093,116**
- Term deposits in VND	1,647,614,641	1,597,705,317
- Term deposits in foreign currencies	142,976,464	140,387,799
Deposits for specific purposes	**10,371,497**	**10,326,526**
- Deposits for specific purposes in VND	4,213,387	4,497,661
- Deposits for specific purposes in foreign currencies	6,158,110	5,828,865
Margin Deposit	**5,517,595**	**5,017,341**
- Margin Deposit in VND	5,211,365	4,580,188
- Margin Deposit in foreign currencies	306,230	437,153
	2,261,720,394	**2,222,991,628**

10. VALUABLE PAPERS ISSUED

	30/06/2026	31/12/2025
Certificates of deposits	**223,543,332**	**153,360,747**
Terms under 12 months	156,756,150	109,732,844
Terms from 12 months to under 05 years	66,767,186	43,607,907
Terms from 05 years onwards	19,996	19,996
Bills	**519**	**519**
Terms under 12 months	312	312
Terms from 12 months to under 05 years	207	207
Bonds	**14,160,381**	**14,160,381**
Terms from 12 months to under 05 years	8,660,061	8,660,061
Terms from 05 years onwards	5,500,320	5,500,320
BIDV's subordinated bonds issued	**64,027,423**	**57,886,127**
	301,731,655	**225,407,774**

11. OTHER LIABILITIES

	30/06/2026	31/12/2025
Internal payables	3,384,326	6,860,518
External payables	14,466,739	16,019,587
Bonus and welfare funds	998,732	3,060,441
	18,849,797	**25,940,546**

12. OBLIGATIONS TO THE STATE BUDGET OF THE BANK

- Obligations to the State budget

	31/12/2025	During the year		30/06/2026
		Payable	Paid	
1. Value-added tax	128,615	932,799	(971,708)	89,706
2. Corporate income tax	3,591,694	3,729,586	(5,272,691)	2,048,589
3. Other taxes	184,139	2,399,732	(2,229,339)	354,532
4. Other obligations, fees and charges	176,905	41,891	(41,033)	177,763
	4,081,353	**7,104,008**	**(8,514,771)**	**2,670,590**

- Deferred corporate income tax liabilities

	30/06/2026	31/12/2025
Deferred tax liabilities are recognized for all taxable temporary differences	65,589	65,589
	65,589	**65,589**

13. OWNERS' EQUITY

13.1. Statement of changes in equity

	Charter Capital	Share premium	Other capital	Foreign exchange difference	Investment & development fund	Financial reserve	Charter capital supplementary reserve	Other reserves	Retained earnings	Non-Controlling interests	Total
Opening balance	**70,213,619**	**18,875,728**	**1,000,084**	**(597,397)**	**6,903,598**	**15,152,519**	**11,582,717**	**71,806**	**44,786,285**	**5,563,943**	**173,552,902**
Profit aftar tax for the period	-	-	-	-	-	-	-	-	14,947,082	226,610	**15,173,692**
BIDV increased its charter capital through a private share placement	2,587,033	7,433,879	-	-	-	-	-	-	-	-	**10,020,912**
Increase in subsidiary's chartered capital	-	-	127,512	-	-	-	-	-	(127,512)	-	-
Appropriation to the Bank's reserves	-	-	-	-	43,643	1,209	9,363	5,236	(59,451)	-	-
Appropriation to/Temporary appropriation to bonus and welfare funds	-	-	-	-	-	-	-	-	(50,763)	(47,006)	**(97,769)**
Exchange differences	-	-	-	141,705	-	-	-	-	655	(14,875)	**127,485**
Other increases/ (decreases)	-	-	-	-	-	-	-	-	1,279	(491)	788
Closing balance	72,800,652	26,309,607	1,127,596	(455,692)	6,947,241	15,153,728	11,592,080	77,042	59,497,575	5,728,181	198,778,010

13.2. Details of the Bank's investment capital

	Ordianry share capital	Preferred share capital	Total
As at 30/06/2026			
Capital contributed by the State	55,861,541	-	55,861,541
Contributed capital	16,939,111	-	16,939,111
Share premium	26,309,607	-	26,309,607
	99,110,259	-	**99,110,259**
As at 31/12/2025			
Capital contributed by the State	55,861,541	-	55,861,541
Contributed capital	14,352,078	-	14,352,078
Share premium	18,875,728	-	18,875,728
	89,089,347	-	**89,089,347**

13.3. Details of the Bank's shares

	30/06/2026	31/12/2025
Number of registered shares	7,280,065,210	7,021,361,917
Number of issued shares	7,280,065,210	7,021,361,917
- Ordinary shares	7,280,065,210	7,021,361,917
- Preference shares	-	-
Number of circulated shares	7,280,065,210	7,021,361,917
- Ordinary shares	7,280,065,210	7,021,361,917
- Preference shares	-	-
Par value of each share	***10.000 VND/per share***	***10.000 VND/per share***
Unit: share		

VI. Additional information for the items presented in the consolidated Statement of profit or loss

Unit: VND Million

14. INTEREST AND SIMILAR INCOME

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Interest income from deposits	4,461,808	2,995,111
Interest income from loans to customers	79,469,774	62,790,795
Interest income from debt securities	6,479,082	4,973,626
- Interest income from trading securites	*633,993*	*126,852*
- Interest income from investment securites	*5,845,089*	*4,846,774*
Income from guarantee activities	1,254,775	1,123,354
Income from finance leases	310,724	215,278
Other income from credit activities	643,830	715,236
	92,619,993	**72,813,400**

15. INTEREST AND SIMILAR EXPENSES

	From 01/01/2026 to 30/06/2026	From 01/01/2024 to 31/12/2024
Interest expenses for deposits	47,530,349	37,532,669
Interest expenses for borrowings	2,722,737	875,913
Interest expenses for valuable papers issued	8,748,307	5,389,217
Expense for other credit activities	80,626	78,286
	59,082,019	**43,876,085**

16. NET GAIN/LOSS FROM TRADING SECURITIES

	From 01/01/2026 to 30/06/2026	From 01/01/2024 to 31/12/2024
Income from trading securities	439,943	470,573
Expenses for trading securities	(305,358)	(210,908)
(Provision)/Reversal made for impairment of trading securities	(25,573)	1,634
	109,012	**261,299**

17. NET GAIN/LOSS FROM INVESTMENT SECURITIES

	From 01/01/2026 to 30/06/2026	From 01/01/2024 to 31/12/2024
Income from investment securities	17,423	698,363
Expenses for investment securities	(643)	(421)
(Provision)/Reversal made for investment securities	(11,581)	94,882
	5,199	**792,824**

18. INCOME FROM CAPITAL CONTRIBUTION, EQUITY INVESTMENTS

	From 01/01/2026 to 30/06/2026	From 01/01/2024 to 31/12/2024
Dividends received from capital contribution, share purchase:	55,547	18,391
- From trading equity securities	*20,946*	*16,913*
- From investment equity securities	-	*176*
- From capital contribution	*34,601*	*1,302*
Share of profit/loss in associates and joint-ventures, using equity method	307,547	217,146
	363,094	**235,537**

19. TOTAL OPERATING EXPENSES

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
1. Expenses on taxes, fees and charges	114,911	54,252
2. Employees costs:	7,957,442	7,424,502
- Salaries and benefits	*6,470,064*	*6,096,871*
- Expenses contributed from salaries	*735,530*	*600,644*
- Allowances	*81,043*	*58,105*
- Other expenses	*454,514*	*457,287*
3. Expenses on assets	2,232,771	2,014,930
In which: Depreciation and amortization expenses	*660,503*	*631,552*
4. Administrative expenses	3,039,547	3,047,581
- Per-diem	*146,641*	*146,838*
- Expenses on union activities of credit institution	*8,206*	*11,225*
5. Insurance fees for customer deposits	762,885	738,909
6. Provision (excluding credit provision; allowances for decline in value of securities)	5,129	(7,764)
	14,112,685	**13,272,410**

VII. Other information

Unit: Million VND

20. RELATED PARTY TRANSACTIONS

Details of significant balances due to and due from related parties as at 30 June 2026 were as follows:

Related parties	Transactions	Receivables	Payables
Representatives of the Bank's owner	The Bank's deposits at representative of owner	112,259,050	-
	Representative of owner's loan to the Bank	-	41,233,772
Related parties of the Bank's owners (MOF and State Treasury)	Deposits of related parties of owner at the Bank	-	193,977,261
Strategic Shareholder	The Bank's deposits at Strategic Shareholder	271,108	-
	Deposits of Strategic Shareholder at the Bank	-	298,897
Joint-ventures	Deposits of Joint -ventures at the Bank	-	6,139,984
	The Bank's deposits at joint-ventures	2,178,125	-
Associates	Deposits of associates at the Bank	-	1,235,405
Managers, members of the Board of Supervisory	Deposits of managers, members of the Board of Supervisory at the Bank	-	543,667
	Credit card outstanding balance at the Bank managers, members of the Board of Supervisory	141,391	-

21. GEOGRAPHICAL STRUCTURE OF ASSETS, LIABILITIES AND OFF-BALANCE SHEET ITEMS

	Total loan balance	Total deposit balance	Off-balance-sheet commitments	Derivatives	Trading and investment in sucurities
Domestic	2,483,971,187	2,753,455,864	768,787,140	755,982	298,406,781
Overseas	30,513,006	34,997,911	2,454,782	-	1,319,549
Total	**2,514,484,193**	**2,788,453,775**	**771,241,922**	**755,982**	**299,726,330**

22. RISK MANAGEMENT POLICIES RELATED TO FINANCIAL INSTRUMENTS

On 29 November 2019, the Governor of the SBV signed Decision No. 2505/QD-NHNN, which acknowledged that the Joint Stock Commercial Bank for Investment and Development of Vietnam would adopt Circular No.41/2016/TT-NHNN dated 30 December 2016 ahead of time, starting from 01 December 2019. In addition to meeting the SBV's requirements on Risk Management ("RM"), with the support of consultants, the Bank always actively does research and develops risk management to meet the internal management requirements, following good practices in the world.

Market risk management, banking book interest rate, and liquidity are centrally managed at the head office with the organizational structure set up following the three lines of defence model. The Bank has issued a complete system of policies, regulations, professional guidance manuals and applied risk management tools to comply with SBV regulations, in line with Basel's recommendations as well as international practices.

Portfolios with market risk exposures are subject to mark-to-market or mark-to-model valuations on a daily basis. The Bank has developed market risk measurement tools including position, actual and expected gains and loss, sensitivity indicators (BPV, duration, etc.); Value at risk (VaR);; Endurance test (Stress test) and capital requirements for market risks. Data sources and market risk measurement models are reviewed, hypothesis testing of VaR models and testing of market risk tolerance are also conducted periodically. A limit system is set up and monitored to control daily market risk, including quantitative limits (position, stop-loss, BPV, VaR) and qualitative limit (product, currency, term, etc.). The minimum required capital for market risk is determined by methods regulated by the SBV in accordance with Circular No. 41/2016/TT-NHNN dated 30 December 2016.

In order to manage credit risk, the Bank has issued and implemented internal credit policies and procedures.

The Bank manages liquidity risk on the principle of ensuring compliance with the liquidity safety ratio in accordance with the SBV's regulations, maintaining the appropriate size and quality of highly liquid assets to ensure safe liquidity at all times. The measurement of liquidity risk is conducted through the cash flow method (liquidity gap) and the index method (including the set of indicators prescribed by the SBV and the internal indicators); liquidity stress testing is carried out every 6 months. The Bank has set up a limit system/warning threshold corresponding to the indicators.

Banking book interest rate risk is measured by assessing the impact on the Bank's net interest income (NII) and economic value of equity (EVE). Accordingly, the Bank establishes limits/warning thresholds of interest rate repricing gap, changes in net interest income, duration gap and fluctuations in economic value of equity to control potential impacts of banking book interest rate risk. At the same time, the Bank performs a capital endurance test against banking book interest rate risk with a method based on the advice from consultants.

The Bank has implemented application programs to automate the measurement, monitoring and reporting of market risks, banking book interest rate and liquidity. The internal reporting system on management of market risk, banking book interest rate risk and liquidity risk is implemented daily, quarterly and on an ad-hoc basis in accordance with the regulations of the SBV, meeting internal management requirements.

23. MARKET RISK

23.1 Interest rate risk

	Over due	Non-interest bearing	Up to 1 month	From 1 to 3 months	From 3 to 6 months	From 6 to 12 months	From 1 to 5 yesars	Over 5 years	Total
Assets									
Cash, gold and gemstones	-	12,509,837	-	-	-	-	-	-	12,509,837
Balances with Central Banks	-	65,681,819	51,612,688	-	-	-	-	-	117,294,507
Placements with and loans to other credit institutions (*)	-	1,725,214	387,309,139	16,729,312	4,422,653	47,941,740	130,915	61,772	458,320,745
Trading securities (*)	-	2,373,937	-	-	4,191,156	14,240,130	2,116,793	1,836,590	24,758,606
Derivatives and other financial liabilities	-	-	(425,182)	(1,136,549)	64,533	258,127	1,995,053	-	755,982
Loans to customers and unlisted corporate bonds (*)	58,264,131	-	474,652,566	760,054,004	1,092,566,112	102,710,544	8,183,930	10,368,756	2,506,800,043
Investment securities (excluding unlisted corporate bonds) (*)	-	10,559,360	2,057,767	25,327,297	47,841,236	59,045,362	48,902,767	76,240,935	269,974,724
Long-term investments (*)	-	4,786,096	-	-	-	-	-	-	4,786,096
Fixed assets	-	12,790,867	-	-	-	-	-	-	12,790,867
Other assets (*)	213,609	67,838,947	-	-	-	-	-	-	68,052,556
Total Assets	**58,477,740**	**178,266,077**	**915,206,978**	**800,974,064**	**1,149,085,690**	**224,195,903**	**61,329,458**	**88,508,053**	**3,476,043,963**
Liabilities									
Deposits and borrowings from the Government, central banks and other credit institutions	-	2,277,748	460,557,703	86,691,860	52,782,557	4,620,855	969,462	561,088	608,461,273
Deposits from customers	-	5,760,319	756,755,005	310,476,666	487,319,176	574,890,136	126,452,977	66,115	2,261,720,394
Grants, trusted funds and borrowings that the Bank bears risk	-	-	5,418,368	5,162,993	877,634	1,434	78,265	50,157	11,588,851
Valuable papers issued	-	-	16,904,407	43,683,097	63,760,147	150,283,622	14,635,382	12,465,000	301,731,655
Other liabilities	-	58,563,354	-	-	-	-	-	-	58,563,354
Total liabilities	**-**	**66,601,421**	**1,239,635,483**	**446,014,616**	**604,739,514**	**729,796,047**	**142,136,086**	**13,142,360**	**3,242,065,527**
On-balance sheet interest sensitivity gap	**58,477,740**	**111,664,656**	**(324,428,505)**	**354,959,448**	**544,346,176**	**(505,600,144)**	**(80,806,628)**	**75,365,693**	**233,978,436**
Total interest sensitivity gap	**58,477,740**	**111,664,656**	**(324,428,505)**	**354,959,448**	**544,346,176**	**(505,600,144)**	**(80,806,628)**	**75,365,693**	**233,978,436**

(*) Excluding risk provision

23.2. Currency risk

Items	Converted EUR	Converted USD	Converted other currencies	Total
Assets				
Cash, gold and gemstones	117,113	2,170,242	467,125	2,754,480
Balances with Central Banks	102,370	18,898,800	1,782,631	20,783,801
Placements with and loans to other credit institutions (*)	1,936,468	51,397,854	50,299,402	103,633,724
Derivatives and other financial liabilities	1,510,150	43,166,362	(43,953,193)	723,319
Loans to customers (*)	1,728,473	158,848,184	12,806,691	173,383,348
Investment securities (*)	-	125,183	1,194,366	1,319,549
Long-term investments (*)	-	33,395	2,889	36,284
Fixed assets	-	435,020	244,768	679,788
Other assets (*)	23,667	4,888,460	598,211	5,510,338
Total Assets	**5,418,241**	**279,963,500**	**23,442,890**	**308,824,631**
Liabilities and owners' equity				
Deposits and borrowings from the Government, central banks and other credit institutions	141,396	66,890,021	9,224,744	76,256,161
Deposits from customers	3,416,110	206,308,209	11,758,960	221,483,279
Grants, trusted funds and borrowings that the Bank bears risk	1,538,832	2,220,820	-	3,759,652
Valuable papers issued	-	360	-	360
Other liabilities	33,921	2,136,486	658,247	2,828,654
Capital and reserves	(4,945)	2,898,127	1,415,348	4,308,530
Total liabilities and owners' equity	**5,125,314**	**280,454,023**	**23,057,299**	**308,636,636**
On-balance-sheet currency position	292,927	(490,523)	385,591	187,995
Off-balance-sheet currency position	(285,018)	(1,264,807)	(124,255)	(1,674,080)
On and off-balance-sheet currency position	**7,909**	**(1,755,330)**	**261,336**	**(1,486,085)**

(*) Excluding risk provision

23.3. Liquidity Risk

Items	Overdue		Current					
	Over 3 months	Due within 3 months	Due within 1 month	From 1 to 3 months	From 3 to 12 months	From 1 to 5 years	Over 5 years	Total
Assets								
Cash, gold and gemstones	-	-	12,509,837	-	-	-	-	**12,509,837**
Balances with Central Banks	-	-	117,294,507	-	-	-	-	**117,294,507**
Placements with and loans to other credit institutions (*)	-	-	381,828,509	14,037,519	55,985,400	3,849,104	2,620,213	**458,320,745**
Trading securities (*)	-	-	1,757,976	-	6,220,258	14,913,297	1,867,075	**24,758,606**
Derivatives and other financial liabilities	-	-	564,275	79,178	40,086	72,443	-	**755,982**
Loans to customers and unlisted corporate bonds (*)	45,750,760	12,513,371	200,203,060	504,940,598	869,784,643	390,766,688	482,840,923	**2,506,800,043**
Investment securities (excluding unlisted corporate bonds) (*)	-	-	1,929,100	25,318,372	106,713,129	57,733,848	78,280,275	**269,974,724**
Long-term investments (*)	-	-	-	-	-	-	4,786,096	**4,786,096**
Fixed assets	-	-	-	-	338	28,161	12,762,368	**12,790,867**
Other assets (*)	213,609	-	25,456,903	12,083,171	18,580,371	2,654,786	9,063,716	**68,052,556**
Total Assets	**45,964,369**	**12,513,371**	**741,544,167**	**556,458,838**	**1,057,324,225**	**470,018,327**	**592,220,666**	**3,476,043,963**
Liabilities								
Deposits and borrowings from the Government, central banks and other credit institutions	-	-	467,310,247	86,690,843	42,933,971	10,965,883	560,329	**608,461,273**
Deposits from customers	-	-	382,172,435	322,743,471	1,083,599,859	473,106,665	97,964	**2,261,720,394**
Grants, trusted funds and borrowings that the Bank bears risk	-	-	269	331,770	831,950	5,936,956	4,487,906	**11,588,851**
Valuable papers issued	-	-	10,409,610	31,943,097	176,736,142	18,615,383	64,027,423	**301,731,655**
Other liabilities	-	-	21,026,287	7,959,449	28,084,180	833,116	660,322	**58,563,354**
Total liabilities	-	-	**880,918,848**	**449,668,630**	**1,332,186,102**	**509,458,003**	**69,833,944**	**3,242,065,527**
Liquidity Gap	**45,964,369**	**12,513,371**	**(139,374,681)**	**106,790,208**	**(274,861,877)**	**(39,439,676)**	**522,386,722**	**233,978,436**

(*) Excluding risk provision

24. EXCHANGE RATES OF SOME FOREIGN CURRENCIES AT THE END OF THE PERIOD

Curency	30/06/2026	31/12/2025
USD	26,286	26,290
EUR	30,203	31,046
GBP	34,894	35,437
CHF	32,676	33,282
JPY	162.72	168.72
SGD	20,350	20,449
CAD	18,531	19,219
AUD	18,155	17,616

Hanoi, July 30th, 2026

Prepared by	Chief Accountant	Senior Executive Vice President
Nguyen Thi Huong Giang	Bui Thi Hoa	Nguyen Thi Quynh Giao

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

BIDV

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

Số: 6379 /BIDV-TCKT
Biến động LNST tại BCTC Quý 2 năm 2026
Fluctuations in After-Tax Profit in the Financial Statements for Quarter II year 2026

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

Hà Nội, ngày 30 tháng 7 năm
Hanoi, July 30th, 2026

Kính gửi:

- Ủy ban Chứng khoán Nhà nước
- Sở Giao dịch chứng khoán Việt Nam
- Sở Giao dịch chứng khoán TP Hồ Chí Minh
- Sở Giao dịch chứng khoán TP Hà Nội

To:

- *State Securities Commission*
- *Vietnam Stock Exchange*
- *Ho Chi Minh Stock Exchange*
- *Hanoi Stock Exchange*

Theo quy định về việc công bố thông tin của các công ty niêm yết, tại Điều 14, Thông tư 96/2020/TT-BTC, *"Khi công bố thông tin các báo cáo tài chính nêu tại khoản 1, 2, 3 Điều này, tổ chức niêm yết, công ty đại chúng quy mô lớn phải đồng thời giải trình nguyên nhân khi Lợi nhuận sau thuế thu nhập doanh nghiệp tại Báo cáo kết quả hoạt động kinh doanh của kỳ công bố thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước...".*

According to the regulations on information disclosure for listed companies, Article 14 of Circular 96/2020/TT-BTC states: "When disclosing information about financial statements specified in Clauses 1, 2 and 3 of this Article, the organization that has shares listed or large-scale public company shall be required to provide explanation from the occurrence of After-tax profit shown in the income statement of the reporting period increases/decreases by at least 10 compared to that of the same reporting period in the previous year...".

Kết quả hoạt động kinh doanh, LNST trên BCTC riêng lẻ và hợp nhất Quý 2 năm 2026 của BIDV tăng trưởng trên 10% so với cùng kỳ năm 2025, chi tiết theo bảng dưới đây:

The business performance results and after-tax profit reflected in the separate and consolidated financial statements for Quarter II year 2026 of BIDV demonstrate growth exceeding 10% compared to the corresponding reporting periods of 2025, as presented in the table below:

Đơn vị: triệu VND/*Unit: Million VND*

Chỉ tiêu/ Items	**Quý/ *Quarter* 2/2026**	**Quý/ *Quarter* 2/2025**	**Tăng trưởng/ *Growth***
LNST riêng lẻ/ *Separate after-tax profit*	14.494.261	12.222.093	18,59%
LNST hợp nhất/ *Consolidated after-tax profit*	15.173.692	12.853.449	18,05%

[1] *"Nội dung giải trình này được công bố kèm theo Báo cáo tài chính của BIDV phát hành ngày 30/07/2026"*
This explanatory note is disclosed along with the financial statements of BIDV issued on July 30, 2026."

Thực hiện theo quy định trên, Ngân hàng TMCP Đầu tư và Phát triển Việt Nam (BIDV) giải trình biến động lợi nhuận như sau: *"Lợi nhuận sau thuế riêng lẻ và Lợi nhuận sau thuế hợp nhất Quý 2 năm 2026 tăng so với cùng kỳ năm trước do ngân hàng gia tăng thu nhập thuần từ lãi và đẩy mạnh hoạt động thu nợ đã xử lý rủi ro".*[1]

In compliance with the above regulation, Joint Stock Commercial Bank for Investment and Development of Vietnam, JSC. provides the following explanation for the profit fluctuations: "The separate after-tax profit and consolidated after-tax profit for Quarter II year 2026 increased compared to the previous year driven by the Bank's growth in net interest income and strengthened the recovery of written-off debts."[1]

BIDV báo cáo để Quý Cơ quan và Quý Nhà đầu tư được rõ.

BIDV respectfully submits this report for the awareness and consideration of the esteemed regulatory authorities and distinguished investors.

Trân trọng.

Sincerely./.

***Nơi nhận/Recipients** (...b):*
- Như trên/*As above*;
- TK&QHCĐ, VP/ *Secretariat & Investor Relations, BIDV Office;*
- Lưu TCKT/*Archive: Finance & Accounting Department*.

KT. TỔNG GIÁM ĐỐC
PHÓ TỔNG GIÁM ĐỐC
ON BEHALF OF THE CEO
SENIOR EXECUTIVE VICE PRESIDENT

Nguyễn Thị Quỳnh Giao

[1] *"Nội dung giải trình này được công bố kèm theo Báo cáo tài chính của BIDV phát hành ngày /07/2026"*
This explanatory note is disclosed along with the financial statements of BIDV issued on July , 2026."