BIDV Review

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TOP 20 MOST SUSTAINABLE STOCKS BIDV FOR A GREEN VIETNAM

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BIDV AT A GLANCE

The Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), founded on 26 April 1957, is the longest-established commercial bank in Vietnam. The bank's operations cover banking, insurance, securities, and financial investment, boasting a network of more than 1,100 branches and transaction offices as well as presence in 5 countries and territories. BIDV is headquartered in Hanoi, the capital of Vietnam. The bank's stock (ticker: BID) is listed on Ho Chi Minh City Stock Exchange (HOSE).

VISION 2030

- To become a leading financial institution in Southeast Asia, with the best digital platform in Vietnam, and among the Top 100 largest banks in Asia.

MISSION

- To deliver the best interests and conveniences to customers, shareholders, employees and society.

CORE VALUES iBIDV

- Intelligence
- Belief
- Integrity
- Detail orientation
- Vitality

BIDV

PERSON IN CHARGE OF THE PUBLICATION
LAI TIEN QUAN
Senior Executive Vice President

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HEAD OFFICE
BIDV Tower, 194 Tran Quang Khai street, Hanoi, Vietnam
Tel: (+84) 24 22205544
Fax: (+84) 24 22225316
Contact center: 19009247
Email: bidvreview@bidv.com.vn

Editor's Letter

Dear readers,

Here are some highlights of this August issue:

Within the framework of the State visit to the Republic of Korea by General Secretary To Lam, BIDV and Hana Bank signed a cooperation agreement under the witness of leaders of the two countries. Under the agreement, BIDV and Hana Bank will jointly implement key cooperation projects, including cross-border QR payment connectivity between Vietnam and Korea; enabling customers to withdraw cash using QR codes from the Hana Bank application at BIDV's ATM network in Vietnam; providing 24/7 remittance transfer services from Korea to Vietnam via HanaEZ with high speed, competitive fees, and security.

BIDV has been honored by the Prime Minister with a Certificate of Merit for its significant contributions to the initiative of eliminating temporary and dilapidated houses. The total budget for programs donated by BIDV and affiliated units exceeded VND260 billion.

During the working trip to the 6th World Conference of Speakers of Parliament and bilateral activities in Geneva (Switzerland), the National Assembly Chairman Mr. Tran Thanh Man witnessed the signing ceremony of a Memorandum of Understanding between BIDV and Trade Data Monitor - the world's leading provider of trade data. Under the MoU, BIDV and TDM will cooperate in sharing and utilizing global trade statistics, in-depth analyses, and international supply chain trends.

BIDV has been honored with the "Best Trade Finance and Supply Chain Finance Bank in Vietnam" award by The Asian Banker. This is the second consecutive year that BIDV has received this award, affirming the bank's reputation, innovation capacity, and outstanding efficiency of its products and solutions in this field.

With strong commitments, pioneering initiatives, and effective actions in sustainable development, the shares of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BID) have recently been selected by the Ho Chi Minh City Stock Exchange as the Top 20 most sustainable stocks. This achievement once again affirms BIDV's effective implementation of its ESG strategy, while reflecting growing trust from investors, the market, and the public in the bank's execution capacity and long-term vision in the process of green transition, digital transformation, and sustainable development.

BIDV has been named Best Customer Contact Center in Asia-Pacific. The award was presented by the Global Association for Contact Center and Customer Experience - Contact Center World (CCW) in Indonesia. This achievement affirms BIDV's pioneering position in bringing customer contact services to international standards.

NAM ANH

BIDV, Hana Bank strengthen cooperation

The General Secretary To Lam, Prime Minister Kim Min Seok and senior leaders of both countries in a photo with businesses at the forum.

On 12 August 2025, in Seoul (Korea), within the framework of the State visit to the Republic of Korea by General Secretary To Lam, the Vietnam – Korea Economic Forum themed "Cooperation for Supply Chain Development in the New Era" was held. At this forum, the General Secretary To Lam, Korean Prime Minister Kim Min Seok, senior leaders of both countries, and delegates witnessed the signing of cooperation agreements between Vietnam and Korea, including the cooperation agreement between the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) and Hana Bank.
Under the cooperation agreement, BIDV and Hana Bank will jointly implement key cooperation projects, including cross-border QR payment connectivity between Vietnam and Korea; enabling customers to withdraw cash using QR codes from the Hana Bank application at BIDV's ATM network in Vietnam; providing 24/7 remittance transfer services from Korea to Vietnam via HanaEZ with high speed, competitive fees, and security.

Beyond these key projects, both sides also committed to continuing to study and promote new financial initiatives, aiming to enhance financial cooperation between Vietnam and Korea while further consolidating the strategic partnership between BIDV and Hana Bank. In addition, the agreement contributes to expanding banking service channels, promoting digital transformation and international integration, and laying the foundation for deeper cooperation in areas such as fintech, securities, and insurance, thereby creating combined strengths across multiple sectors.

Hana Bank has been a strategic shareholder of BIDV since November 2019. Over the years, the strategic cooperation relationship has been continuously fostered and further developed. This cooperation is part of the two banks' strategic collaboration, marking a new milestone in the strategic partnership between the two leading financial institutions of Vietnam and Korea. In the context of the increasingly strong comprehensive cooperation between the two countries, this partnership promises to bring greater practical value to customers, the business community, and the economies of both countries.

BIDV CEO Le Ngoc Lam and Hana Bank CEO Lee Ho Sung exchange the cooperation agreement in the presence of leaders of the two countries.

HONG HANH

Joining to eliminate temporary and dilapidated houses

On 26 August 2025, at the conference summarizing the emulation movement "The whole country joins hands to eliminate temporary and dilapidated houses in 2025," the Join Stock Commercial Bank for Investment and Development of Vietnam (BIDV) was honored by the Prime Minister with a Certificate of Merit for its significant contributions to this initiative.

Following the policies of the Party, the State, and the directions of the Prime Minister and the State Bank of Vietnam, BIDV identified the implementation of the emulation movement "Joining hands to eliminate temporary and dilapidated houses in 2025" as an important political task. This reflects BIDV's responsibility in contributing to the country's socio-economic development and improving the living conditions of the people, especially vulnerable groups.

The total budget for programs to eliminate temporary and dilapidated houses nationwide, implemented by BIDV and affiliated units exceeded VND260 billion (USD10.4 million). Of this, BIDV contributed VND100 billion (USD4 million) to the banking sector's contribution of VND1,000 billion (USD40 million) to the movement; contributed VND20 billion (USD800,000) in response to the call of the Central Committee of the Vietnam Fatherland Front; proactively sponsored VND125 billion (USD5 million) to support 28 disadvantaged localities in building 2,155 houses; and mobilized more than VND35 billion (USD1.4 million) from trade union members and employees to fund housing support activities.

BIDV has been honored with Prime Minister's Certificate of Merit

BIDV's efforts contributed to the overall success of the movement, helping the country achieve the goal of eliminating temporary and dilapidated houses before 31 August and completing the elimination of temporary housing for people with meritorious services to the revolution before 27 July, as requested by the Prime Minister. This serves as clear evidence of BIDV's strong commitment and pioneering role in ensuring social security and promoting sustainable development.

With the aspiration that no one is "left behind," BIDV has for many years dedicated substantial resources and efforts to social security programs, focusing on areas such as education, healthcare, disaster relief, building solidarity houses, eliminating temporary and dilapidated housing, giving Tet gifts to the poor, and gratitude activities, with an annual budget amounting to hundreds of billions of Vietnam dong.

BIDV has also introduced many creative initiatives in community programs, spreading humanitarian values to attract customers and the public to join hands in creating positive impacts for society. These include the programs "Accompanying the health sector, joining hands to overcome the pandemic," "A warm Tet for the poor," and "For a green life."

THANH TUNG

Cooperating in trade data

During the working trip to the 6th World Conference of Speakers of Parliament and bilateral activities in Geneva (Switzerland), the National Assembly Chairman Mr. Tran Thanh Man witnessed the signing ceremony of a Memorandum of Understanding (MoU) between the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) and Trade Data Monitor (TDM) – the world's leading provider of trade data.

Under the MoU, BIDV and TDM will cooperate in sharing and utilizing global trade statistics, in-depth analyses, and international supply chain trends. Through this collaboration, the two parties aim to enhance information transparency, provide market analysis reports, support connections with foreign investors, and contribute to facilitating cross-border trade.

The MoU also serves as a foundation for the two sides to further expand cooperation in research, knowledge exchange, and the organization of forums, seminars, and training programs on trade data and free trade zone development models, thereby promoting the sustainable development of the financial - trade ecosystem in Vietnam.
This event also marks an important milestone in BIDV's international cooperation strategy, particularly in the field of trade data, thereby contributing to enhancing research capacity, policy-making, and promoting foreign investment attraction.

Representatives of BIDV and TDM shake hands at the signing of the Memorandum of Understanding

Established in 1957, with over 68 years of development, BIDV is currently Vietnam's leading financial institution with the largest total assets in the Vietnamese banking system, which reached nearly VND3 quadrillion (USD120 billion) as of 30 June 2025. BIDV is serving more than 22 million individual customers and nearly 500,000 enterprises, and maintains partnership with 2,300 financial institutions in 178 countries and territories.

As a pioneering bank in trade finance and international payments, BIDV is also leading the application of technology and data in the financial sector, actively accompanying the Government in building an International Financial Center and developing Free Trade Zones in Vietnam - key pillars in the process of deep integration and elevating Vietnam's position in the global economy.

As the world's leading provider of trade data, Trade Data Monitor (TDM) collects, standardizes, and analyzes import and export statistics from more than 115 countries, providing governments, international organizations, and businesses with reliable information to support policy-making and development strategies.

HUONG GIANG

Affirming leading position

On 21 August 2025, in Ho Chi Minh City, the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) was honored among the Top 50 best listed companies in Vietnam, according to the ranking by Forbes Vietnam.

Mr. Le Ngoc Lam - BIDV CEO receives the "Top 50 best listed companies in Vietnam" award.

For the fifth consecutive time being named in this list, BIDV was recognized as the leader in revenue among banks in particular and ranked 8th in revenue among all Vietnamese businesses in general.

The list of the Top 50 best listed companies in Vietnam is published by Forbes Vietnam based on a rigorous evaluation process, with multiple rounds of assessment using criteria such as: profitability in 2024, minimum revenue and capitalization of VND500 billion (USD20 million); evaluation of compound annual growth rate of revenue and profit; return on equity (ROE); return on invested capital (ROIC), among others. The data used for assessment was taken from the audited consolidated financial statements for 2024. Beyond financial figures, Forbes Vietnam also conducted qualitative assessments to evaluate the sustainable development of enterprises, industry position, sources of profit, corporate governance quality, and industry outlook.

In 2024, as a key commercial bank of the economy, BIDV achieved strong business performance. As of 31 December 2024, BIDV was the first and only bank in the industry with three key scale indicators (total assets, deposits, and credit outstanding) exceeding VND2 quadrillion (USD80 billion). With total assets of nearly VND2.7 quadrillion (over USD100 billion), BIDV maintained its position as the largest commercial bank in Vietnam. With its large scale and strong financial capacity, BIDV provided quadrillions of dong in credit to support the development of the economy, and notably led the market in green credit with more than VND81,000 billion (USD3.2 billion), accounting for 12 percent of total green credit nationwide. BIDV was also among the banks achieving strong results in digital transformation, offering numerous smart digital solutions for customers across all segments, from enterprises and organizations to individuals.

In 2024, BIDV was recognized with numerous prestigious domestic and international awards, including: "Vietnam National Brand", "The world's Top 1,000 largest public companies", "Top 10 Largest Banks in Southeast Asia", "Top 10 Vietnam Golden Star Award", "Top 10 Strongest Vietnamese Brands", "Top 50 Listed Companies in Vietnam", "Best SME Bank in Southeast Asia", "Best SME Bank in Vietnam", "Best FDI Bank in Vietnam", "Best Retail Bank in Vietnam", "ADB's Top Partner Bank for a decade", "Sustainable Development Enterprise", "Outstanding Digital Transformation Bank", "Best Trade Finance Bank in Vietnam", "Enterprise for Employees", "Best Places to Work in Asia", among others.

The fifth consecutive recognition by Forbes Vietnam as one of the Top 50 best listed companies in Vietnam affirms BIDV's continuous efforts in improving governance quality, enhancing business efficiency, and reinforcing its position as a leading financial institution in Vietnam.

BIDV headquarters in Hanoi

According to BIDV's Q2/2025 financial report, the bank's operations continued to remain stable, safe, and efficient, in line with its planned targets. As of 30 June 2025, BIDV recorded consolidated total assets nearly VND3 quadrillion (USD120 billion), maintaining its position as the largest commercial bank in Vietnam; deposits from organizations and individuals exceeded VND2.3 quadrillion; credit outstanding reached VND2.2 quadrillion; and consolidated pre-tax profit stood at VND16,038 billion (USD640 million). These efforts and positive business results form an important foundation for BIDV to gradually realize its overall objective for the 2025-2030 period: striving to become a leading LARGE - STRONG - GREEN bank in Southeast Asia; ranking among the Top 100 Asian banks by 2030; and advancing into the Top 50 Asian banks by 2045.

HAI VAN

BIDV maintains stable operations, accelerating digital transformation

According to the Q2/2025 financial report recently released by the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), the bank's business operations continued to remain stable, safe, and efficient, closely aligned with its set plans.

A branch of BIDV in Hanoi

Capital mobilization ensured funding balance, credit growth was relatively strong, credit quality was well controlled in line with strategic targets, and performance indicators improved compared to the same period last year.

As of the end of Q2/2025, BIDV's performance was on track with its plans. Consolidated total assets exceeded VND2.99 quadrillion (USD120 billion), maintaining its position as the largest joint stock commercial bank in Vietnam by total assets. Capital mobilization fully met funding requirements and ensured system liquidity, with deposits from organizations and households reaching more than VND2.31 quadrillion (USD92 billion) as of 30 June, an increase of 7.1 percent compared to the beginning of the year. Retail deposits grew strongly, contributing to a stable and sustainable capital base.

Credit operations recorded positive results, with outstanding loans increasing 6.1 percent since the beginning of the year, reaching VND2.19 quadrillion (USD87 billion), contributing to overall economic growth. Notably, outstanding loans to individual customers rose 8.6 percent, making BIDV the first bank in Vietnam to surpass VND1 quadrillion (USD40 billion) in retail lending. Loans to FDI customers also grew sharply, increasing by more than 19 percent. Credit quality remained under strict control, with the bank aiming to reduce the non-performing loan ratio to no higher than 1.6 percent by the end of 2025. BIDV fully complied with provisioning requirements, ensuring operational safety indicators were maintained in accordance with current regulations.

In the first six months of 2025, business results were positive despite continued lending rate reductions to support the economy. Consolidated net revenue reached VND26.7 trillion (USD1.07 billion) , while consolidated pre-tax profit stood at VND16 trillion (USD640 million), up 3.1 percent compared to the same period last year.

During this period, BIDV actively implemented measures to increase its charter capital, enhancing financial capacity, meeting capital adequacy ratios, and aligning with international practices. With support from the HSBC/SSI advisory consortium, the bank successfully issued nearly 124 million shares to five financial investors, raising VND1.24 trillion (USD49.6 million) and bringing total charter capital to VND70.2 trillion (USD2.8 billion) - placing it among the largest in the market. At the 2025 Annual General Meeting of Shareholders, shareholders approved an additional increase of 3.84 percent, equivalent to around 269 million shares, through either private placement or public offering. BIDV is now proceeding with the next steps to implement the second phase of the offering as planned.

BIDV continues to drive innovation and apply new technologies, promoting comprehensive digital transformation and operating model changes to deliver superior financial solutions that meet rising customer demands. For retail customers, the bank launched SmartBanking version X, marking a decade of leadership in digital transformation. The new version features a modern, user-friendly interface and integrates functions such as personal financial management, automated financial and investment solutions. For corporate clients, the bank introduced BIDV Direct, a new digital banking platform with diverse authentication methods, offering a smart, secure, flexible, and seamless financial ecosystem to help businesses improve efficiency and accelerate growth.

BIDV is also comprehensively transforming its retail banking operations to maintain a leading position and secure long-term competitiveness. Nine key initiatives are being implemented across products, customer segments, organizational models, and data technology, with projects launched at 51 branches in key regions, and across the network in 2025. Retail operations have shown improvement, with more systematic and professional sales management, a 50 percent increase in sales force and time, customer segmentation management, stronger proactive sales, greater customer migration to digital channels, specialized sales skills development, and redesigned transaction spaces in line with new standards.

BIDV is also actively engaging with the community to enhance financial and technological literacy in the digital era and advance the national financial inclusion strategy. Initiatives include establishing the AI Center of Excellence (CoE AI) to research and implement banking applications and expand access to digital finance for all customers; partnering with Vietnamese women entrepreneurs to organize the seminar “AI and Cybersecurity in the Digital Age”; connecting with the business community for a greener future through the “Green Transition Journey and Financial Technology Solutions” workshop; and serving as a strategic partner of The Moneyverse - the first-ever personal finance education program for students in Vietnam.

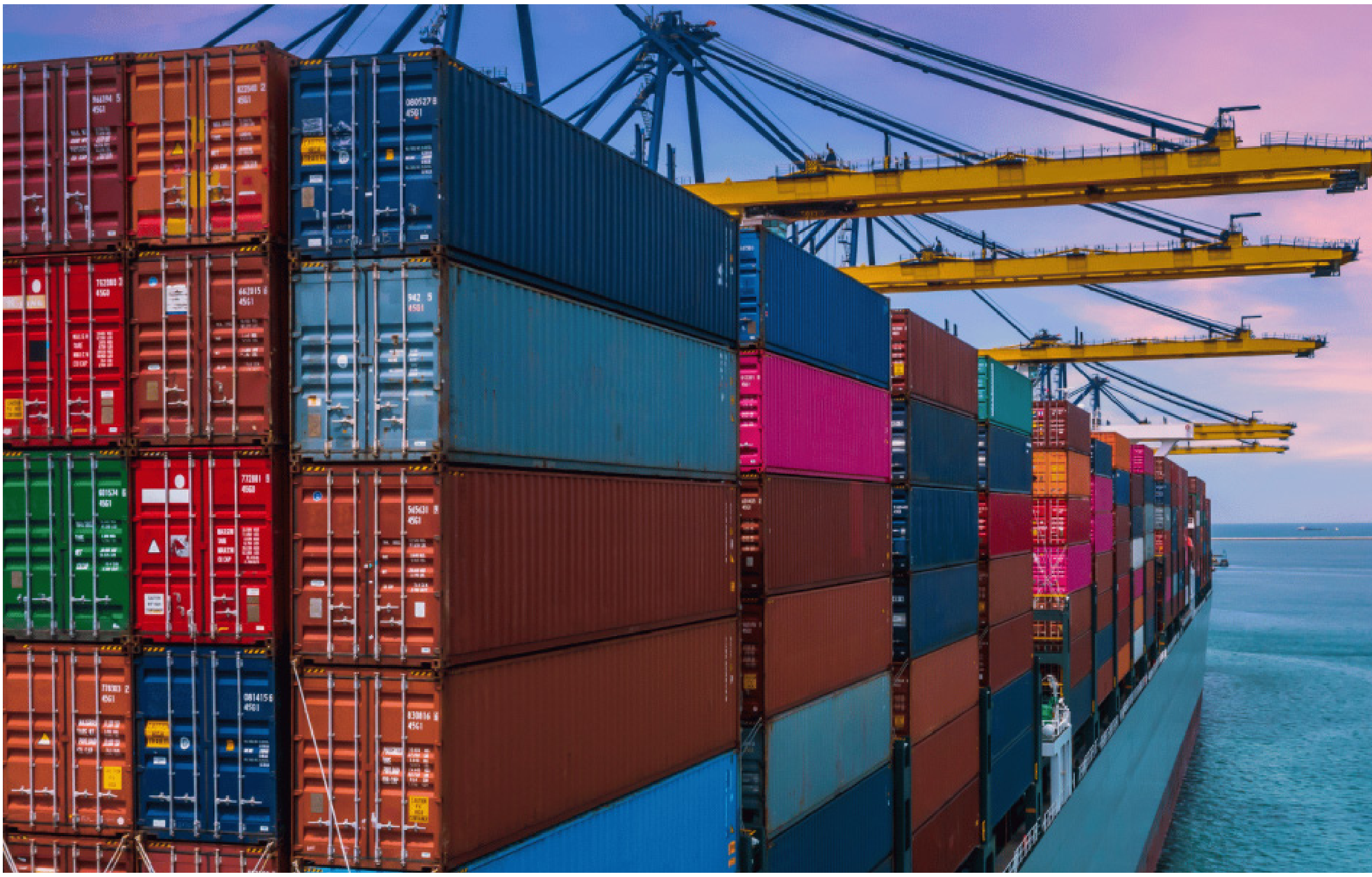
With these efforts, BIDV has been recognized by prestigious domestic and international institutions with awards, including Forbes’ Top 1,000 largest public companies in the world, Forbes Vietnam’s Top 50 best-listed companies in Vietnam 2025, Best Retail Bank in Vietnam, Best Trade Finance and Supply Chain Finance Bank in Vietnam, Best Mortgage Product Bank in Vietnam, Best Private Bank in Vietnam (The Asian Banker), as well as seven technological products and solutions honored with the Sao Khue Award 2025 (VINASA), and Top 20 companies with the highest scores in the VNSI Sustainable Development Index (by HOSE).

Looking ahead, BIDV will continue to closely monitor market and system developments, manage business operations toward safe and effective credit growth, while focusing on strengthening non-interest income, expanding electronic banking services, maximizing revenue sources, and controlling costs.

THU TRANG

Affirming leading position

The Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) has been honored with the "Best Trade Finance and Supply Chain Finance Bank in Vietnam" award by The Asian Banker.



This is the second consecutive year that BIDV has received this award, affirming the bank's reputation, innovation capacity, and outstanding efficiency of its products and solutions in this field.

The Asian Banker is one of Asia's leading financial assessment organizations, renowned for its rigorous rating system and internationally recognized awards. Its trade finance and supply chain finance awards aim to honor financial institutions with outstanding achievements in trade finance, supply chain finance, and international payments.

The judging panel of The Asian Banker highly valued BIDV's strong and sustainable growth in business performance, proactiveness in innovating products and services, as well as efforts to accelerate digitalization and modernization of trade finance and supply chain finance platforms. The Asian Banker commented: "BIDV's continuous innovation and upgrading of trade finance and supply chain finance activities to meet customer needs reflects the bank's increasingly strong position in the financial and banking sector."

According to The Asian Banker, in 2024, BIDV implemented many innovative financial solutions such as developing trade finance products with flexible collateral policies suited to enterprises' business practices, alongside competitive interest rates and fees. These efforts have helped enterprises supplement working capital for their production, processing, and trading activities.

BIDV representatives receive the award

In addition, BIDV's supply chain finance products have been "tailor-made" for specific industries such as automobiles and fast-moving consumer goods, delivering outstanding financial efficiency and receiving strong recognition from customers. Through this, BIDV has established and expanded cooperation with many strategic partners, including multinational corporations and leading domestic enterprises.

Thanks to these effective solutions and the positive feedback from the business community, BIDV has achieved impressive results with multiple trade finance and supply chain finance indicators leading the market. In 2024, BIDV's import-export payment turnover and trade finance activities grew by 13 percent, while the number of import-export customers increased by more than 12 percent. In supply chain finance, BIDV's financing turnover surged by 75 percent year-on-year, securing the largest market share in SCF outstanding loans, while net income from supply chains grew strongly by 125 percent. BIDV also led the market in the number of supply chains implemented, particularly in distribution chains across diverse sectors such as automobiles, animal feed, fertilizers and chemicals, and construction materials.

Looking ahead, BIDV will continue to focus on digital financial solutions and sustainable finance to accompany Vietnamese enterprises in meeting international standards. These efforts include developing and launching the digital trade finance platform BIDV TradeFlat and the online supply chain finance platform BIDV SCF. These platforms will fully digitalize transaction processes, enhance transparency, and minimize processing time for all parties involved. All trade finance and supply chain finance transactions will be conducted online, anytime and anywhere, with processing times significantly shortened thanks to timely synchronization of information between stakeholders. R

THU TRANG

BIDV accompanies the National Data Center

The National Data Center (NDC) under the Ministry of Public Security organized the launching ceremony of the data law along with detailed regulatory documents and implementation guidelines, with the participation of relevant professional units, government agencies, and a number of enterprises and financial institutions.

BIDV Chief Executive Officer Le Ngoc Lam presents financial support to the National Data Development Fund

At the program, NDC leaders announced legal documents effective from 1 July 2025 as well as data-related products and services such as data management and monitoring systems, and data exchange platforms. Along with the introduction of the Data Law, the National Data Development Fund was also established.

As a leading financial institution in Vietnam with strong technological capabilities and digital transformation capacity, BIDV will coordinate with NDC to implement four major areas of cooperation: (i) Contributing to the development of legal normative documents; (ii) Designing and implementing financial solutions, in which the two parties have deployed services such as BIDV iConnect and the E-Merchant payment gateway; (iii) Cooperating in data development and exploitation under the Data Law in particular and Scheme 175 in general, including the National Data Exchange, Data Service Portal, Open Data Warehouse and Open Data Portal, NDC's centralized payment management system, and the development of a new public service portal - a one-stop public service for citizens; (iv) Serving as the account manager for the National Data Development Fund and acting as the entrusted bank for lending to eligible beneficiaries of the Fund.

NDC also announced two accounts opened at BIDV Thanh Xuan Branch to receive official contributions (in VND and USD) to the Fund.

At the event, BIDV's Chief Executive Officer Mr. Le Ngoc Lam, on behalf of the bank, presented financial support to the National Data Development Fund, demonstrating BIDV's commitment to accompanying the Ministry of Public Security in particular and regulatory agencies in general in advancing national digital transformation.

The cooperation between the two parties marks an important step towards building a modern, transparent, safe, and efficient data ecosystem, laying the foundation for the development of the digital economy and ensuring national data sovereignty.

The National Data Development Fund operates on a non-profit basis with initial charter capital of VND1,000 billion (USD40 million) and managed by the Ministry of Public Security. The Fund aims to strongly support the development of data technology, artificial intelligence, big data, and machine learning; promote data application in national digital transformation, especially in disadvantaged areas; support data-driven startups; and foster the innovation ecosystem and data market in Vietnam.

HUYEN TRUC

Accompanying the digital transformation journey

The Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) collaborated with the Vietnam Women Entrepreneurs Council to organize the seminar "AI and Information Security in the Digital Era". The event attracted nearly 200 delegates from agencies, associations, and women entrepreneurs nationwide.

A BIDV representative shares at a seminar on AI and information security

The seminar served as a platform to connect women entrepreneurs with regulators, support organizations and experts, aiming to share values at the intersection of technology, people, and governance. It also provided foundational knowledge on "digital defense" in corporate management, particularly for women-owned small and medium enterprises (WSME), helping strengthen risk management capacity and ensure safe operations in the digital economy.

Within the program, experts analyzed the development trends of artificial intelligence (AI) and its profound impact on business operations and management in the digital age. They also emphasized the importance of identifying cyberattacks exploiting AI, enhancing risk prevention, protecting data, and safeguarding privacy in cyberspace. These insights supported enterprises in adopting AI safely, effectively, and sustainably in the digital era.

At the discussion session "Applying AI and ensuring information security in business operations", Mrs. Nguyen Thi Kim Phuong, Deputy Head of BIDV's Corporate Banking Department, shared practical perspectives on digital finance, highlighting the role of banks in promoting financial inclusion and building a safe and sustainable digital transformation ecosystem for women entrepreneurs. She emphasized the importance of collaboration among banks, enterprises, technology organizations, and women's support organizations to develop a safe and sustainable digital ecosystem - where finance is not only a source of capital but also a lever to empower women's development in the digital era.

Reaffirming its commitment to accompanying women-owned businesses on their growth, BIDV has identified three key priorities: ensuring equitable financial access through digitalized processes, supporting financial management capacity building via online tools, and connecting women customers with a comprehensive digital ecosystem. In addition, BIDV has proactively and consistently implemented a wide range of financial and non-financial solutions to create a launchpad for women-owned businesses to achieve sustainable growth, maximize added value from banking capital, strengthen business management capacity and financial health, and accelerate digital transformation to facilitate access to digital banking products and services.

KIEN ANH

Top 20 most sustainable stocks in Vietnam

With strong commitments, pioneering initiatives, and effective actions in sustainable development, the shares of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BID) have recently been selected by the Ho Chi Minh City Stock Exchange (HOSE) as the Top 20 most sustainable stocks according to the Vietnam Sustainability Index – VNSI 2025.

This achievement once again affirms BIDV's effective implementation of its ESG strategy, while reflecting growing trust from investors, the market, and the public in the bank's execution capacity and long-term vision in the process of green transition, digital transformation, and sustainable development.

A PRESTIGIOUS BENCHMARK FOR SUSTAINABLE DEVELOPMENT

The Vietnam Sustainability Index (VNSI) has been developed by HOSE since 2017 to honor listed companies with strong commitments and effective performance in sustainable development. The index evaluates corporate performance against rigorous Environmental, Social, and Governance (ESG) criteria which guide investors' capital flows and promote a transparent, efficient, and socially responsible financial market.

The criteria for evaluating and selecting companies for VNSI include practicing transparent corporate governance, environmental protection, social responsibility, managing environmental and social risks in business activities, as well as the company's genuine commitment to sustainable goals.

PERSISTENT EFFORTS TO MAINTAIN A PIONEERING POSITION

BID's inclusion in the VNSI list for the second consecutive year clearly demonstrates the bank's systematic and consistent efforts in its ESG strategy, particularly continuous improvements in sustainable development information disclosures. In 2024, BIDV's sustainability report was rated among the Top 10 best reports in the stock market by the Vietnam Listed Company Awards Council, which includes the participation of the State Securities Commission, ACCA,

and leading experts. In 2025, BIDV further enhanced the quality of its reports according to GRI standards, referenced TCFD indicators, and disclosed Scope 1 and 2 greenhouse gas inventories, reflecting a strong commitment to managing and reducing emissions.

BIDV has also made a mark with outstanding results in green finance, maintaining its position as the market-leading bank in green credit with VND80,870 billion outstanding loans in 2024. The bank has pioneered the diversification of sustainable financial products through green bonds and sustainability bonds with a total mobilized value of VND5,500 billion, green deposit products, and more recently the Sustainable Deposit Framework issued in April 2025.

To realize its goal of becoming a Net-Zero Bank and supporting the national Net-Zero target by 2050, BIDV has completed greenhouse gas inventories for Scopes 1 and 2 and continues to research expanding to Scope 3 in 2025. This is a critical step in gradually establishing internal green operating standards and integrating environmental factors into credit risk assessments.

Notably, BIDV also demonstrated its pioneering role as the first Vietnamese bank to implement an Environmental and Social Risk Management System (ESMS), a strategic move to promote a sustainable supply chain and support enterprises in enhancing growth quality in the global business environment.

STRONG COMMITMENTS

HOSE’s recognition confirms BIDV’s pioneering role in promoting sustainable development in Vietnam’s financial market. This not only reflects BIDV’s persistent, genuine, and transparent efforts in implementing its ESG strategy but also builds strong confidence and enhances the long-term attractiveness and investment value of BID shares for the investor community.

Going forward, BIDV will continue steadfastly pursuing its goal of becoming Vietnam’s pioneering ESG bank, affirming its leadership in sustainable finance through concrete actions and tangible results. BIDV is committed to continuously enhancing ESG governance, innovating green financial products, expanding international cooperation, and actively supporting the business community to accelerate the green transition, building a sustainable and socially responsible economy.

KIEN ANH

Dual benefits

SME Fast Track provides financial and technological solutions to help household businesses transform into enterprises easily and effectively.

Amid the Government's strong efforts to support the development of the private sector under Resolution 68/NQ-TW, hundreds of thousands of household businesses, particularly in e-commerce, are facing a "golden" opportunity to accelerate their growth. This is enabled by the combination of powerful incentives from the State and Government, and BIDV's comprehensive support program "SME Fast Track," which provides practical financial and technological solutions to help them transform into enterprises easily and effectively.

STRONG LEVERAGE FOR BUSINESS GROWTH

Resolution 68/NQ-TW dated 6 May 2025 and Resolution 198/2025/QH15 dated 17 May 2025 have introduced preferential policies for newly established enterprises, such as: three years of corporate income tax (CIT) exemption; full deduction of input VAT; and exemption of business license fees starting 1 January 2026. Therefore, together with requirements for business transparency, transforming into an enterprise is a strategic move to optimize tax obligations (with tax calculated based on actual profit instead of a lump-sum payment as household businesses), while unlocking access to formal credit, enabling the signing of large contracts, and enhancing credibility in the market.

Understanding the needs of newly established enterprises, particularly household businesses in retail and e-commerce transitioning to a more professional model, BIDV has developed a comprehensive digital ecosystem called SME Fast Track - a strong "booster" to help enterprises operate seamlessly from day one.

Immediately after completing business registration, enterprises can open an account online 24/7 via eKYC without visiting a branch. A premium account number is offered free of charge, while BIDV's digital banking system is ready to serve all online transactions anytime, anywhere.

BIDV also integrates BIDV QR collection solutions directly into popular sales management software such as Misa, KiotViet, Mobifone, Heno, Casso, Sepay, Gostream, ezCloud, among others, and provides enterprises with free trials. This enables automatic, transparent, and standardized revenue management. Electronic invoices are issued directly on the software in compliance with tax regulations. After payment, orders are automatically categorized and managed, eliminating the need to manually check messages on Zalo or SMS, thus avoiding confusion and errors.

Daily revenue streams are not left idle. With the auto-earning feature, funds in the account are invested flexibly, generating returns at least eight times higher than regular demand deposits, while maintaining high liquidity, always ready for business expansion needs.

When credit is needed, enterprises can also apply for loans online via the Misa Lending platform at competitive rates, quickly and conveniently supplementing working capital.

ATTRACTIVE INCENTIVES

Beyond digital transformation support, BIDV SME Fast Track also offers attractive incentives. By simply opening an account with BIDV, enterprises are offered all basic transaction fee waivers, including QR collection fees, transfer fees, and payroll service fees, helping to reduce costs during the early operation phase.

Especially for retail and e-commerce businesses, participants receive an exclusive "technology kit," including: a free enterprise digital signature for tax filing and e-invoicing, up to six months of free sales management software subscription, and technological devices such as soundbox speakers and point-of-sale machines. This toolkit enables enterprises to quickly establish a modern, legally compliant operational process with optimized manpower.

Customers are also offered business debit and credit cards by BIDV to meet the government requirements for cashless payments eligible for tax deduction. With a credit card limit of up to VND3 billion (USD120,000), enterprises can be more proactive in managing working capital. Additional benefits such as up to 40 percent cashback, complimentary access to business lounges, and fast-track services based on spending volume are highlights of the BIDV Business Visa journey.

For SMEs requiring additional working capital, BIDV provides flexible financing packages with quick credit approval, competitive interest rates, and diverse products ranging from short-term loans to guarantees and letters of credit, ensuring easy access to capital across all stages of business growth.

Through the SME Fast Track program, BIDV not only provides financial solutions but also acts as a trusted companion, supporting household businesses in transforming into enterprises in a more professional, transparent, and sustainable manner.

KIEN ANH

A next generation platform for corporates

BIDV Direct demonstrates BIDV's strong determination to deliver a truly differentiated digital experience.

BIDV Direct, a brand-new digital banking platform for corporate clients, featuring modern technology, a wide range of utilities, and personalized capabilities, is set to become a powerful tool helping businesses optimize financial management and accelerate their digital transformation journey.

ELEVATING USER EXPERIENCE

Since 2018, BIDV iBank - BIDV's digital banking application for corporate clients - has been a trusted companion for businesses and has received numerous prestigious awards such as "Most Innovative Digital Bank in Vietnam" (Asiamoney - 2021), Sao Khue (VINASA - 2022), and "Best Digital Transformation Bank in Vietnam" (Euromoney - 2023, 2024). However, with the rapid evolution of technology and increasingly diverse business needs, BIDV has decided to build BIDV Direct - a universal e-banking system designed to redefine the user experience.

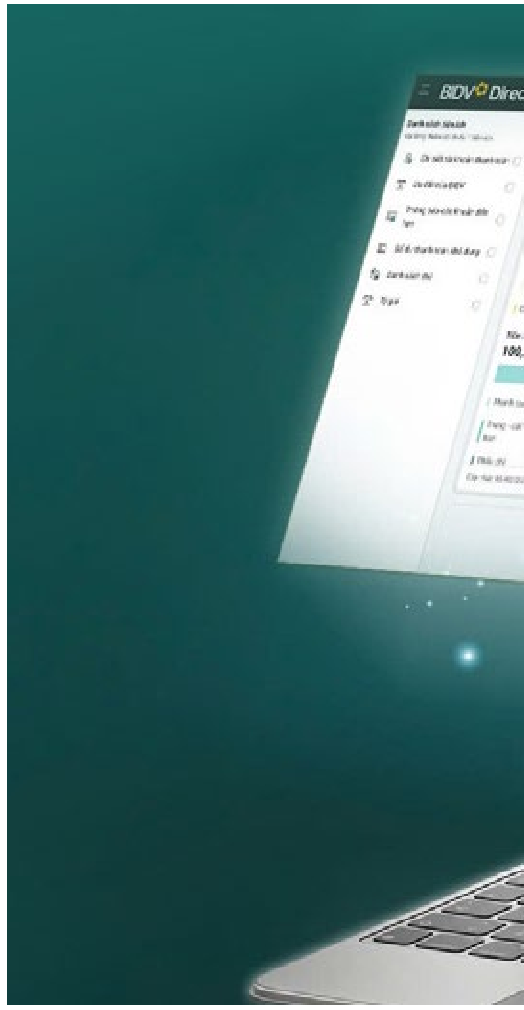
The first key difference BIDV Direct brings to clients is a modern, streamlined interface. By studying UI/UX design trends from leading European and American banks as well as global technology platforms such as Google and Apple, BIDV has chosen the design philosophy of "Minimal yet Optimal". This reduces visual pressure, simplifies operations, and ensures that users can navigate the system intuitively from the very first use.

Both financial and non-financial functions have been redesigned to create a friendlier and smoother experience. The platform enables smart cash flow management, with the standout feature being direct integration with corporate ERP systems, automating and synchronizing financial transactions. BIDV Direct also integrates a full range of streamlined and efficient services, including accounts, deposits, automated payroll, domestic and international transfers, public services, accounts receivable/ payable management, trade finance, and foreign exchange. For the first time, BIDV introduces e-forms, fully digitizing the service registration process for clients.

Serving more than 500,000 corporate clients - from SMEs to large corporations and conglomerates - BIDV understands that every business has unique needs. BIDV Direct therefore focuses on personalization tailored to each user role within a company. Its flexible parameter system provides powerful, unlimited authorization capabilities, meeting the simple delegation needs of SMEs as well as the complex multi-layer approval processes of large enterprises.

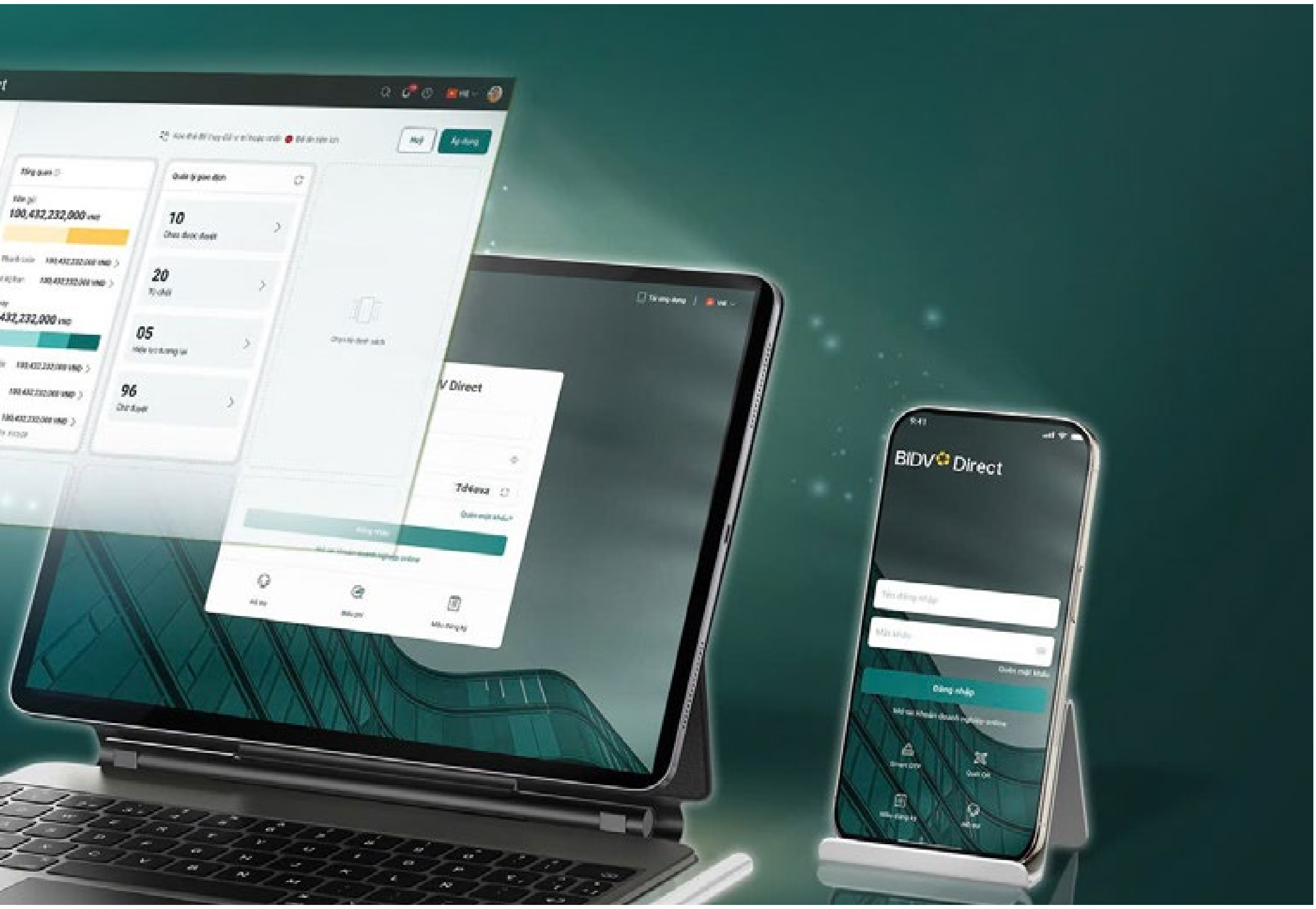
ONE PLATFORM, ONE TOUCHPOINT, MULTIPLE UTILITIES

BIDV Direct is built on today's most advanced technology platform, delivering superior performance,



faster processing speed, and meeting stringent security standards.

Thanks to its "new from the core" technology, BIDV Direct offers unlimited integration and connectivity with technology and financial platforms, enabling clients to access all BIDV's corporate digital services through a single account (Single Sign-On).



The platform creates a seamless and consistent customer experience across Web/App/ERP, fully integrated with SmartOTP. In the near future, BIDV's digital trade finance platform TradeFlat and the online supply chain finance platform BIDV SCF will also be fully integrated into BIDV Direct.

BIDV Direct's flexible scalability allows for the continuous development of unlimited new products and features. The system also connects with external digital services through BIDV Open API, further expanding value for businesses.

BIDV Direct demonstrates BIDV's strong determination to deliver a truly differentiated digital experience, reaffirming its commitment to being a trusted partner for businesses in their digital transformation journey, empowering them to embrace a fully digital future.

To celebrate the launch of BIDV Direct, BIDV is offering a wide range of fee waivers and special privileges tailored to different customer groups. For more information and registration, customers can visit BIDV's website, contact the hotline 19009248, or visit the nearest BIDV branch.

THANH THAO

Forging stronger partnership

On 22 August 2025, in Ho Chi Minh City, the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) and the Airports Corporation of Vietnam (ACV) signed a comprehensive cooperation agreement for the period 2025 - 2030, marking the start of a new journey of stronger partnership, building upon the positive results achieved in the previous years.

BIDV and ACV sign a comprehensive cooperation agreement

The new cooperation agreement paves the way for BIDV and ACV to deepen and sustain their partnership, aiming to boost business activities and enhance competitiveness in the market. BIDV commits to providing a comprehensive ecosystem of financial solutions, ensuring strong capital supply capacity for ACV's projects, and accompanying ACV in its digital transformation journey to contribute to the modernization of Vietnam's airport system. BIDV and ACV will also jointly implement social security activities, spreading humanitarian values to the community.

Speaking at the signing ceremony, Mr. Vu The Phiet, Chairman of the Board of Directors of ACV, stated: "During the comprehensive cooperation period 2020–2025, BIDV and ACV achieved many positive results, leaving a mark as an effective partnership. We believe that the cooperation between BIDV and ACV will continue to be strengthened, elevated, and comprehensively developed on the foundation of companionship, trust, and the shared goal of sustainable development. This partnership not only brings practical benefits to both organizations but also spreads values to the community, contributing to building a prosperous Vietnam in the context of global integration."

Mr. Phan Duc Tu, Chairman of the Board of Directors of BIDV, affirmed: "In the new era - the era of national rise - aviation infrastructure plays an important role in connecting, promoting trade, investment, and tourism. On this journey, the increasingly strengthened relationship between BIDV and ACV will create positive values to contribute to achieving the nation's major goals. BIDV believes that with mutual trust, understanding, and long-standing cooperation, the two sides will continue to generate new breakthroughs, contributing to the successful realization of national objectives, thereby affirming Vietnam's strong position in the region and globally."

The signing ceremony of the comprehensive cooperation agreement for the period 2025–2030 between ACV and BIDV marks an important milestone, reflecting the strategic bond between two leading organizations in the fields of aviation and finance. With the spirit of companionship - creation - development, BIDV and ACV are committed to effectively implementing the agreed objectives, promoting robust growth for both organizations, and contributing more positively to the socio-economic development of the country in the 2025–2030 period and beyond.

HOANG ANH

Marking a new milestone in partnership

On 15 August 2025, in Hanoi, BIDV and Sembcorp Development Vietnam signed agreements marking a new milestone in their cooperation.

Representatives of BIDV and Sembcorp at the signing ceremony

Attending the ceremony were Mr. Tran Long - Senior Executive Vice President of BIDV, together with leaders of relevant Departments/Centers at the Head Office and Hanoi Branch. For Sembcorp Industries Group, Mrs. Emily Pham - Chief Financial and Investment Officer of the Group's Integrated Urban Solutions globally, along with members of the leadership team and representatives of Sembcorp Industries and Sembcorp Development Vietnam were in attendance.

At the ceremony, representatives of the two parties signed a memorandum of understanding (MoU) to record long-term commitments between Sembcorp Development Vietnam and BIDV for integrated urban solutions projects that Sembcorp Industries deploys in Vietnam across various fields (logistics hubs, water and waste treatment, data centers, etc.).

BIDV and Sembcorp sign an MOU

Marking the first step in the long-term cooperation between BIDV and Sembcorp in the field of integrated urban solutions, at the same event the two parties signed a credit agreement worth VND770 billion (USD30 million) to finance the Sembcorp Integrated Hub Bac Ninh I logistics center project. Once operational, the project will be an integrated logistics hub with modern warehouses and ready-built factories meeting stringent requirements in technology, infrastructure, and environmental standards. This is the 16th project of Sembcorp Industries in Vietnam financed by BIDV, and the first project in which the two parties have cooperated in the field of logistics hubs.


For a green Vietnam
VND 78,930 billion
Green outstanding credit
(as of 30 June 2025)
Nearly 2,000 projects
VND3,000 billion and USD50 million
VND10,000 billion Green construction
VND5,000 billion Clean water projects
Pioneering to build Sustainable Development Strategy
The first bank to announce Sustainable Loan Framework
Pioneering to develop Sustainability-Linked Loans
The first bank to issue Green Bond VND 2,500 billion
The first bank to issue Sustainability Bond VND 3,000 billion
VND 8,500 billion Green Deposit
BIDV

Strengthening cooperation with international organizations on mobilizing green funds and technical assistance

Positively joining, organizing domestic and international seminars on sustainable development

Enhancing internal governance and management on digital platform

Pioneering to establish a steering committee and PMU on building and delivering a master strategy on sustainable development and ESG practice

Fostering a green living culture, green consumption

BIDV continues to strongly spread the green living culture across the system through a series of programs:

1. "Let's Go Green" Program
2. "Green Consumption" Campaign
3. "21 Days Living Green" Challenge
4. "1 Million Green Trees" Program
5. "Green Schools" Project
6. "Green Bank Contest" First prize

VND 1,920 billion for social security activities 2020 - 2025

- > VND 500 billion For education
- ~ VND 540 billion For healthcare
- > VND 300 billion For disaster relief
- > VND 130 billion For gratitude activities
- Planting 1 million trees
- 250,000 sets of gifts for disadvantaged people
- Donating 15,000 freshwater tanks
- > VND 480 billion building 9,200 houses for the poor

QUANG MINH

Best Customer Contact Center in Asia-Pacific

The award was presented to BIDV by the Global Association for Contact Center and Customer Experience - Contact Center World (CCW) in Indonesia. This achievement affirms BIDV's pioneering position in bringing customer care services of Vietnamese banks up to international standards.

BIDV Contact Center representatives receive the award

At the CCW conference, BIDV's Contact Center (BCC) won the award for centers with 51–249 seats. This is a remarkable achievement, marking a 10-year journey of dedication, responsibility, and professionalism in customer service by BCC in particular and BIDV in general.

The award follows a transparent and rigorous evaluation process: participants compete across three regions (Asia-Pacific, the Americas, and Europe - Middle East - Africa). After the application round, outstanding contact centers must present directly at the regional conference before hundreds of experts, with open scoring; the best units then advance to the global finals. As a result, the award serves as a genuine benchmark of operational capacity and innovation.

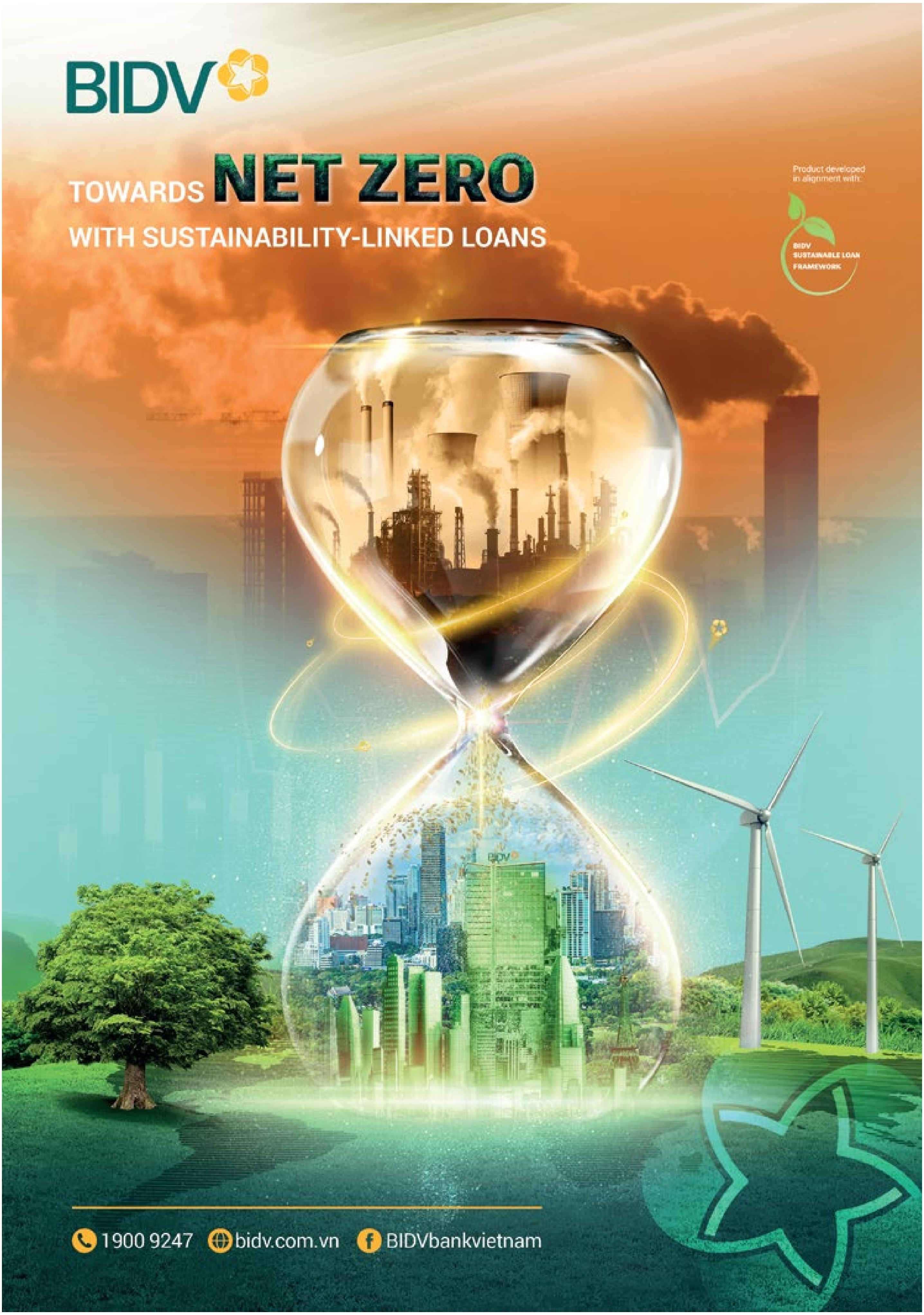
Founded in 1999, the Contact Center World is the world's leading international organization in the field of contact centers and customer experience, gathering more than 230,000 professionals from 200 countries. In addition to being a forum for sharing knowledge and technology, it is also renowned for its Global Top Ranking Awards - often referred to as the "Olympics" of the contact center industry.

At the conference, BIDV representatives presented the core values shaping BIDV Contact Center, such as customer-centricity, personalized experiences, the combination of a professional and dedicated advisory team with artificial intelligence technology. Alongside these, BIDV also highlighted values it is striving toward, including building a green bank, promoting sustainable development, and becoming a cultural and happiness-driven bank that brings new values to customers.

The award "Best Customer Care Center in Asia-Pacific" is not only a well-deserved recognition of BIDV's consistent efforts but also an important springboard for its Contact Center to continue breaking through.

In the coming time, BIDV will accelerate investment in modern technology infrastructure, expand the application of artificial intelligence in operations and customer service, and optimize processes to serve customers faster, more conveniently, and seamlessly across all channels. At the same time, the bank will continue to focus on developing its team of advisors - the brand ambassadors who are highly professional and deeply embody the culture of "customer centricity" - ensuring that every interaction delivers satisfaction and connection.

With pioneering spirit and aspiration for innovation, BIDV not only aims to build an international-standard Contact Center but also to elevate customer care services to a new level, contributing to the bank's sustainable development and reaffirming its position as one of Vietnam's leading banks.



BIDV
TOWARDS NET ZERO
WITH SUSTAINABILITY-LINKED LOANS
Product developed in alignment with:
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