



SUSTAINABLE DEVELOPMENT REPORT

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LEADERSHIP'S STATEMENT ON SUSTAINABLE DEVELOPMENT

LEADERSHIP'S STATEMENT ON SUSTAINABLE DEVELOPMENT

Dear valued customers and investors,

Sustainable development on all three aspects including economy, society and environment is a global concern and an urgent requirement for Vietnam. The old model of economic growth associated with the exploitation and use of natural resources, including non-renewable resources (fuel, energy, etc.) has led to the destruction of the natural environment, disruption of the ecological balance and hence has no longer met the requirements for growth in the new period... Therefore, sustainable development should become a common responsibility of the whole society, which requires efforts and synergy of all economic sectors, regulators and social organizations. The banking industry, an important capital channel of the economy, contributes significantly to the sustainable development of the country. A sustainable and efficient banking system will bring many benefits to the economy, minimize adversity to society and the environment.

Over 65 years of growing up and accompanying the country's development, BIDV has constantly fostered and increased sustainable development factors both in breadth and depth, as well as scale and scope of

operation. As a leading bank in the country, BIDV defines its mission as: "Delivering the best interests and conveniences to customers, shareholders, employees and society". The harmonization of interests between related parties including customers, shareholders, employees and the community will ensure the long-term existence of the bank and help promote inclusive, long-term and sustainable growth in the context of the increasingly changing and competitive business environment to bring interests to the country's economy and society.

BIDV's perspectives on sustainability have been instilled into the entire organization from the Leadership to each staff at all levels, from overall strategy to implementation in each line of business, products and services... BIDV developed this Report to evaluate and disclose information about the Bank's performance in environmental and social aspects, in addition to information on financial performance and governance. The Report mentions three main points: (i) Sustainable economic growth; (ii) Investment in community development and (iii) Contribution to environmental improvement, particularly:



Sustainable economic growth

For the banking industry, when referring to sustainability aspect, we must first mention the financial sustainability, which helps the bank grow in the long term, balance the short and the long term business goals, balance the expected profit and level of risk tolerance and hence play an important part in ensuring the safe and stable operation of the entire banking system and the sustainable development of the economy. The measure for BIDV's financial sustainability is expressed through factors: (i) Financial capacity is increasingly stable, meeting operating safety requirements in accordance with regulations and best practices; (ii) Operational efficiency is maintained based on the improved asset quality and proportion of non-interest income; (iii) Customer structure shifts positively towards increasing the proportion of retail, SME and FDI customers; (iv) Organizational model and governance pattern meet regulations of state regulators, moving towards international best practices; (v) Investing in information technology infrastructure and applying digital banking in Vietnam is adaptable to the changes of the time; (vi) A high-quality staff force is built to meet the development requirement of the banking industry given the international integration and the fourth industrial revolution, fostering corporate culture and maintaining a professional, modern, learning and creative working environment...



Investment in community development

Not only does BIDV do business effectively for itself, but it also focuses on bringing values to customers, ensuring equality in interests for shareholders, employees and related parties. BIDV also carried out satisfaction surveys of customers and employees, listening to the feedback of shareholders, considering it an effective channel to improve the relationship between BIDV and related parties. In addition, BIDV has always been a pioneer in implementing the guidelines and policies of the Government and the State Bank of Vietnam in supporting a rational economic shift following the orientation, showing responsibility to the community through social security programs, poverty reduction, creating jobs for the economy, supporting the recovering from disasters and flooding, environmental improvement...



Contribution to environmental improvement

In the Resolution of Board of Directors on BIDV's business development strategy towards 2023 with vision to 2030, it is stated that BIDV will study the "Green Bank" branch/transaction office model in association with the requirements of promoting green credit growth and managing environmental and social risks in credit granting activities. At the same time, BIDV is committed to implementing "Green Credit" packages, dedicating an appropriate proportion to finance customers in the fields of renewable energy, clean energy, manufacturing and consuming industries that emit low carbon and adapt to climate change, thereby contributing to transforming the economy towards green growth, protecting the environment, preventing climate change, improving the efficiency of resource and energy use. This demonstrates our responsibility to the community and the environment. The environmental protection result of the chain of Rural Financial Projects funded by the World Bank (WB), in which BIDV acts as a wholesale bank, is one of the outstanding examples highly appreciated by the international community. In its activities, BIDV also promotes propaganda to raise employees' awareness of saving and protecting the environment, as well as supporting environment programs.

BIDV sincerely thanks customers, investors and partners for always trusting, accompanying and developing with BIDV during the past 65 years and hopes to continue to receive support on the journey of realizing the commitment of the Government of Vietnam at COP26 to achieve net zero (net-zero) emissions by 2050 and together towards a sustainable future!

Best regards.

LEADERSHIP'S STATEMENT ON SUSTAINABLE DEVELOPMENT (continued)

SUSTAINABLE DEVELOPMENT STRATEGY OF BIDV

MISSION

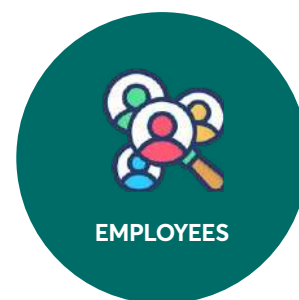
To deliver the best interests and conveniences to customers, shareholders, employees and society.



Provide customers with the best products and services, benefits and utilities in using and experiencing banking products and services on the digital banking platform.



Deliver sustainable, long-term interests and values to shareholders with stable dividend and increasing stock price, creating a long-term bond between investors and the bank. Become the first choice of all investors.



Create a professional working environment with promotion opportunities and attractive income for all employees. Become a bank that all talented candidates aspire to work for.



Contribute to the comprehensive and sustainable development of the social community towards prosperity through: (i) social security activities; (ii) provision of modern products and services that improve the quality of life; (iii) participation in financing activities that are incentives of the society and in the future, through which it in turn will help play a positive part in BIDV's own operations and sustainable development.



BIDV'S BUSINESS DEVELOPMENT STRATEGY TOWARDS 2025, WITH A VISION TO 2030

With the perception that "green finance development" is one of the major trends of the Vietnamese financial system in the coming time, BIDV has oriented the model of organization and credit activities in BIDV's Strategy as follows:

- Organizational model: Study the model of "Green Bank" branch/transaction office associated with the requirements of promoting green credit growth and managing environmental and social risks in credit granting activities of the State Bank; in which green transaction space is designed, green office model is applied and a certain proportion of outstanding loans to finance green credit is reserved.
- Credit Activities: Offer "Green Credit" packages, dedicating a certain proportion to finance customers in the fields of renewable energy, clean energy, manufacturing and consuming industries that emit low carbon and adapt to climate change, thereby contributing to transforming the economy towards green growth, protecting the environment, preventing climate change, improving the efficiency of resource and energy use, demonstrating the responsibility to the community and the environment.

Besides, BIDV has established a professional team who is subject to research the implementation and responsible for managing ESG practices in all aspects of BIDV's activities.

VISION TO 2030

To become a leading financial Institution in Southeast Asia, have the best digital platform in Vietnam, and be among Top 100 largest banks in Asia, based on 5 core values:



OVERVIEW

OF THE SUSTAINABLE DEVELOPMENT REPORT

The world economy in 2022 started with optimistic expectations as the Covid-19 epidemic was controlled and many countries moved towards living safely with Covid-19, promoting normalized socio-economic activities. International organizations highly appreciate Vietnam's efforts in recovery, macro stability and socio-economic progress, helping to improve the country's reputation worldwide; Vietnam continues to maintain its advantages in attracting foreign investment. Nevertheless, a series of issues such as natural disasters, floods, air pollution, and unpredictable climate change continues to be one of the risk factors, challenges and impacts on the world economy and the Vietnamese economy in particular. This increases challenges and requirements for maintaining sustainable development, protecting the environment, saving energy as well as efficient use of natural resources.

In principle, the banking industry has no or insignificant direct impact on the environment. However, by granting credit and providing products and services to its vast network of customers, the bank indirectly affects sustainable development and the environment.

With a long history of over 65 years, BIDV is currently the leading commercial bank in Vietnam in terms of total assets of more than VND2 quadrillion and the number of individual customers accounting for 16% of Vietnam's population, SME customers accounting for 40% of the country's total number of SMEs. In order to develop such a large scale and strong customer base, BIDV always looks for solutions to effectively connect our business activities with ensuring the interests of customers, striving to bring sustainable values to the community, businesses and partners:

Firstly, recognizing the importance of the bank in achieving sustainable development goals in the long term, BIDV has built a green development strategy, a sustainable financing strategy, promoting green growth in our business strategy of 2021-2025 and our vision to 2030. At the same time, BIDV integrated and updated information on the implementation of sustainable development at BIDV in our reports, presentations at seminars, conferences and meetings with domestic and foreign partners.

Secondly, BIDV has established Sustainable Finance Project Management Unit (PMU), performing the advisory function for the Board of Directors to research, direct, coordinate and organize the implementation of tasks related to (i) Sustainable finance implementation at BIDV; (ii) ESG risk management in credit activities; and (iii) Orient BIDV to become a Net-zero Bank in our operations.

Thirdly, BIDV publicly discloses our responsibility for sustainable development. In our annual report, BIDV always announces sustainable development built in accordance with GRI standards and clearly states the bank's responsibilities to the environment, society and employees.

Fourthly, BIDV always focuses on and professionalizes the management of environmental and social risks through the credit-granting process. BIDV thoroughly assesses environmental risks when appraising projects, requiring customers to strictly comply with the provisions of the law on environmental protection. During the project implementation, BIDV regularly monitors and manages social environmental risks in parallel with the disbursement process; ensuring projects funded by BIDV minimize negative impacts on the environment.

Fifthly, BIDV is always a pioneer and active in social security work. BIDV's social security programs target the right audience, at the right time with high pervasiveness and recognition by the community.

Last but not least, with over 28,000 employees, BIDV always determines human resource development in both quantity and quality as its core task in business strategy and is vital for successfully achieving the set goals.

The above-mentioned efforts enhance the position, foundation and long-term reputation of BIDV, specifically:

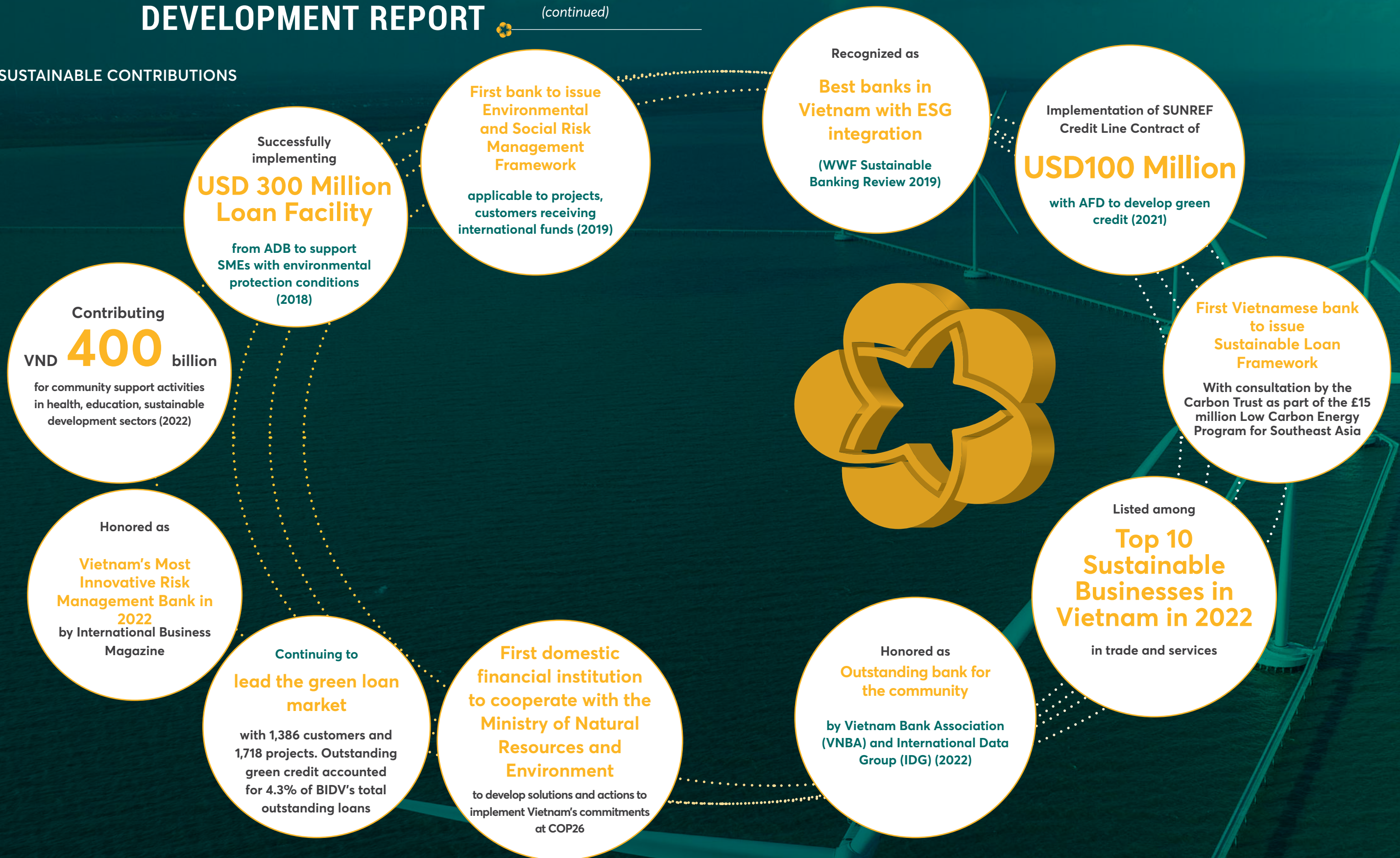
Firstly, sustainable development, in broad, includes sustainability in terms of capital-asset structure, customer base and financial health is the basis for BIDV to satisfy the Basel II requirements, creating a premise for the successful implementation of business strategy to 2025 and vision to 2030: "Being the leading financial institution in the Southeast Asia, which has the best digital platform in Vietnam, striving to be among the top 100 largest banks in Asia".

Secondly, developing sustainably not only helps BIDV to limit credit risks but also improves BIDV's reputation, recognized by the international communities and trusted in cooperation in the context of various changes in the Government's foreign entrusted capital management mechanism. BIDV has successfully mobilized capital sources from the World Bank for the Renewable Energy Project (REDP), the Energy Efficiency Project in Vietnam Industry (VEEIE),... In May 2021, BIDV signed a SUNREF Credit line of USD100 million with AFD to develop green finance without the government guarantee.

Thirdly, sustainable development brings a positive image to the social community, shareholders and employees for BIDV. In 2022, with various efforts in sustainable development activities, from the strategic orientation of "green bank" to specific actions, BIDV has been ranked in the Top 10 Sustainable Businesses in Vietnam in 2022 (CSI) by the Vietnam Chamber of Commerce and Industry (VCCI) and the Vietnam Business Council for Sustainable Development in trade and service sector. BIDV was also awarded the "Outstanding Bank for the Community" by Vietnam Bank Association (VNBA) and the International Data Group (IDG) – proving BIDV's contribution to the community and society. As a result, both BIDV's clients and employees feel confident using the company's products and services for a long period.

OVERVIEW OF THE SUSTAINABLE DEVELOPMENT REPORT (continued)

SUSTAINABLE CONTRIBUTIONS



OVERVIEW

OF THE SUSTAINABLE DEVELOPMENT REPORT

(continued)

2022 marked the sixth consecutive year that BIDV produced the Sustainable Development Report as part of a comprehensive plan that followed the GRI Standards. The key features of the reports contain:



Content of the report



The report records BIDV's key activities related to sustainability matters in 2022, including disclosures based on GRI Standards' sustainable development reporting guidelines by Global Reporting Index. Sustainable Development Report 2022 is used to inform the shareholders and stakeholders of BIDV.

Scope of report



The report is generated annually and presented at the Annual Report with information and data updated from 01 January 2022 to 31 December 2022, and some indicators with historical data demonstrating growth/ development compared to the past.

Material topics



Material topics presented in this report include:

- GRI 100: Universal Standards
- GRI 200: Economic Standards
- GRI 300: Environmental Standards
- GRI 400: Social Standards

The selection of material topics is performed by referring to the GRI Standards and taking into account other stakeholders who directly impact BIDV and evaluating the materiality of topics in the context of corporate, national and regional sustainability.

Stakeholders' engagement



Stakeholders are identified based on the prospective effects of the bank's activities on them or individuals/ organizations with interests and influence over the bank's current operations. BIDV interacts with our stakeholders by using a variety of channels to listen to their concerns over the bank's operations, particularly those related to governance, the development of human resource, economic development and contributions to society and the environment. The discussion with these stakeholders also enables BIDV to proactively identify trending and topical issues as well as objectively evaluate our policies, reports and information disclosure to the public.

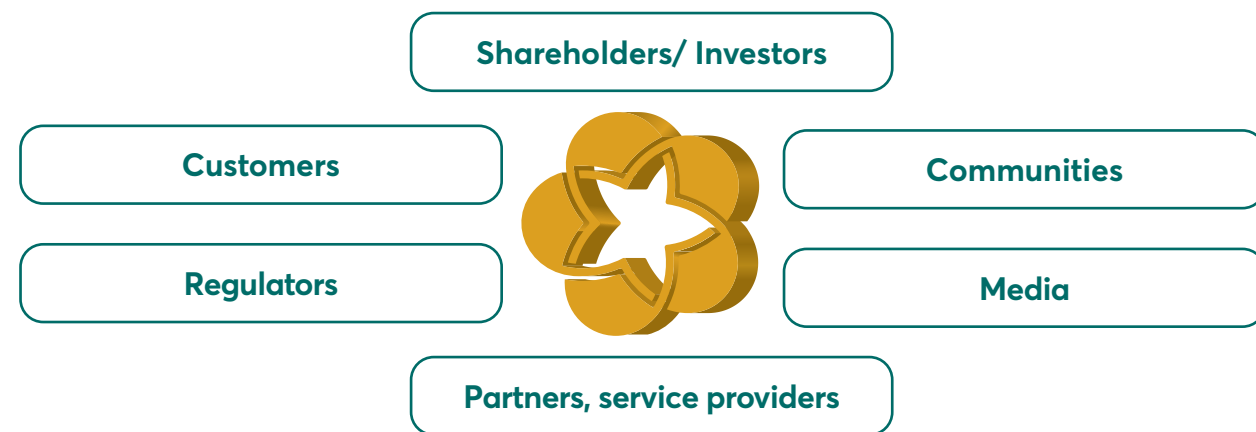
OVERVIEW

OF THE SUSTAINABLE DEVELOPMENT REPORT

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Identifying BIDV's key stakeholders

Organizations and individuals considered as BIDV's stakeholders include shareholders, investors, customers, employees, regulating agencies, community, press agencies, partners, service contractors/ providers. BIDV regularly consults and works with stakeholders to ensure the interests of all parties are harmoniously balanced.



Methods and frequency of interacting with stakeholders

BIDV has different approaches towards each group of stakeholders. Feedback from these parties is carefully evaluated and investigated with efforts to incorporate into BIDV's policies and activities.

Method of interacting with stakeholders	Frequency of interacting with stakeholders
Shareholders/Investors	
General Meeting of Shareholders	Annually or abnormal
Periodically update information via IR website, in person, phone, email	Monthly or as incurred monthly
Meeting with Analysts	Regularly
Customers	
Interview directly	Quarterly
Customer care center and hotline operator 24/7	24/7
Satisfaction survey	Quarterly
Social media and social media feedback tracking	Daily

Method of interacting with stakeholders	Frequency of interacting with stakeholders
Employees	
Satisfaction survey	Annually (anonymous survey method)
Annual employee meeting	Annually
Internal publications: Intranet, Internal newsletter	Daily
Discussion with Trade Union	Monthly
Connection and training environment	Daily
Regulating agencies	
Maintaining relationship by regular dialogue	Monthly
Meeting and exchanging information at forums	As incurred
Training and Research Institution provides macroeconomic reports, thematic reports	Monthly, quarterly depending on the topics
Participating in commenting on drafts and policies	As requested
Community	
Coordinating with local authorities	Annually
Contacting to learn the local's opinions and aspirations	Annually
Social security programs with local authorities	Quarterly
Press agencies	
Press conferences	Quarterly
Press release/ periodical performance report	Quarterly
A team of experts answering and providing information to the press	As requested
Service contractors/ providers	
Direct meeting and discussion, supplement in bidding regulations, cooperate with suppliers/ providers/ contractors	As incurred
Maintaining the competitiveness	Regularly in the process
Ensuring the transparency in bidding process	Regularly in the process
Quality service, clear origin of goods	Regularly in the process

OVERVIEW

OF THE SUSTAINABLE DEVELOPMENT REPORT

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Identifying critical issues

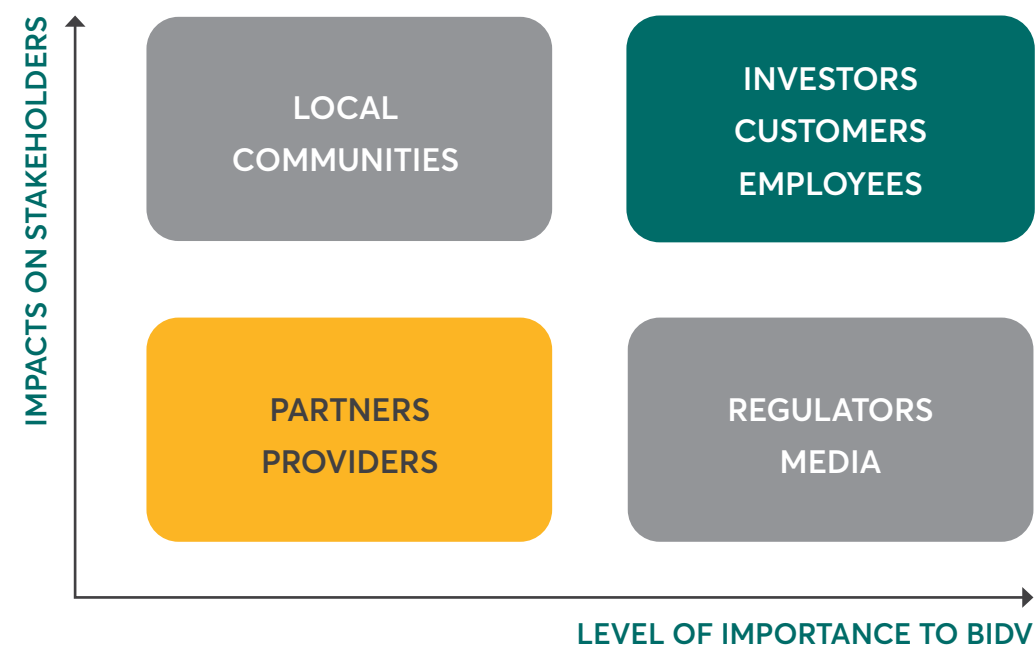
BIDV regularly works with relevant parties and consults with experts to identify critical issues through activities such as:

Participating in analysis and research seminars on the Vietnamese market to learn about market dynamics, rivals, and global trends that may affect the domestic market, in order to identify critical issues in the field in which BIDV operates.

Information reference from various sources of stakeholders and experts' viewpoints on sustainable development (GRI, CSR, ACGS, ADB, IMF, PWC) to identify a list of topics related to ESG.

Regularly collaborating, exchanging, consulting, and conducting surveys to collect opinions on ESG topics from BIDV staff, departments, shareholders, investors, clients and partners, using materials from assessment bodies and stakeholder reports and evaluations to obtain a broader perspective on pertinent subjects.

Critical issues matrix in 2023:



BUSINESS ACTIVITIES

TOWARDS SOCIAL ENVIRONMENT

BIDV defines that the sustainable development goal can only be attained when social goals are ensured. The comprehensively continued accomplishment of business targets over the years has laid solid foundations for BIDV to fulfill its social responsibility through contributions to the State budget, delivering long-term financial benefits to shareholders and employees. Developing economic sectors, local economies, supporting small and medium enterprises, empowering women, making significant contributions to hunger elimination and poverty reduction, and improving living conditions.

01 Significant contribution to the State budget

In 2022, BIDV is to pay VND6,703 billion to the State budget, of which VND4.891 billion has been paid. The State capital at BIDV has been preserved and grown.

CONTRIBUTION TO STATE BUDGET IN 2022

VND **6,730**
billion

02 Ensuring the interests of shareholders

BIDV is implementing procedures to report to the State Bank of Vietnam and the Ministry of Finance regarding the dividend payment from retained earnings of 2021 in accordance with the Resolution of the General Meeting of Shareholders.

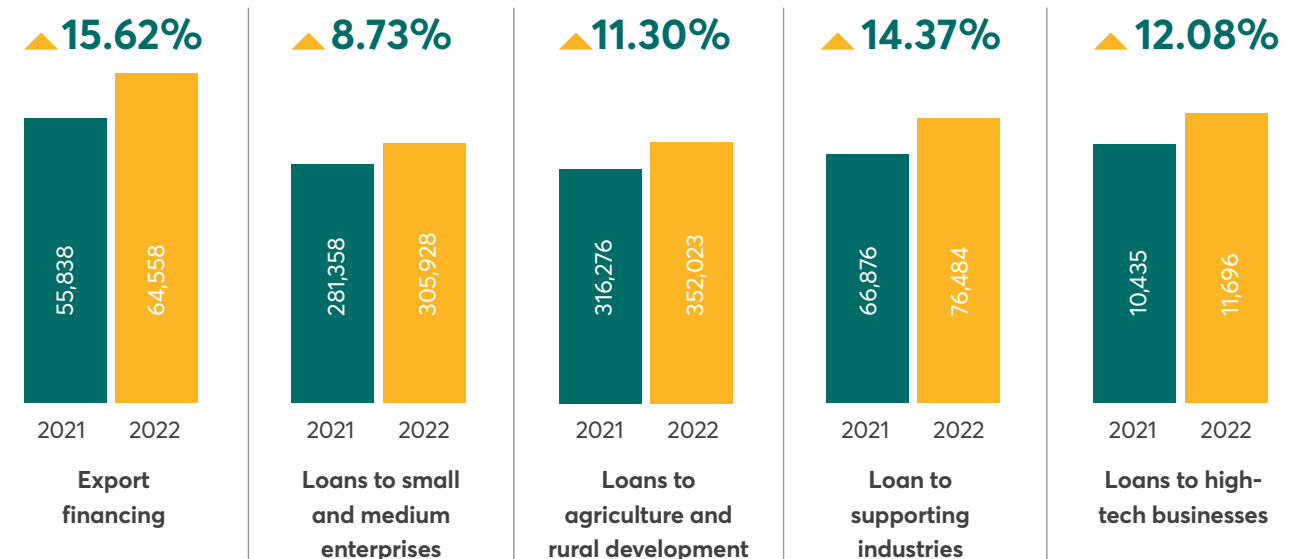
03 Developing economic industries and local economies under priority areas

BIDV accompanied enterprises across the country through connecting banks and enterprises; facilitating them to access bank credits; supporting businesses in areas and industries according to the long-term development orientation of the Government and the State Bank of Vietnam, contributing to the country's long-term economic development goal. BIDV implemented solutions, mechanisms and policies for enterprises to facilitate them to access loans and

banking services such as streamlining credit extension process; administrative reform, providing large-scale credit programs and packages at preferential interest rates, with priority given to small and medium enterprises, export financing and high-tech businesses. In particular, in the year BIDV implemented its corporate social responsibility through measures and supporting policies for subjects affected by the Covid-19 pandemic, natural disasters and flooding.

BIDV's loans to priority areas according to the direction of the Government/State Bank of Vietnam:

Unit: VND billion



In addition, BIDV prioritized green projects to access funding and accomplished some achievements as below:

- In 2022, BIDV continued to be the market leader in green financing with 1,368 projects and customers, closing loans for green financing of over VND63,773 billion (equivalent to USD2.68 billion), accounting for 4.25% of BIDV's total closing loans. Under the assumption that the market growth remains constant until 2025, BIDV's loan portfolio for green and sustainable areas will reach an outstanding balance of USD 3 billion, accounting for about 5% of BIDV's total outstanding loans.

- Outstanding green loans were composed mainly of renewable energy, of which there were more than 800 renewable energy and clean energy projects with the total financing amount accounting for about 97% of the outstanding green loans. Total loans for wind and solar power projects alone reached over VND500 billion. In the period of 2020-2021, BIDV financed 25 projects with a total loan amount of around VND23,400 billion (equivalent to USD1 billion).

- In other green areas, BIDV's focus was to promote the financing of green agriculture, waste treatment and pollution prevention, sustainable water management...

BIDV's loans to some typical green areas:

Unit: VND billion





04

Supporting small and medium enterprises and women-owned businesses

For small and medium enterprises

- On 21 January 2020, the Government issued Decision No.149/QĐ-TTg approving the National Comprehensive Financial Strategy to 2025, with orientation to 2030, focusing on the target groups that have limited or no access to financial products and services, including women-owned SMEs. Law on supporting SMEs No.04/2017/QH14 dated 12 June 2017 provides specific regulations on special incentive support programs for women-owned SMEs (WSMEs). Accordingly, BIDV has identified Women-owned SMEs as a separate customer segment that needs special attention and support in the current period. On that basis, BIDV has researched and promoted

financial inclusion and implemented many supporting solutions for WSMEs, specifically:

- Signed an agreement with the Asian Development Bank (ADB) and the State Bank of Vietnam to support WSMEs in mitigating the impact of the Covid-19 pandemic. Accordingly, the program supports interest on structured loans at BIDV or supports commitment fee for new loans at BIDV with a maximum amount of USD10,000/customer, and the customers can participate in free training courses and business advisory programs conducted by ADB consultants. In addition, for first-time borrowers at BIDV, they are also supported lending interest rate cut by up to 1.5%/year and using product and service packages with preferential fees such as: free of charge opening account, account management; no minimum balance; exemption requirement/reduction of fees for opening accounts; preferential international payment fees, trade finance/guarantee services.

- Launched SMEasy Digital Platform for SMEs: A modern, multi-utility digital platform providing comprehensive solutions for SMEs with outstanding features, friendly interface, easy to use, bringing new experiences cool and different.
- Cooperated with the Women Entrepreneurs Council to implement supporting activities to improve financial capacity, business capacity, thereby increasing financial access for WSME; strengthening trade promotion. At the same time, BIDV offered WSMEs accounting software, business management software, free of charge connection to BIDV ERP Connection between BIDV's iBank and the above software
- Implemented a number of non-financial solutions such as participating in the Shetrades project of the International Trade Center (ITC), SheMeansBusiness project sponsored by Facebook, to support training and financial connection with WSMEs. In the near future, BIDV will actively develop non-financial and online training solutions specifically for WSMEs.

For individual customers

BIDV implemented policies and products aimed at the fundamental demand of customers as well as supporting individual customers in green production and trade.

With the goal of encouraging retail credit growth in the green areas, towards sustainable retail credit development, BIDV implemented a short-term credit package of VND20,000 billion for individual customers in green production and trade. The target customers were those in the fields of cultivation, husbandry, aquaculture, food process and supply.. that obtained certificates of safety and environmental protection such as: VIETGAHP, VIETGAP, GLOBALGAP, BAP, ISO 22000, HACCP, GMP, SQF... These customers would receive preferential loan interest rates from only 6.7%/year, with a budget from the VND180 billion package. In the coming time, BIDV will continue to research new products/policies aiming at green credit such as electric vehicles, green buildings,... to attain the goal of sustainable credit growth.

- With the goal of digitalization and maximum customer support, BIDV was constantly upgrading and optimizing its digital banking channel, increasing customer experience and loyalty. BIDV took full notice of customers' demand and aligned with market trends to improve its products and services:

- Regarding access to home loan, BIDV pioneered in building a home loan application on mobile devices - BIDV Home. Its innovative features offered such rich experience to customers in personalizing according to their demand and assisting their information inquiry.
- In 2022, BIDV continued to upgrade and develop more new features, hence optimizing the ecosystem on SmartBanking such as: launching the service of Open account As You like, International Money Transfer, Smart Kids, as well as introducing its add-on utilities such as Book air ticket, Flower delivery, Delivery services, Taxi... BIDV was the market pioneer in deploying the first digital banking service for children called Smart Kids. This feature was developed to target modern families demanding personal financial education for their children from an early age, by permitting them to actively manage their spending under parents' monitoring and orientation.
- Thoroughly grasped and promoted the implementation of cashless payment policy from the State Bank of Vietnam to facilitate payment for goods and services in a transparent, safe, accurate and reliable manner; as well as the digital transformation of commercial banks in order to fundamentally change the operational method, business model and to offer new values to customers, while bolstering business activities, providing products and services to customers in the quickest and most convenient manner. In 2022, BIDV applied the policy of waiving e-banking services called zero-free policy. Accordingly, customers were completely exempted from money transfer fee on SMB, SMB maintenance fee, issuance fee and annual fee for non-physical card on SMB, account management fee of a default payment account on SMB. The zero-free policy led to a reduction in BIDV's revenue, but had a positive meaning in digital transformation, eliminating barriers on basic service fees for end users, hence increasing their access to and usage of banking services and transitioning customers towards digital channels.

BUSINESS ACTIVITIES

TOWARDS SOCIAL ENVIRONMENT (continued)

05

Cooperation activities with financial institutions for sustainable development goals (SDGs)

As the leading financial institution in Viet Nam, BIDV demonstrated its responsibility together with the Government in implementing the commitment to achieve “net-zero” emissions by 2050. Developing and becoming a green bank is a priority goal in BIDV’s business strategy 2021-2025, vision towards 2030. To contribute in promoting sustainable finance, saving energy and progressing in the clean energy transition, BIDV has strengthened its cooperation with international organizations in the sustainable development field to channel the green and sustainable capital to Viet Nam. Additionally, BIDV continuously discusses with international partners and organizations the cooperation opportunities in Sustainability Linked Loan, technical assistance on

building capacity, ESG risk management, as well as the possibility of cooperation in implementing green financing products, green bond issuance and experience sharing in “Net-Zero bank” transition.

As a partner for more than 30 years of various financial institutions: WB, ADB, JICA, JBIC....BIDV is currently holding the largest market shares (21%) in mobilizing ODA funds and foreign entrusted funds. Simultaneously, with our leading experience and capacity in receiving and implementing projects for environmental protection and sustainable development goals from international financial institutions, the expected credit balance for green projects would reach USD3 billion by 2025.

06

Foreign entrusted funds operations

BIDV is currently mobilizing and managing more than 220 capital sources from the Governments of Germany, Switzerland, Russia, France, Japan and major international financial institutions such as WB, AFD, ADB, KfW, NIB, EIB, and EDCF with a total committed value of USD18.9 billion, which is equivalent to VND447,000 billion. In 2022, BIDV continued to be the leading bank in foreign entrusted funds operations, BIDV successfully mobilized more than USD400 million (equivalent to VND9,500 billion) of foreign entrusted funds from international financial institutions and United Nations Funds (UNDP, UNFPA, UNICEF) to finance projects in solar power, climate change, infrastructure development, health technical assistance, improvement in human life quality. BIDV has been recognized and appreciated by customers, international financial institutions and Ministries for our prestige and experience in managing foreign entrusted funds.

BIDV has been allocating an increasing proportion for financing customers in the green field, contributing to the economic transformation towards green growth, environmental protection and sustainable development.

Meanwhile, BIDV promoted the mobilization of foreign entrusted funds from international financial institutions such as WB, AFD, and ADB to finance customers in renewable energy, clean energy, and climate change fields,

In 2021, BIDV successfully signed the Green Credit line SUNREF with AFD and fully utilized the limit within only 06 months to finance enterprises investing in renewable energy. This is the first AFD’s direct preferential loan granted to a commercial bank in Viet Nam and recognized by AFD as one of the projects with the fastest implementation progress. In 2022, to meet with the fund’s strict regulations and standards in risk management, along with support from AFD, BIDV has issued internal guidelines on environmental and social risk management for renewable energy projects using SUNREF fund, and organized in-depth training courses for our staff on financial analysis, environmental and social risk management for projects in the field of Energy Efficiency & Renewable Energy. Projects using SUNREF funds have operated efficiently, provided clean energy, contributed to ensure national energy security, created jobs and increased local labor income. Our credit resources direction towards eco-friendly, energy-efficient and renewable energy has demonstrated

BIDV’s awareness and responsibility in responding to climate change. BIDV has actively been progressing the plan to build up and implement environmental and social risk management following international standards and applicable to all projects in BIDV based on the guidelines of State Bank of Vietnam (SBV) on environmental risk management in credit extension in Circular No. 17/2022/TT-NHNN dated 23rd December, 2022.

In addition to focusing on medium and long-term foreign entrusted funds mobilization with preferential loans conditions for customers in green energy field, BIDV has constantly improved our management quality on foreign entrusted funds; focuses on process standardization, policy and mechanism formulation,

risk management, products digitized enhancement, foreign entrusted funds services and human resources quality improvement to ensure the efficient and professional capital deployment under the regulations of the Government, Ministries and Sponsors.

As the key player in banking system of Viet Nam, with the largest total assets in the commercial banking system, a nationwide branches network with a team of professional and experienced personnel in the management of foreign entrusted funds, BIDV has always pioneering in implementing the guidelines, directions of the Government and the SBV in promoting the development of green credit and green banking. BIDV is a trusted partner of international financial institutions in delivering sustainable development goals.

07

Programs to support customers who affected by Covid-19

For corporate customers

In 2021, following the direction of the Government and the orientation of the SBV in implementing policies to support businesses affected by the Covid-19, the Wholesale Banking Division issued and deployed 19 credit packages (including 18 short-term credit packages and 01 medium and long-term credit package) with a total scale up to VND550,000 billion with interest rate reduced from 1.0% - 1.5% compared to our standard interest rate. By the end of 31 December 2021, the credit packages of BIDV assisted over 10,000 customers with a disbursement amount of more than VND1 quadrillion. At 31 December 2022, the outstanding amount of these loans was around VND350,000 billion and it supported business customers in reducing financial costs during their difficult time due to the impact of Covid-19.

In 2022, BIDV continued these assistance programs towards corporates, cooperative and household business, following the direction of the Government as well as the guidance of SBV.

For individual customers

Since its launching in August 2021, BIDV’s special credit service to support Frontline Health Workers has followed the Government’s policy, demonstrating BIDV’s willingness to accompany the medical industry to overcome the pandemic. It also helped BIDV increase its retail customer pool towards prestige customers. The special credit service includes (i) a credit package of VND20,000 billion for housing loans with a fixed interest rate at 5.5%/year for 24 months and (ii) a credit package of VND5,700 billion for living needs without any collateral with a fixed interest rate at 1%/year for 24 months, along with the deduction of various retail services fees. The total disbursement to support customers by 04 July 2022 reached VND390 billion and it is expected to reach a maximum amount of VND1,200 billion by the end of the interest rate support period (by the end of 2024).

Since 01 January 2022, BIDV has applied a zero-fee policy for BIDV SmartBanking services, including online money transfer fee, SmartBanking service maintenance fees, issuance fees and annual fees upon non-physical cards issuance on SmartBanking, standard account management fee on SmartBanking. The zero-free policy has been estimated to reduce BIDV’s service revenue by around VND1,800 billion, contributing to support the recovery of all customers after the Covid-19 pandemic.

RESPONSIBILITIES TO CUSTOMERS



CUSTOMER SUPPORT AND CARE ACTIVITIES THROUGHOUT THE SYSTEM



With the principle of taking customers as the center, customer support and care activities at BIDV are carried out synchronously, from direct support channels at branches to online channels such as Mobile App or Contact Center. In order to improve the quality of customer service, in 2022, BIDV carried out an overall review and revised, supplemented and re-issued documents regulating service quality standards at transaction counters and Contact Center channel to give customers a consistent experience across all channels.

The quality of products and services provided to customers has also been continuously improved by BIDV. In 2022, through BIDV Contact Center, BIDV effectively implemented the regulation on Quality Management of products and services based on customers' point of view, in order to promptly listen to customers' opinions through interactive channels and send them to product development and operation units to propose improvement measures.

That the frequency of product and service errors decreased by 22% compared to 2021 is one of the results of the strategy to maximize customer experience.

The Covid-19 pandemic and the digitalization trend of the banking industry have drastically changed customer behavior as most transactions gradually shifted to online channels and Contact Center became an important touchpoint to help retain and improve customer experience. In 2022, the number of requests with 24/7 multi-channel support and proactive customer care calls increased by 26% compared to the previous year and the customer request resolution rate in the first call reached more than 98.5%. This is a proof for BIDV's unremitting efforts to meet the increasing

demands of customers. In particular, on the basis of listening, combined with analyzing customer data on each touch-point to detect break points in the customer journey, proactive customer care call-out campaigns were implemented drastically, contributing significantly to increase the connection between customers and the bank.

With the priority goal of ensuring customer service quality across all touch-points, in parallel with strict internal regulations on space and style of transactions with customers, BIDV also regularly implements surveys, which measure customer satisfaction across distribution channels, creating a basis for implementing product improvements, training personnel, completing regulations on service quality to further improve customer satisfaction index.

To meet the growing demand of customers when shifting banking services to digital channels, BIDV has been increasingly covering its presence on new digital communication channels. In 2022, BIDV launched a hotline to support premier customers with the number 1800 969659, and in November 2022, Tiktok became the 8th customer support channel of BIDV (the other channels include transaction counters, telephone, email, live-chat, Facebook, Zalo, App Store). This helps BIDV maintain its position as one of the banks with the most customer interaction channels in Vietnam. Responding to the strong digital transformation in the transaction behavior of customers, BIDV also promoted the implementation of many new technology projects: developing new features to serve customers on Mobile App; applying AI to customer support and care activities such as Voicebot, Chatbot; using machine learning technology to analyze customer data, etc. to increase customer experience on digital channels.

❁ RESPONSIBILITIES TO CUSTOMERS ❁

(continued)

INDIVIDUAL CUSTOMER CARE AND SUPPORT ACTIVITIES



Following the success of the past years, BIDV maintained its position as the No. 1 Retail Bank in Vietnam, actively supporting customers during the period of economic recovery after the Covid-19 pandemic.

In 2022, BIDV deployed competitive credit packages with market-oriented lending interest rates, targeting a wide range of customers to serve the main needs of life, production and business of individual customers, which contributed to the post-pandemic recovery economy:

- Short-term credit package for production and business loans, serving working capital needs with the scale of VND100 trillion with the interest rates only from 5% p.a.
- Mid-term and long-term credit package with the scale of VND100 trillion with the interest rate only from 6.6%p.a to support individual customers' needs of life, housing, car purchase, medium and long term business production.
- In addition, by taking the lead in implementing the special service credit program for health workers in accordance with the government's policy from August 2021, the program brought many positive aspects, supporting healthcare workers who are at the forefront of fighting the epidemic. This package contains consumer loan without collateral with an interest rate of only 1% p.a and a housing loan with a 2-year fixed interest rate of only 5.5% p.a. The program completed its mission, reached its scale and ended implementation in September 2022.

Credit packages greatly contributed to BIDV's retail credit growth in 2022, stabilized market lending rates, especially at the end of the year, which affirmed BIDV's 65-year brand name and successfully launched a new brand identity.

In addition, from the beginning of 2022, BIDV waived all online money transfer fees and many other service fees on SmartBanking application (SmartBanking service maintenance fee, OTT message receipt fee, card issuance fee and annual maintenance fee for non-physical cards on SmartBanking, management fee of 01 default payment account, etc.). Although the free service for customers reduced BIDV's revenue, it had a positive meaning in digital transformation, breaking down barriers of basic service fees for end-users to induce customers to use digital channels; cater the best for customers' needs for quick and convenient transactions, especially during the period affected by the Covid-19 epidemic.

Especially, following the launch of the Premier Banking service at the end of 2021, in 2022, BIDV implemented the most outstanding diversified privileges in the market, providing premier customers with a worthy experience and showing comprehensive care for customers' families and relatives. This includes the privilege of health check at home and unlimited health advice; the privilege of assistance with providing information to premier customers, consulting and connecting service users globally; the privilege of diverse lifestyle, premium class (Golf, lounge, fast track, spa, cuisine, resort, etc.). Privileges are supported through the dedicated hotline for premier customers at 1800 969659 or branches throughout the system.



RESPONSIBILITIES TO CUSTOMERS

(continued)

CORPORATE CUSTOMER CARE AND SUPPORT ACTIVITIES



To accompany customers to gradually recover in the context of economic recovery, BIDV proactively, flexibly adapted and promoted the implementation of many preferential programs/products and services to corporate customers. These include:

- USD and VND-denominated short-term loan credit package for corporate customers in 2022, VND-denominated medium and long-term credit package for corporate customers in 2022.
- Implementation of supply chain and distribution chain financing programs.
- Financial inclusion program to mitigate the impact of the Covid-19 pandemic on WSME from ADB's aid.
- Implementation of SMEasy Digital Platform "Easy Share-Easy Shine Challenge". This is the first digital platform in Vietnam developed by the bank that applies the One Stop Shop model, owning outstanding features, friendly interfaces, and customizing interface and solutions according to the customer's gender, providing customers with new and distinctive experiences. With the message of "Easy Share-Easy Shine Challenge", SMEasy Digital Platform is expected to be a leverage to increase internal resources and financial health of small and medium-sized enterprises (SMEs), helping their business administration and management become easier and more effective than ever thanks to the total solution of (i) digital transformation; (ii) business connections; (iii) online training academy; (iv) building a business administration support manual; (v) supporting SMEs in product marketing; online seminar.

To digitalize the customer base, in 2022, BIDV launched various campaigns such as Trade Up, Omni iBank, Trade Booming, etc. to encourage the customer base to use more services on iBank – a digital banking application for corporate customers. The implemented campaigns brought positive effects, helping corporate customers to gradually approach and switch transactions from counters to online channels, meeting the requirements of the digital transformation process in the banking and finance sector.

For the important group of corporate customers (VIP/VVIP), BIDV has exclusive customer policies such as prioritizing doing transactions at the customer's headquarters for those that are not compulsorily performed at the Bank through the form of sending transaction documents via fax/mail, etc. For transactions performed at the Bank, our branches arrange separate areas/transaction desks/spaces to serve customers or in VIP rooms if available. In addition, customers are consulted on loan procedures, project investment, production planning, business planning, business models, and full financial management solutions package. BIDV also has policies to support customers' business activities such as investment and business cooperation opportunities referral at business networking programs, investment promotion conferences, and programs/seminars on domestic and foreign market development, etc.

The above-mentioned preferential customer policies contributed to promoting and strengthening the relationship between customers and BIDV, increasing the Bank's competitiveness in the context of fierce competition among credit institutions, attracting customers to increase transaction size at BIDV.

ENHANCING CUSTOMER EXPERIENCE ON DIGITAL CHANNELS



Website: <https://www.bidv.com.vn/>



PRESS

74,000 articles
(up 10% compared to 2021)

TOP 1
bank with highest info coverage



SOCIAL MEDIA

TOP 2 Banks with highest engagement on social media

BIDV's social presences



Internal social media

15,000 users after 3 months of launch

Customer care

197,000 social support on Facebook and Zalo
Up 24% compared to 2021

RESPONSIBILITIES TO SHAREHOLDERS AND INVESTORS

As a link between BIDV, shareholders and the investor community, the Investor Relations Division - Secretariat of the Board of Directors and Investor Relations works to protect shareholders' rights and interests in accordance with international standards, improve BIDV's reputation to attract new investors, receive and exchange information between the investor community and the Bank's Management.



Annual General Meeting of Shareholders 2022 of BIDV



Members of BIDV's Board of Directors and Supervisory Board of the 2022-2027 term

Information transparency and protection of shareholders' interests

As a major public firm, BIDV always prioritizes accuracy, timeliness, and transparency in information disclosures. Up to this point, among state-owned banks, BIDV has been a leader in the disclosure of thorough and comprehensive information on all information disclosure systems of state agencies. Both Vietnamese and English versions of the information were fully published.

In 2022, BIDV disclosed 28 periodic contents and 186 extraordinary contents, including details on financial statements, 2021 annual reports, sustainable development reports, corporate governance report, invitations to general meetings of shareholders, collecting shareholders' written opinions, information regarding insiders' retirement receiving social insurance benefits, information on transactions with related parties, bonds issuance, etc.

BIDV also makes a constant effort to broaden and improve information disclosure channels. Until now, the following methods have been used to communicate with shareholders and the investment community: Direct communication with shareholders at the annual general meeting; Information exchanged during meetings with investors and analysts; Information disclosure channels including the new BIDV website (which is user-friendly on mobile devices and has a number of new features), the Stock Exchange and State Securities Commission portals, the Ministry of Planning and Investment's enterprise portal, and publications like the annual report, the sustainable development report, the periodic newsletters for investors, among others.

The 2022 Annual General Meeting of Shareholders (AGM) was convened by BIDV during the complex development of the Covid-19 outbreak, adhering to current legislation in order to provide timely information on the Bank's performance for shareholders. Shareholders voted on significant matters pertaining to BIDV's operations during the 2022 Annual General Meeting of Shareholders, where they also asked direct questions and gave suggestions to the Bank's Management based on the Reports and Proposals that were presented. The documents agreed by the general meeting of shareholders were fully uploaded on the investor page after the meeting, ensuring that all shareholders, including those who did not attend, could understand the crucial issues at the meeting.

With a varied and diversified group of shareholders, BIDV places high priority on shareholder management to protect their interests. Via different channels, such as phone, email, or chatbot on the company website, the Investor Relations Department actively supported and responded to queries and requests from shareholders and investors in 2022, particularly retail shareholders and investors. The updating of shareholder information takes place swiftly, in line with rules, and in accordance with shareholders' needs and expectations.



RESPONSIBILITIES TO SHAREHOLDERS AND INVESTORS (continued)

Enhancing investor communication frequency and advancing the standard of market information

In 2022, with increased frequency, BIDV established and maintained productive connections with a significant number of domestic and international institutional investors. With expertise and insightful knowledge, investors provided helpful feedback, ideas, and proposals with true value for BIDV's operations.

In 2022, BIDV conducted 38 meetings and worked with more than 80 investors, including investment funds, recognized global financial institutions, investment banks, and securities firms from various countries and regions (USA, UK, Singapore, Italy, France, Hong Kong, Middle East, Vietnam, etc). Many partners and investors praised BIDV's performance and stock price despite macroeconomic challenges and stock market high volatility. Investors complimented BIDV for its professionalism and transparency of information for the numerous sessions it held to discuss complex

macroeconomic issues, monetary policy, and corporate strategy. This makes it easier for analysts to understand the bank's business prospects for analysis, evaluation, and investment recommendation. The analyst reports for BIDV have greatly improved in 2022. Major securities firms have all advised investors to Buy/ Increase/Outperform BID shares as a result.

Besides, BIDV also actively participated in domestic and foreign investment seminars and conferences such as the Emerging Vietnam 2022 Conference organized by HSC in June 2022, the HOSE-Daiwa Vietnam Corporate Day 2022 Conference organized by Daiwa Securities held in Singapore in August 2022 and the 16th Annual Hermes Conference in Dubai in September 2022. In addition to the quarterly update of BIDV's presentation for investors, BIDV also released the BIDV Newsletter for shareholders.



Mr. Tran Phuong, BIDV's Senior Executive Vice President, shares information at a seminar

BIDV also developed, completed and issued the Manual of Code of Ethics in Investor Relations at BIDV and a set of case studies guiding the practice of the Manual of Professional Ethics in Investor Relations activities to adopt good practices. As one of the leading banks in the Vietnamese banking system and in the Top 5 largest market capitalization, BIDV always receives the wide attention of the public. After being promulgated, the manual of professional ethics has become a compass for officials performing investor relations work at BIDV.

Orientation for investor relations activities in 2023

With the official participation of foreign strategic shareholders, the growing interest of the investor community and the application of the provisions of the 2019 amended Securities Law and its guiding documents, BIDV's investor relations activities in 2023 will focus on the following main contents:

- On the basis of approval of the General Meeting of Shareholders, continuing to deploy the content of dividend payment to existing shareholders to ensure the interests of shareholders in accordance with current legal regulations;
- Continuing to effectively exchange and update information with the investor community in general and investors interested in the opportunity to become

BIDV's financial investors in particular to increase financial capacity and support the development of comprehensive operations of BIDV;

- Continuing to implement the consultant's recommendations on activities related to investor relations; continuing to improve the content and format of media publications to diversify and further improve the quality of information provided on BIDV's website;
- Continuing to maintain the effectiveness of information disclosure through timely, proactive provision of information in Vietnamese and English, proactively complying with the provisions of the Securities Law 2019 and working towards good practices and international standards;
- Continuing to improve internal rules in IR activities to approach the best international practices, ensure compliance with relevant legal regulations as well as ensure benefits, enhance shareholder value, bring BIDV's IR activities close to international practices and standards, meeting the expectations of shareholders and investors;
- Encouraging shareholders to give feedback on the Bank's activities to enhance the effectiveness of corporate governance and enhance BIDV's position and brand identity in the market.

Investor relations contact information:

Person in charge of information disclosure	Investor Relations
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RESPONSIBILITIES TO EMPLOYEES



Career development opportunities, salary and bonus policy, social insurance regime, social welfare regime

BIDV always cares, takes care of the comprehensive development of employees, fully implements material and spiritual benefits for employees on the basis of the contribution and dedication of employees to the development cause. of BIDV, ensuring compliance with current laws. BIDV is committed to ensuring that employees fully enjoy the following benefits:

- Job security and opportunities for career advancement and development. Duties assigned in accordance with qualifications, capacity and work experience.
- Salary, salary increase and full salary payment according to BIDV's regulations, in compliance with the law and competitive compared to the market.
- Participating in social insurance, health insurance, unemployment insurance and enjoying the insurance regimes according to the state's regulations; receiving benefits upon resignation and retirement.
- Following working – resting regime (holidays, weekends, holidays, New Year holidays, personal leave, overtime...).
- Being considered and recommended to managerial levels for reward according to annual or unexpected work achievements.
- Being considered to participate in training courses, domestic or abroad seminars according to job requirements in order to improve business administration ability, professional qualifications, foreign languages, theory politics, soft skills...
- Joining BIDV's organizations: youth organizations, trade unions, women's affairs committee...
- Being granted uniforms and equipment.
- Being taken care of by trade unions: periodical medical examination; vacation, convalescence, visits when in hospital, having a wedding or funeral...
- Being considered for loan support.
- Other benefits: shares, stocks, participating in real estate projects of BIDV...
- Being supported by grassroots Party organizations, creating conditions to strive to be in the Party (if desired).

Employee engagement activities

BIDV is enthusiastic in implementing employee engagement solutions through an annual employee satisfaction survey in an anonymous form with the participation of the majority of staff in the system. In addition to periodic surveys, BIDV maintains many other forms of collecting staff opinions such as the Annual Employee Conference, the System-wide Trade Union Conference, the Internal Social Network, etc., with public feedback from the employees and units at the Head Office. Survey opinions and contributions of employees are the basis for BIDV to perfect human resource policies and mechanisms as well as processes

and operations to improve work efficiency on the one hand, and on the other hand increase the level of job satisfaction and happiness of workers.

In addition, collective activities are organized at many levels in the system, thereby contributing significantly to increasing the cohesion of employees at BIDV such as: System-wide sports festival, Teambuilding program, Year-end activities at unit, block/regional level, Running competition raising funds for the poor, Professional competitions, Art contests,...



RESPONSIBILITIES TO EMPLOYEES

(continued)

Gender equality

In human resources policy and implementation, BIDV pays attention to gender equality with the following specific results:

- BIDV has attached importance to promoting the training, arrangement, use, promotion and appointment of female employees at all levels on the basis of the general development orientation and the demand for labor of the Bank. As of 31 December 2022, the number of senior female leaders (including the Board of Directors, Supervisory Board, General Director, Deputy General Director, Chief Accountant) are 4 out of 21, accounting for 19%, slightly decreased compared to 2021 (26%) because in the fourth quarter of 2022, there were 02 senior female leaders of BIDV retiring. The proportion of women participating in the leadership apparatus at all levels accounts for about 54% in 2022, the number of female employees appointed to higher positions accounts for about 49% of the total number of newly appointed employees in the year.
- BIDV has conducted public and transparent recruitment, creating conditions for both male and female candidates to have equal opportunities to be hired. In 2022, the number of female candidates

recruited into BIDV is about 59% of the total number of new recruits. BIDV's female employees are paid equal wages and income compared to men in the same position; prioritized in arranging jobs to ensure both completion of work tasks and time to take care of their family.

- Improving the quality of female human resources: The rate of female employees participating in advanced training and retraining courses in 2022 reached 62%.
- Policies on treatment and care for female employees: maternity allowance, gifts on Vietnamese Women's Day, gifts on International Women's Day (8 March), periodic health checks with higher expenditure than male colleagues, lactation room for nursing employees...
- As a state-owned enterprise, BIDV is serious, exemplary and takes the lead in implementing the state's legal policies in general and the Labor law in particular. Female employees at BIDV are treated equally as their male colleagues and BIDV does not use child labor under 18 years of age. BIDV's labor regulations have introduced severe disciplinary measures for acts of violence against female employees. Up to now, there have been no acts of violence against women at BIDV.



Advanced training

In 2022, when the Covid-19 pandemic is under control, in the "new normal" conditions, BIDV continued to promote the development of training activities, successfully organizing 488 classes for about 139 thousand students (reaching 105% of the annual plan on number of classes and 302% of annual plan on number of students), increasing 1.7 times compared to 2021, raising the average rate of one employee participating in training at least one program/year to 84%. The quality of training continues to be maintained at a high level. On average, the rate of Very Good and Good evaluations on quality indicators reached 94%.

2022 was the first year that BIDV officially implemented the training program framework following the system-wide planning. These programs are implemented on the E-learning system levels 2 and 3, which applied new technologies (simulation, gamification) using sound, vivid images, video illustrations, high interactivity between students and lecturers; thus allowing students to flexibly study anytime, anywhere, keeping pace with the trends in the digital era with the explosion of modern technology and artificial intelligence. This form of training has brought into play its advantages, becoming a key and suitable training solution during the outbreak of the pandemic when physical classes were impossible. The percentage of online training

students accounted for 90% of the total number of students in the year. Specifically, training for tech and specialized certificates for the IT and Digital Banking Department accounted for the largest proportion with nearly 26,000 students, gradually completing the goal of digital transformation training and improving the IT qualifications of all employees according to BIDV's human resource development strategy to 2025, vision to 2030.

Key training programs are highly appreciated by the Board of Directors and students such as: Future Bank Leaders course 11-12; Bank Manager Apprenticeship; Data Director; New employees... This is also the first year that BIDV organized a training course for Director Apprenticeship – cohort 1 exclusively for 16 potential leaders; The program is designed specifically, making great progress with the component of "in-depth guidance ecosystem", focusing on improving executive management capacity and the knowledge and skills required for the position of Branch Director. At the same time, it emphasized the role and responsibility of the Branch Director for the Party and Trade Union at the unit and the duties of the secretary of the branch's Party Committee... ; 2 training courses for future bank leaders were organized consecutively, creating opportunities for resource officers to create, complete and implement business ideas, as well as promptly respond to the needs of leadership positions of units.

Content	Day/person	Hour/person
1. Average training duration	14.52	87.12
2. Average training duration by classification of training participants		
• BIDV's Board of Directors, unit-level leaders	5.16	30.96
• Divisional leaders	22.10	132.60
• Specialist/Employees	13.80	82.80
• Experts, Other	2.47	14.82

(Data is based on classes organized by BIDV Research and Training Institute. 1 training day = 6 hours).

SOCIAL RESPONSIBILITY

01 IMPLEMENTING CORPORATE SOCIAL RESPONSIBILITY

FOR A GREEN LIFE AND SUSTAINABLE DEVELOPMENT

In 2022, in addition to fulfilling the task of being an effective tool of the Party, State and Government in implementing the country's socio-economic development tasks, BIDV also devoted a lot of resources and efforts to perform social responsibility for the community.

Continuing the social security activities which had been implemented in recent years, in 2022, BIDV continued to focus on priority areas following the Government's orientation towards sustainable development, including: education, healthcare, building solidarity houses, disaster relief, giving Tet gifts to the poor, etc.

In 2022, BIDV implemented 144 social security programs with realized funding of over VND333 billion. BIDV's social security programs were implemented for the right purposes, to the right subjects and brought practical effects to beneficiaries/recipients, contributing to the poverty reduction, educational development, raising people's knowledge as well as improving healthcare conditions for the people, helping to stabilize the poor's lives, easing their difficulties caused by natural disasters such as floods, storms, droughts, diseases, etc.



A flood-resilient community house funded by BIDV

Education: BIDV implemented educational sponsorship programs totaling nearly VND93 billion. The bank donated for the construction, upgrading of school infrastructure, 11 schools/classrooms/boarding facilities, thousands of scholarships to the needy students, 02 school projects in Thai Nguyen province, helping the locality complete the new rural plan. BIDV understands that improving the quality of education is one of the basic conditions for raising people's knowledge towards sustainable development.

Healthcare: BIDV donated nearly VND103 billion in total to the healthcare sector. BIDV donated 68 ambulances for medical facilities in 63 provinces and cities nationwide; donated medical equipment and facilities for medical clinics, especially in rural areas, border-and-island areas, contributing to improving the health examination and treatment conditions for the people in various localities and protecting sovereignty over sea and islands.

Building houses for the poor: In 2022, BIDV donated almost VND53 billion for the construction of nearly 1,100 new houses for the poor and social policy beneficiaries in localities across the country for settling down and economic development.

Tet gifts for the poor: Continuing the annual charity program of giving New Year (Tet) gifts to the poor which has been implemented for 15 years; in 2022, BIDV continued to present 65,000 sets of Tet gifts, shouldering with local authorities to take care of the poor's lives and bring them a happy and warm Tet. During the Tet holidays – the traditional culture of the nation, this program was highly recognized and appreciated by regulatory agencies such as the Central Committee of the Vietnam Fatherland Front.

Social security programs towards sustainable development: With the orientation of giving priority to sponsoring social security programs towards Green Banking for sustainable development, BIDV implemented key social security programs including: Planting 1 million trees; funding the construction of flood-resilient community houses; donating freshwater tanks to fight against saltwater intrusion in the Mekong Delta region.

Accordingly, in 2022, BIDV planted nearly 300,000 trees in provinces including Ha Tinh, Nghe An, Thanh Hoa, Cao Bang, Binh Thuan, Ba Vi, Phu Tho, Dak Lak, Dak Nong, and Bac Kan; BIDV's tree planting programs directly and effectively contributed to the protection and development of protective forests, helping reduce the consequences of natural disasters and promote green urban areas.

BIDV announced the donation for construction of 13 flood-resilient community houses in the following provinces: Nghe An, Ha Tinh, Quang Binh, Quang Tri, Thua Thien Hue, and Quang Nam. Besides, BIDV also worked with its strategic partner Hana Bank to donate 16 ambulances and 08 flood-resilient community houses in 08 provinces: Nghe An, Ha Tinh, Quang Binh, Quang Tri, Thua Thien Hue, Quang Nam, Quang Ngai, and Binh Dinh. Such houses have been built for multipurpose reasons: in normal conditions, they will be a meeting place for cultural exchange, physical training and sports area for the local people; in flood season, the houses serve as shelters to protect the safety of local people.

BIDV donated 330 freshwater tanks for poor people to overcome natural disasters in the Mekong Delta region.

Sponsoring and organizing green events

In addition to directly donating for the implementation of social security programs to support poverty reduction, BIDV has been creative in mobilizing customers and the public to join hands in social security programs that

help shape habits to improve health in the community, especially the "Warm Tet for the poor", "Fresh water for a green life" programs.

Some typical programs that BIDV has implemented and made an impression on the community, which have been well received by a large number of public, such as: Running race "Warm Tet for the poor", BIDV Run For a Green life. Such programs attracted nearly 232,000 athletes. In particular, for every kilometer run by a participating athlete, BIDV converted the athletes' running distance into cash and donated VND1,000 – 3,000 to present Tet gifts to the poor; contributing to the bank's programs of planting 1 million trees, and construction of flood-resilient community houses.

BIDV also participated in sponsoring a program on communicating and raising awareness of the community about the protection of the shorea falcata trees in Phu Yen province – the species listed in the IUCN Red List.

The BIDV's above programs contributed to creating social security support movements in society, spreading the spirit of solidarity, mutual love, sharing with the poor, and creating humane, good values in the community. The bank's positive activities have contributed to the overall achievement of the country in poverty reduction.

Through the social security activities, BIDV continues to affirm that it is not only a leading financial institution in the banking business but also a pioneer towards sustainable development in the community. The social security programs have contributed to building and fostering the prestige and brand of BIDV – the bank for community, which is widely recognized by the people. The social security programs over the years have received high appreciation and positive recognition from regulatory agencies, localities, social organizations and beneficiaries. BIDV's social security programs also received the support and participation of partners, customers and the public, and were spread widely to the community.



SOCIAL RESPONSIBILITY

(continued)

02 FOR WOMEN'S PROGRESSION

With a large number of female employees in the whole system, BIDV's female employees become an important workforce of BIDV. Female staff regularly participate in skill-training classes that are suitable to their positions in order to meet the fourth technological revolution, contributing to enhancing the value and competitiveness of BIDV, both domestically and internationally.

At BIDV, female employees have been cared for and facilitated with policies for development. Regimes and policies for female employees were fully implemented in accordance with the provisions of the labor law and expanded to include many other policies that encourage the development and progression of female staff. As a business which strictly adheres to the provisions of the labor law, BIDV has been recognized as a bank with a good working environment with decent compensation, various opportunities for career advancement and personal development.

In the working environment at BIDV, there were no violations in human rights nor labor law. Following the programs and directions of the Vietnam Banking Union, BIDV issued documents on human rights such as gender equality, fighting against forced labor, child labor, and discrimination.

BIDV issued a number of documents such as: Gender equality implementation plan; Propaganda documents on Vietnam Family Day and domestic violence prevention month; participated in the discussion at seminars on female role: "Some innovative activities of Women's work in order to improve the role and position of women in the new era"; issued documents guiding the implementation of gender equality month and prevention against gender-based violence in 2022. Propagating the Party's guidelines and resolutions, the Government's regulations and the superior trade unions; political tasks of the banking industry and BIDV; Raising the sense of responsibility in the observance of laws, professional processes and regulations, and exercising the political courage and professional ethics

of the Bank's staff; Building the image of an elegant, cultured, kind-hearted, professional banking woman with a sense of self-improvement and confidence in the Industry 4.0.

BIDV's Trade Union also implemented propaganda programs on the provisions of the law on relevant regimes and policies for female employees; on child care and education, family work, domestic violence prevention and control, and the ordinance on population. Furthermore, the union strongly propagated about population and development" among union members and laborers in association with each unit/department's sustainable development; honored female employees through articles of 41 women who had excellent professional achievements along with performing well the role of a wife and a mother. Accounting for over 58% of the total number of employees in the system, female employees of BIDV are an important workforce, making great contributions to the implementation of political tasks and the accomplishment of business goals of the system. The trade union launched a movement to emulate female staff who did well in both work and personal life. BIDV's Trade Union promptly mobilized employees of the whole system to promote the sense of responsibility, proactiveness, creativity, and emulation to complete the business plan in 2022 and build a united collective. The union stressed on various goals include implementing comprehensive digital transformation in all aspects of operations; ensuring credit growth in line with the direction of the Government and the State Bank; increasing the scale in association with a sustainable shift in customer base; improving financial capacity; managing cost effectively; deploying a new brand identity in association with fostering corporate culture, risk culture and learning culture; launching BIDV's cultural handbook; performing well social responsibility.

In addition to programs and activities for the advancement of female employees at BIDV, the bank also actively and effectively participated in supporting

women's personal and career development in general. Implementing Vietnam's National Strategy on Gender Equality with a goal that by 2025, about 20,000 women will be supported in business activities and start-up, BIDV has implemented many policies and programs on financial inclusion specifically for the women-owned SME segment. In particular, ADB and BIDV signed a credit contract worth USD300 million to support the development and business performance of SMEs, especially women-owned SMEs in Vietnam. In particular, the launch of the "Comprehensive Financial Program to reduce the impact of the Covid-19 pandemic on women-owned SMEs together with BIDV's "Digital Transformation Program with SMEs – SME DigiTrans" continued to strongly support the development of women-owned SMEs. BIDV is also a strategic partner of Vietnam Women Entrepreneurs Council, Business Development Department, Association of Small and Medium Enterprises, actively participating in activities of international organizations for women-owned SMEs such as Shemeansbusiness by Facebook, Shetrades by ITC, LinkSME project funded by USAID...

Following a series of solutions to improve the capacity of women-owned SMEs, BIDV officially launched the "SMEASY Digital Platform - Comprehensive Solution for SMEs". This is the first digital platform with an interface and features designed specifically for female users such as investing through a gender lens, work-life balance programs, family communication...

BIDV also promoted activities for the progression of women by launching a movement to improve professional qualifications and ethics for female employees. BIDV organized 469 classes with 137,830 turns of students a. In which, nearly 65% of female employees participated in numerous courses such as Management skills for soon-to-be-promoted and incumbent staffs (for the positions of Divisional Deputy Manager, Manager); Training for trainee leadership positions of units; Training package to support retail-relationship officers at branches; Training on innovation capacity, digital transformation capacity; In-depth IT and basic data analytics training; Foreign languages training; Professional skills training for specific positions...



❁ PRACTICING THRIFT AND COMPLYING WITH ENVIRONMENTAL LAW ❁

01 PRACTICING THRIFT

In 2022, BIDV completed comprehensively and exceeded the targets and business plans assigned by the State Bank and the General Meeting of Shareholders in terms of scale, structure, quality, efficiency... while implementing programs of practicing thrift and anti-waste synchronously and effectively in all aspects of BIDV's operations in accordance with the direction of the State Bank in Decision No. 123/QĐ-NHNN dated 8 December 2021 regarding the banking sector's Action Plan on practicing thrift and anti-waste in 2022, specifically:

Propagating, disseminating and thoroughly implementing the Party's guidelines and the law on practicing thrift and anti-waste

BIDV organized the propagation, dissemination and implementation across the whole system on the Law of practicing thrift and anti-waste; on action programs of the Government and the banking industry on practicing thrift and anti-waste through classes/training courses and various types of internal employees and business review conferences.

Leading, directing the implementation of the thrift practice and anti-waste program at BIDV

Following the Party's guidelines and the provisions of law, BIDV developed its 2022 thrift practice and anti-waste program and reported to the SBV in Official Dispatch No. 937/BIDV-TC dated 28 February 2022, which clearly specified BIDV's action goals on the synchronous implementation of the thrift practice and anti-waste solutions and measures in all areas of operations, implementing the business development strategy until 2025 in association with digital transformation.

BIDV has been consistent and determined in strengthening cost control at all stages in order to achieve effective cost management in business operations, while creating favorable conditions for interest rate reduction to support businesses and retail customers, contributing to promoting economic growth and overcoming the consequences caused by natural disasters.

Inspection, control and audit of thrift practice and anti-waste

BIDV continued to maintain direct and indirect inspection and control over thrift practice and anti-waste, with a focus on inspecting the implementation of and compliance with regulations at all members of BIDV.

Results of thrift practice and anti-waste in specific fields

BIDV issued synchronously and regularly reviewed its system of regulations to meet the needs of business operations, including financial revenue and expenditure regime; regulations on the order and procedures for the procurement of goods and services; regulations on spending on scientific and technological research and initiatives; guidance documents for implementing thrift practice and anti-waste in 2022 and for the period 2021-2025.

In addition, BIDV focused on reviewing, fine-tuning the system of documents on financial, asset, labor and salary; regulations on decentralization of towards improving work quality and streamlining, simplifying the administrative procedures.

By complying with the issued regulations, BIDV ensured that expense items were managed, used for the right purposes and effectively. The actual cost-to-income ratio (CIR) in 2022 was 31.4%, lower than the planned figure (31.85%).

02 COMPLYING WITH ENVIRONMENTAL LAW

BIDV always complies with regulations on environmental protection such as the Law on Environmental Protection 2014, Decrees and Circulars on environmental monitoring and reporting. Every year, BIDV signs service contracts with specialized vendors to conduct periodic monitoring of wastewater, air quality, noise, etc.; signing contracts on waste collection and treatment at the workplace in accordance with law.

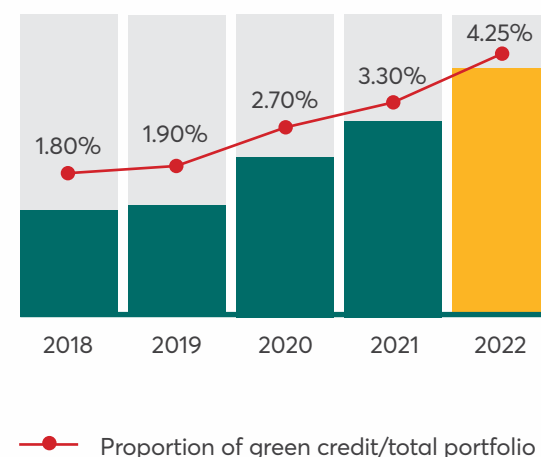
Number of penalties for not complying with the Environmental Law and Regulations:
None

Total amount of fines due to non-compliance with the Environmental Law and Regulations:
None



GREEN FINANCE

CLOSING BALANCE OF GREEN CREDIT



In the resolution of the Board of Directors on BIDV's business development strategy to 2025, in regard to 2030 vision, it is clear that: BIDV will study the Green Bank model for BIDV branches as credit issue activities call for the promotion of green credit growth and environmental-social risk management. At the same time, BIDV is committed to implementing "Green Credit" packages, dedicating an adequate proportion to finance customers in the fields of renewable energy, clean energy, low carbon-emitting production and consumption industries in order to adapt to climate change, thereby contributing to the transformation of the economy towards green growth, environmental protection, climate change prevention, improving the efficiency of use of resources and energy, showing responsibility to the community and the environment.

With the clear strategic vision of green credit development and green banking set forth by BIDV's Board of Directors, in the recent years, BIDV diligently pursued a clear pathway as follows:

01 BIDV prioritizes allocating capital to finance green credit projects and has achieved many positive results. BIDV is currently among the 5 banks with the largest green credit balance in the whole system. As of December 31, 2022, BIDV's outstanding green credit balance reached VND63,773 billion (accounting for 4.25% of total outstanding loans), a majority of which focused on renewable energy, energy clean with outstanding loans of VND54,382 billion (accounting for 85% of total green credit balance).

02 BIDV strengthens cooperation with international organizations in the field of sustainable development to support the capital mobilization to Vietnam, thereby contributing to promoting sustainable finance, which in turn helps save energy and promote transition to clean energy. In 2021, BIDV and AFD signed a \$100 million SUNREF Green Credit Agreement to finance businesses investing in renewable energy. This is the first direct concessional loan granted by AFD to a commercial bank in Vietnam, which is, according to AFD, one of the fastest projects AFD has successfully implemented. In just 06 months of implementation, 100% of the budget has been disbursed by BIDV to support businesses investing in renewable energy production.

03 BIDV is the first domestic financial institution to cooperate with the Ministry of Natural Resources and Environment to develop specific implementation solutions for strategic goals on environmental protection and climate change response, promoting sustainable green finance development in Vietnam. BIDV has also concretized regulations on environmental risk assessment during the credit appraisal process. BIDV is the first bank to issue regulations on the Environmental and Social Risk Management Framework applicable to projects financed by the Asian Development Bank (ADB), encouraging other projects to follow. Currently, BIDV, with the support of the State Bank of Vietnam, is coordinating with the German International Cooperation Organization (GIZ) and the Climate Bond Initiative (CBI) to develop a standard framework for green bond issuance. This is the

basis for BIDV towards the goal of being the first bank to successfully issue green bonds of international standards to raise capital at a reasonable cost to finance sustainable green projects in Vietnam.

04 BIDV continuously improves institutional capacity and perfects internal processes in regards to green credit. On February 16, 2023, BIDV officially issued the "Sustainable Loan Framework" developed in consultation with the Carbon Trust organization. BIDV is the first Vietnamese commercial bank to announce the "Sustainable Loan Framework" to customers, setting conditions for the bank to develop and introduce to customers sustainable financial products according to international standards.

05 BIDV always strives toward becoming a green bank through continuous contribution to the environment. In particular, BIDV Run – Race for Green Life 2022 accomplished 2,1 million km of running, contributed VND8.2 billion to build community flood shelters and grow 187,666 trees across the nation.

06 having identified the role of green growth in the process of energy transition towards sustainable development, since 2018 BIDV had stopped funding coal-fired power projects and other projects that might have negative impacts on the environment. As of 31 December 2021, the outstanding balance of coal-fired power projects decreased to about USD110 million with only debt collection remaining until the end of the loan term.

07 BIDV attended numerous forums, such as the Seminar to promote investment in sustainable energy infrastructure organized by The French Development Agency (AFD) held in Hanoi on February 17, 2023 and another forum co-organized by AFD and Eximbank of India held in Paris, France on February 21, 2022, to share experiences in implementing green credit and sustainable growth activities.

CORPORATE CULTURE, CODE OF ETHICS

01 SPREADING CORPORATE CULTURE

Having established the importance of corporate culture to the bank's sustainable development, in 2022, BIDV continued achieving many milestones in spreading corporate culture throughout the system.

Issued BIDV Corporate Culture Handbook

In 2006, BIDV started Building and Promoting Corporate Culture Scheme. In 2009, BIDV issued two documents including Standards of Work Ethics and Codes of Conduct as guidelines for the BIDV staff. These two important documents have shaped the cultural values and standards of conduct of BIDV staff. However, with the current stage of BIDV's development and integration, some cultural values need to be reviewed and updated.

Consequently, in June 2021, BIDV implemented a standardized corporate culture project to review and add new relevant values to the set.

The project surveyed and evaluated the current state of BIDV's corporate culture and pointed out that, BIDV's culture has many characteristics of "family culture", "collaborative culture" and "a cultured large family", with the following expressions:

- A tradition of union, warmth, and mutual affection;
- Peaceful and consent atmosphere, based on mutual support and an appropriate level of hierarchy;
- Superiors set examples and subordinates follow the lead, respect the culture and common disciplines.
- Departments have a certain degree of extroversion, innovation and flexibility.

Among these expressions, affection/kindness or family culture make the most impression among the staff and make them most proud, most committed to BIDV.

On the basis of inheriting traditional cultural values, work ethic standards and codes of conduct previously issued, BIDV filtered, summarized and selected appropriate values and standards to introduce into the corporate culture handbook.

On July 15, 2022, the Joint Standing Committee of the Party Committee - Board of Directors - General Director issued Joint Resolution No. 636/NQLT-DU-HĐQT-TGD approving the contents of BIDV's cultural handbook. On this basis, BIDV's Board of Directors issued Decision No. 666/NQ-BIDV issuing BIDV Culture Handbook.

BIDV Culture Handbook fully explains 5 core values, 5 work ethic standards, and 9 universal codes of conduct for employees throughout the system, contributing to building awareness for the whole system. Leaders and employees throughout the system, improving corporate culture, forming the standard behavior and working style of BIDV staff, and at the same time serving as the basis for each individual employee to cultivate and practice work ethics and cultured behavior.

In which, 5 core values "Intelligence - Belief - Integrity - Detail orientation - Vitality" are formulated into "iBIDV", making it easy to remember and recall. Codes of Ethics and Codes of Conduct are made concise and memorable with detailed explanations to help staff fully understand BIDV's regulations.

After issuing the handbook, BIDV implemented various forms of communication such as issuing both digital and printed copies of Cultural Handbook, posters and videos, releasing "Fun Office" sitcom series relating to the values discussed in the handbook, organizing iBIDV writing contest on BIDVZone - an internal social network, to encourage staff to study the handbook, etc. Additionally, BIDV also added corporate culture content to training courses for new staff, future bank leaders, trainee managers, etc. Assessment of corporate culture compliance became part of staff evaluation. BIDV also held an official kick-off event, during which all BIDV leaders and staff unanimously signed a commitment to comply with BIDV Culture Handbook.

Successfully organized Risk Culture Competition

In efforts to implement Resolution 534/NQ-BIDV on the risk culture extensively to all BIDV units and individuals, to help spread the values and messages oriented by the Board of Directors, BIDV organized an Annual Risk Culture Competition 2022 at the system level.

The contest was officially launched in June 2022 and received enthusiastically by a large number of staff right from the start.

In the individual round, the contest attracted more than 26,000 participants.

In August 2022, the competition at the grassroots level took place very excitingly. The branches held competitions between teams to find the best members for the team to participate in the regional round.

After the individual and grassroots rounds at branches, BIDV successfully organized a regional team competition with the participation of 189 teams from 189 branches nationwide. More than 1,300 talented, knowledgeable and creative BIDV employees participated in this regional round. From here, 10 excellent teams representing 8 regions came to the final round; they were from BIDV Hai Duong, BIDV Quang Ngai, BIDV Hanoi, BIDV Hong Ha, BIDV Nam Binh Duong, BIDV Nghe An, BIDV Sa Pa, BIDV Cho Lon, BIDV Ho Chi Minh City, BIDV Bac Lieu.

At the final round, 10 teams showed their enthusiasm and determination to win, bringing to the stage intensity and excitement, especially through carefully invested special skits for the competition. The teams also demonstrated their bravery and intelligence through the Debate competition, correctly answering tough questions from the Board, making creative suggestions to improve risk management at BIDV. The teams with the best performance were honored at the final result announcement, after hours of intense competition. The contest shed light on risk control practice at BIDV, fostered communication and spread of the core values and principles of risk control, raised awareness and motivated each staff to practice risk control in daily work.

02 ANTI-CORRUPTION ACTIVITIES

BIDV's Board of Directors issued the Decision on the establishment and Regulation on organization and operation of the Steering Committee for the Prevention and Control of Corruption, Negativity and Crime.

Successful organization of Bank-wide Sports Festivals

Also in 2022, BIDV successfully organized a Sports Festival at the system level.

Before the Finals, 11 Regional Sports Festivals were held with the enthusiastic response of grassroots trade unions, athletes, coaches, fans, etc. After days of exciting matches with noble sportsmanship, all 11 regions successfully selected excellent athletes to compete in the final in 06 following categories: football, table tennis, tennis, badminton, tug of war, and running.

There were 951 outstanding athletes competing in the Final, representing more than 26,000 union members and employees of 245 grassroots trade unions in 11 trade union areas in the BIDV system. The addition of the running category to BIDV Sports Festival 2022 helped attract a large number of athletes and employees, creating momentum for the running movement. In the spirit of enthusiasm, nobility, honesty and solidarity, the teams gave the audience exciting and high quality performances.

BIDV Sports Festival 2022 was a big festival, an opportunity for union members and employees to exchange and learn from each other, tightening solidarity in the system. This event made way to evaluate physical training and sports activities of each BIDV unit in each region, to gain more knowledge and new experiences in directing and building cultural and sports activities throughout the system, helping with BIDV's sports movement, strongly motivating union members and employees to achieve business success in 2022 and the following years. This event also helped BIDV spread the positive brand image and culture as a socially responsible company to localities and social communities through a variety of activities including sports and fitness, social security, and charity.

OVERVIEW OF INFORMATION DISCLOSURE UNDER GRI STANDARDS

No.	GRI	Information disclosed	Detailed content
GRI 102 General disclosure			
I Organizational profile			
102-1		Name of the organization	BIDV at a glance (Page 18)
102-2		Activities, brands, products, and services	
102-3		Location of headquarters	
102-4		Location of operations	Network (Page 28)
102-5		Ownership and legal form	Key milestones (Page 24)
102-6		Markets served	BIDV Overview
102-7		Scale of the organization	Introduction of BIDV via key financial and non-financial indicators
102-8		Information on employees and other workers	Employees are classified by position; qualification; age (refer to Organization and Human Resources (Page 76)
102-9		Supply chain	Business lines (Page 28)
102-10		Significant changes to the organization and its supply chain	Organizational structure, Board of Directors, Supervisory Board, Board of Management (Page 40) Shareholding structure, changes to owners' equity (Page 94)
102-11		Precautionary Principle or approach	Risk management (Page 56)
102-12		External initiatives: A list of externally-developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes, or which it endorses.	Business activities towards society and environment (Page 184), Green financing (Page 210)
II Strategy			
102-14		Statement from senior decision-maker	Message from the Chairman of the Board (Page 10), BOD's evaluation (Page 110); Management's evaluation, Leadership's statement on sustainable development
102-15		Key impacts, risks, and opportunities	Risk management (Page 56) Overview of Sustainable Development Report

No.	GRI	Information disclosed	Detailed content
III Governance			
102-18		Governance structure	Activities of BOD and Committees (Page 124)
102-21		Consulting stakeholders on economic, environmental, and social topics	Stakeholders engagement (Page 179)
102-22		Composition of the highest governance body: independence, tenure, positions and commitments, competencies, stakeholder representation	Introduction of the Board of Directors, Supervisory Board and Board of Management (Page 42)
102-23		Whether the chair of the highest governance body is also an executive officer in the organization.	Description of the Board of Directors, and its committees (Page 124)
102-27		Measures taken to develop and enhance the Board of Directors' collective knowledge of economic, environmental, and social topics	Participation in corporate governance training courses (Section "List of BOD members participating in corporate governance programs during the year"). Committees under the Board of Directors, units/departments propose measures to manage risks. Training and Research Center and some professional departments provide macroeconomic newsletters, legal newsletters, operational risk newsletter, anti-money laundering newsletter,...
102-28		Processes for evaluating the Board of Directors' performance with respect to governance of economic, environmental, and social topics.	Activities of the BOD in 2022 Orientation for operation of the BOD in 2023 at the BOD's evaluation
102-29		The Board of Directors' role in identifying and managing economic, environmental, and social topics.	The Board of Directors sets up a Risk Management Committee to assist the BOD in risk identification and management, as well as assessment of the effectiveness of the risk management processes. The committee's meetings are held on a quarterly or ad-hoc basis upon request.
102-30		The BOD's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental, and social topics.	
102-31		Frequency of the BOD's review of economic, environmental, and social topics and their impacts, risks, and opportunities.	
102-32		Highest governance body's role in sustainability reporting	Branding and Communication Department and BOD's Secretariat and Investor Relations review and submit to the Board of Management for approval
102-35		Remuneration policies for the Board of Directors and Board of Management	Remunerations and benefits (Page 136)

OVERVIEW OF INFORMATION DISCLOSURE UNDER GRI STANDARDS (continued)

No.	GRI	Information disclosed	Detailed content
IV	Stakeholders engagement		
	102-40	A list of stakeholder groups engaged by the organization	Customers Employees Shareholders, investors Service suppliers Government agencies Press agencies Community
	102-42	The basis for identifying and selecting stakeholders with whom to engage.	Stakeholders engagement (Page 179) Measuring customer satisfaction (Page 180) Measuring employee satisfaction (Page 180)
	102-43	Approach to stakeholder engagement	
	102-44	Key topics and concerns raised	
V	Reporting practice		
	102-45	Entities included in the consolidated financial statements	Performance of subsidiaries, joint-venture and affiliates
	102-46	Defining report content and topic boundaries	Overview of the Sustainable Development Report
	102-47	List of material topics	
	102-50	Reporting period for the information provided	Report for the period from 1 January 2022 to 31 December 2022
	102-52	Reporting cycle	Annual
	102-53	Contact point	Email: nhadautu@bidv.com.vn Hotline: 024 22201099
	102-54	Claims of reporting in accordance with the GRI Standards	Overview of the Sustainable Development Report (Page 174)
	102-55	GRI content index	GRI Standards Compliance Table (Page 174)

No.	GRI	Information disclosed	Detailed content
GRI 200 Tiêu chuẩn kinh tế			
201		Direct economic value generated and distributed	Section Business performance in 2022 (Page 99)
203		Indirect economic impacts	Sector Business activities towards environment and society (Page 184)
GRI 300 Environmental standards			
302-4		Reduction of energy consumption	Practicing thrift and complying with the law on environment (Page 208)
GRI 400 Social standards			
401-2		Benefits provided to full-time employees	Section Responsibilities to employees (Page 200)
404		Training and education	
413		Local communities	Section Responsibilities to community (Page 204)
417		Marketing and Labeling	Section Responsibilities to customers (Page 190)