



EMPOWERING A GREEN *Future*



SUSTAINABILITY REPORT 2023



BIDV



EMPOWERING
A GREEN

Future

SUSTAINABILITY
REPORT

2023



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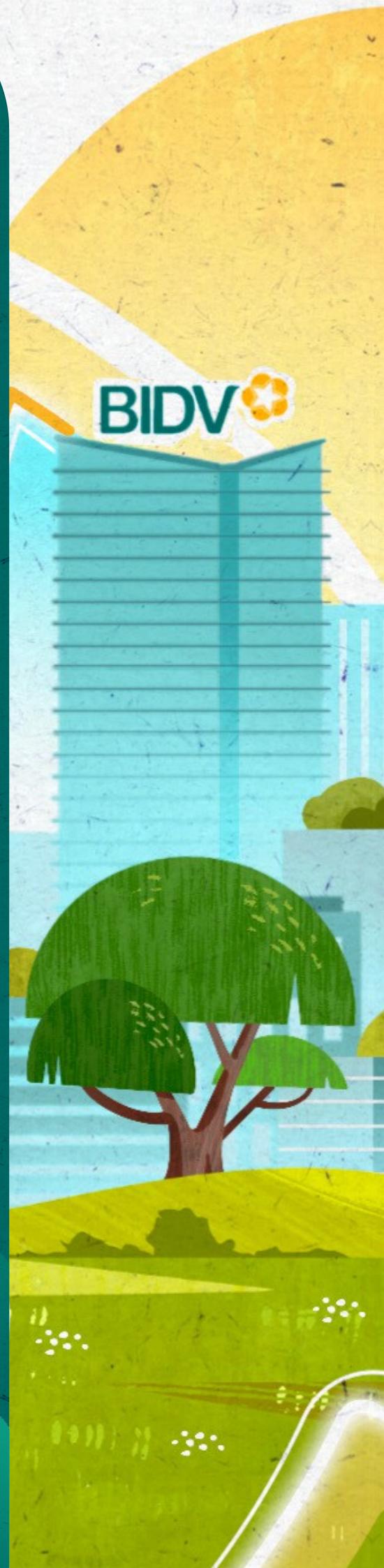
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SUSTAINABILITY REPORT INFORMATION

The year 2023 marks the seventh consecutive year that BIDV has developed the Sustainability Report according to a comprehensive plan following GRI Standards with the main issues about the report as follows:

Purpose

The Sustainability Report is prepared by the Joint Stock Commercial Bank for Investment and Development of Vietnam (hereinafter referred to as "BIDV") to provide information on sustainability orientation, strategy, commitments and implementation.

Basis for report preparation

This report is prepared and published following the Sustainability Standards of the Global Reporting Initiative (GRI) and connecting to the United Nations Sustainable Development Goals. The list of standards referenced GRI is described in Chapter 5 - *Report Reference to GRI standards*.

Scope of Report

The Sustainability Report is prepared for the period from January 1, 2023 to December 31, 2023.

Source of information

The information and data described and presented in this Report are collected from (i) internal information of BIDV and (ii) official and reliable external information.

Report release

BIDV's 2023 Sustainability Report will only be released electronically and posted on the BIDV website at the link <https://bidv.com.vn/en/quan-he-nha-dau-tu>

Contact point

All feedback on BIDV's sustainable development should be sent to the Communications and Information Disclosure Team - Project Management Department of Building and implementing the Sustainable Development Strategy and ESG Practice at BIDV at the following address:

Board of Directors Secretariat and Investor Relations

- Email: nhadautu@bidv.com.vn
- Tel: (84-24) 22201099
- Website: bidv.com.vn



Mr. Phan Duc Tu, Chairman of the Board of Directors, BIDV

Dear Stakeholders!

First of all, on behalf of the Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV"), I express my sincere gratitude to all customers, shareholders, investors, partners and stakeholders for your trust, support and companionship with BIDV's activities over the past years.

2023 witnessed the difficulties in the global economy, with widespread declines in GDP, commerce and investment. In that context, Vietnam was still a bright spot in the global economy picture with positive results as followed: GDP growth reached 5.05%, inflation was controlled at 3.25%, trade balance surplus of USD28 billion. Because of impressive economic recovery, Vietnam has become the fourth biggest economy in ASEAN and the 40th biggest in the world. Entering 2024, both the world and Vietnam are looking towards the prospect of economic recovery. The overall growth of the world economy is forecast to reach 2.5% to 3%, although continuing to be negatively affected by regional geopolitical conflicts and extreme weather events. In which, Vietnam's economy is forecasted to continue to recover with GDP growth of more than 6% in 2024.

In 2023, despite the challenging business environment, BIDV still set new records in terms of scale, structure, quality and efficiency with total assets reaching VND2.26 quadrillion, continuing to be

MESSAGE FROM THE CHAIRMAN

the largest commercial bank in Vietnam. Deposit mobilization increased by 16.5%, accounting for about 14% of the deposit market share. Credit outstanding grew by 16.66%, accounting for about 13% of the total credit outstanding of the entire economy. The credit structure shifted towards sustainability. The proportion of retail loans reached 43.6%, the proportion of SME loans reached 22%. Credit quality is controlled, the NPL ratio according to Circular 11 was 1.1%. Business performance grew positively with consolidated pre-tax profit reaching VND27.6 trillion, an increase of 20.4%.

This was also the year that BIDV was recognized by the domestic and foreign financial community for building and developing the Green Bank Model and ESG practices with many prestigious awards such as "Best ESG Bond Vietnam 2023" by Global Banking and Finance Review, "Best SME Bank in Vietnam" for 6 consecutive years by Alpha Southeast Asia; "Best In-House Contact Centre" by CCAS; "Leading Digital Solution Provider in Vietnam" by Asiamoney, "Top 10 Sustainable Enterprises in the Commercial Sector by VBCSD and VCCI, Particularly outstanding achievements in the Program "One Million Initiatives - efforts to overcome difficulties, be creative to win the Covid-19 pandemic" by Vietnam General Confederation of Labor, etc.

Recognizing the role and significance of sustainable growth, green economy, and circular economy for the overall Vietnamese economy, right from the time of building the business strategy for the period of 2021 – 2025, vision to 2030, BIDV established the goal of "sustainable development orientation" as a thorough goal in banking operations, with the Vision

"Pioneer in creating sustainable value". The implementation of the National Strategy on Green Growth and the National Strategy on Climate Change was integrated into the process of orienting, building and implementing BIDV's strategies and business plans to promote green credit



and ESG management, towards developing the **Green Bank Model**. Accordingly, BIDV pursues the strategy of positioning the Green Bank Brand, becoming the market leader in ESG practices and sustainable finance, gradually approaching international standards on green finance and implementing the roadmap of transition to a Net-Zero Bank by 2045.

On 1 December 2023, in the framework of the 28th Conference of the Parties to the United Nations Framework Convention on Climate Change (COP28) in Dubai, United Arab Emirates, under the witness of Prime Minister Pham Minh Chinh, leaders of the Ministry of Natural Resources and Environment, the Ministry of Planning and Investment and relevant ministries and agencies, BIDV exchanged cooperation instruments with the Asian Development Bank (ADB) and Standard Chartered Bank (SCB) on promoting green and sustainable financing. The cooperation signing events between BIDV and the partners that took place on the sidelines of the world's largest climate summit in the presence of the Vietnamese government leader reaffirmed BIDV's strong commitment to sustainable development. This is also BIDV's message to the domestic and international community about the bank's priority in partnership to promote sustainable finance, accompany the Vietnamese government in realizing the net-zero by 2050.

BIDV is the first domestic bank to issue the 'Sustainable Loan Framework' and 'Green Bond Framework' following international standards. The BIDV's Green Bond Framework is highly rated by Moody's with an SQS2 rating (very good). In October 2023, BIDV successfully issued green bonds worth VND2,500 billion (more than USD100 million) to finance projects with environmental protection focus. BIDV is also a pioneering bank to cooperate with the Ministry of Natural Resources and Environment to promote green finance, sustainable development and response to climate change. As of 30 September 2023, BIDV had been a market leader in green finance with total green loan balance of USD3.06 billion to 1,764 customers. In addition to granting green credit from commercial capital sources, BIDV also receives the trust of many international financial institutions such as WB, AFD, EIB to provide trust capital for green project loans through BIDV with total value reaching USD500 million.

In addition to business activities, BIDV also makes a mark as a pioneering enterprise in implementing social responsibility for the community - one of the core values that the bank strives to devote a lot of resources and energy to. BIDV has been very creative in community activities and spread humane values to attract customers and the public to join hands and bring positive values to the whole society. One of them is the organization of an annual online charity race on the BIDVRUN application platform to mobilize staff, employees, customers, and the public to participate to carry out activities such as: giving Tet gifts to the poor; planting one million trees; building community cultural houses to avoid floods in the Central and Central Highlands provinces, donating fresh water tanks to localities suffering from drought and saltwater intrusion in the Mekong Delta, etc.

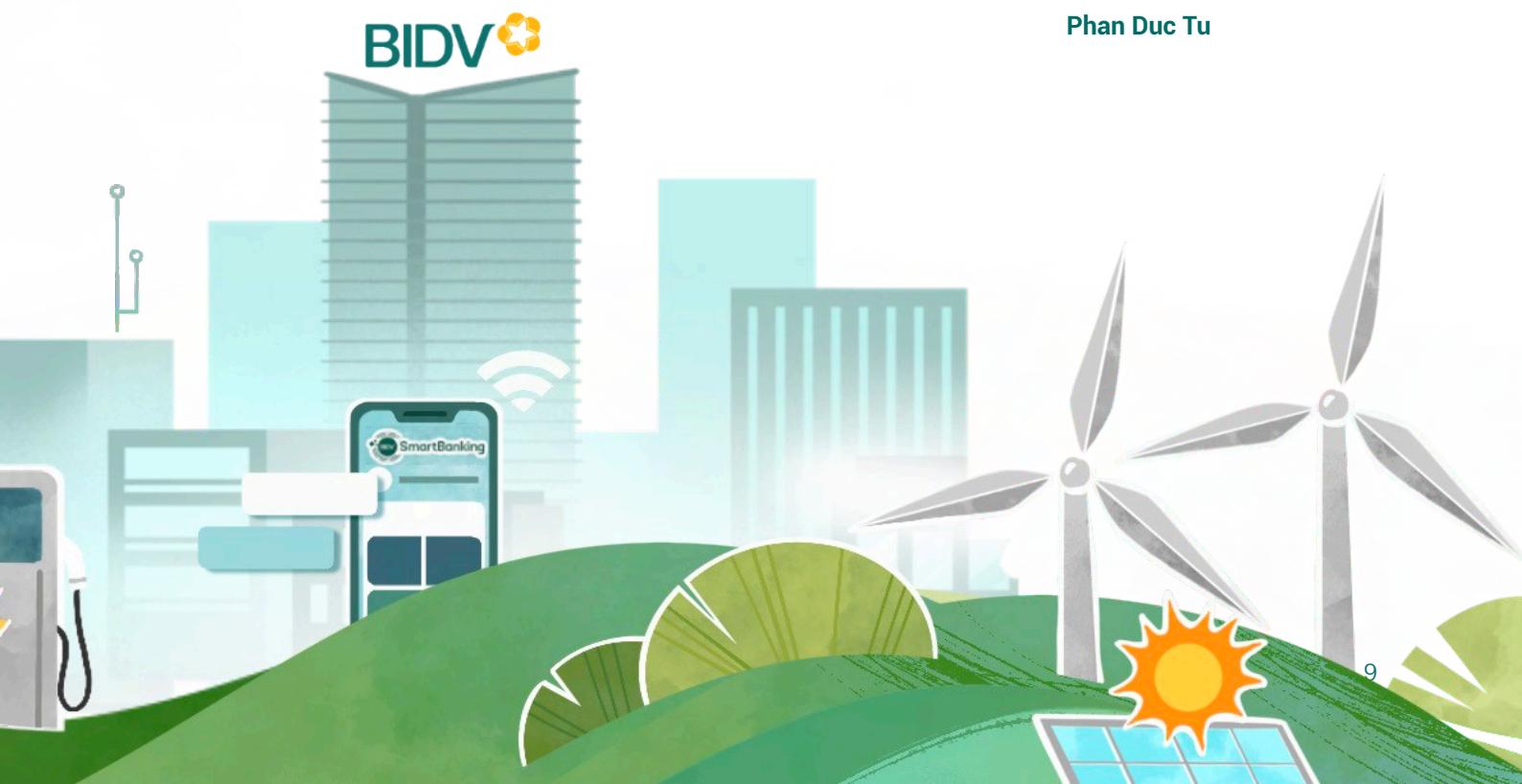
Finally, BIDV commits to always maintaining the spirit of respect for the law and accompanying the whole country on the roadmap to achieving national sustainable development goals. We commit to providing customers with the best products and services, bringing the most benefits and convenience to customers in using and experiencing products and services on modern digital banking platforms; Creating a professional working environment, with promotion opportunities and attractive income for all employees, becoming a bank where all the best people want to work and contribute; Bringing sustainable, long-term benefits and values to shareholders with stable dividends and increased stock value, creating a long-term connection between investors and the Bank, being a stock that every investors wants to hold.

Once again, I express my sincere gratitude to all customers, shareholders, investors, partners and stakeholders who have trusted and supported BIDV during the past time.

ON BEHALF OF THE BOARD OF DIRECTORS CHAIRMAN



Phan Duc Tu



ABOUT BIDV



BIDV AT A GLANCE

FULL NAME

JOINT STOCK COMMERCIAL BANK FOR INVESTMENT
AND DEVELOPMENT OF VIETNAM

INTERNATIONAL TRADING NAME

JOINT STOCK COMMERCIAL BANK FOR INVESTMENT
AND DEVELOPMENT OF VIETNAM

ABBREVIATION

BIDV

SWIFT CODE

BIDVNVX

BUSINESS REGISTRATION NUMBER

0100150619

ESTABLISHMENT AND OPERATING LICENSE

No. 84/GP-NHNN dated 23 April 2012 by the State Bank of Vietnam

BUSINESS REGISTRATION CERTIFICATE

First issued on 03 April 1993 by Ha Noi Authority for Planning and
Investment. 28th amendment made on 3 January 2024

TEL

024.22205544

FAX

024.22200399

WEBSITE

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

HEAD OFFICE

BIDV Tower, 194 Tran Quang Khai street, Ly Thai To
ward, Hoan Kiem district, Ha Noi, Viet Nam

PAR VALUE

VND10,000/stock

STOCK TICKER

BID

CHARTER CAPITAL

VND57,004,359,000,000

TOTAL NUMBER OF SHARES

5,700,435,900

CHAIRMAN OF THE BOARD OF DIRECTORS

Mr. Phan Duc Tu

CHIEF EXECUTIVE OFFICER

Mr. Le Ngoc Lam

CREDIT RATING FIRM

Moody's

OUTLOOK

Stable

LONG-TERM DEPOSIT RATING

Ba2

LONG-TERM ISSUER RATING

Ba2





BUSINESS LOCATIONS

DOMESTIC NETWORK

BIDV's wide domestic operating network covering all provinces and cities helps BIDV to access a large number of customers nationwide and vicinities; to provide diverse services to various customer segments from individuals, households to different types of organizations and businesses.

Total number of network points as of 31 December 2023 was:

HEAD OFFICE

01

194 Tran Quang Khai Street, Ly Thai To Ward, Hoan Kiem District, Hanoi, Vietnam

BRANCHES

189

in all 63 provinces
and cities
nationwide

- 34 branches in Ha Noi
- 36 branches in Ho Chi Minh City
- 24 branches in key northern provinces outside Ha Noi and Red River Delta region
- 17 branches in northern mountainous provinces
- 14 branches in northern central region
- 15 branches in southern central region
- 12 branches in the central highlands
- 15 branches in key southern provinces outside Ho Chi Minh City
- 22 branches in Mekong Delta region

TRANSACTION OFFICES

895

DOMESTIC REPRESENTATIVE OFFICES

02

Ho Chi Minh City
and Da Nang City

DIRECT NON-BUSINESS UNITS

03

- BIDV Training and Research Institute
- Information Technology Center
- Southern Cash and Vaults Center

SUBSIDIARIES

10

AFFILIATES

02

JOINT VENTURES

03

INTERNATIONAL NETWORK

BRANCH IN MYANMAR

01

OVERSEAS REPRESENTATIVE OFFICES

04

Cambodia, Lao PDR, Taiwan (China),
Russian Federation

BIDV'S FOOTPRINT ON SUSTAINABLE DEVELOPMENT JOURNEY

GREEN TRANSITION EFFORTS

Identifying climate change as an important issue that has a great impact on the overall operations of the entire bank, in recent years, BIDV has focused on investing in green projects and renewable energy projects to contribute to the National Goal of "Net-zero" by 2050. In the journey of greening banking operations, BIDV has achieved a number of outstanding achievements as follows:

GREEN CREDIT OUTSTANDING



74,177 VND BILLION

Accounts for **4.24%** of total credit outstanding
(as of December 31, 2023)

GREEN PROJECTS RECEIVING SPONSORSHIP



24.1 %

compared to 2022

BIDV is **the bank with the largest green credit balance in the system**. Through the flow of green credit, BIDV supports businesses to invest in technological innovation, reduce carbon emissions, and contribute to transforming the green economy.

Green bonds

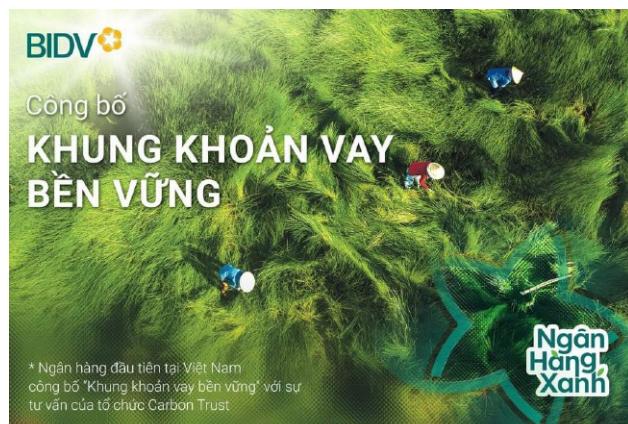


2,500 VND BILLION OF GREEN BONDS

was successfully issued in the end of 2023

On October 25, 2023, BIDV was the first bank to successfully issue **green bonds according to ICMA principles** in the domestic market with a scale of VND2,500 billion to mobilize capital to finance green, energy-saving, emissions-reducing, environment-protecting projects.

Sustainable Loan Framework



- BIDV is the first joint stock commercial bank to issue a Sustainable Loan Framework according to international standards with advice from the Carbon Trust organization.
- BIDV's Sustainable Loan Framework is designed to provide the most popular sustainable loan products in the global market currently, including Themed Loans (Green Loans, Social Loans and Sustainable Loan) and Sustainability Linked Loan.

BIDV'S FOOTPRINT ON SUSTAINABLE DEVELOPMENT JOURNEY

GREEN TRANSITION EFFORTS (continued)

Environmental impact assessment

100 %

- IDV carries out environmental risk management assessment for 100% of investment projects with factors affecting the environment according to regulations of the State Bank of Vietnam.
- BIDV considers risk and environmental impact assessment to be an important factor in making lending decisions.

Reduce energy consumption



REDUCE

14.2 %
OF KWH / REVENUE

compared to 2022



REDUCE

18.5 %
OF M3 / REVENUE

compared to 2022



SAVINGS NEARLY

80 % AMOUNT OF
PRINTING PAPER

through digital transformation

Efforts to reduce Scope 3 emissions:

- Review customers on the list of implementing greenhouse gas inventory according to Decision No. 01/2022/QD-TTg dated January 18, 2022
- Reduce coal power loans according to the Government's vision towards 2050 according to Decision No. 500/QD-TTg dated May 15, 2023

Efforts to carbon neutral

Implementing the program to plant 1 million trees. In 2023, BIDV planted 330,000 new trees in coastal areas, protective forests, mangrove forests, etc. nationwide.



IN 2023, BIDV PLANTED

330,000

NEW TREES



BIDV'S FOOTPRINT ON SUSTAINABLE DEVELOPMENT JOURNEY

EFFORTS TO BUILD A SUSTAINABLE SOCIETY

The year 2023 recognized BIDV's positive contributions in the journey of supporting the community through social security and charity activities. In addition, BIDV always focuses on investing in technology and people, digitizing service processes, improving product quality and customer service. Besides, BIDV always developed new services to stay ahead of the market trend, thereby creating a solid foundation for continuing to enhance BIDV's brand value in the future. Out-standing social achievements in 2023 are as follows:

Promote digital transformation,
support customers in
making transactions quickly,
conveniently and economically

INCREASE

50 % digital transaction proportion

over the last 3 years

- BIDV's digital transaction proportion has increased by 50% over the last 3 years, with more than **8 million new customers opening and generating digital transactions** in 2023, helping to reduce transaction costs and increase access to financial and banking services for the community.
- In 2023, BIDV received **14 awards** related to digital technology transformation, notably:
 - **09 information technology application products** won Sao Khue 2023 awards
 - "**Leading Digital Solution Provider in Vietnam**" awarded by Asiamoney

Efforts to support customers on a variety of platforms

- Besides transaction counters, BIDV has built and maintained **8 additional customer interaction channels** on digital platforms to respond to customer requests as quickly and promptly as possible.
- In 2023, BIDV pioneered to support customer on Mobile App and AI Chatbot application through online support channels.
- BIDV was awarded by the Contact Center Association of Singapore (CCAS) as "**Best In-House Contact Centre**" in 2023.

			
Hotline	Email	Website	Smart Banking
			
Facebook	Zalo	Tiktok	Apps Store

BIDV'S FOOTPRINT ON SUSTAINABLE DEVELOPMENT JOURNEY

EFFORTS TO BUILD A SUSTAINABLE SOCIETY (continued)

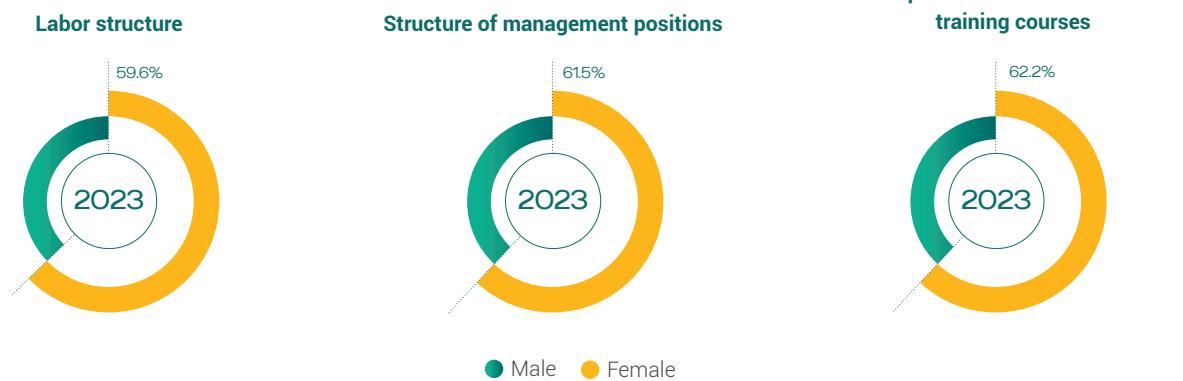
Focus on developing the knowledge economy

- BIDV always focuses on human resource training, **contributing to the development of a knowledge economy associated with the 4.0 Industrial Revolution** according to the orientation of the Party and Government.
- Employees at BIDV are continuously trained with 540 training classes and 163 thousand trainees in 2023, an increase of 15% compared to 2022 and far exceeding the plan from the beginning of the year. This is the highest number of training sessions ever at BIDV.
- The training list is built to be diverse, **with priority given to developing capacity to meet digital and green transformation** for all target groups from senior leaders to specialists throughout the bank.

NUMBER OF TRAINING CLASSES	NUMBER OF TRAINEES	INCREASE
540	163,000	15 % compared to 2022

Commit to gender equality

At BIDV **there is no gender discrimination** in all regimes, policies and activities of the bank.



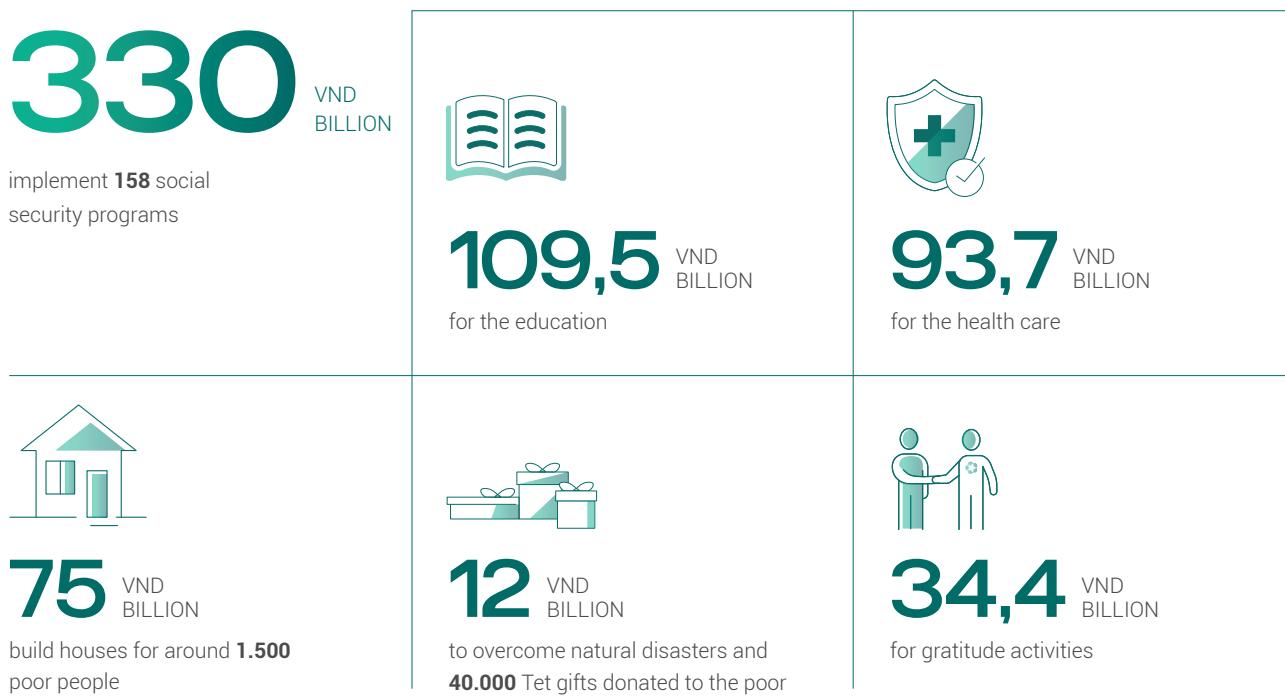
Comprehensive care for the employees

- BIDV was awarded the Certificate of Merit "**Typical Enterprise for Employees**" organized by the Vietnam General Confederation of Labor, in coordination with the Ministry of Labor, Invalids and Social Affairs and VCCI.
- BIDV ranked 2nd among credit institutions, 17th among all enterprises in Vietnam according to the survey "**Best Places to Work cross Vietnam**" by Anphabe.

BIDV'S FOOTPRINT ON SUSTAINABLE DEVELOPMENT JOURNEY

EFFORTS TO BUILD A SUSTAINABLE SOCIETY (continued)

Contribute to community development



Support communities in responding to the consequences of climate change

- Sponsoring the construction of a chain of **13 community cultural houses to avoid floods** in 6 provinces in the Central region, handing over to localities for timely use before the flood season.
- Donating more than **600 freshwater tanks** for the green life of people affected by natural disasters such as drought and saltwater intrusion in the Mekong Delta provinces.



BIDV'S FOOTPRINT ON SUSTAINABLE DEVELOPMENT JOURNEY

PROMOTE TRANSPARENT AND EFFECTIVE GOVERNANCE

BIDV commits to implementing corporate governance in accordance with the provisions of law on corporate governance for large-scale public companies and listed enterprises. BIDV always values business ethics and does not allow acts that hinder competition as well as thoroughly grasps the guidelines and policies of the State and the State Bank of Vietnam on preventing corruption, negativity and crime.

100 %
compliance guarantee

- 100% of BIDV leaders and staff throughout the system are trained and sign the commitment to comply with the **Corporate Culture Handbook**.
- 100% of BIDV leaders and staff throughout the system are disseminated and thoroughly grasped legal documents and internal regulations related to **the prevention of corruption, negativity and crime**.
- 100% of BIDV leaders and staff throughout the system are disseminated and thoroughly grasped about **risk control culture** through documents and competitions, making risk control a culture associated with every operation, creating a strong internal environment, ensuring the safe and sustainable development of the bank.



ESG Steering Committee and ESG Strategy
Project Management Department

- In 2023, BIDV has established a Steering Committee and Project Management Department to develop and implement a sustainable development strategy and overall ESG practices.
- This demonstrates BIDV's determination to realize its goal of becoming **the leading bank in the Vietnamese market in green development, sustainability and ESG practices**.

CONTRIBUTION TO THE STATE BUDGET

6,448 VND
BILLION

Contribution to the State Budget

- In 2023, BIDV fulfilled its obligations to the State Budget of **VND 6,448 billion**, belonging to the group of leading enterprises in terms of corporate income tax payment.
- BIDV has always been among the top enterprises contributing the most to the State Budget for many years.

Corporate governance aims at advanced practices in the region and the world

Under the guidance and direction of the Board of Directors, in recent years, in addition to complying with current regulations on corporate governance, BIDV has researched and applied:

- **OECD Corporate Governance Principles** (amended in 2023, adding a new Chapter on "Sustainable and resilient development")
- **ASEAN Corporate Governance Scorecard** (updated in 2023 according to the revised content of the OECD Principles of Corporate Governance)
- **Set of Corporate Governance Principles according to best practices** for public companies in Vietnam jointly developed by the State Securities Commission and IFC

BIDV'S FOOTPRINT ON SUSTAINABLE DEVELOPMENT JOURNEY

AWARDS IN 2023

BIDV's efforts in sustainable development activities, from the "green banking" strategic orientation to specific actions, have built trust with customers, employees, partners, and contributing to enhance the position, foundation and long-term reputation of the bank.

Green transformation efforts



- Digital Transformation Award by the Asia-Oceanian Computing Industry Organization (ASOCIO)
- Leading Digital Solution Provider in Vietnam 2023 – Asiamoney Magazine
- Best ESG Bond Issuing Bank in Vietnam 2023 - Global banking and Finance Review
- 9 Sao Khue Awards for initiatives in technology and digital transformation - Vietnam Software and IT Services Association (VINASA)

Efforts to build a sustainable society



- Particularly outstanding achievements in the program "One Million Initiatives - efforts to overcome difficulties, be creative to win the Covid-19 pandemic" - Vietnam General Confederation of Labor
- Best In-House Contact Center by Contact Center Association of Singapore (CCAS)
- Ranked 2nd among credit institutions and ranked 17th among all businesses in Vietnam according to the survey "Best places to work cross Vietnam" by Anphabe .

Promote transparent and effective governance



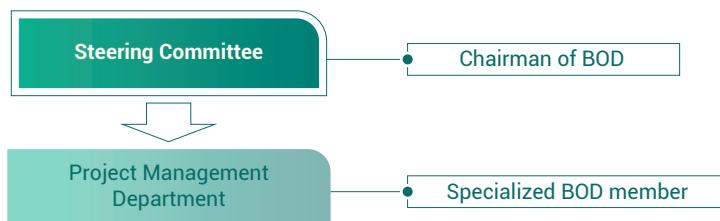
- Top 10 Best Annual Reports for Financial Industry by Hochiminh Stock Exchange (HOSE)
- 10 Most Prestigious Companies in Vietnam's Banking and Insurance Sector by Vietnam Report
- Top 10 Sustainable Enterprises in the Commercial Sector by VBCSD and VCCI
- Best SME Bank in Vietnam for 6th consecutive year by Alpha Southeast Asia
- Best Corporate Bank Southeast Asia 2023 by Global Banking and Finance Review
- Best SME Bank Southeast Asia 2023 by Global Banking and Finance Review
- ADB's Leading Partner Bank in Vietnam by ADB
- Top 10 Vietnamese Excellent Brands 2023 by VnEconomy
- Outstanding Performance Bank 2023 by National Payment Corporation of Vietnam (NAPAS)

MANAGEMENT STRUCTURE FOR SUSTAINABLE DEVELOPMENT PRACTICES

With the determination to become a market-leading bank in sustainable development and green finance practices, in 2023, BIDV has established a Steering Committee and Project Management Department to develop and implement the Sustainable Development Strategy and overall ESG practices.

The Steering Committee - whose Head is the Chairman of the Board of Directors, is responsible for high-level direction and supervision of the development and implementation of the bank's overall sustainable development strategy.

Project Management Department - with the Head of the Board being a full-time member of the Board of Directors, responsible for researching, developing and implementing strategies, plans, policies, action programs, and the bank's commitments to sustainability activities. Participating in the Project Management Department are the CEO, Deputy CEO and Directors/Deputy Directors of the divisions.



“ BIDV has soon established the Steering Committee and Project Management Department to develop and implement the Sustainable Development Strategy and overall ESG practices, to promote the implementation of sustainable financial activities.

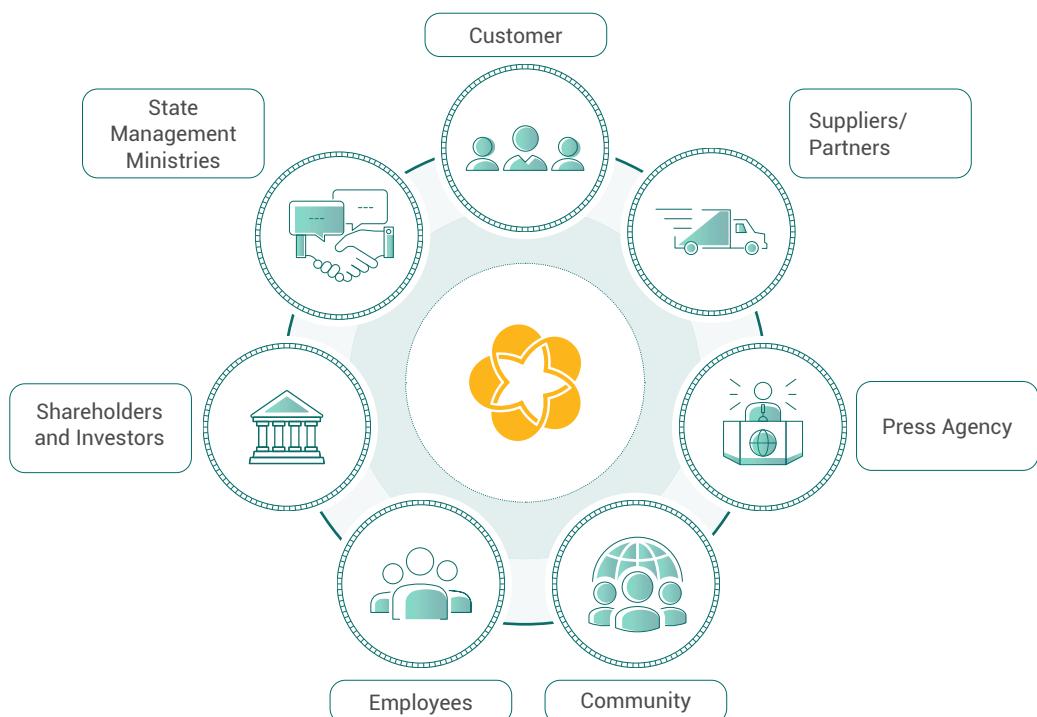


STAKEHOLDER ENGAGEMENTS

For BIDV, stakeholders are organizations and individuals that have a two-way interactive relationship with BIDV, meaning these parties can affect or be affected by BIDV's business activities.

Key stakeholders

BIDV identifies key stakeholders including:



The process of interacting with key stakeholders

BIDV has issued specific regulations to ensure the rights of stakeholders in the Internal Regulations on BIDV governance issued by the Board of Directors. Accordingly, **BIDV actively cooperates and respects the legitimate rights of relevant stakeholders, complies with labor and environmental regulations, and operates responsibly with the community and society.**

For each specific stakeholder, BIDV develops and applies methods of interacting, exchanging, and sharing information using appropriate forms and communication channels.



STAKEHOLDER ENGAGEMENTS (continued)

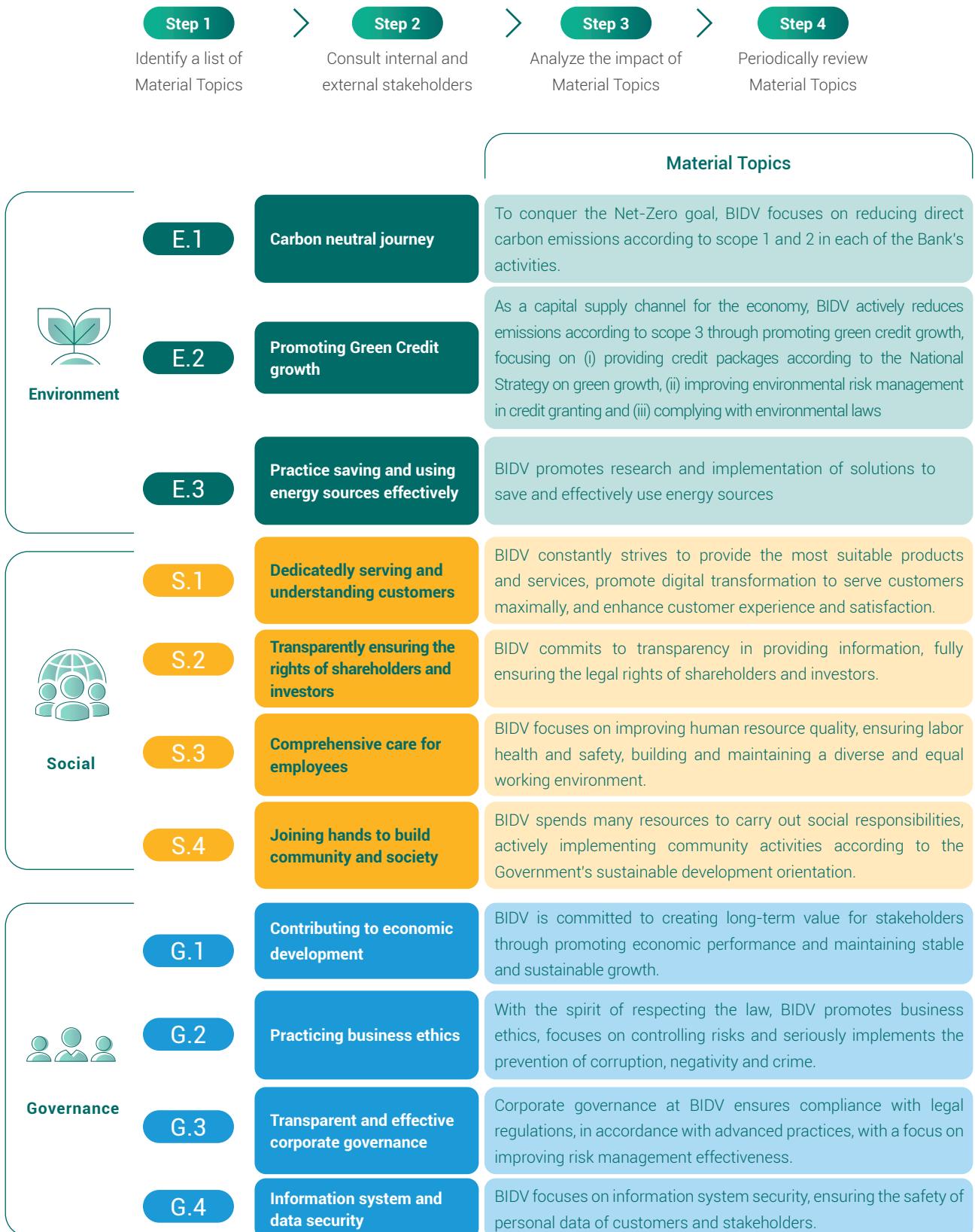
	Interaction method	Frequency of interaction	Interested Issues	BIDV's actions meet the requirements/desires of stakeholders
Customers	• Interview	• Quarterly	• The need for continuous use of financial solutions, products, services and customer information security	• Deploying many services applying modern technology to support customers in making quick and safe transactions
	• Contact Center and 24/7 Hotline Number	• Continuously 24/7	• Quality of products and services provided by the Bank	• Trained staff to advise solutions and answer customers' questions and requests 24/7
	• Satisfaction Survey	• Quarterly	• Questions, complaints and other feedback	• Conduct periodic/unscheduled customer opinion surveys on product and service quality
	• Social Network and Feedback News on Social Network	• Daily		• Monitor customer feedback on social networks
Shareholders and Investors	• General Meeting of Shareholders	• Annual or extraordinary	• Business performance and benefits for shareholders and investors	• Bring impressive and sustainable growth value
	• Update information periodically via BIDV website	• Continuously	• Transparent and timely information, ensuring fair and equal rights among shareholders	• Organize the annual and extraordinary General Meeting of Shareholders in accordance with the agenda, regulations, and contents approved by the General Meeting with a high approval rate.
	• Investor Presentation and Shareholder News	• Quarterly	• Questions, complaints and other feedback	• Fulfill information disclosure obligations according to regulations
	• Communicate in person or by phone or email	• Daily		• Attend a series of events to meet investors and analysts
	• Analyst Meeting	• Frequently		
Employees	• Satisfaction survey	• Annually by anonymous survey method	• Working environment and remuneration and welfare policies	• Ensure full implementation of rights, remuneration and welfare policies
	• Annual Labor Conference	• Annually	• Career path and working motivation	• Clear career path, fair and equal promotion opportunities
	• Internal publications: Intranet, Internal newsletter	• Daily	• Training program to develop professional skills	• Implement periodic health checks for employees, apply health insurance program for employees and relatives
	• Discuss with Trade Unions and Youth Unions	• Regularly monthly/quarterly/yearly	• Employee safety and health	• Organize training and professional development programs
	• Employee engagement activities	• Daily		• Organize sports and cultural activities to connect workers

STAKEHOLDER ENGAGEMENTS (continued)

	Interaction method	Frequency of interaction	Interested Issues	BIDV's actions meet the requirements/desires of stakeholders
State management ministries	• Maintain a regular dialogue mechanism	• Frequently	• Comply with legal regulations	• Ensuring compliance with legal regulations in all Bank activities
	• Meet and exchange at forums and seminars; consult opinions	• When arises	• Ensure sustainable growth contributing to the overall development of the economy	• Training and Research Institute provides Macroeconomic reports and thematic reports
	• The Training and Research Institute provides Macroeconomic reports and thematic reports	• Monthly, quarterly (depending on topic)	• Manage impacts on the environment and society • Exchange/Consult opinions during the implementation of policies and legal regulations	• Pioneering in implementing the Government and State Bank's guidelines and policies on sustainable finance/green credit such as: promulgating "Sustainable Loan Framework", issuing Green Bonds, Orientation to become a "Green Bank", etc.
	• Participate in commenting on regulation drafts and policies	• When requested		• Consult with the Ho Chi Minh City Stock Exchange (HOSE) regarding Sustainable Development at the Launching Workshop for the 2024 Listed Company Election organized by HOSE
Community	• Coordinate with local authorities	• Annually	• Be socially responsible, contribute to charity activities and socio-economic development in the community	• Listen and accompany for the development of the local community
	• Contact and learn about the thoughts and aspirations of local people	• Annually	• Positive impact on society	• Annual programs to support disadvantaged families and social security programs, contributing to health care, education, and nurturing future generations
	• Social security programs join hands with local authorities	• Monthly/quarterly/annually		
Press Agency	• Press Conference	• When arises	• Periodic business performance, short and long-term development strategies of the Bank	• Closely coordinate to provide transparent and timely information to the public
	• Periodic press releases/ performance reports	• Quarterly		• Communicate regularly and periodically about the Bank's outstanding activities and events
	• A team of experts responds and provides information to the press	• When requested	• Important information and events of the Bank	• Respond promptly about information related to the Bank
Supplier/ Partner	• Meet and discuss directly, supplement bidding regulations, and cooperate with suppliers	• When arises	• The supplier selection process is transparent and fair, ensuring compliance with legal regulations	• Ensure compliance with legal regulations during the process of selecting partners/suppliers
	• Maintain competitiveness	• When arises	• Treat suppliers fairly and respectfully	• Commitment to implementing obligations and responsibilities as committed
	• Ensure transparency in bidding	• Regularly in the process	• Implement obligations under agreements and commitments, including commitments on risk management, social environment and community responsibility	• Raise awareness of corporate governance practices and environmental impact management for partners/suppliers
	• Quality of service, clear origin of goods	• Regularly in the process		

IDENTIFY MATERIAL TOPICS

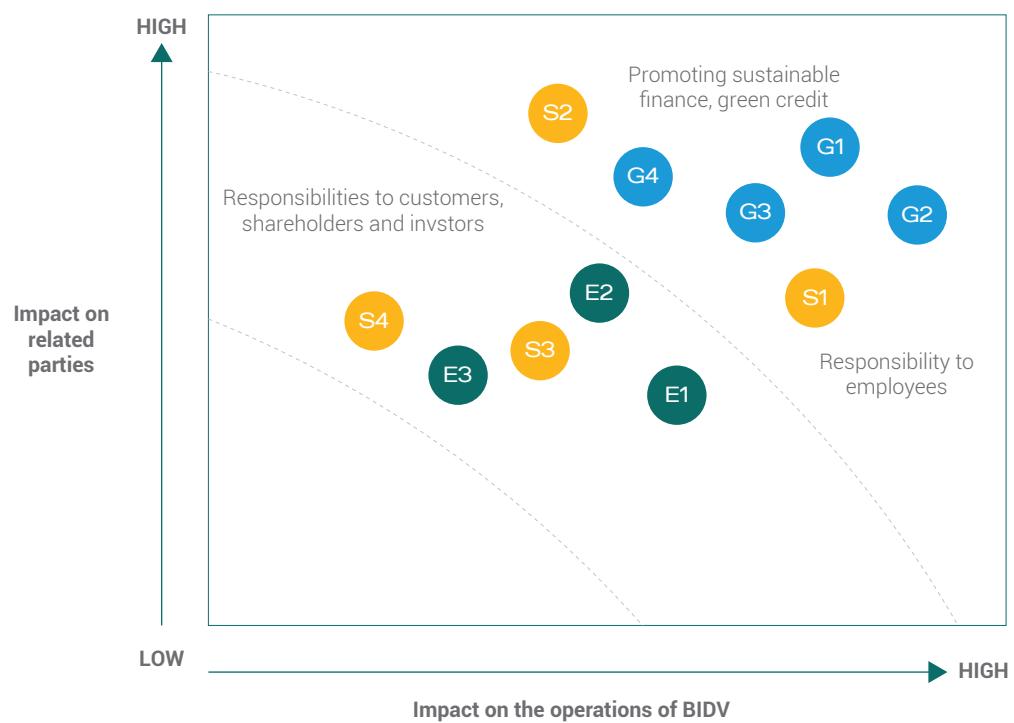
The process of evaluating Material Topics for BIDV's sustainable development is carried out in 4 main steps:



IDENTIFY MATERIAL TOPICS (continued)

Impact assessment matrix

BIDV builds a matrix to evaluate the impact of Material Topics from low to high in two aspects: (i) impact on stakeholders and (ii) impact on BIDV operations.

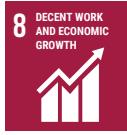


Reference to the United Nations' Sustainable Development Goals



IDENTIFY MATERIAL TOPICS (continued)

Reference to the United Nations' Sustainable Development Goals (continued)

 Social	<p>S1 - Dedicatedly serving and understanding customers</p> 	<p>8 DECENT WORK AND ECONOMIC GROWTH</p> 
	<p>S2 - Transparently ensuring the rights of shareholders and investors</p> 	<p>8 DECENT WORK AND ECONOMIC GROWTH</p> 
	<p>S3 - Comprehensive care for employees</p> 	<p>3 GOOD HEALTH AND WELL-BEING</p>  <p>4 QUALITY EDUCATION</p>  <p>5 GENDER EQUALITY</p>  <p>8 DECENT WORK AND ECONOMIC GROWTH</p>  <p>10 REDUCED INEQUALITIES</p> 
	<p>S4 - Joining hands to build community and society</p> 	<p>1 NO POVERTY</p>  <p>2 ZERO HUNGER</p>  <p>3 GOOD HEALTH AND WELL-BEING</p> 
 Governance	<p>G1 - Contributing to economic development</p> 	<p>8 DECENT WORK AND ECONOMIC GROWTH</p>  <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>  <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 
	<p>G2 - Practicing business ethics</p> 	<p>8 DECENT WORK AND ECONOMIC GROWTH</p>  <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 
	<p>G3 - Transparent and effective corporate governance</p> 	<p>8 DECENT WORK AND ECONOMIC GROWTH</p>  <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 
	<p>G4 - Information system and data security</p> 	<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>  <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 

Periodically review Material Topics

The list of Material Topics and corresponding levels of impact are reviewed and updated by BIDV annually, ensuring compliance with the Bank's operational situation as well as changes in the concerns of stakeholders about BIDV.

02

GREEN TRANSFORMATION JOURNEY

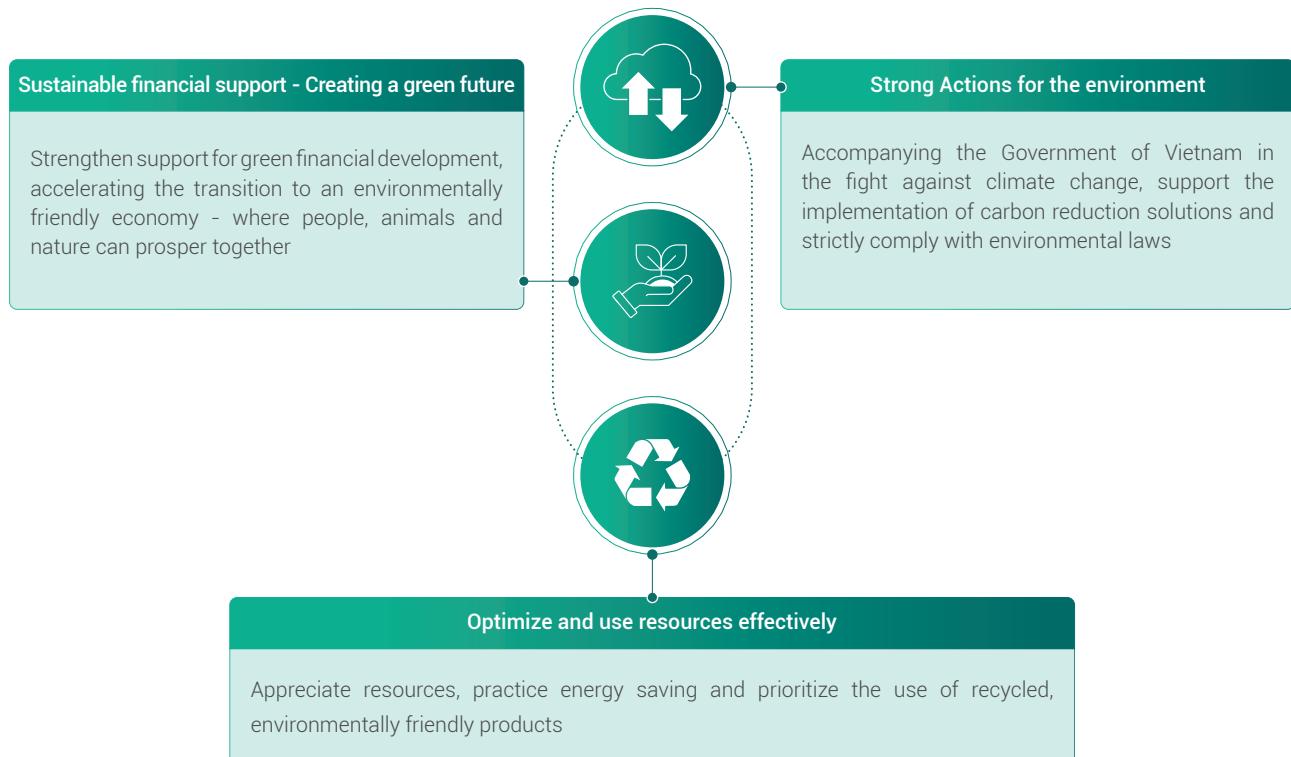
Orientation for Sustainable Development of Environmental Pillar	28
Material Topics in Environmental Pillar	29
BIDV's Green Transformation Journey	31



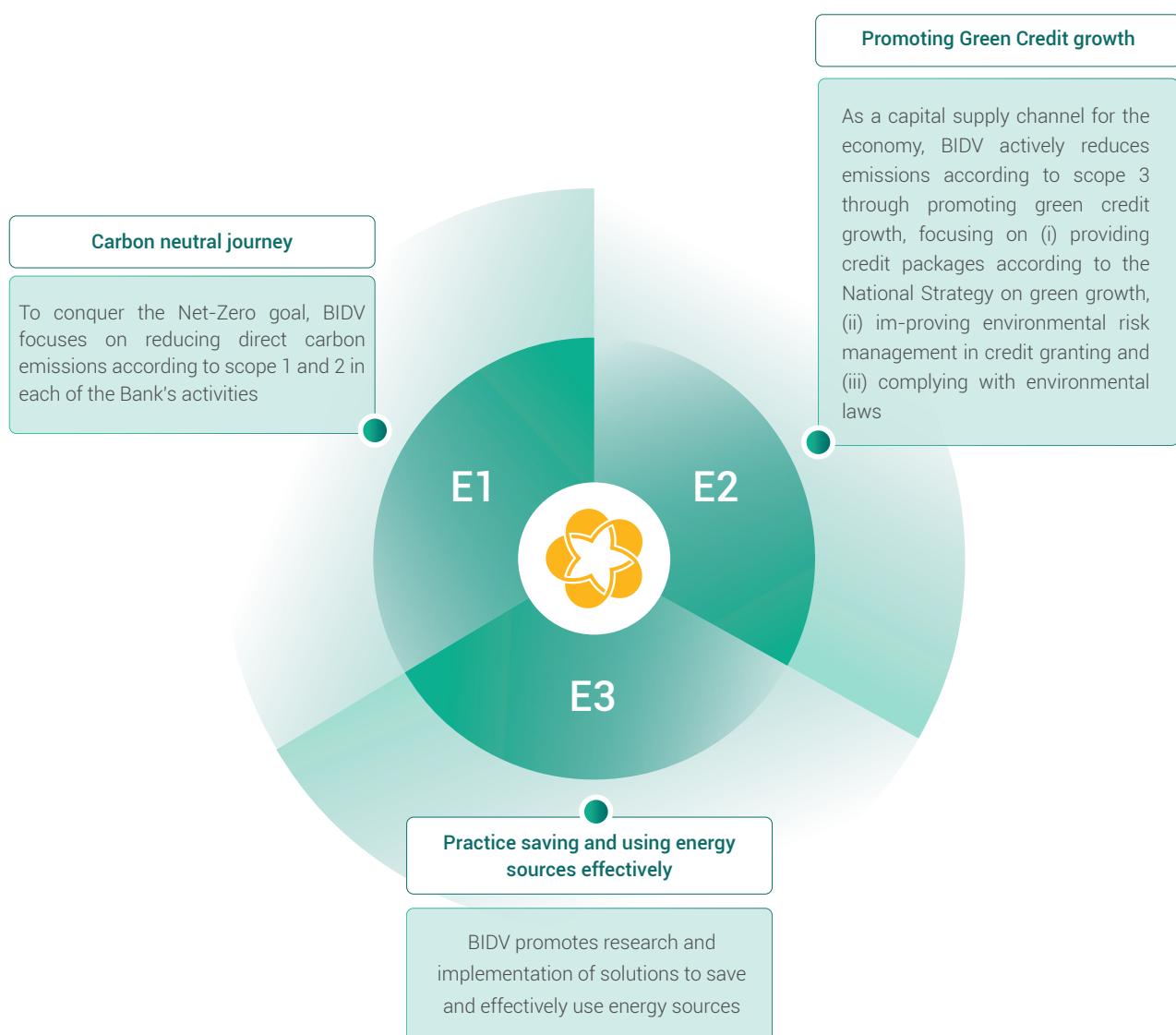
BIDV always demonstrates its pioneering role in implementing the National Strategy on Green Growth, determining the goal of becoming a "Green Bank" on the journey towards sustainable development. BIDV's Green transformation journey is referenced to 7/17 of the United Nations' Sustainable Development Goals.



SUSTAINABLE DEVELOPMENT ORIENTATION OF ENVIRONMENTAL PILLAR



MATERIAL TOPICS OF ENVIRONMENTAL PILLAR



MATERIAL TOPICS OF ENVIRONMENTAL PILLAR

(continued)

SOLUTIONS IMPLEMENTED FOR EACH MATERIAL TOPIC

Topic	Code	Solution
 Carbon neutral journey	E1.1	Promoting "Green Living": Changing and raising employee awareness about practicing "Green Living" and protecting the environment
	E1.2	Conquering the Net-Zero goal: Monitor and compile greenhouse gas emissions from sources owned/controlled by BIDV and deploy mitigation solutions
	E1.3	Ready to respond to climate change risks: BIDV researches and implements climate change risk management measures
 Promoting Green Credit growth	E2.1	Orientation to become a "Green Bank", providing sustainable solutions for customers: BIDV promotes comprehensive digital transformation, increasing the supply of green products; promoting green credit growth and pioneering the issuance of "Sustainable Loan Framework" and "Green Bond Framework" according to international standards.
	E2.2	Improve the effectiveness of environmental risk management in credit granting activities: BIDV commits to greening its credit portfolio, identifying environmental risk assessment as one of the mandatory criteria for making credit granting decisions.
	E2.3	Compliance with environmental laws: BIDV regularly reviews, updates and complies with environmental laws, attaching importance to environmental law compliance of stakeholders (especially suppliers)
 Practice saving and using energy sources effectively	E3.1	Saving practice is always given top priority: Disseminate and thoroughly grasp the policy of saving in the use of energy sources, together with emulate and reward and inspect the practice of saving at departments/divisions.
	E3.2	Closely manage energy consumption and waste discharge: Complete the system for monitoring energy consumption indicators, ensuring that waste discharge complies with legal regulations and does not cause damage to the environment.

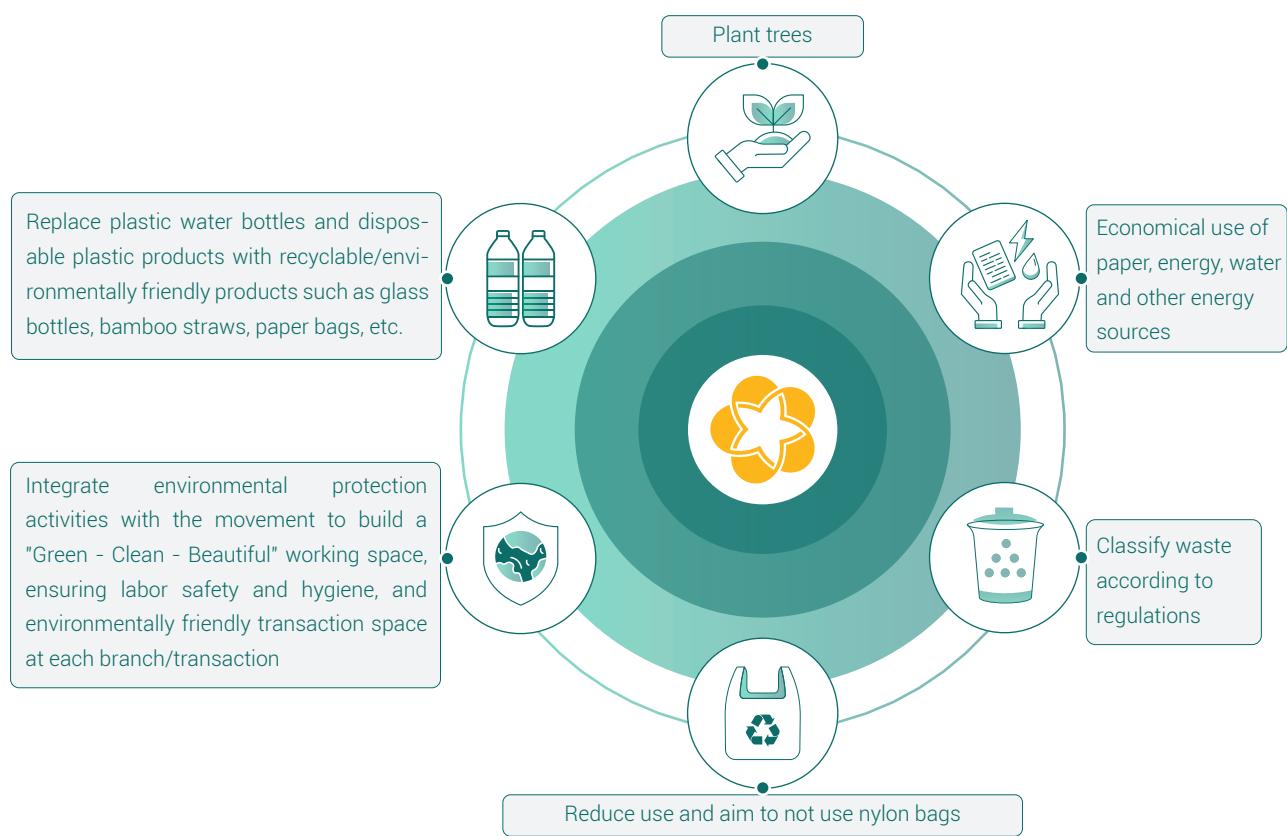
BIDV'S GREEN TRANSFORMATION JOURNEY

TOPIC E1 – CARBON NEUTRAL JOURNEY

E1.1 Promoting "Green Living"

Building a culture of "Green Living"

Determined to transform into a Net-Zero Bank right from its daily business operations, BIDV determined that one of the key solutions is to communicate to change and improve the environment awareness for employees about "Green Living" practices from small jobs such as:



Program "Planting 1 million trees"

BIDV launched and implemented the program **"Planting 1 million trees"** in localities across the country. In 2023, there were **330.000 cây xanh** planted by BIDV in coastal areas, protective forests, mangrove forests in the localities of Phu Tho, Binh Thuan, Bac Kan, Lai Chau, Cao Bang, Nghe An, Thanh Hoa, Ha Tinh, Dak Lak, etc. This is BIDV's direct contribution to the protection and development of protective forests to minimize the consequences of natural disasters, protect the environment, and green urban areas.

TOPIC E1 – CARBON NEUTRAL JOURNEY

E1.1 Promoting "Green Living" (continued)



Challenge "21 days of green living"

On the occasion of the 5th year of BIDV's charity run "Warm Tet for the Poor", in November 2023, BIDV launched the challenge "**21 DAYS OF GREEN LIVING - QUICKLY MOVING TO NET-ZERO**" to encourage the community, especially young people who are creative and inspired to spread the message "Green Living".

Within just **21 days** of the challenge, BIDV attracted more than **7 thousand entries** on social networking platforms with nearly **2 million interactions**, thereby inspiring green living - minimizing emissions to the community, join hands together to protect the environment.

"Green Consumption" Campaign

The "Green Consumption" campaign was launched at BIDV to call on employees to consume responsibly, giving priority to using environmentally friendly products and products from businesses that perform well in environmental protection. Through this campaign, BIDV wishes to contribute to establishing new consumption habits and behaviors in society – consumption bringing benefit to the environment.

Every employee at BIDV is both a green consumer and an active propagandist in the "Green Living" practice movement, contributing to spreading and affirming BIDV's leading position on the journey to conquer its goals. "Net-Zero Bank"

The flexible and synchronous implementation of "Green Living" practices has helped raise awareness, transforming from awareness to habit and voluntary action of employees in the BIDV system on environmental protection, economical and reasonable use of natural resources. Solutions and initiatives for environmental protection, sustainable consumption behaviors, environmentally friendly lifestyles, etc. of each union member and employee are encouraged to be shared and replicated throughout the system.

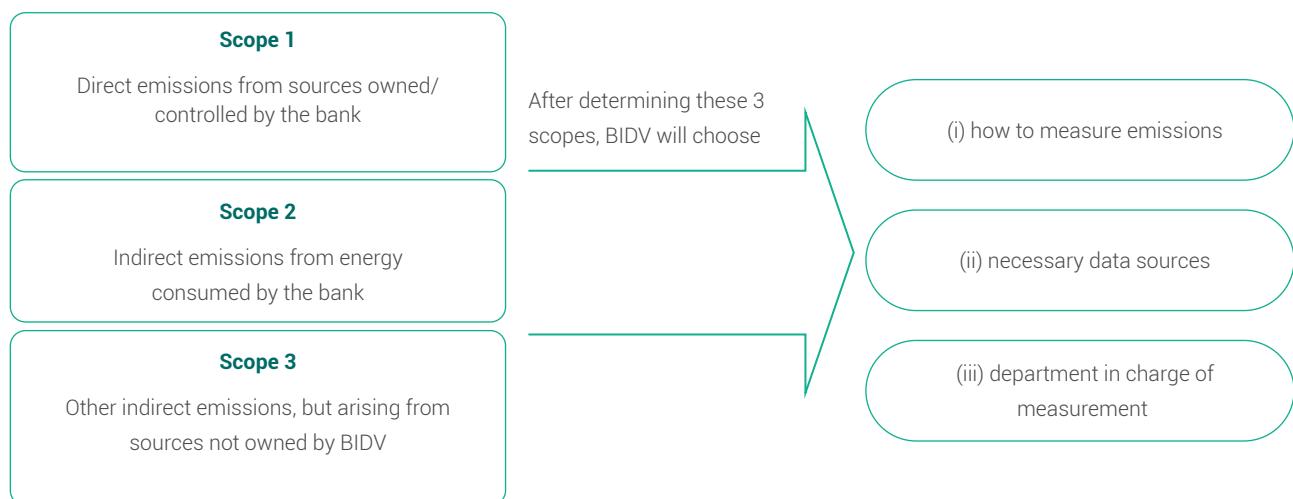
TOPIC E1 – CARBON NEUTRAL JOURNEY

E1.2 Conquer the Net-Zero goal

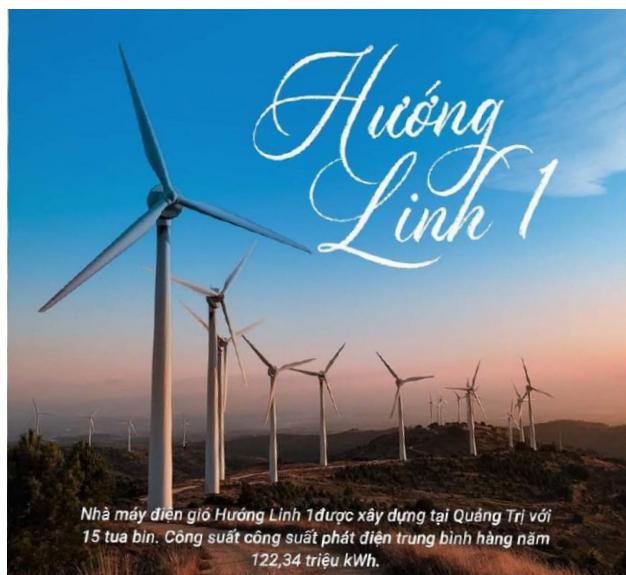
Monitor greenhouse gas emissions data

Recognizing the importance of reducing greenhouse gas emissions in protecting the environment and combating climate change, **BIDV researches and implements monitoring and statistics of greenhouse gas emissions from the Bank's activities**, thereby determining appropriate mitigation measures.

Based on the Greenhouse Gas Reporting Protocol (GHG Protocol) developed by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), BIDV identifies the main sources of greenhouse gas emissions of the Bank including three areas:



Measurement can be carried out by BIDV itself or outsourced to professional companies.



BIDV's efforts to reduce emissions according to 3 scopes

- Efforts to reduce Scope 1 and Scope 2 emissions:
 - Change and raise awareness for employees about **practicing "Green Living" and protecting the environment**.
 - Focus resources to accelerate **comprehensive digital transformation** in all aspects of operations. Strongly develop products and services on technology platforms.
- Efforts to reduce Scope 3 emissions:
 - Review customers on the list of **implementing greenhouse gas emissions inventory** according to Decision No. 01/2022/QD-TTg dated January 18, 2022.
 - **Reduce coal power loans** according to the Government's vision towards 2050 according to Decision No. 500/QD-TTg dated May 15, 2023.

TOPIC E1 – CARBON NEUTRAL JOURNEY

E1.3 Ready to respond to climate change risks

- Identifying climate change as an important factor affecting sustainable development, **BIDV researches and implements climate change risk management measures**, through (i) identifying climate risks climate change on the Bank's operations, (ii) analyze the impact of climate change risks and (iii) implement measures to manage and respond to climate change risks.
- In addition to climate change risk management, BIDV also commits to **devoting a proportionate proportion of its credit portfolio to financing customers affected by climate change**, BIDV was the first domestic financial institution to cooperate with the Ministry of Natural Resources and Environment to develop specific solutions and actions in implementing strategic goals on environmental protection and responding to climate change in Vietnam.
- BIDV is honored to be selected by the Vietnam Forest Protection and Development Fund (VNFF - under the Ministry of Agriculture and Rural Development) **as the first and only bank to serve the Emission Reductions Payment Agreement (ERPA)** funded by the Forest Carbon Partnership Facility (FCPF), worth USD51.5 million (equivalent to VND1,235 billion). The agreement aims to transfer 10.3 million tons of carbon dioxide equivalent (CO₂e) emissions reductions in the North Central region (Thanh Hoa, Nghe An, Ha Tinh, Quang Binh, Quang Tri and Thua Thien Hue) for the period 2018 - 2024 to FCPF.



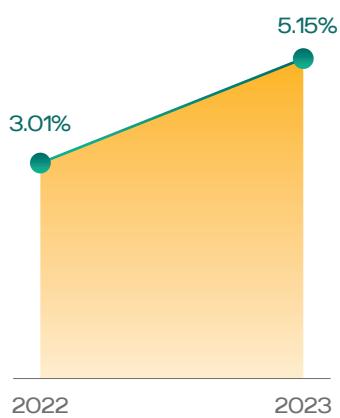
Mr. Phan Duc Tu, Chairman of the Board of Directors of BIDV, spoke at the conference "Vietnamese Enterprises - Joining hands to create a green economy" (July 2023)

TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers

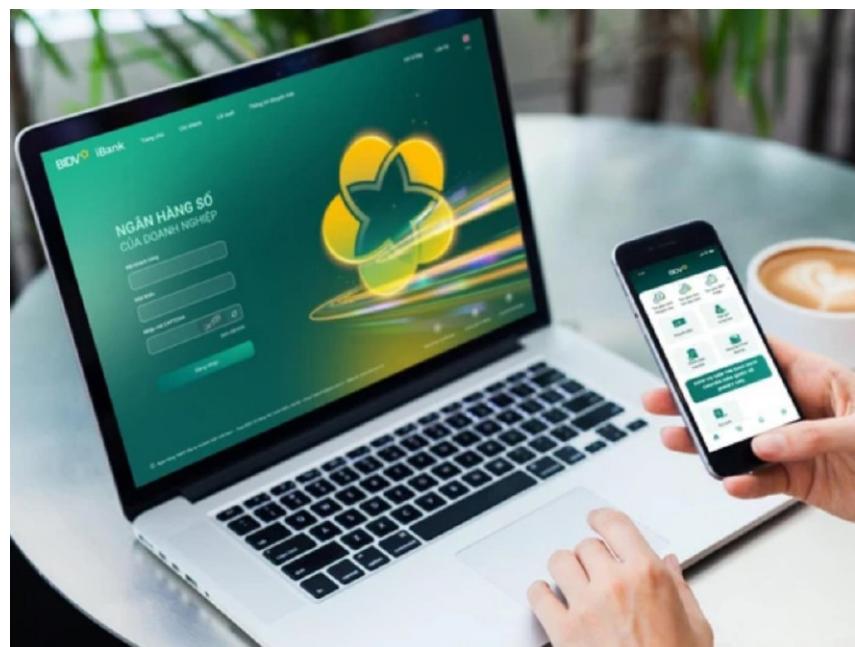
BIDV actively develops sustainable financial products according to international standards, contributing to realizing the Government's commitment towards Net-Zero by 2050.

Rate of profit after tax invested in implementing technological innovation (R&D):



Promote digital transformation, contributing to environmental protection

- With a vision to 2030 of becoming **"the leading financial institution in Southeast Asia, with the best digital platform in Vietnam"**, BIDV focuses on:
 - Accelerate comprehensive digital transformation in all aspects of operations.
 - Applying technology along with building environmentally friendly habits for customers within the framework of banking products and services.
 - Strongly develop electronic transaction channels, new services and payment methods on technology platforms to build an ecosystem of green banking products.
- Digitizing banking products and services help reduce the amount of paper printed in traditional methods, limiting harmful impacts on the environment. According to estimates, BIDV has **reduced the amount of paper used in printing documents and documents by about 80%** thanks to digital transformation solutions.



TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers (continued)

Promoting Green Credit products

GREEN SAVINGS, HEALTHY LIFE



18 VND BILLION
IN GIFTS

given to customers

GREEN LOAN FOR TEXTILE AND GARMENT BUSINESSES



4.200 VND BILLION

in green credit



SAY HELLO TO GREEN SUMMER WITH BIDV CARD



GREEN JOURNEY WITH BIDV

Encourage customers to receive statements via email

“

During the period when Vietnam had not officially issued environment criteria, BIDV proactively built a sustainable loan framework applied at the bank according to international green classification standards and principles



TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers (continued)

Promoting Green Credit growth

Resolution of the Board of Directors on BIDV's business development strategy to 2025, vision to 2030 clearly states: **BIDV will research the "Green Branch and Transaction Office Model" associated with the need to promote green credit growth and ESG risk management in credit granting activities.** At the same time, BIDV is committed to implementing "Green Credit" packages, devoting a proportionate proportion to financing customers in the fields of renewable energy, clean energy, and low carbon-emitting production and consumption industries, adapting to climate change.

BIDV actively contributes to the economic transformation process towards green growth, protecting the environment, preventing climate change, and improving the efficiency of resource and energy use.

In 2023, BIDV continues to be **the market leading credit institution in financing green projects.**



1,764 CUSTOMERS
were granted green credit by BIDV



GREEN CREDIT BALANCE

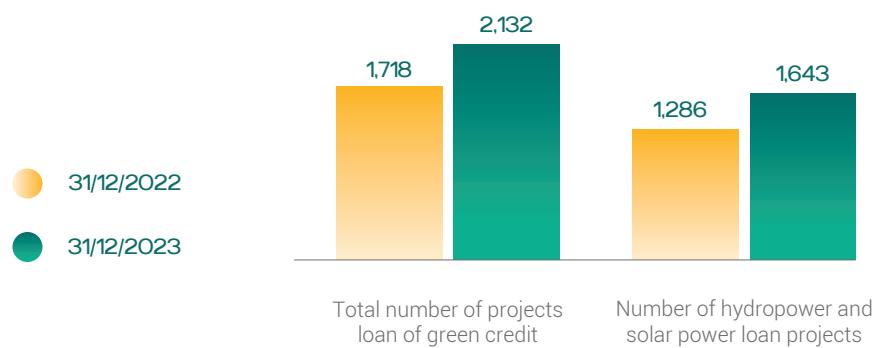
74,177 VND BILLION

accounting for **4.24%** of total outstanding loans
(as of December 31, 2023)



2,132 PROJECTS/
PLANS
were granted green credit by BIDV

Number of green credit loan projects at BIDV

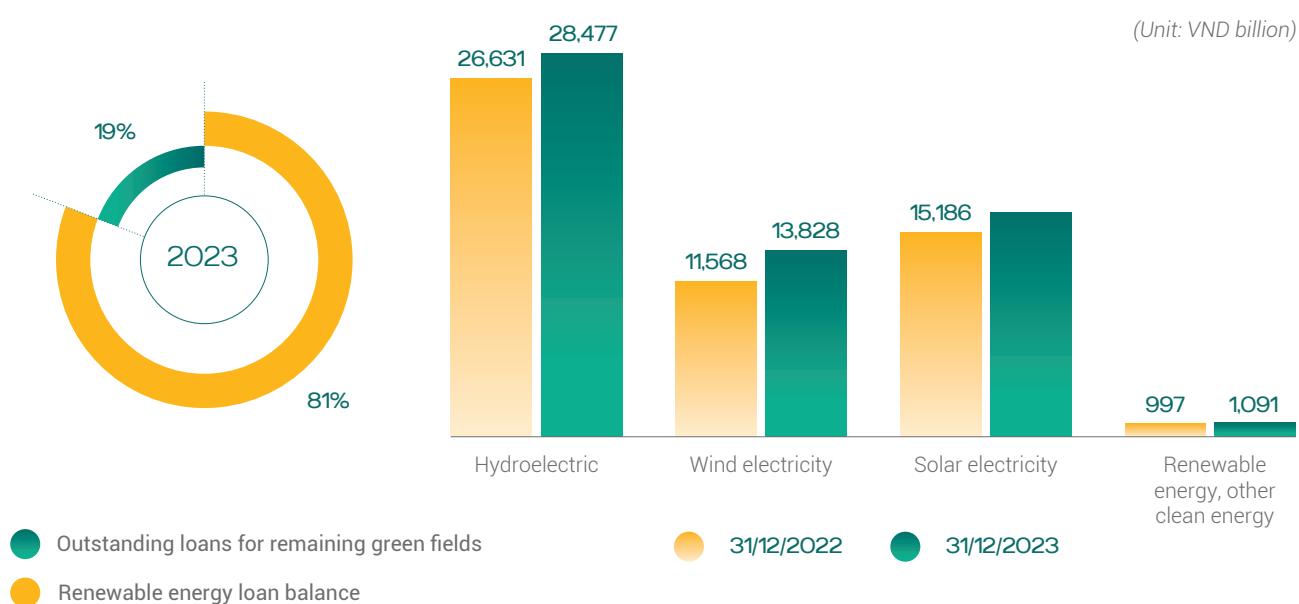


TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers (continued)

Structure of green credit balance at BIDV

Renewable energy loan balance



CÙNG NGÀNH DỆT MAY PHÁT TRIỂN BỀN VỮNG



TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers (continued)



**PREFERENTIAL CREDIT PACKAGE
FOR GREEN FIELDS FOR INDIVIDUAL
CUSTOMERS**

20.000 VND
BILLION

- **For individual customers:** BIDV has issued a short-term credit package of **VND20,000 billion** with preferential interest rates for individual customers producing and doing business in the green field such as farming, livestock, aquaculture, producing, processing, and supplying safe food, etc. meeting certificates of safety and environmental protection like VIETGAP, GLOBALGAP, BAP, ISO 22000, HACCP, GMP, SQF, etc. At the same time, continue to research new products and policies aimed at green credit such as electric vehicles, green buildings, etc. to meet the goal of sustainable credit growth.

- **Appraisal of projects using green capital:** BIDV focuses on strictly evaluating and appraising projects/organizations using green capital, specifically

- Conduct an assessment of the project's positive impact on the environment **before, during and after disbursement.**
- Ensure those projects **complying with legal regulations and international standards** on environmental protection and environmental risk management before making a lending decision

In particular, BIDV is the first domestic bank to issue an environmental and social risk management framework, applicable to projects and customers receiving international capital.




“



BIDV has implemented many solutions to build a Green Bank, contributing to improving the environment and combating climate change such as: building a system of processes, tools and resources to promote green finance and greening the credit portfolio; Develop green financial products and services; Raise awareness of the employees and encourage customers, businesses and people to use green products and services; Thoroughly practice energy saving, control emissions and actively implement digital transformation in all aspects of our operations.

Mr. Tran Phuong
Deputy CEO, Chairman of BIDV Trade Union

”

TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers (continued)

BIDV's Sustainable Loan Framework

In February 2023, BIDV officially issued the Sustainable Loan Framework developed with consultation from the Carbon Trust Organization, which is a premise for developing sustainable financial products according to international standards. **BIDV is the first commercial bank to announce a Sustainable Loan Framework in Vietnam.**

Principles for developing BIDV's Sustainable Loan Framework

- Loan Market Association (LMA)
- Loan Syndications and Trading Association (LSTA)
- Asia Pacific Loan Market Association (APLMA)

- Green Loan Principles (GLP)
- Social Loan Principles (SLP)
- Sustainability-linked Loan Principles (SLLP)

BIDV's Sustainable Loan Framework is designed to provide the most popular sustainable loan products in the global market today, including:

- Theme loans: including Green Loans, Social Loans and Sustainable Loans, designed specifically for projects that use capital for environmental benefits (Green Loans), or social welfare (Social Loan), or at the same time for socio-environmental benefit (Sustainable Loan)
- Sustainable-linked Loans: refer to loans that are designed to encourage the borrower to achieve pre-established Sustainable Performance targets and measured through established performance assessment indicators which were determined

The development of BIDV's Sustainable Loan Framework helped shorten the gap between international standards and practical application in Vietnam, affirming BIDV's contribution to implementing the National Sustainable Development Strategy, while enhancing the Bank's position in the international market.



TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

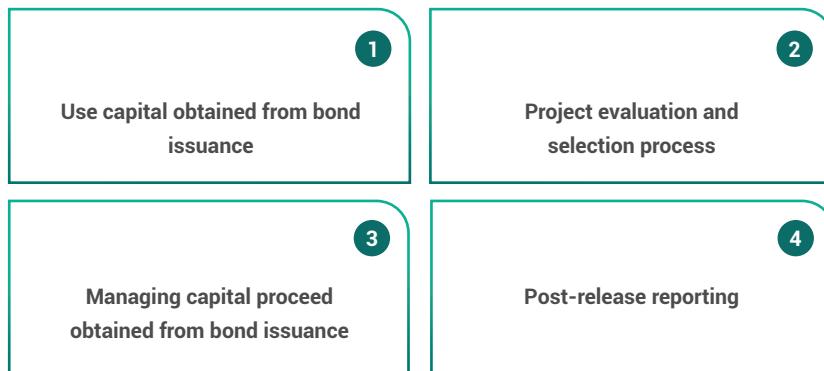
E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers (continued)

Issuing Green Bonds

In 2022, within the scope of the technical support program between the State Bank of Vietnam and the German Agency for International Cooperation (GIZ), BIDV is honored to be the bank selected to support research and development of the Green Bond Framework.

In 2023, based on the Green Bond Framework built in 2022, with technical advice from the World Bank (WB), **BIDV officially issued the Green Bond Framework on October 25, 2023** (approved and issued by the CEO in Document No. 655/TT-KDV&TT dated October 4, 2023 and Notice No. 7727/TB-BIDV dated October 24, 2023).

BIDV's Green Bond framework was issued including 4 pillars:



BIDV's Green Bond framework has been **assessed by Moody's International Rating Agency as complying with the Green Bond Principles of the International Capital Market Association (ICMA) and scored at SQS2 (very good)**, thereby confirming High-level compliance and transparency in project selection, appraisal, lending, governance and reporting regimes of BIDV when issuing green bonds.



TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers (continued)

Issuing Green Bonds (continued)

Based on the Green Bond Framework, on October 25, 2023, BIDV successfully implemented a transaction to issue **VND2,500 billion of green bonds with a tenor of 05 years**, thereby becoming **the first bank to issue green bonds according to international standards in the domestic market**.

During the process of developing the Green Bond Framework, BIDV conducted information consultations with State Management Agencies as well as international consulting organizations and reputable experts in the financial sector. BIDV always proactively exchanges and shares experiences with relevant parties, hoping to be a source of inspiration for other organizations to work together to build sustainable financial products and create a green future.

From 2024, following the success of the green bond issuance in October 2023, BIDV will continue to promote research and development of other ESG bond products such as social bonds and sustainable bonds to diversify ESG bond products at BIDV meanwhile increasing the capacity to provide green and sustainable capital for the economy.



TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.1 Orientation to become a "Green Bank", providing sustainable solutions for customers (continued)

Raise awareness of sustainable finance for stakeholders

BIDV has pioneered proactively coordinating and participating with ministries to create and chair scientific forums and seminars on sustainable development and green economy, including:

- Seminar "Vietnamese businesses join hands to create a green economy in Vietnam".
- Annual High-Level Forum "Promoting digital transformation, rapid green transformation, creating breakthroughs to shorten the process of industrialization and modernization of the country by 2023, with a vision to 2045".
- Forum "Sustainable Finance in Asia Pacific" (SUFIP);
- VTV Digital's "Green Money" Program Series.
- Conference "Practices of implementing green finance at commercial banks" organized by the World Bank (WB).
- Seminar "Corporate governance towards sustainable development".
- Seminar on "Energy Savings Insurance (ESI) for emerging and developing economies" organized by the Organization for Economic Cooperation and Development (OECD) and Clean Energy Finance and Investment Mobilization (CEFIM).
- Seminar "Promoting investment in sustainable energy infrastructure" co-hosted by the State Bank of Vietnam and AFD.
- Training workshop "Climate change risks and opportunities for green transformation in industries" organized by Smith School of Business and Environment of Oxford University and Bach Khoa Consulting and Technology Transfer Co., Ltd.
- Conference "Introducing the Project to Promote Energy Saving in Vietnamese Industries" organized by the Ministry of Industry and Trade and the World Bank.
- Project Launching Workshop "Promoting energy saving activities in large industrial enterprises through energy management systems and system optimization and energy saving practices in SMEs in Vietnam" organized by the Ministry of Industry and Trade and the United Nations Industrial Development Organization.
- Roundtable conference in Luxembourg chaired by the Minister of Ministry of Finance.
- Conference "Investment promotion within the framework of APEC high-level activities" in the United States.
- Conference "Summary of bond market activities 2023" organized by Hanoi Stock Exchange.
- Conference "Practices of implementing green finance at commercial banks" organized by the World Bank.



PIONEERING IN GRANTING GREEN CREDIT CAPITAL IN VIETNAM



TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.2 Improve the effectiveness of environmental risk management in credit granting activities

IMPLEMENTING ENVIRONMENTAL RISK ASSESSMENT AND MANAGEMENT AT BIDV

100 %

of projects have factors affecting the environment according to regulations of the State Bank of Vietnam.

BIDV focuses on environmental and social risk management in the credit granting process. 100% of projects with factors affecting the environment according to regulations of the State Bank must be evaluated and managed environmental risks at BIDV.

Accordingly, during the credit appraisal process for customers, **BIDV always requires customers to meet standard environmental conditions as prescribed by law** and may refuse to lend in case of projects with borrowing purposes are on the exclusion list (illegal borrowing purposes, with particularly harmful elements to the environment and society).

Based on the study of relevant legal documents as well as consultation with the State Bank of Vietnam, BIDV's CEO has signed and issued Regulations on environmental risk management in credit granting activities (Regulation No. 3266/QyD-BIDV and amended and supplemented documents). According to Regulation No. 3266/QyD-BIDV, the environmental risk management process for projects is carried out through the following steps:



Regulation No. 3266/QyD-BIDV has been communicated, disseminated and thoroughly implemented to all staff throughout BIDV's system and at branches:

- (i) Staff are disseminated and internally trained on the content of Regulation 3266, as well as required to sign a commitment to implement the regulation.
- (ii) the results of communication, training and compliance with regulations will be reported to Headquarters, as a basis for assessing the level of understanding of staff on the content of Environmental Risk Management in credit granting activities at BIDV.



TOPIC E2 – PROMOTING GREEN CREDIT GROWTH

E2.3 Compliance with environmental laws

Commitment to compliance with environmental laws

BIDV is committed to complying with current legal documents on environmental protection such as the 2014 Law on Environmental Protection, Decrees and Circulars guiding status reporting and management of environmental monitoring data.

Every year, BIDV signs service contracts with specialized units to carry out wastewater monitoring and periodic working environment monitoring (on air quality, noise, etc.), signs a contract to collect, transport and treat waste at workplaces according to the provisions of law.

- Number of times fined for non-compliance with environmental laws and regulations: None.
- Total amount fined for non-compliance with environmental laws and regulations: None

Update and review regulations on environmental protection at BIDV

On December 18, 2023, BIDV issued Official Letter No. 22844/BIDV-PC to inform and disseminate to units throughout the system on updating and reviewing regulations on environmental protection. Accordingly, on the basis of information sources to propagate and disseminate new legal regulations at BIDV (Dissemination dispatches of the Legal Department, Legal Newsletter, Thuvienphapluat.vn website). When new environmental laws are issued or amended, relevant units at BIDV need to proactively research and propose implementation at BIDV in one of three forms:

Notify affiliated units in case there is no need to issue new internal guidance documents

1

Promulgate, notify, and disseminate new regime documents specifying the contents of legal documents

2

Promulgate, notify, and disseminate documents guiding implementation according to the roadmap (in case legal documents have regulations on implementation roadmap)

3

Evaluate environmental management practices for suppliers

For the supplier management process, BIDV researches and develops environmental assessment criteria and standards to assess the level of environmental compliance practices of suppliers, thereby eliminating negative impacts in the supply chain.

TOPIC E3 – PRACTICE SAVING AND USING ENERGY SOURCES EFFECTIVELY

E3.1 Practicing savings is always given top priority

BIDV focuses on and promotes savings and cost cutting to reduce interest rates to support customers, contributing to promoting economic growth and preventing and overcoming the consequences of natural disasters.

Program to practice savings and combat waste according to the policies of the Government and the Banking industry

BIDV develops and implements a synchronous and effective program to practice savings and combat waste in all areas of the Bank's operations according to the direction of the State Bank of Vietnam in Decision No. 117/QD-NHNN dated January 30, 2023, regarding the promulgation of the Banking Industry's Action Program on practicing savings and combating waste in 2023:

1

Propagate, disseminate and thoroughly grasp the Party's policies and legal regulations on practicing thrift and combating waste

- Propagate the Law on practicing thrift and combating waste; Action program on practicing savings and combating waste of the Government and the Banking industry
- Diverse forms of propaganda: (i) promulgation of regulatory documents, (ii) integration into employee conference programs, preliminary business summary conferences, training classes/courses, workshop and activities at party organizations and union.

2

Leading and directing the development and implementation of the program on practicing savings and preventing waste at BIDV

BIDV has developed BIDV's 2023 savings and anti-waste practice program and reported to the SBV according to Official Dispatch No. 1866/BIDV-TC dated April 7, 2023, which clearly shows (i) action goals BIDV synchronously implements solutions, (ii) measures to practice savings and prevent waste in all areas of operations, contributing to creating resources for business activities and implementing the business development strategy of BIDV. BIDV until 2025 is associated with a focus on digital transformation.

3

Inspection, control, and audit of thrift practices and waste prevention

BIDV continues to maintain inspection and control of thrift practices and combat direct and indirect waste, focusing on inspecting the implementation and compliance with regulations at member units.



TOPIC E3 – PRACTICE SAVING AND USING ENERGY SOURCES EFFECTIVELY

E3.1 Practicing savings is always given top priority (continued)

Emulation movement to practice thrift and fight against waste

In 2023, the CEO launched the emulation movement to practice thrift and fight against waste, identifying this as one of the main and regular emulation movements of units throughout the system. The emulation movement focuses on 3 main topics:

1. For the management, use and procurement of assets and working tools:

SAVINGS IN



Procurement



Management and use of assets and working tools



Repair and maintenance of fixed assets and working tools

2. For the management and use of the office: use for the right purpose, effectively and economically

3. For capital construction investment and management: invest according to needs, effectively, save time and resources

4. For the management of public service management costs

Periodically review and evaluate public service management cost norms.



Expenditure on stationery and printed papers: increase the use of electronic office systems and soft copy data files



Business trip expenses: increase meetings and online seminars; Save money in choosing transportation and accommodation for the working group



Gasoline expenses: save money in using official vehicles



Expenditure on training and professional training: increase training classes via E-learning network

Topic 1: Emulation in practicing thrift and preventing waste in performing tasks

Topic 2: Promoting innovative initiatives and applying science and technology

Promoting creativity, building innovative initiatives, increasing the application of new science and technology to business activities, accelerating digital transformation across the entire company, aiming to improve labor efficiency and save business costs.

Topic 3: Improving the working efficiency of employees

Improve productivity and labor efficiency through:

- Streamline processes, apply automation to the process of providing products and services to customers
- Continue to improve human resources policies, create incentive mechanisms and career development opportunities for staff

Results of practicing savings and preventing waste at BIDV

- BIDV has issued synchronously, completely and regularly reviewed and adjusted regulations related to the Bank's financial and procurement regime, ensuring clarity, transparency and appropriateness when implementing the Bank's regulations. expense. In 2023, BIDV has issued and reviewed documents (i) Regulations and regulations on investment/decentralization in procurement and leasing of operating assets, (ii) Decentralization of authorization in management activities. finance, (iii) Document implementing instructions on practicing savings and preventing waste.
- In 2023, BIDV will continue to maintain good cost management through managing the CIR index (operating costs/operating income) at 34.57%, a slight increase of 1.9% compared to 2022 (in the context of the Bank's consolidated pre-tax profit increasing by 20% compared to 2022).

TOPIC E3 – PRACTICE SAVING AND USING ENERGY SOURCES EFFECTIVELY

E3.2 Closely manage energy consumption and discharge



ELECTRIC CONSUMED REDUCE

14.2 % OF M3
OF WATER / REVENUE

compared to 2022

Energy consumption

- BIDV researches and perfects the system of indicators to monitor the bank's electricity, water, and gasoline consumption; Based on monitoring the increase/decrease of the indexes, BIDV will introduce appropriate control and mitigation measures.
- Reduce energy consumption: in 2023 at BIDV
 - Reduce 14.2% of electricity consumed per VND1 of revenue compared to 2022
 - Reduce 18.5% of m3 of water consumed/VND1 of revenue compared to 2022



WATER CONSUMED REDUCE

18.5 % OF
ELECTRICITY / REVENUE

compared to 2022



WASTE

100 %

classified at source

Discharge

- BIDV commits to absolutely not discharge waste containing toxic elements such as radioactive, infectious, flammable, explosive, corrosive, toxic, etc. affecting the environment.
- About waste:
 - BIDV operates in the financial sector, so the bank does not generate normal industrial solid waste
 - 100% of household waste generated through BIDV's operations is classified at source, stored in the right place and handed over to an environmental company to collect and treat in accordance with current standards.



WASTEWATER

100 %

is eligible to be discharged into the environment

- About wastewater:

- BIDV operates in the financial sector, so the bank does not generate production wastewater during operations.
- 100% of domestic wastewater generated through BIDV's operations is eligible to be discharged into the environment.

03

EFFORTS TO BUILD A SUSTAINABLE SOCIETY

Orientation for Sustainable Development of Social Pillar	51
Material Topics of Social Pillar	52
BIDV's effort to build a sustainable society	54



The accumulated business results over years are the basis for BIDV to fulfill its responsibility to society, serve customers in the best way possible, and ensure long-term financial benefits for shareholders, employees and the community.

BIDV's Social actions are referenced to 8/17 Sustainable Development Goals of the United Nations.



SUSTAINABLE DEVELOPMENT ORIENTATION OF SOCIETY PILLAR



Enhance customer experience

Continuously upgrade and improve products, services provided to customers, promote digital banking channels, listen and provide maximum support for the benefit of customers



Transparency and ensuring rights for shareholders

Provide full, transparent information and make maximum effort to ensure the legal rights of shareholders



Developing elite personnel

Comprehensively take care of and ensuring the health and safety of employees, enhance training to improve the digital and green transformation capabilities of the workforce, contribute to the development of the knowledge-based economy, maintain an equal and diverse working environment



Creating values for the community

Actively carry out responsibilities for the community, enhance organization of green activities, contribute to the country sustainable development

MATERIAL TOPICS OF SOCIETY PILLAR



SOLUTIONS IMPLEMENTED FOR EACH MATERIAL TOPIC

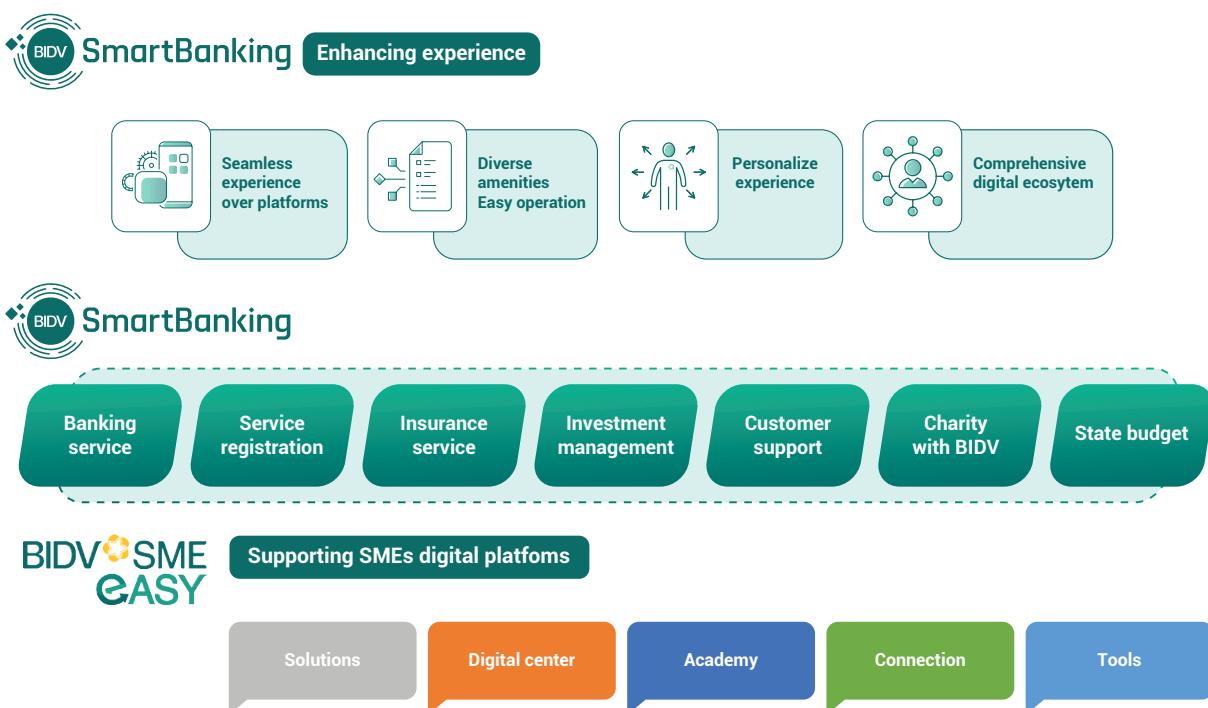
Solutions implemented for each Material Topic

Topic	Code	Solution
 Dedicatedly serving and understanding customers	S1.1	Enhancing customer experience: The Bank promotes the application of modern technology to support customers in using smart, easy and fast services
	S1.2	Understanding customers: BIDV focuses on advising customers on the most suitable products and services, emphasizing quality customer care after sales
	S1.3	Customer support: The bank strives to provide products and services to support customers in improving their lives, overcoming difficulties, and developing production and business
	S1.4	Transparency of information, ensuring shareholders' rights: Secure customer information and resolve complaints promptly and appropriately
 Transparent ensuring the rights of shareholders and investors	S2.1	Minh bạch thông tin, đảm bảo quyền lợi của cổ đông: BIDV nỗ lực tối đa trong việc cung cấp thông tin minh bạch, kịp thời tới cổ đông và các bên hữu quan, bảo đảm tối đa quyền lợi hợp pháp của cổ đông
	S2.2	Enhancing the frequency of investor contact, improving the quality of information provided to the market: BIDV actively implements activities with investors, sharing information about the Bank's business activities to the market
 Comprehensive care for employees	S3.1	Ensuring the labor safety and health: BIDV strives to comprehensively implement solutions to protect the health of its personnel
	S3.2	The remuneration and benefits system for employees: BIDV establishes mechanisms to promote and incentivize the contributions of employees to the sustainable development of the Bank
	S3.3	Developing and managing human resources: Continuous training and development to enhance the digital and green transformation capabilities of the workforce, establishing mechanisms to attract talent, contributing to the development of the knowledge-based economy
	S3.4	Respecting diversity and equality: BIDV builds a culture of equal, fair, and inclusive work, empowering women
 Joining hands to build community, and society	S4.1	Creating positive values for society: BIDV allocates significant resources to organize social security programs, contribute to the development of healthcare and education, support disadvantaged circumstances
	S4.2	Comprehensive financial promotion: BIDV strives to provide products and services closer to the community and society
	S4.3	Promoting sustainable procurement: The Bank focuses on building criteria for selecting and evaluating suppliers

ACTIONS FOR SOCIAL RESPONSIBILITY

TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.1 Enhancing customer experience



With the goal of digitization and maximum customer support, **BIDV continuously upgrades and improves its digital banking channels**, increasing customer experience and loyalty. BIDV always listens to customer needs and captures market trends to make improvements in its products and services, specifically:

Credit operations:

- Focusing on promoting digitalization of processes, credit files, limiting paperwork. In 2023, BIDV became **the first state-owned bank to implement credit issuance across all digital channels** with retail credit appraisal and approval processes carried out entirely on the RLOS system.
- Implementation of loan collateralized by valuable papers/money deposits issued by BIDV on Smart-Banking and RLOS automating the loan approval process
- Completing the integration of all individual customer loan products onto the BIDV Home application: (i) home loans, (ii) auto loans, (iii) production and business loans, and (iv) unsecured personal loans or loans secured by real estate for personal needs. The application is connected to the Retail Loan Origination System (RLOS), facilitating the processing of loans in a shorter time and ensuring better credit quality control. BIDV Home is linked with reputable partners, providing green housing projects and eco-friendly vehicles.

The effectiveness of digitizing credit operations

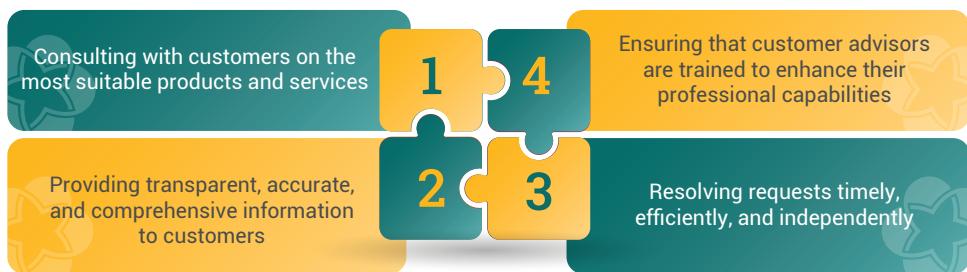
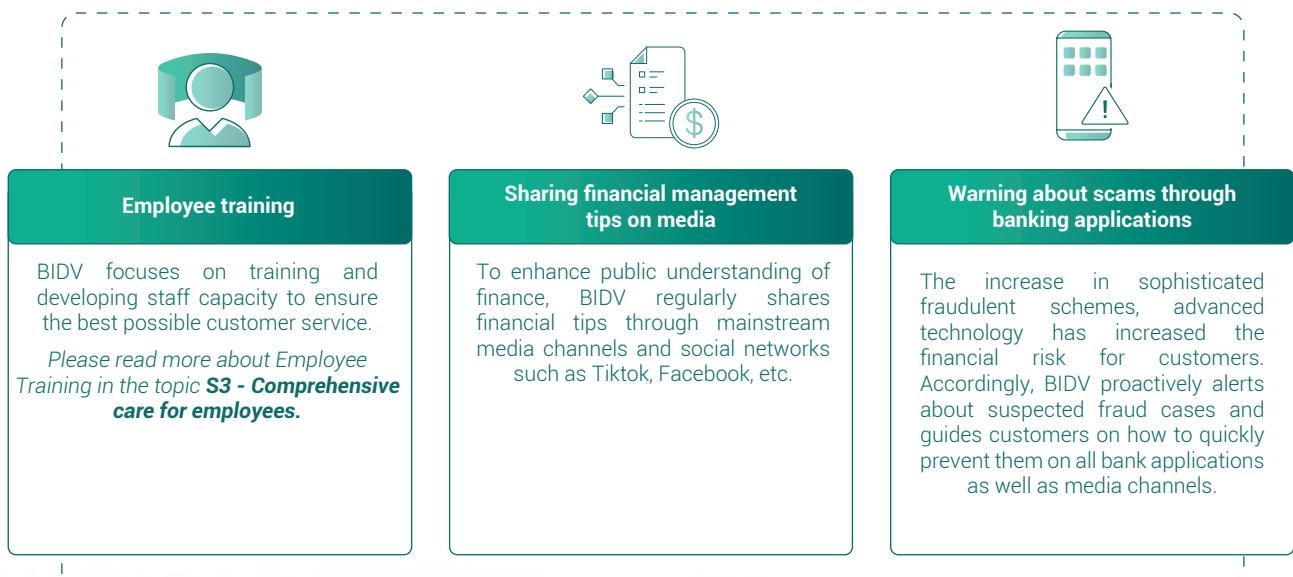
- 1 Facilitating customer convenience in loan application through submitting documents and tracking the progress via the application
- 2 Increasing the customer's experience with new products
- 3 Reducing the amount of paper used for printing documents, significantly minimizing environmental impact
- 4 Reducing operating costs of the bank

Smart Banking application: BIDV continues to upgrade and develops more new features, completes the ecosystem on the BIDV SmartBanking application such as launching the services of (i) Integrated tax payment with the Tax Department's database, (ii) Linking and automatically top-up of the Traffic Account, (iii) Registering to buy foreign currency in cash; at the same time, providing additional utilities such as (i) Event tickets; (ii) Cashback shopping, etc.

TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.2 Understanding customers

Principle of understanding customers of BIDV

The infographic details three specific ways BIDV implements these principles:

- Employee training**: BIDV focuses on training and developing staff capacity to ensure the best possible customer service. *Please read more about Employee Training in the topic S3 - Comprehensive care for employees.*
- Sharing financial management tips on media**: To enhance public understanding of finance, BIDV regularly shares financial tips through mainstream media channels and social networks such as Tiktok, Facebook, etc.
- Warning about scams through banking applications**: The increase in sophisticated fraudulent schemes, advanced technology has increased the financial risk for customers. Accordingly, BIDV proactively alerts about suspected fraud cases and guides customers on how to quickly prevent them on all bank applications as well as media channels.



TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.2 Understanding customers (continued)

Developing post-sale customer care platforms

Beside product development to meet the increasing demands of customers, BIDV also places great emphasis and invests heavily in post-sales customer support and care. Specifically:

- **Developing diverse customer support channels:** Besides the transaction counter, customers can easily access BIDV through **8 other interactive channels** of the Contact Center such as hotline, email, website, Smart Banking application, social networks like Facebook, Zalo, Tiktok, App Store, among which the phone channel is still the preferred channel for the majority of customers. Capturing the trend of prioritizing online transaction channels, in recent years BIDV has focused on developing online support channels to serve customers in a timely manner.

			
Hotline	Email	Website	Smart Banking

			
Facebook	Zalo	Tiktok	Apps Store

- **Developing customer care policies for specific customer groups:** in order to provide the most personalized experience for each customer segment, BIDV has separated dedicated support hotlines and trained specialized advisors to align with the requirements and preferences of customers. In addition to the hotline **19009247** for individual customers, BIDV has also established (i) a premier customer support hotline **1800969659** and (ii) a business customer support hotline **19009248**. Especially, the implementation of the hotline **19009248** in 2023 has timely met the support needs of organizational customers as transaction volumes on digital channels continue to increase.
- **Proactively engage with customers during the interaction process:** Not only **being supported 24/7** at the time customers contact through channels, BIDV proactively contacts customers to resolve difficulties, lingering issues in the journey of using products and services, even before customers realize the problem, helping the experience with BIDV become more seamless.

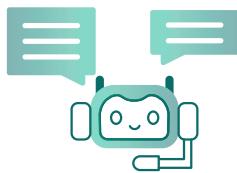
All customer opinions and feedback collected through customer support, care, and regular surveys are listened to and absorbed by BIDV, from which timely solutions are provided to improve product quality, train personnel, and refine regulations on service quality to increasingly improve customer satisfaction index. The quality of products and services is increasingly improved with **a frequency of technology program errors reduced by up to 30%** compared to 2022, the system interruption time if any occurs is shortened, minimizing the impact on customers.



TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.2 Understanding customers (continued)

The application of modern technology in customer support and care



AI CHATBOT ACROSS MULTIPLE PLATFORMS

To bring convenience to customers, BIDV actively improves processes, streamlines procedures so most of problems and complaints can be handled directly through the Contact Center channel.

In 2023, BIDV marked an important milestone in technology by **pioneering the application of AI in customer care, leading the deployment of AI Chatbot across multiple platforms:** web, mobile app, zalo, etc. **to support customers in real-time 24/7**, In particular, AI Chatbot helps BIDV successfully support customers during the implementation of the Corebanking system conversion project; the Voicebot AI application has made **over 1 million customer care calls**, utilizing machine learning technology in data analysis to care for customers and seamlessly enhance the customer experience journey.



CUSTOMER CARE CALLS INCREASE

 **33** %
compared to 2022

Outstanding achievements in customer care activities at BIDV

Customer satisfaction scores have been maintained at an excellent level for many consecutive years, reflecting customers' recognition of BIDV's efforts in customer support and care.

In 2023, BIDV, an internationally reputable organization, was awarded the "**Best in-house Contact Center**" prize by the Contact Center Association in Singapore. The award recognizes BIDV's efforts in comprehensively transforming customer care operations, from personnel to processes, technology, etc. to meet the increasingly high demands of customers.



BIDV received the "Best in-house Contact Center" award by Contact Center - Singapore

TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.3 Customer support

Individual customer support

In 2023, BIDV continues to **maintain the position as the No. 1 retail bank in Vietnam**, actively supporting customers in the process of economic recovery facing many difficulties. To best serve customers, BIDV has focused on implementing sales models, sales policies and differentiated services for each target customer segment.

Deploying competitive financial packages

BIDV's competitive loan packages have market-oriented interest rates for lending that are continuously adjusted downwards to support customers in line with the Government and SBV's directions (short-term rates starting from 5.5% per annum, medium to long-term rates starting from 6.5% per annum), serving the legitimate living and business needs of individual customers.

- BIDV also implements credit programs to support specific target groups such as providing loans to teachers to purchase Vinfast electric cars, providing loans to individual customer working at Bach Mai Hospital, etc. to meet the consumption needs, stabilize and develop the lives of priority target groups.
- BIDV has implemented a mechanism to reduce interest rates for existing loan balances to the level of equivalent credit packages to support customers in the context of the economy facing many difficulties affecting customers' income.

With the early and synchronous implementation of flexible and timely retail credit policies in 2023, BIDV continues to be the bank with the highest retail credit outstanding growth in the banking system, with a net increase of **VND115,000 billion, growing 17.6%** compared to 2022, accounting for 47% of BIDV's total net increase in outstanding loans.

1

LONG-TERM CREDIT PACKAGE OF

10,000

VND
BILLION

serve Production and Business

2

SHORT-TERM CREDIT PACKAGE

290,000

VND
BILLION

for Production and Business

3

GREEN CREDIT PACKAGE SERVE THE ENVIRONMENTAL SECTOR

10,000

VND
BILLION

4

LONG-TERM CREDIT PACKAGE

20,000

VND
BILLION

is allocated to restructure the outstanding debts of specific region

5

DEPLOY

15 CREDIT
PACKAGES

for individual customers purchasing real estate projects

TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.3 Customer support (continued)

Actively developing digital banking products and features

- In 2023, BIDV actively develops over **40** outstanding new products and services/features:



Provide loans secured by valuable papers/money deposits issued by BIDV on Smart Banking



Upgrade the online loan registration process flow on SmartBanking



Deploy 9 new card service products and upgrading 19 card service features



Upgrade 34 features on Smart Banking, digitizes international money transfers on Smart Banking



Launch the SmartCare product for premier customers, insurance products for cards



Launch the Metcare system to assist customers in online contract information retrieval and claims payment



- Green credit for individual customers:** beside the preferential loan packages such as consumer loans, regular production and business loans, BIDV has issued a green credit package of VND20,000 billion for individual customers to borrow capital for clean energy development (solar power, wind power) or agriculture and livestock farming according to safety and environmental standards such as VIETGAP, GLOBALGAP, BAP, ISO 22000, HACCP, GMP, SQF, etc. with attractive interest rates and more preferential policies than usual.

TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.3 Customer support (continued)

- Awards for BIDV's retail banking in 2023
 - The Asian Banker awarded BIDV in 2023 as (i) the Best State-Owned Retail Bank in Vietnam for the 8th time; (ii) the Best Private Banking Service in Vietnam; (iii) the Best International Credit Card in Vietnam; (iv) the Best Home Loan Financing in Vietnam.
 - Vietnam Wealth Advisors 2023 (VWA) awarded (i) Priority Services of The Year - BIDV Premier; and (ii) Personal Finance Innovation - BIDV Smart Kids.



TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.3 Customer support (continued)

Corporate customer support

Enhancing customer experience for digital products: With the goal of being the best digital platform bank in Vietnam, BIDV always strives to build a comprehensive digital banking ecosystem for corporate customers through 2 platforms **Omni BIDV iBank** and **BIDV iConnect**.

- In 2023, BIDV has implemented various promotional campaigns on iBank such as the DigiUp campaign, Trade Booming, etc. These programs have contributed to helping BIDV (i) rapidly increase the number of customer using digital banking products, (ii) stimulate existing customers to increase transaction volume and the number of products using digital banking products, (iii) support corporate customers to gradually approach and direct the transition of transactions from counter channels to online channels, thereby accelerating the digital transformation process in the finance and banking sector.

UNIVERSITY ADMISSION FEE
PAYMENT SERVICE WITH NEARLY
63,500 TRANSACTIONS
in the 3-month deployment period

GREEN CREDIT PACKAGE
4,200 VND BILLION
to support textile and garment businesses



- Attention to the development of the digital ecosystem:** On November 29, 2023, BIDV took the lead in launching the BIDV Open API system to the market - an open ecosystem that facilitates the integration of banking services into applications, software, and digital platforms of customers and partners. With **BIDV Open API**, banking services will be seamlessly integrated into applications, software, and digital platforms in the market, creating new financial solutions, enhancing customers experience for shopping, payment, business, and financial management in the digital space.

BIDV has actively implemented **the online collection of fees and charges for Ministries, Departments and Agencies through the National Public Service Portal**, in order to meet the Government's strategic goal of digitalization and process optimization for administrative procedures, providing a convenient experience for citizen.

In 2023, the typical service in the university admission fee payment sector was significantly boosted with nearly **63,500 transactions** carried out in the 3-month deployment period, achieving a total value of **VND6.88 billion**. In 2023, the number of public service transactions deployed through BIDV reached nearly **800,000 transactions** representing a growth of **445%** compared to 2022.

Promote the development of green credit: BIDV is currently the leading bank in the market in terms of financing green projects with thousands of customers and projects. The green credit outstanding is mainly focused on the renewable energy sector aiming at the sustainable development goal of the community. BIDV is also a pioneer bank in the Vietnamese market for sustainable financial products when successfully implementing the Green Textile product alongside the VND4,200 billion green credit package to support textile and garment enterprises in the process of green transition to sustainable development.

(Please refer to the content on green credit in Topic E2 - Promoting Green Credit Growth)

TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.3 Customer support (continued)

• Support small and medium-sized enterprises (SMEs), women-owned SMEs (WSME)

- Coordinating with the Ministry of Planning and Investment and the Ministry of Science and Technology to provide indirect loans from the SMEs Development Fund and the National Technology Innovation Fund.
- Upgrading the SMEEasy digital platform for SMEs and develop a new SMEEasy Mobile app version to provide synchronized financial and non-financial solutions towards developing the SMEs community.
- Deploying the WSME support program under the Project Agreement to mitigate the impact of the COVID-19 pandemic for WSMEs signed between BIDV and the Asian Development Bank (ADB), State Bank of Vietnam. The program supports WSME loan interest for structured loans at BIDV or supports commitment fee withdrawal for new loans at BIDV with a maximum amount of USD10,000/customer. Customers are entitled to participate in free training courses and business advisory sessions provided by ADB consultants.

BIDV has supported nearly 170 WSMEs with a total amount of assistance exceeding USD1.5 million.

- Collaborating with the Enterprise Development Agency - Ministry of Planning & Investment, Vietnam Chamber of Commerce and Industry (VCCI), Vietnam Women Entrepreneurs Council (VWEC), Small and Medium Enterprises Association (VinaSME) implement activities to enhance financial capacity, business capacity, thereby increasing financial access for SMEs, WSME. At the same time, BIDV provides SMEs with enterprise management software, free connection of BIDV ERP Connection between BIDV's iBank and the software mentioned above.
- Coordinating with the State Bank of Vietnam and the Asian Development Bank to organize financial forums within the scope of the Technical Assistance Project "Promoting Gender Equality Reform Program in the Asia-Pacific Region" with the goal of removing financial and non-financial barriers for WSME, enhancing market access capabilities for WSME.

• Support for import-export activities:

- Beside the service benefits, BIDV always prioritizes providing credit to import-export enterprises with preferential credit packages and flexible credit conditions.
- BIDV deploys various forms of commercial financing products with flexible collateral conditions such as unsecured loans, export receivables financing, imported goods collateralized loans, etc. to timely meet the demands of enterprises.
- Especially, international payment services and trade finance products have been digitized, enabling corporate customers to submit transaction documents and receive, track processing results from the bank through the BIDV iBank electronic banking program, thereby reducing transaction time for customers.

• Providing financial support for economic recovery:

BIDV is also a leading bank in implementing credit solutions to contribute to the realization of the Party and Government's direction and guidance in economic recovery and development, through the implementation of the **VND120,000 billion** credit program for social housing, workers' housing, renovation and rebuilding of old apartment according to Resolution No. 33/NQ-CP.

• Continuously updating products and services in accordance with legal regulations, ensuring the rights and obligations of the enterprise:

In 2023, BIDV implemented several significant changes in its products and services, related to (i) the application of Government Decree No. 13/2023/ND-CP on personal data protection, (ii) circulars on foreign exchange management, and (iii) guidelines for implementing certain provisions of the anti-money laundering law issued by the State Bank.

"Best SME bank Southeast Asia" for the 3rd time and **"Best Corporate bank Southeast Asia"** for the 2nd consecutive time by Global Banking and Finance Review

"Best SME bank in Vietnam" for the 6th consecutive time by Alpha Southeast Asia and Asian Banking and Finance magazines

TOPIC S1 – DEDICATEDLY SERVING AND UNDERSTANDING CUSTOMERS

S1.4 Ensuring customer rights

BIDV always prioritizes the goal of ensuring the security of customer information and commits to ensuring compliance with legal regulations regarding the security of customer information.

Customer information security

BIDV complies with the current legal regulations related to customer information security such as (i) Law on Credit Institutions, (ii) Decree No. 117/2018/NĐ-CP dated September 11, 2018 of the Government on the confidentiality and provision of customer information by credit institutions, foreign bank branches, (iii) Decree No. 13/2023/NĐ-CP on Personal Data Protection, etc.

- **Internal policies and procedures on customer information security:**

As a banking service provider, BIDV is responsible for managing and securing customer information during the service provision process. To comply with legal regulations, unify the management mechanism, and protect the confidentiality of customer information, BIDV has issued internal documents specifying BIDV's obligations in managing and securing customer information, providing guidance on data classification, usage, and protection within the organization as well as data provision to external parties. Personal data no longer needed for legal or business purposes must be anonymized or destroyed according to the document retention policy.

- **Information Technology System:** The IT system of BIDV is built modern, ensuring safety and customer information security, regularly updating software to secure customer information against hackers and scammers.

- **Regularly monitor activities related to customer information:** BIDV monitors IT systems and regularly checks, reviews, and evaluates administrative accounts within the IT systems, ensuring that these accounts are only granted access rights to information systems within the appropriate authority and permitted scope. BIDV also

conducts timely reviews and updates of security patches for information systems, especially those systems providing services outside the Internet network.

- **Training, raising staff awareness of information security:** Employees are usually responsible for handling customer data and ensuring the security of customer information. The responsibility for information security is **mandatory for all leaders and employees within the system** as stipulated by BIDV. In cases where BIDV employees provide information incorrectly to the wrong party, beyond their authority, or fail to comply with information security regulations, depending on the nature and severity of the behavior, disciplinary action will be taken, and they may be held criminally liable in accordance with the law.

In addition, BIDV also regularly organizes training courses, internal seminars to enhance the awareness of staff about information security, as well as promptly update the tricks of cybercriminals to all staff in the system.

- **Communication, enhancing self-protection awareness for customers:** Ensuring customer information security is not only the responsibility of the Bank, but also customers' the awareness of protecting their personal data. BIDV also recommends customers some safety principles when conducting online banking transactions and continuously warns of fraudulent schemes, theft of transaction information by technology criminals on communication channels to help customers enhance their awareness of securing their own information.

Complaint resolution:

BIDV has issued Regulations on Complaints and Denunciations Resolution within the BIDV system and receives complaint information directly or through the Customer Service Hotline, email, BIDV hotline.

TOPIC S2 – TRANSPARENT ENSURING THE RIGHTS OF SHAREHOLDERS AND INVESTORS

The Investor Relations Department - Secretariat of the Board of Directors and Investor Relations plays a role as a bridge between BIDV and shareholders, investors community through transparent information disclosure activities, ensuring the rights and interests of shareholders according to international standards, promoting the image of BIDV to attract potential investors, while receiving and transmitting information between the investor community and the Bank's Leadership.

S2.1 Transparency of information, ensuring shareholders' rights

- Timely, transparent information disclosure:** As a large-scale public company, a listed stock and bond enterprise, BIDV always emphasizes transparency, accuracy, and timeliness in information disclosure activities. The information is fully disclosed on all information disclosure systems of state management agencies, presented in both Vietnamese and English

In 2023, BIDV **timely and fully disclosed 28 periodic contents and 186 extraordinary contents**, including information about Financial Statements, Annual Reports, Sustainability Reports, Corporate Governance Reports, Invitation of General Meetings of Shareholders, information about collecting shareholders' written opinions, retirement information for social insurance benefits for internal personnel, information on transactions with related parties, bond issuances, etc.

- Diversifying and enhancing the quality of information channels for shareholders**

BIDV has **4 information channels** to shareholders and the investment community, including: (i) Direct communication with shareholders at the annual general meeting; Information exchanged during meetings with investors and analysts; (ii) Information disclosure channels including the new BIDV website (which is user-friendly on mobile devices and has a number of new features), (iii) the Stock Exchange and State Securities Commission portals, the Ministry of Planning and Investment's enterprise portal, (iv) Publications like Annual report, Sustainability report, the periodic newsletters for investors.

Contact information related to investor activities:

PERSON IN CHARGE OF INFORMATION DISCLOSURE

Mr. Tran Phuong

Senior Executive President
– The person authorized to disclose information

Email: nhadautu@bidv.com.vn
Tel: (84-24) 2220 5544
Website: www.bidv.com.vn

INVESTOR RELATIONS DEPARTMENT

Mr. Dang Xuan Thang

Deputy Head of BOD
Secretariat & IR Department

Email: nhadautu@bidv.com.vn
Tel: (84-24) 22201099
Website: www.bidv.com.vn

TOPIC S2 – TRANSPARENT ENSURING THE RIGHTS OF SHAREHOLDERS AND INVESTORS

S2.2 Enhancing the frequency of investor contact, improving the quality of information provided to the market

- In 2023, 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.
- **Investor Relations:** being expanded in scale and improved in quality, in 2023, BIDV conducted **50 meetings and worked with more than 100 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 2023. Major securities firms have all advised investors to Buy/ Increase/ Outperform BID shares as a result.
- **Participating in investment seminars and conferences:** In 2023, BIDV also actively participated in domestic and foreign investment seminars and conferences such as (i) Vietnam C-Suite Forum 2023 organized by Citi-SSI on February 2023, (ii) Vietnam Access Days 2023 organized by VietCapital on February 2023, (iii) Emerging Vietnam 2023 organized by HSC on June 2023, (iv) ASEAN Financials and Real Estate Investment Forum organized by Citi Group in Singapore on August 2023.
- **Documents for shareholders and investors:** BIDV focuses on constructing and enhancing the quality of the BIDV Newsletter for shareholders, BIDV's presentation for investors. These documents are regularly updated quarterly and widely disclosed on the BIDV website, facilitating easy access and research for shareholders and investors.
- 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**. After being promulgated, the manual of professional ethics has become a compass for staff performing investor relations work at BIDV.



TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

In 2023, thanks to comprehensive efforts in caring for employees, BIDV (i) was awarded the title of "Outstanding Enterprise for Workers" by the Vietnam General Confederation of Labor in coordination with the Ministry of Labor - Invalids and Social Affairs, and the Vietnam Chamber of Commerce and Industry, and (ii) ranked 2nd among credit institutions and 17th overall among businesses in Vietnam according to the survey "Best places to work cross Vietnam" by Anphabe.

OUTSTANDING ENTERPRISE FOR WORKERS

RATING

2 ST

Best places to work cross Vietnam



S3.1

Labor safety

Ensuring the labor safety and health

BIDV understands that creating a safe working environment and ensuring the health of employees is an essential part of promoting the talent of the workforce, aiming for the sustainable development of the Bank. BIDV commits to strictly comply with policies and laws on labor safety, building a safe working environment.

Compliance with legal regulations on labor safety

- Ensure compliance with the Law on Occupational Safety and Hygiene 2015 No. 84/2015/QH13
- Implement prevention regimes, provide labor protection equipment for individuals at risk of occupational diseases according to the Ministry of Health's Circulars
- Equip medical first aid supplies at the unit

Communication and training on labor safety

- Units throughout the system conduct fire prevention and firefighting drills at least once a year
- Organize training courses on:
 - Fire prevention and firefighting operations and emergency response
 - Safety and occupational hygiene for employees



Conduct periodic assessment of risks and hazards in the workplace and upon request from competent authorities, specifically:

- Ensure that the workplace provides sufficient space and lighting for employees
- Regularly inspect safety, hygiene and fire prevention factors
- Periodically exterminate rats and harmful insects
- Avoid noise and other harmful factors that may affect employees' health and work during working hours

BIDV has support and compensation policy for staff who suffer from labor accidents or occupational diseases according to the Circulars of the Ministry of Health.

TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.1 Ensuring the labor safety and health (continued)

Health care for employees

Protecting employees' health is protecting the human resources, contributing to the sustainable development of the business. Therefore, BIDV places great emphasis on implementing various health care programs for employees:

- **100%** of employees in the entire BIDV system receive **annual health checks**, helping to detect health problems early for timely monitoring and treatment. Information about employees' health is confidential and BIDV does not use health checks results in decisions related to personnel activities.
- BIDV implements health insurance and life insurance programs to provide comprehensive health care for employees, and at the same time deploys preferential health insurance packages for employees' relatives.
- The enhanced health activities of the BIDV Trade Union and Youth Union include: (i) BIDV Run - Warm Tet for the poor, (ii) BIDV Run – For the Green life, (iii) Annual vacation program at each unit, (iv) Annual medical examination and meeting with retired BIDV staff.
- BIDV equips sport training room for staff in the bank's workplace.



Athletes participating in the BIDV Run - For Green Life

TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.2 The remuneration and benefits system for employees

OPPORTUNITIES FOR CAREER DEVELOPMENT

100 %

of BIDV's leaders and staff throughout the entire system

WELFARE PROGRAMS

100 %

of BIDV's leaders and staff throughout the entire system

Employee benefits

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:

- **Opportunities for career development, remuneration mechanism:** 100% of BIDV's leaders and staff throughout the entire system fully receive 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.
- **Welfare programs:** 100% of BIDV's leaders and staff throughout the entire system fully receive the following benefits
 - Following working – resting regime (holidays, weekends, holidays, New Year holidays, personal leave, overtime, etc.)
 - Being provided with medicine cabinets and medical first aid equipment at all workplaces, participating in periodic health checks and training sessions on labor safety (Fire prevention, accidents...)
 - Being considered and recommended to managerial levels for reward according to annual or unexpected work achievements
 - Joining BIDV's organizations: youth organizations, trade unions, women's affairs committee, etc.
 - 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, etc.
- **Other benefits:**
 - Being considered for loan support
 - Other benefits: shares, stocks, participating in real estate projects of BIDV, etc.
 - 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, etc.
 - Being supported by grassroots Party organizations, creating conditions to strive to be in the Party (if desired).

TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.2 The remuneration and benefits system for employees (continued)

When there are changes affecting the rights and benefits of employees, BIDV notifies the entire system via email, electronic office system, and the bank's internal information page. BIDV always ensures transparency in information exchange between the Leadership Board and all employees.

- Maternity leave:** BIDV establishes a maternity leave regime based on compliance with the provisions of the Labor Law, applicable to all employees at BIDV, including (i) female employees during maternity leave and (ii) male employees with wives during maternity leave.

During and after maternity leave, staff (i) still enjoy the prescribed benefits, (ii) are evaluated and classified on work performance periodically according to actual working time. After the end of maternity leave, female staff continue to be prioritized to reduce the number of working hours per day until the child is 1 year old.

This demonstrates BIDV's comprehensive support and companionship for employees on maternity leave, creating conditions for employees to resume work after maternity leave, ensuring their position and job title remain unchanged, helping staff feel secure in their work.

Employee engagement activities

Collective activities are organized at many levels in the system, thereby contributing significantly to increasing the cohesion of employees at BIDV such as: (i) System-wide sports festival; (ii) Teambuilding program, Year-end activities at unit, block/regional level; (iii) BIDV Run – Warm Tet for the poor; (iv) Professional competitions, Art contests like BIDV talent, Ring the golden bell, etc.



Giải chạy "Tết ấm cho người nghèo"

TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.3 Developing and managing human resources

Continuous training and development

NUMBER OF TRAINING CLASSES

540

NUMBER OF TRAINEES

163,000

INCREASE

15 %

compared to 2022

- **Number of classes and trainees:** The year 2023 closed with many "memorable imprints" in training activities. BIDV successfully completed a massive volume of 540 classes for nearly 163,000 trainees (achieving 111% of the class target and 170% of the trainee target), representing a 15% increase compared to 2022. The minimum participation rate of staff in training programs per year/Total staff reached **86%**.

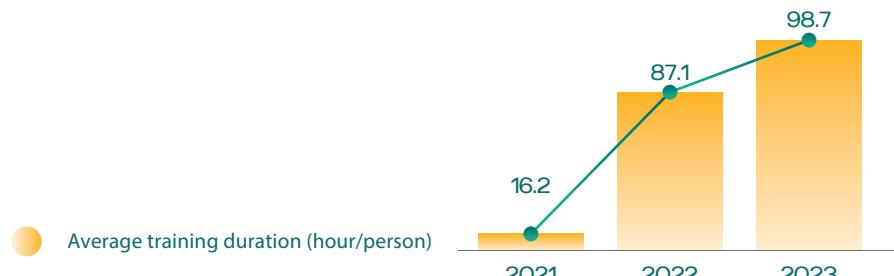
2023 marks the highest number of trainees at BIDV ever due to simultaneously promoting the implementation of 2 important tasks:

- Firstly, BIDV officially implements training according to the Training Program Framework based on the job title system linked to the strategic human resource development goals and component strategies of BIDV in the period 2021-2025, vision to 2030. All training targets are completed on schedule.
- Secondly, prioritize resources to focus on implementing training on the new Core Banking system for more than 65,000 trainees in a timely and methodical manner through two forms of centralized training and E-learning, accounting for 41% of the total number of trainees participating in training throughout the year, contributing to supporting BIDV in the on-time, safe, and high-quality go-live Core Banking system implementation.

Content	Day/person	Hour/person
1. Average training duration	16,45	98,70
2. Average training duration by classification of training participants		
• BIDV's Board of leaders, unit-level leaders	6,63	39,78
• Divisional leaders	19,81	118,86
• Specialist/Employee	15,55	93,30
• Expert, others	3,16	18,96

Convention 1 training day = 6 hours

Chart on training hours during the period 2021-2023



(The data is based on the classes organized by the BIDV Training and Research Institute)

TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.3

Developing and managing human resources (continued)



- **Training form:** In line with the training trends in the digital age and the rapid advancement of modern technology and artificial intelligence, BIDV is actively promoting the development of E-learning as the main training method, incorporating new technologies such as digitizing online lectures (such as simulation, gamification of training content, and AI applications) to enhance training effectiveness. Simultaneously, BIDV deploys a pilot Learning Management System on cloud computing platform to replace the old system for comprehensive, modern, optimized training management and maximum support for learners.
- The organization of online learning helps BIDV save resources, increase accessibility for staff, reduce travel time, travel and accommodation costs for students, aiming for sustainable development in the bank's operations.



- **The diverse training program portfolio:** the training content is designed based on the practical needs of units and learners within the system. In 2023, BIDV continues to prioritize:

- Training to develop technological capacity for all target groups from senior leadership to specialists, contributing to exploring thinking and forming a digital transformation culture spreading throughout the system; especially focusing on training and developing the Information Technology and Digital Banking divisions - the core force in the comprehensive digital transformation of the bank.
- Enhance the training of personnel in the Retail Banking and Wholesale Banking sectors to effectively implement projects to improve service quality such as "Superior Customer Experience", affluent customer services.
- Developing new and continuously improving key training programs for leaders at all levels of BIDV (Management leaders; Trainee Directors; current Directors/Deputy Directors, etc.), new staff to align with the changing macroeconomic conditions both domestically and internationally.

The training courses at BIDV are designed to enhance comprehensive capabilities for learners in both (i) professional knowledge and skills as well as (ii) soft skills in operational processes, customer communication, (iii) leadership skills.



The regulations of the law and the best, advanced practices in the region and globally are continuously updated to be integrated appropriately into the content of the courses.

In addition, BIDV also conducts research and develops new training topics that are in line with the general trends of the market, such as green credit, green banking, sustainable development, and ESG practices, etc.

TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.3

Developing and managing human resources (continued)

Performance management and continuous feedback

- **Performance evaluation:** With the philosophy that human resources are the core asset and competitive advantage of the business, BIDV identifies the evaluation and development of the human resource system as a key issue in achieving sustainable development.
 - To obtain a comprehensive and complete evaluation of human resources, BIDV has developed and implemented **Regulation on evaluating employees and Key Performance Indicators (KPIs) system** with specific quantifiable criteria in four aspects: Financial – Customer - Process - Learning and Development. The set of individual KPIs will be customized to align with each job position or the unit's plans and development strategies during different periods.
 - BIDV uses KPIs assessment results as a basis to review, reward, appoint, or develop the human resources system, and propose appropriate planning options.
 - **100%** of BIDV's leaders and staff throughout the entire system are evaluated for work performance regularly on a quarterly/yearly basis.
- **Human resource development plan:** Career development for employees is a progressive process in employee's career carried out through stages and is one of the key factors creating motivation for staff, thereby contribute to the overall and sustainable development of the bank.

BIDV has now developed and issued **Regulations on titles and career development**, according to which:

- Each BIDV employee will determine a career development path suitable to their interests, passions, personal capabilities, etc.; then discuss, review and agree with their respective manager.
- Career development activities at BIDV are carried out on the principles of equality and respect. BIDV also creates conditions for employees to proactively enhance their qualifications and capabilities in line with their own conditions and career development goals at BIDV.

Attracting talents

BIDV commits to absolutely not employ child labor. In the past 3 years (2021 - 2023), there have been no violations regarding the use of child labor at BIDV.

BIDV continues to flexibly implement recruitment solutions and supplement labor to develop business operations and ensure safety. BIDV's labor recruitment is systematically, professionally, publicly, transparently and uniformly implemented throughout the system. BIDV also aims to create conditions for all candidates, from newly graduated students, inexperienced to experienced candidates.

Through diverse recruitment programs, BIDV has attracted a high-quality candidate pool from all regions of the country, making a positive impression on society in general and candidates in particular, contributing to promoting and enhancing the BIDV brand image in the market. Candidates are recruited to meet requirements on capacity, qualifications, contribute to innovation, enhance the quality of human resources, perform well in business plan tasks and network development, ensure sustainable development and safety of the system.

**NEW RECRUITMENT
RATE**

7.55 %

EMPLOYEE TURNOVER RATE

2.23 %

in 2023

in 2023

 <p>Internship Career program for students from universities nationwide</p>	 <p>Graduated student Career program for new graduates with no experience</p>
 <p>Expert Recruitment program for experts in the field of finance - banking, compliance, law, etc.</p>	 <p>Experienced candidates Career program for experienced candidates, creating opportunities for development in a new environment.</p>

TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.4 Respecting diversity and equality

Diversity in the workforce

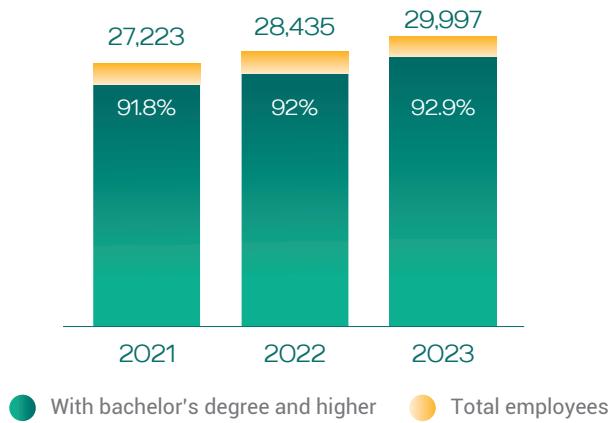
BIDV recruits diverse candidates in terms of expertise, age, gender, culture, religion, years of experience and skills to build a diverse workforce.

- In terms of gender structure, Males account for 40.54%; Females account for 59.46% This structure is similar to most units in the banking and financial sector.

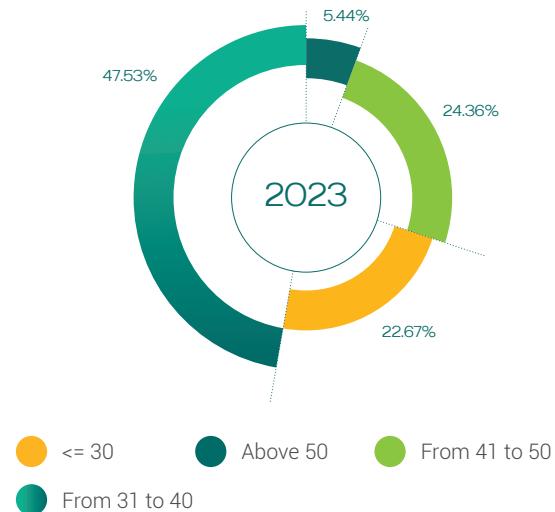
- In terms of personnel quality, the proportion of employees with a university degree or higher at BIDV accounts for over 92.9%, with an average age of approximately 36.5 years old (of which, the proportion of employees from 8x generation and above accounts for about 84.7%).

In general, the human resources of BIDV is of good quality compared to the market, with a significant proportion of young personnel in the labor structure, all of whom have maturity in work experience.

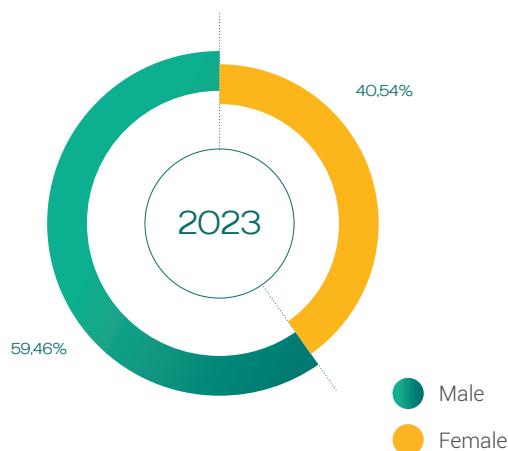
HUMAN RESOURCES FIGURES OVER 3 YEARS



DIVERSITY IN AGE GROUP



GENDER DIVERSITY



PERSONAL STRUCTURE BY POSITION



TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.4 Respecting diversity and equality (continued)

BIDV commits to no gender discrimination in any bank policies, activities, or compensation schemes. Female staff at BIDV are always treated equally and fairly as male staff.

Empower women

The labor regulations of BIDV have stipulated severe disciplinary measures for cases of violence against female employees. As of the current time, BIDV has not encountered any instances of violence against female staff.

- BIDV always promotes the training, arranging utilization and promoting the appointment of female staff at various levels based on the Bank's general development orientation and labor utilization needs. The proportion of women participating in the leadership at all levels is about 61.5% in 2023, with the number of female staff appointed to higher positions accounting for about 50% of the total number of newly appointed staff in the year.
- BIDV always carries out recruitment openly and transparently, providing equal opportunities for male and female. In 2023, the proportion of female staffs recruited into BIDV accounted for about 46% of the total new hires, with the percentage of female employees participating in advanced training courses reaching 62.2%.

- The policy of care and support for female employees: BIDV always pays attention to female employees through support such as (i) maternity allowance, (ii) gifts on October 20th, March 8th, (iii) regular health check-ups for female employees with higher cost than male employees, (iv) female employees, beside regular health check-ups, are also entitled to an additional health check-up within the year (such as occupational disease examination, chronic disease or gynecological disease); (v) setting up lactation rooms for female employees who have just given birth, etc.
- BIDV does not differentiate in salary and bonus payments based on gender, the income-related policies for male and female employees in the same position are equal.

Women in Leadership Roles

17% senior leadership	61.5% leadership at all levels	50% being appointed to higher position
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BIDV responded to the "Ring the bell for gender equality" campaign taking place at HNX

TOPIC S3 – COMPREHENSIVE CARE FOR EMPLOYEES

S3.4 Respecting diversity and equality (continued)

Building a culture of respect, fairness, and inclusiveness

At BIDV, the labor policies are fully implemented to ensure compliance with Vietnamese laws, including the Regulations on Human Rights under the 2013 Constitution, the Labor Law and Business Conduct and other related laws. BIDV is consistently evaluated as complying with the provisions of the Labor Law and is recognized as an organization with a good working environment, employees at BIDV enjoy various policy regimes, benefits, salary and bonus mechanisms, career advancement and personal development opportunities, are respected for human rights and have chance to participate in human rights training.

EMPLOYEES IN THE BIDV SYSTEM

100 %

participate in the Collective Labor Agreement

- **100% of the employees in the BIDV system participate in the Collective Labor Agreement.**

- **A fair and equal working environment**

- The talent appreciation regime of BIDV is equitable, without discrimination based on gender, age, religion, ethnicity, race, cultural background and different languages. In the working environment of BIDV, there is no differential treatment, no forced labor, no use of child labor, and no occurrence of other violations of human rights as well as the Labor Law.
- BIDV has closely adhered to the program and guidance of the Vietnam Banking Union and has also issued and disseminated documents to promote awareness and knowledge among employees regarding human rights, such as gender equality, forced labor, child labor and discrimination.

- **Listening to the employees:**

- **Survey to measure employee satisfaction:** BIDV consistently pays attention to and listens to the opinions of its staff regarding the working environment, workload, remuneration and employee benefits through an annual survey to measure employee satisfaction.
- In addition to periodic surveys, BIDV maintains various forms of collecting employees' opinions through the Annual Employees' Conference, the system-wide Trade Union Conference, Internal social network, etc., with public responses from units at the Head Office.

- **Complaint mechanism to ensure benefits for employees:** BIDV has issued Regulations on Complaint Resolution and Reporting within the BIDV system; set up a channel to receive anonymous complaint information via the Customer Care Hotline/email/hotline.

very survey opinion and contribution from employees is encouraged, respected and used by BIDV as a basis for further improving the systems, mechanisms and policies, thereby increasing the level of satisfaction and happiness of staff as well as enhancing work efficiency, aiming for sustainable development.



TOPIC S4 – JOINING HANDS TO BUILD COMMUNITY AND SOCIETY

S4.1 Creating positive values for society

In 2023, BIDV continues to allocate significant resources and efforts to carry out social responsibilities for the community, effectively implementing social security activities, focusing on key areas in line with the sustainable development direction of the Government, such as education, healthcare, housing construction for the poor, disaster recovery, and Tet gifts for the poor, etc.

SOCIAL SECURITY PROGRAM

158 PROGRAMS

total value of **VND 330 billion**

In 2023, BIDV has implemented **158 social security programs** with a total value of **VND330 billion**. BIDV's social security sponsorship activities were carried out in accordance with the intended purpose, targeted beneficiaries, and bring practical benefits for the beneficiaries / units.

- **Education:** Determining the enhancement of education quality is one of the fundamental conditions for improving intellectual standards and striving for sustainable development, BIDV has allocated significant resources to sponsor the education sector, with **75 programs totaling nearly VND109.5 billion in costs.**

EDUCATION FIELD SPONSORING

75 PROGRAMS

total value of **VND 109.5 billion**

- Sponsorship for the construction of infrastructure and classrooms for 07 schools.
- Donation of thousands of scholarships to poor students nationwide.
- Sponsorship for dozens of computer labs with nearly 200 computers for schools, bringing teaching closer to the era of 4.0 integration.
- Sponsorship of various functional classrooms and physical education facilities, contributing to the improvement of students' physical fitness through physical activities.
- Sponsorship of the construction of exemplary school infrastructure projects such as schools in Thanh Ha district (Hai Duong province), schools in Phu My district (Binh Dinh province), Nghe An, Ha Tinh, etc.

- **Health Care:** BIDV has sponsored the health sector with a total cost of about **VND93 billion**

- Funding for the construction of hospitals, medical equipment, ambulances and other infrastructure facilities for health facilities.
- Sponsor training projects to enhance the medical examination and treatment capabilities of medical staff in difficult areas such as mountainous regions, border areas, and islands, contributing to improving the quality of healthcare services for the people and protecting the sovereignty of the country's seas and islands.
- Sponsor healthcare packages, medicine purchases, and health insurance cards for the poor and remote areas.

- **Sponsorship of housing construction for the poor:** IDV sponsors the construction of nearly **1,500 houses** with a total sponsorship value of nearly **VND75 billion**, benefiting approximately **6,000 direct beneficiaries**. This contribution, in collaboration with the local community, aims to provide stable and secure housing for the impoverished, enabling them to settle down, pursue economic activities, and contribute to economic development.

MEDICAL FIELD SPONSORING

93 VND BILLION

TOPIC S4 – JOINING HANDS TO BUILD COMMUNITY AND SOCIETY

S4.1 Creating positive values for society (continued)

SPONSORED THE POOR

1,500 HOUSE

total value of **VND 75 billion**

PLANTED

330,000 GREEN TREES

in the project of planting **1 million green trees**

HANOVER COMMUNITY CULTURAL CENTERS TO PREVENT FLOODING

13 HOUSES

total sponsorship value of **VND 32.5 billion**

- **Giving Tet gifts to the poor:** In 2023, BIDV continues to implement a socially meaningful and humanitarian program that has been consistently carried out by BIDV for the past 15 years, which is to give **40,000 Tet gift sets** to the poor. This program has been recognized and highly appreciated by management agencies such as the Central Committee of the Vietnam Fatherland Front, demonstrating the concern for the poor during the nation's traditional holiday.

- **Social security programs following Green Banking orientation, for the goal of sustainable development:** In 2023, BIDV continues to prioritize funding to socially inclusive programs aligned with the Green Bank approach, in pursuit of sustainable development goals.

- Planting **330 thousand green trees** in the project of planting 1 million green trees, contributing directly and effectively to the activities of forest protection and development to minimize the consequences of natural disasters, greening urban areas to protect the green environment.

- Sponsorship for the construction, inauguration, and handover of **13 community cultural centers to prevent flooding in 6 provinces** in the Central region, including Nghe An, Ha Tinh, Quang Binh, Quang Tri, Thua Thien Hue, and Quang Nam, with a total sponsorship value of **VND 32.5 billion**. The construction is built with main functions: under normal conditions, it serves as a place for meetings, cultural exchanges, physical exercise, and sports for the people; during the high flood season, the facility serves as a shelter to ensure the safety and protection of lives and assets for the people in the flood-affected areas. BIDV has successfully completed and handed over all 13/13 projects to the local authorities in a timely manner before the flood season.

- Sponsorship of nearly **600 freshwater tanks** for the residents to overcome difficulties caused by natural disasters and saline intrusion in the Mekong Delta region.

• Sponsorship, organization of green events focusing on the environment

Beside directly supporting the costs of implementing social security programs to reduce poverty, BIDV has been innovative in mobilizing customers and the public to participate in social security activities for vulnerable groups. Combining promotion, building habits, and enhancing community health. BIDV organizes two annual running events, "BIDV Run - For a Green Life" and "BIDV Run - Warm Tet for the Poor." These races encourage the public and customers to contribute to social security programs and giving Tet gifts for the poor. BIDV converts the running achievements of athletes into money to implement social security programs, giving Tet gifts for

the poor, and engage in environmental protection activities such as planting trees and building community cultural houses to prevent flooding.

In 2023, BIDV marks the milestone of 5 years organizing the "BIDV Run - Warm Tet for the Poor" race, an event that has made a significant impact on the community, attracting a large number of participants and engaging the public, with nearly 55,000 athletes taking part.

BIDV Run – For a Green Life

BIDV Run – Warm Tet for the poor



Number of athletes	Nearly 55,000 athletes	
Performance in kilometers	3.03 million km (increased 47% compared to 2022)	4.59 million km (increased 48% compared to 2022)
Contribution performance	VND 13.2 billion – contributed to planting more than 257,000 green trees and constructing 5 community houses to prevent floods.	VND 18.7 billion – contributed to Tet gift for the poor (increased by 480% compared to the previous period)

TOPIC S4 – JOINING HANDS TO BUILD COMMUNITY AND SOCIETY

S4.1 Creating positive values for society (continued)

Evaluation of the effectiveness and impact of BIDV's social security programs implemented in 2023

The social welfare programs of BIDV are implemented in accordance with the government's policy, recognized and highly evaluated by regulatory agencies, local authorities, and the public. They demonstrate BIDV's sense of responsibility towards the community and contribute to improving the physical infrastructure and enhancing the quality of life for residents in various locations.

- **To the community:** actively contribute to the overall sustainable development of society, enhance people's living standard

- For poor localities and remote areas: support hunger eradication and poverty reduction, improve all aspects of life such as housing, education, healthcare; etc.
- For developed regions: upgrading and modernizing equipment for schools (computers, projectors, etc.)
- Funding to improve the quality of medical examination and treatment, community health care

- **To regulatory agencies:**

- BIDV demonstrates its responsibility and contribution in implementing major policies of the Party and the Government, national sustainable development goals, and improving the quality of life for the people in terms of economic, cultural, and social development.
- BIDV always responds to and accompanies programs initiated by the Fatherland Front Committee, the State Bank, the National Assembly Office, etc.

BIDV's contributions to the community have been recognized and highly appreciated by relevant organizations and individuals. In 2023, BIDV was awarded the Outstanding Achievement in the program "**One million initiatives – effort to overcome difficulties, be creative to win the Covid-19 pandemic**".

- **For BIDV's operations:** The effective implementation of social welfare activities has brought about many positive impacts for BIDV's operations.

- Building and promoting the community-oriented culture at BIDV, creating a voluntary and proactive spirit among employees towards community activities. At BIDV, in addition to the system-wide major programs, every year, **100% of the Head Office Departments/Branches carry out social welfare activities for the localities**.
- Enhancing the operational efficiency of BIDV's business activities, through (i) expanding the network and retail and wholesale product and service offerings to various customer groups within the system, such as schools, hospitals, government agencies, and social organizations, and (ii) supporting public relations activities with government departments and local authorities.
- Receiving recognition and high evaluation from media agencies, both at the central and local levels, further enhances the brand image of BIDV as a community-oriented bank, positively influencing the attitudes and behaviors of the public in choosing BIDV as their financial service provider.



TOPIC S4 – JOINING HANDS TO BUILD COMMUNITY AND SOCIETY

S4.1 Creating positive values for society (continued)

THE RATIO OF THE AMOUNT OF MONEY

1.2 % / TOTAL PROFIT
for charitable activities

BIDV'S BRAND VALUE



1.4 USD Billion

BIDV'S FOLLOWERS ON SOCIAL MEDIA



FACEBOOK
737.000



YOUTUBE



26.000

ZALO



214.000



TIK TOK
60.800

LINKEDIN



39.446

S4.2

Comprehensive financial promotion

Vietnam is aiming for the objectives outlined in the Comprehensive national financial strategy. Accordingly, all citizens and businesses are provided with safe and convenient access to financial products and services that are suitable for their needs and offered at reasonable costs by licensed organizations in a responsible manner.

THE NATIONAL GOAL OF STRIVING TO 2025

At least **80%** of adults have trading accounts

Ít nhất **20** CN/ PGD của NHTM trên **100.000** người trưởng thành

At least **50%** of the total communes have financial provision services

At least **25-30%** of adults save in credit institutions

Non-cash payments increase by **20-25%/year**

At least **250.000** SMEs have outstanding debt at credit institutions

BIDV actively contributes to the Comprehensive national financial strategy through various solutions:

- Enhancing comprehensive digital transformation, developing applications, and implementing technology to facilitate customers' easy and fast service usage, cost-saving transactions, and ensuring customer satisfaction.
- Researching and implementing products and services that are suitable for the diverse needs of customers, helping to increase access and utilization of financial and banking services within the community.
- Prioritize resources for green credit, develop products and services that align with green activities in the economy.

TOPIC S4 – JOINING HANDS TO BUILD COMMUNITY AND SOCIETY

S4.3 Promoting sustainable procurement

Principles of the Bank in supplier selection

BIDV selects suppliers/contractors to ensure compliance with legal regulations, as well as adherence to social principles as follows:

Compliance with legal regulations	Respect for employees and human rights	Ensure labor safety 
<ul style="list-style-type: none"> Suppliers must comply with local and national laws and regulations Conduct business and behave ethically Suppliers must not engage in bribery, corruption, fraud, or other prohibited business practices 	<ul style="list-style-type: none"> Respect for human rights and employees' rights Ensuring the interests of employees Prohibition of child labor and forced labor Ensuring fair wages 	<ul style="list-style-type: none"> Safe working environment Having policies to ensure labor safety for employees Policies on occupational diseases for employees

The process of selecting and evaluating suppliers/contractors

BIDV's procurement activities are carried out in a centralized manner, ensuring synchronized use, achieving efficient procurement scale, cost savings and time efficiency. The regulations and procedures for purchasing goods and services at BIDV ensure compliance with legal requirements, as well as always ensuring effective, reasonable and cost-saving criteria.

During the process of working with suppliers, BIDV conducts a review and evaluation of suppliers based on (i) their capital capacity and implementation experience, (ii) their commitment to environmental protection and ensuring the quality of input materials, (iii) their adherence to social principles, and (iv) their compliance with BIDV's contractor selection principles.







COOPERATION WITH FINANCIAL INSTITUTIONS FOR SUSTAINABILITY GOALS

As a leading financial institution in Vietnam, BIDV always demonstrates determination and responsibility with the Government in fulfilling the commitment to achieve Net-zero emissions by 2050. BIDV has made the development and transformation into a green bank a top priority in the business strategy for the 2021 - 2025 period, with a vision to 2030. In order to promote sustainable finance, energy efficiency and the transition to clean energy, BIDV strengthens collaboration with international organizations in the field of sustainable development to support the development of green and sustainable capital to Vietnam.

In 2023, BIDV's cooperation activities with international financial institutions for sustainable development have achieved significant results. On 1 December 2023, in the framework of the 28th Conference of the Parties to the United Nations Framework Convention on Climate Change (COP28) in Dubai, under the witness of Prime Minister, **BIDV and the Asian Development Bank (ADB) have agreed to enhance the business collaboration by signing and exchanging a memorandum of understanding (MOU) on cooperation on promoting green finance at COP28, with a key focus on considering to offer a medium and long-term loan worth USD200 million.** The loan is expected to facilitate BIDV's lending to SMEs, applying energy efficiency and sustainable agriculture models, sharing experiences and good practices on climate finance information disclosure.

At the COP28 Conference, **BIDV and Standard Chartered Bank (SCB) exchanged the Sustainable Trade Finance Framework Agreement totaling up to USD100 million.** With this commitment,

SCB will arrange financing for import transactions that meet the green criteria as stipulated in the Agreement, thereby enhancing access to green finance for BIDV's corporate customer. Given the important role in guiding Vietnam's economic development of import-export activities – the spotlights in Vietnam's economy, the Sustainable Trade Finance Framework Agreement between BIDV and Standard Bank Chartered will provide support to businesses with import-export activities that meet the green criteria, thereby contributing to accelerating Vietnam's economy transition towards environmental protection and sustainable development.

In addition, BIDV continuously exchanges and promotes sustainable financial cooperation, green financing, and the goal of coping with climate change with important partners such as DZ Bank (Germany), SMTB (Japan). Signing and implementing the Appendix to the Green Trade Financing Agreement with MUFG Bank (Japan), etc.

Determining institutional capacity is an important factor in implementing sustainable financial activities in banks, BIDV actively collaborates with non-governmental/non-governmental organizations to study sustainable finance deployment models. It also works with non-governmental/non-governmental advisory organizations to foster technical cooperation in capacity building, strategic restructuring, ESG risk management, and the development of green financial products, including ESG bonds such as green bonds, social bonds, etc. and experience in the roadmap to transform into a Net-Zero bank.



The Bank and ADB signed a Memorandum of Understanding on providing green credit within the framework of COP 28

INTERNATIONAL ENTRUSTED FUND MANAGEMENT

BIDV is the leading bank in international entrusted fund management, focusing on promoting the mobilization of green capital to increase the proportion of green credit outstanding, developing a diverse ecosystem of international entrusted fund products to serve the green growth of the economy. As of now, BIDV manages **over 230 sources** of funding from the governments of Germany, Switzerland, France, Japan, South Korea and major international financial institutions such as the WB, AFD, ADB, KFW, NIB, EIB, JICA, EDCF, with **a total committed value of USD19.5 billion, equivalent to VND475,000 trillion**. Over the past 30 years of operation, BIDV has been highly recognized and evaluated by customers, international financial institutions, and government agencies for its credibility and expertise in managing entrusted foreign capital sources.

In 2023, BIDV continues to be the leading bank in foreign entrusted capital activities, successfully mobilizing a total of **USD500 million (equivalent to VND12,250 billion)** from international financial institutions and sponsors (UNICEF, JICA, WB, ADB, KOICA). BIDV is honored to be selected by Vietnam Forest Protection and Development Fund (VNFF - under the Ministry of Agriculture and Rural Development) as the first and only bank to serve the Emission Reductions Payment Agreement (ERPA) funded by the Forest Carbon Partnership Facility (FCPF), worth **USD51.5 million**. The agreement aims to transfer 10.3 million tons of carbon dioxide equivalent (CO₂e) emissions reductions in the North Central region (Thanh Hoa, Nghe An, Ha Tinh, Quang Binh, Quang Tri and Thua Thien Hue) for the period 2018 – 2024.

In particular, the Japan International Cooperation Agency (JICA) has selected BIDV as the largest-scale funding bank and the first new generation ODA provided by the Japanese government to the Vietnamese government, with a value of **Yen50 billion (equivalent to USD379 million ~ VND9,000 billion)**, to implement the General Budget Support Program for Vietnam's socio-economic recovery and development after the Covid-19 pandemic.

In addition, BIDV continues to establish strategic partnerships with major sponsors such as the WB, AFD, EIB, and KFW to mobilize direct funding without government guarantees for green sectors and sustainable development in the period 2023-2030. BIDV strengthens collaboration with sponsors to join the International Development Finance Corporation (IDFC) in attracting funding to Vietnam to support customers in the fields of renewable energy, energy efficiency, climate change mitigation, and currently holds the largest market share in mobilizing foreign entrusted capital.

As the leading commercial bank in the Vietnamese banking system, with the largest total assets in the banking system and an extensive branch network nationwide, a professional and experienced staff in foreign capital mobilization activities, BIDV always takes the lead in implementing the policies and directives of the Government and the State Bank of Vietnam in promoting green credit development and stands ready to become a partner with international financial institutions to contribute to the sustainable development goals.



04

PROMOTING TRANSPARENCY AND EFFICIENCY IN MANAGEMENT

Orientation for Sustainable Development of Governance Pillar	85
Material Topics of Governance Pillar	86
Transparent and Effective Governance at BIDV	87



BIDV commits to implementing corporate governance in compliance with the regulations of the law for large-scale public companies and listed enterprises, while also meeting advanced standards in the region and globally.

The transparent and efficient corporate governance efforts of BIDV are referenced to 3/17 Sustainable Development Goals of the United Nations.



SUSTAINABLE DEVELOPMENT ORIENTATION OF GOVERNANCE PILLAR



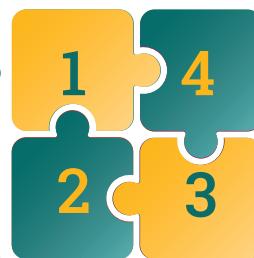
Proactively contribute to economic development

BIDV continuously improves business performance, making direct and indirect contributions to the overall development of the economy



Information security and data safety

BIDV recognizes the importance of information security and always strives to the maximum efforts to prevent, detect, and resolve cybersecurity incidents and information leaks



Transparent and responsible governance

BIDV focuses on enhancing the effectiveness of governance, complying with legal regulations, and aligning with advanced practices in the region as well as globally



Strictly abide by the laws, promote business ethics

BIDV develops a corporate culture in which all personnel comply with legal regulations, ethical standards and risk control in all activities of the Bank

BIDV determines 4 Material Topics of Governance pillar as follows:

G1 - Contributing to economic development	G2 - Practicing business ethics	G3 - Transparent and effective corporate governance	G4 - Information system and data security
BIDV is committed to creating long-term value for stakeholders through promoting economic performance and maintaining stable and sustainable growth	With the spirit of respecting the law, BIDV promotes business ethics, focuses on controlling risks and seriously implements the prevention of corruption, negativity and crime	Corporate governance at BIDV ensures compliance with legal regulations, in accordance with advanced practices, with a focus on improving risk management effectiveness	BIDV focuses on information system security, ensuring the safety of personal data of customers and stakeholders

Topic	Code	Solution
 Contributing to economic development	G1.1	Direct economic value created: BIDV continuously improves business performance year by year, laying the foundation for the sustainable development of the Bank
	G1.2	Allocated economic value: BIDV contributes to the overall development of the economy through the allocation of resources generated from the Bank's business activities
 Practicing business ethics	G2.1	Strictly abide by the laws: BIDV commits to comply with State regulations and laws
	G2.2	Culture handbook and risk control culture at BIDV: BIDV spreads corporate culture, ethical standards and code of conduct throughout the BIDV system; builds culture of risk control for safe and sustainable development in the future
	G2.3	Prevention of corruption, negativity and crime: BIDV issues a system of regulatory documents, disseminates propaganda, and regularly evaluates the prevention of corruption, negativity and crime at BIDV
 Transparent and effective corporate governance	G3.1	Improve the effectiveness of corporate governance: BIDV builds a model and implements corporate governance according to legal regulations and in accordance with advanced practices
	G3.2	Strengthen risk management: BIDV focuses on risk management to promptly detect, prevent and resolve risks, thereby limits losses and ensures efficiency and safety for the Bank's operation
 Information system and data security	G4.1	Safety and security of information systems: BIDV organizes resources, establishes guidelines, disseminates information on safety and security of information systems, and conducts inspections and enforcement of violation
	G4.2	Personal data protection: BIDV develops an action program to specify the Government's personal data protection requirements, as a basis for implementation at BIDV

TRANSPARENT AND EFFICIENT GOVERNANCE AT BIDV

TOPIC G1 – CONTRIBUTING TO ECONOMIC DEVELOPMENT

G1.1

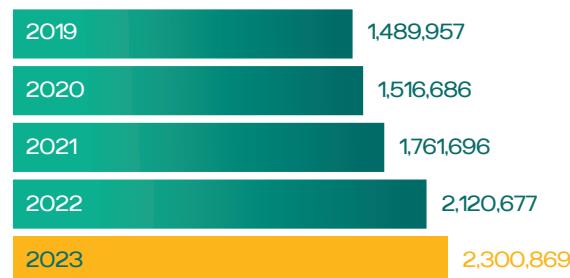
Direct economic value generated

BIDV commits to creating long-term value for stakeholders by promoting economic efficiency, stable and sustainable growth to meet the expectations of shareholders, enhancing services and attracting customers with various attractive and suitable product packages, while building and maintaining an attractive working environment to retain talent.

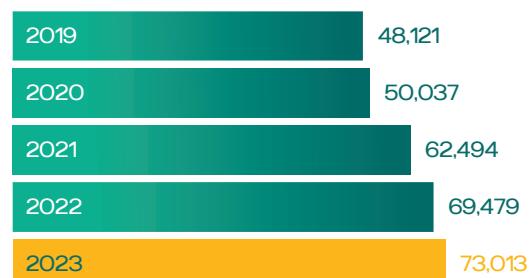
20.4%	Increase in pre-tax profit in 2023 compared to 2022
8.5%	Increase in total assets in 2023 compared to 2022
0.4%	Increase in credit market share
1.1%	Non-performing loan ratio according to Circular 11/2021/TT-NHNN as of December 31, 2023 (lower than the target)

Unit: billion VND

TOTAL ASSETS



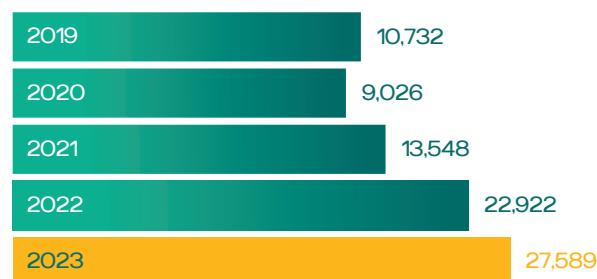
TOTAL OPERATING INCOME



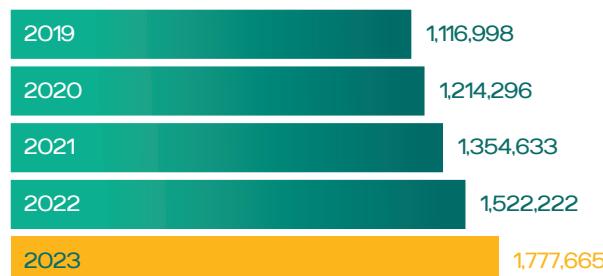
CUSTOMER DEPOSITS



PROFIT BEFORE TAX



LOANS TO CUSTOMERS



TOPIC G1 – CONTRIBUTING TO ECONOMIC DEVELOPMENT

G1.2 Economic value distributed

BIDV contributes to economic development through value allocation from business activities to relevant stakeholders, including the State, shareholders, customers, employees, community, and society.



DIVIDEND DISTRIBUTION RATIO
FOR SHAREHOLDERS IN 2023

21.69 %



RETURN ON EQUITY (ROE) IN 2023

20.18 %



SPONSORING

330 VND BILLION

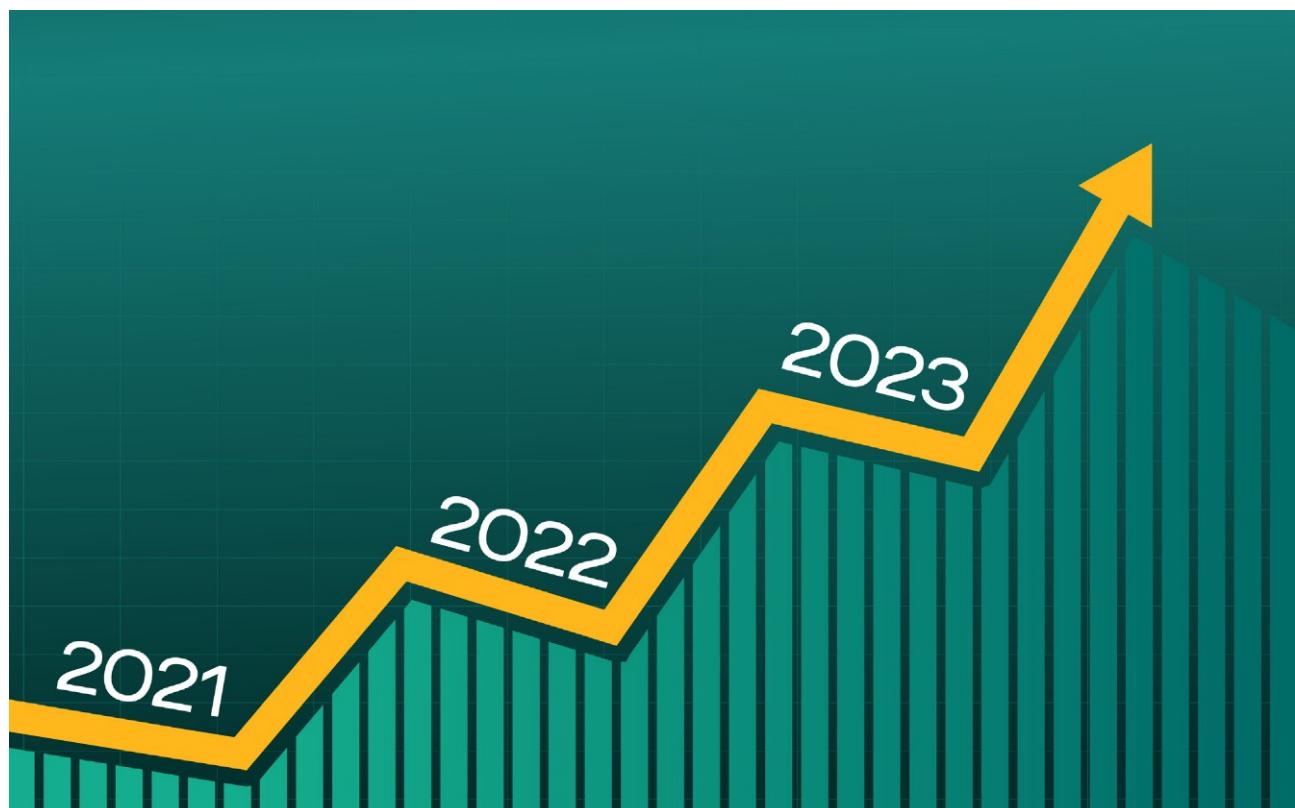
for educational and healthcare activities, building charity houses, facilities, schools and supporting the poor and disabled people



CONTRIBUTING TO THE STATE BUDGET

6,448 VND BILLION

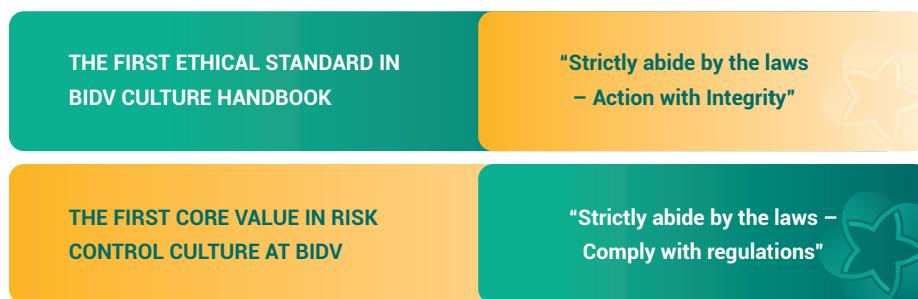
belonging to the group of leading enterprises in terms of corporate income tax payment



TOPIC G2 – PRACTICING BUSINESS ETHICS

G2.1 Strictly abide by the laws

In the Resolution on Risk Culture issued by BIDV, the Board of Directors has identified "Strictly abiding by the laws is a prerequisite for all units and individuals at BIDV, implementing the principle of strictly abiding by the laws as a solid legal foundation for the sustainable development of BIDV."



- The regime documents at BIDV are always reviewed, updated, and ensured to comply with the guidelines, legal regulations of the State, SBV and competent agencies. The modified and newly supplemented contents are promptly notified and disseminated to the relevant units at BIDV in various forms:
 - Guidance and updates are published on the internal website and sent via email to units and staff throughout the system by the responsible focal units.
 - Legal newsletters and official announcements from the Legal Department.
 - Specialized seminars on disseminating and updating new effective legal documents.
- BIDV consistently adheres to the regime of regular/ad hoc reporting and is ready to provide information, coordinate work, and respond to requests from state regulatory authorities.



**CONTRIBUTE TO THE STATE BUDGET
IN 2023**

6,448 VND
BILLION

2022: VND4,891 billion

Transparency and responsibility in fulfilling tax obligations

Recognizing the role of tax payment in the State budget and the sustainable development of the country, BIDV commits to fully comply with the tax obligations related to the bank's business activities, ensuring adherence to the regulations of the law and the State's tax management policies and reporting.

BIDV has been in the group of leading enterprises in terms of contributions to the State Budget for many years. In 2023, BIDV has paid VND6,448 billion to the State Budget.

TOPIC G2 – PRACTICING BUSINESS ETHICS

G2.2 Culture handbook and risk control culture at BIDV



BIDV Culture handbook

Determining importance of corporate culture for the sustainable development of a bank, in 2023, BIDV continues to achieve numerous accomplishments in implementing the dissemination of corporate culture throughout the system.

Issuing the BIDV Culture Handbook

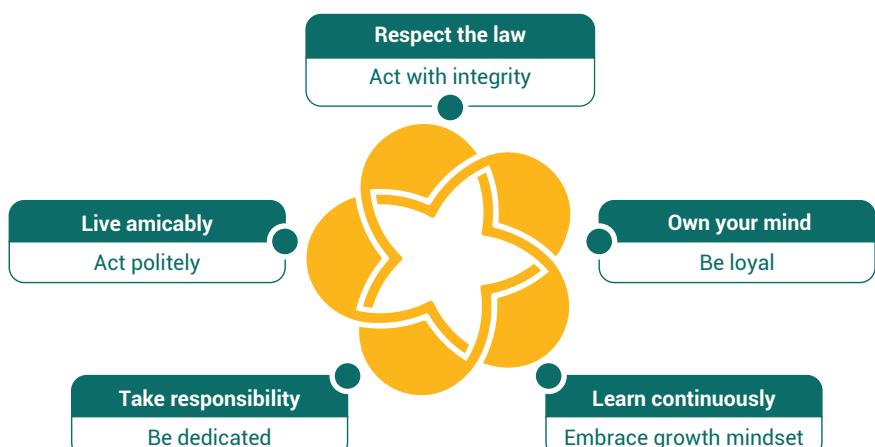
The research and development of corporate culture has been initiated by BIDV since 2006, with the first version being two sets of Professional Ethics Standards and Code of Conduct. In June 2021, BIDV continued to implement the Enterprise Culture Standardization project, based on inheriting traditional cultural values, professional ethics standards, and previously issued codes of conduct. BIDV has refined, summarized, and selected appropriate values and standards to introduce in the Culture Handbook, which was issued in 2022 (according to Decision No. 666/NQ-BIDV dated July 15, 2022, by the Chairman of the Board of Directors). The Culture Handbook is posted on the BIDV website in both Vietnamese and English versions.

- The BIDV Cultural Handbook applies to all employees who have signed a labor contract with BIDV, regardless of their position, from the highest leadership level to specialist level. The Handbook provides comprehensive guidance on the **5 core values, 5 professional ethics standards, and 9 behavioral rules** for staff throughout the system, contributing to the development of awareness among leaders and employees, enhancing the corporate culture, and forming a standard style of behavior and work ethics for BIDV staff. It also serves as a basis for each individual official to cultivate themselves, cultivate ethics, and professional culture.

5 CORE VALUES



5 PROFESSIONAL ETHICS STANDARDS



TOPIC G2 – PRACTICING BUSINESS ETHICS

G2.2 Culture handbook and risk control culture at BIDV (continued)



BIDV Culture handbook

9

CODES OF CONDUCT

To predecessors	To superiors	To subordinates
Be respectful, grateful	Maintain obedience and trust	Be fair, be a role model
To colleagues	To customers	To partners
Support and learn	Be attentive, friendly	Accompany for mutual development
To media	To the State	To the community
Be cooperative, professional	Comply, take responsibility	Share, spread values

- The five core values "**Intelligence – Belief – Integrity – Detail Orientation - Validity**" of the Culture Handbook have been formulated as "iBIDV" to help staff easily listen and remember. Professional ethical standards and codes of conduct are also carefully crafted in a concise, easy-to-remember manner with detailed explanations to help staff understand and accurately grasp BIDV's regulations.

Communication and dissemination about corporate culture throughout the system

- Designing and publishing of BIDV Cultural Handbook in both print and electronic formats, presented in bilingual (Vietnamese and English) and posted on the BIDV website for stakeholders to access and study 24/7.
- Designing a poster set about BIDV Cultural Handbook to post on internal website, electronic bulletin boards in elevators, etc.
- Creating a media clip highlighting the 5 core values of BIDV Cultural Handbook.
- Actively communicating internally on the internal social network GapoWork - BIDV Zone: (i) publishing funny Transaction Room sitcom series, comic books integrating the content of the BIDV Culture Handbook, (ii) organizing competitions to promote understanding of BIDV Cultural Handbook.
- 100% leaders and staff throughout the entire system signed a commitment to comply with BIDV Cultural Handbook.**
- Incorporating the corporate culture content into training programs for various target groups such as new staff, officers, managers, future bank leaders, etc.
- Being continue promoting corporate culture communication on multi-channels, especially digital channels to enhance propaganda and education about BIDV's development history and cultural identity such as (i) Establishing a 3D Virtual Tradition Room, (ii) Releasing BIDV Online Chronicles, (iii) Posting stories about BIDV's history and people on digital media channels such as BIDV website, FanPage, YouTube, internal social networks, etc.
- Organizing a writing contest I am BIDV.

TOPIC G2 – PRACTICING BUSINESS ETHICS

G2.2 Culture handbook and risk control culture at BIDV (continued)



BIDV Culture handbook

Monitoring and reporting compliance with BIDV Culture Handbook

- BIDV has incorporated the evaluation of violations of corporate culture regulations into the personnel evaluation framework.
- The monitoring of compliance with the core Values, codes of ethic and conduct of all leaders and staff within the banking system is regularly carried out, with periodic reporting of results to the Board of Leaders. Cases of violation of the Cultural Handbook will be subject to appropriate disciplinary measures, ensuring deterrence and preventing recurrence.



TOPIC G2 – PRACTICING BUSINESS ETHICS

G2.2 Culture handbook and risk control culture at BIDV (continued)



BIDV Risk Control Culture

- BIDV aims to establish and develop an **operational environment with a distinct risk control culture** that has a positive and practical impact on all activities of BIDV, ensuring safe and sustainable development for the future.
- The risk control culture at BIDV is established through the issuance of **8 Core Values and 5 Principles of Practice**, which are manifested in systematic behaviors from leadership at all levels to employees. The risk control culture represents a unified perspective and a core set of values regarding risk control, selected and communicated extensively by the Board of Directors and disseminated by leadership at all levels, committed to protecting and setting a consistent example in the practice of risk control in all activities of BIDV.
- With the aim of actively promoting a risk control culture, the Executive Board has issued an annual plan for the implementation of risk control culture, directing the development of (i) a set of guidelines for risk control culture practices at BIDV; (ii) a roadmap and implementation plan for Resolution No. 534 on risk control culture for the period 2023-2025, with a vision to 2030; (iii) Handbook of practical cultural risk management scenarios at BIDV according to job positions, consisting of 200 typical real-life situations for leaders and staff to proactively refer to, study, identify risks, and implement risk prevention measures in daily work..
- To ensure that all BIDV staff have a solid understanding of the orientation of the Board of Directors, training is also organized continuously and regularly. Risk control culture is incorporated into seminars, professional training programs, and key training programs for leadership and staff at all levels within the system, such as the Leadership of Transaction Office, New staff, Management Leadership, corporate culture - risk control culture, etc.
- In addition, BIDV also implements various forms of communication to promote risk control culture throughout the system, including: (i) launching incentive programs for practicing risk control culture, (ii) organizing risk control culture competitions, (iii) sending regular newsletters on risk control culture, (iv) establishing a knowledge corner on risk control culture, (v) periodically organizes competitions to learn about risk control culture, etc.
- Annually, to evaluate the implementation results, the Executive Board will conduct a survey on the level of permeation, awareness, practice of risk control culture for individuals, and score the implementation results and the level of practice of risk control culture for units, then report the implementation results of the risk control culture system to the Board of Directors and relevant units.

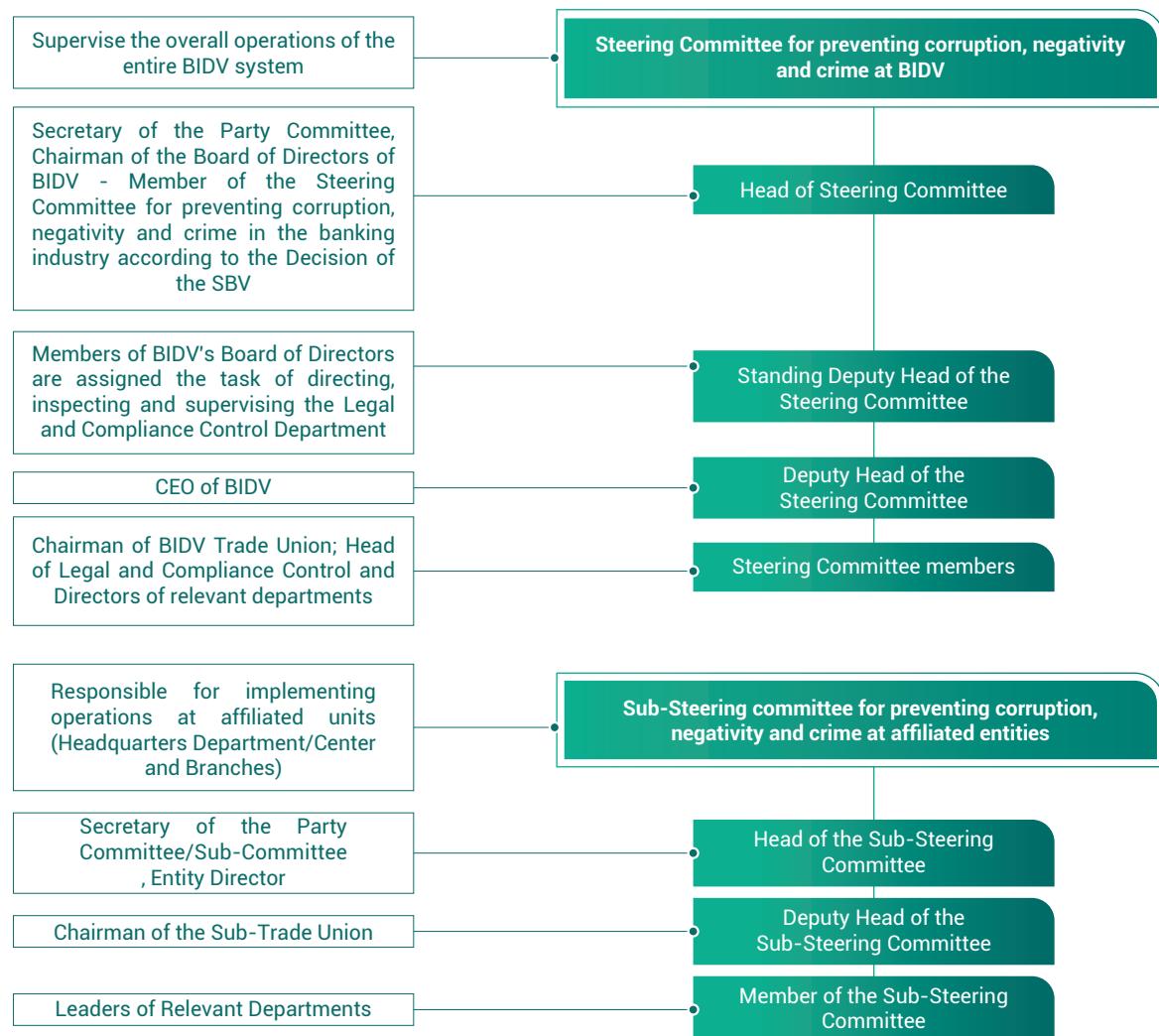


TOPIC G2 – PRACTICING BUSINESS ETHICS

G2.3 Prevention of corruption, negativity and crime

Organization model for preventing corruption, negativity and crime at BIDV

BIDV's Board of Directors has issued the Decision to establish and regulate the organizing and operating the Steering Committee for preventing and combating corruption, corruption and crime, according to which the organizational model for preventing and combating corruption and corruption is implemented in a comprehensive, consistent, and effective manner.



According to the Operating Regulations, the Steering Committee for preventing corruption, negativity and crime at BIDV promulgates the Program and specific work plans on preventing corruption, negativity and crime for each year as the basis for implementation throughout the system. The Steering Committee and Sub-Committees hold regular meetings every 6 months to review the implementation of the Program and plans, as well as emergency meetings as required.

TOPIC G2 – PRACTICING BUSINESS ETHICS

G2.3 Prevention of corruption, negativity and crime (continued)

Disseminating and propagating about preventing corruption, negativity and crime

- 100% of leaders and staff in the entire BIDV system are disseminated, propagated and trained on preventing corruption, negativity and crime in many diverse forms:
 - Issuance and dissemination, thorough implementation of documents and regulations on preventing corruption, negativity and crime to departments/units via email, internal news website, electronic office system
 - Integration of content on preventing corruption, negativity and crime practices, training into professional training courses
 - Including the report on preventing corruption, negativity and crime in the business update meeting agenda.
- Promoting and disseminating information on preventing corruption, negativity and crime measures to all employees within the entire system.
 - State and BIDV's regulations: Updating the regulations and guidelines of the State and BIDV on preventing corruption, negativity and crime.
 - Report receiving unit: 24/7 channels and focal point to receive reports from individuals regarding negative behaviors, violations, fraud, and maintain confidentiality of the reporter's identity.
 - BIDV Culture Handbook: Information to all staff for implementation, contributing to reducing corruption-related risks.
 - Corruption and negative behaviors: Disseminate to employees the various forms of corruption and negative behaviors to prevent fraud and identify such behaviors.
 - The benefits of anti-corruption measures: Highlighting the benefits of anti-corruption measures for businesses in general and for BIDV in particular, as well as the commitment of the leadership to effectively implement anti-corruption measures and impose sanctions on corrupt practices.
 - Implementation results of specific programs and plans on corruption prevention and combating negative activities and crimes.

Regular meetings and evaluations are organized to assess the results of preventing corruption, negativity and crime activities

BIDV regularly reviews and evaluates its anti-corruption activities to timely detect potential risks and implement necessary measures if required. In addition, BIDV complies with the current regulations of the SBV (Inspection and Supervision Agency) and the Central Internal Affairs Committee by periodically reporting on anti-corruption, misconduct, and criminal activities.

100% of BIDV leaders and staff throughout the system are fully aware of their roles and responsibilities in the work of preventing corruption, negativity, and crime; they strictly comply with the regulations of the law, internal policies and procedures, labor regulations, and other relevant provisions.

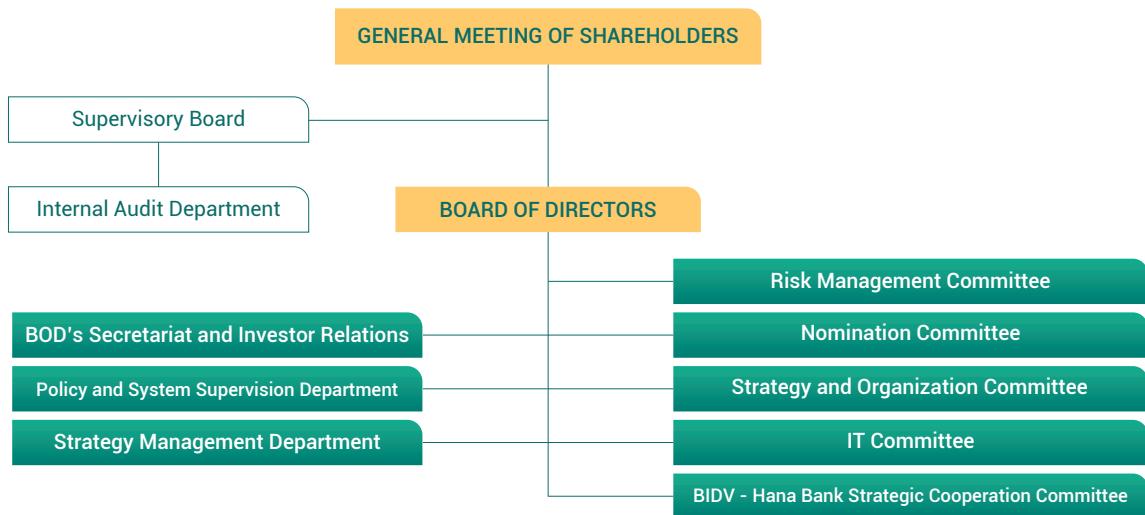
TOPIC G3 – TRANSPARENT AND EFFECTIVE CORPORATE GOVERNANCE

G3.1 Improve the effectiveness of corporate governance

BIDV commits to implementing corporate governance in compliance with the regulations of the law for large-scale public companies and listed enterprises, while also meeting Good Practices in corporate governance

State regulations and guiding documents	Good Practices in Corporate Governance
Enterprise Law	OECD Principles of Corporate Governance revised in 2023
Law on Credit Institutions	ASEAN Corporate Governance Scorecard updated to version 3.0 in 2023
Securities Law	Vietnam Sustainable Development Index
Circular No. 116/2020/TT-BTC guiding a number of articles on corporate governance applicable to public companies	Code of Corporate Governance principles according to best practices for public companies in Vietnam 2019
Circular No. 96/2020/TT-BTC guiding the disclosure of information on the stock market	

Strengthen the administrative organization



TOPIC G3 – TRANSPARENT AND EFFECTIVE CORPORATE GOVERNANCE

G3.1 Improve the effectiveness of corporate governance (continued)

Function, authority of departments in the corporate governance model

Departments	Function and authority
Board of Directors (BOD)	BOD is a governance authority, has the full right to act in the name of BIDV to make decisions, exercise rights and obligations of BIDV which are out of jurisdiction of the General Meeting of Shareholders. The BOD also has responsibility for defining and developing plans and policies such as business governance policies, business strategies and overall development plans of BIDV
Board of Management (BOM)	BOM has the responsibility for day-to-day operations of BIDV under the bank's Charter and the supervision of the Board of Directors. The Board of Management consists of councils including Assets and Liabilities Management, Risk Management, Capital Management, etc.
Supervisory Board	The Supervisory Board is an agency elected by the General Meeting of Shareholders, carries out internal audit, and supervises the compliance with the provisions of law, internal regulations, Charter, resolutions and decisions of the General Meeting of Shareholders, Board of Directors
Departments under BOD	Including: BOD's Secretariat and Investor Relations, Policy and System Supervision Department and Strategic Management Department. Departments under BOD are in charge of supporting the Board of Directors in orienting and directing the activities of the entire system.
Strategy and Organization Committee	Has function of advising the Board of Directors on issues related to Strategic Management, Development Strategy, Business Plan, Organizational Structure and Governance Model of the whole system.
Risk management Committee	Has functions of advising, consulting and assisting the Board to handle issues related to BIDV's system-wide risk management with the aim of improving the systematic governance capacity of the BOD
Human Resources Committee	Is an agency that advises and assists the Board of Directors in performing the tasks and powers of the Board of Directors in formulating and implementing policies on management and development of human resources, personnel, salaries, bonuses, remuneration, proposing for consideration and appraisal of candidates for nomination and candidacy for the position of member of the Board of Directors, the Supervisory Board, the Board of Management, etc. and other issues related to personnel.
IT Committee	Has the function of advising, consulting the Board of Directors on issues related to IT in promulgating mechanisms and policies in IT activities, directing, organizing inspection and supervision of IT activities, etc.
BIDV's Strategic Cooperation Committee with Hana Bank	Has functions of providing professional support/technical advice, advising on solutions to effectively implement strategic cooperation between BIDV and strategic investor KEB Hana Bank

Detailed information about (i) Structure and capacity of the Board of Directors, Board of Supervisors, and Executive Board; (ii) Activities of the Board of Directors, Board of Supervisors, and Executive Board; (iii) Remuneration and bonuses of the Board of Directors, Board of Supervisors, and Executive Board: please refer to BIDV 2023 Annual Report, which is posted on the website. www.bidv.com.vn.

TOPIC G3 – TRANSPARENT AND EFFECTIVE CORPORATE GOVERNANCE

G3.1 Improve the effectiveness of corporate governance (continued)

Corporate governance principles at BIDV



The Regulations on the Board of Directors' operations and the Internal governance Regulations of BIDV are developed in compliance with the current provisions on corporate governance, in accordance with the BIDV Charter and approved by the General Meeting of Shareholders. BIDV has appointed a person responsible for corporate governance with full functions and duties as prescribed.

Transparent and accountable governance

- **Policy on transactions with related parties:** In 2023, BIDV issued a Policy on transactions with related parties, which ensures that transactions with related parties are conducted in a reasonable manner, in accordance with market mechanisms, and prevent conflicts of interest as prescribed by law.
- **Process of monitoring and evaluating corporate governance:**
 - Supervision and evaluation of corporate governance is implemented in accordance with the Board of Directors' operating regulations and BIDV's internal governance regulations, on the basis of ensuring compliance with current regulations on governance. company, in accordance with BIDV's Charter and approved by the General Meeting of Shareholders.
 - In addition to complying with regulations on corporate governance and information disclosure in accordance with current laws, BIDV has studied and applied the ASEAN Corporate Governance Scorecard, Corporate Governance Code of Conduct according to best practices for public companies in Vietnam, jointly developed by the State Securities Commission and the International Financial Organization (IFC). Accordingly, the person in charge of corporate governance at BIDV has submitted a report proposing the Board of Directors to approve the process and criteria for monitoring and evaluating corporate governance at BIDV.
 - Periodically on June 30 and December 31 of every year, the focal unit under the Board of Directors (Board of Directors Secretariat and Shareholder Relations) will coordinate with relevant units in the system to evaluate BIDV's corporate governance activities according to the criteria of the ASEAN Corporate Governance Scorecard. The person in charge of corporate governance is responsible for directing and approving the content of the Report, then submitting it to the Board of Directors for approval. For corporate governance activities that do not meet the requirements of the Practice, the focal unit will propose improvement solutions, assign implementation units and report the implementation status to the Board of Directors in the next reporting period.

TOPIC G3 – TRANSPARENT AND EFFECTIVE CORPORATE GOVERNANCE

G3.1 Improve the effectiveness of corporate governance (continued)

- **Timely, transparent information disclosure to related parties:**

- As a large-scale public company, a listed stock and bond enterprise, BIDV always emphasizes transparency, accuracy, and timeliness in information disclosure activities. The information is fully disclosed on all information disclosure systems of state management agencies, presented in both Vietnamese and English.
- In 2023, BIDV timely and fully disclosed **28 periodic contents and 186 extraordinary contents**, including information about Financial Statements, Annual Reports, Sustainability Reports, Corporate Governance Reports, Invitation of General Meetings of Shareholders, information about collecting shareholders' written opinions, retirement information for social insurance benefits for internal personnel, information on transactions with related parties, bond issuances, etc.
- + BIDV also makes a constant effort to broaden and improve information disclosure channels, such as: (i) Direct communication with shareholders at the annual general meeting; Information exchanged during meetings with investors and analysts; (ii) Information disclosure channels including the new BIDV website (which is user-friendly on mobile devices and has a number of new features), (iii) the Stock Exchange and State Securities Commission portals, the Ministry of Planning and Investment's enterprise portal, (iv) Publications like Annual report, Sustainability report, the periodic newsletters for investors, and (v) among others.

- **The salary and bonuses of Board of Leaders:** The information related to the salary and bonuses of the members of the Board of Directors, the Supervisory Board, and the Executive Board is presented in detail in the Annual Report of the bank

(please refer to the detailed information in BIDV 2023 Annual Report published on the website www.bidv.com.vn)

- **Independent auditor candidates:** List of candidates from independent auditing firms mentioned in the Annual General Meeting documents of the bank.

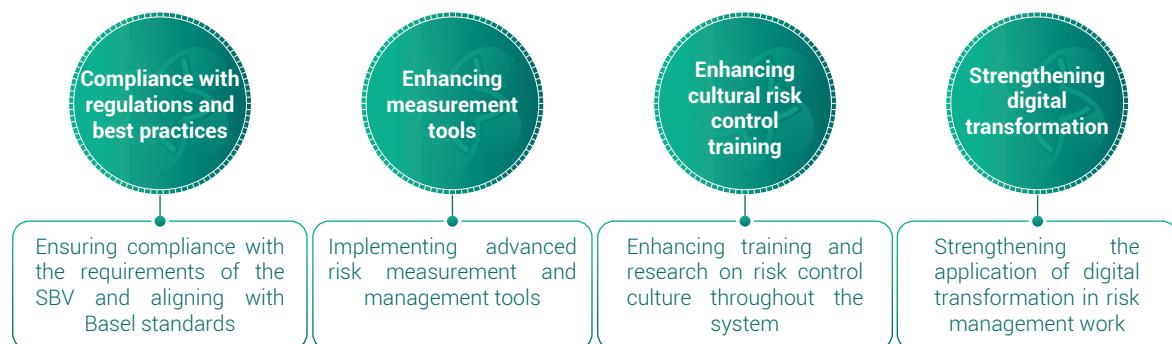


TOPIC G3 – TRANSPARENT AND EFFECTIVE CORPORATE GOVERNANCE

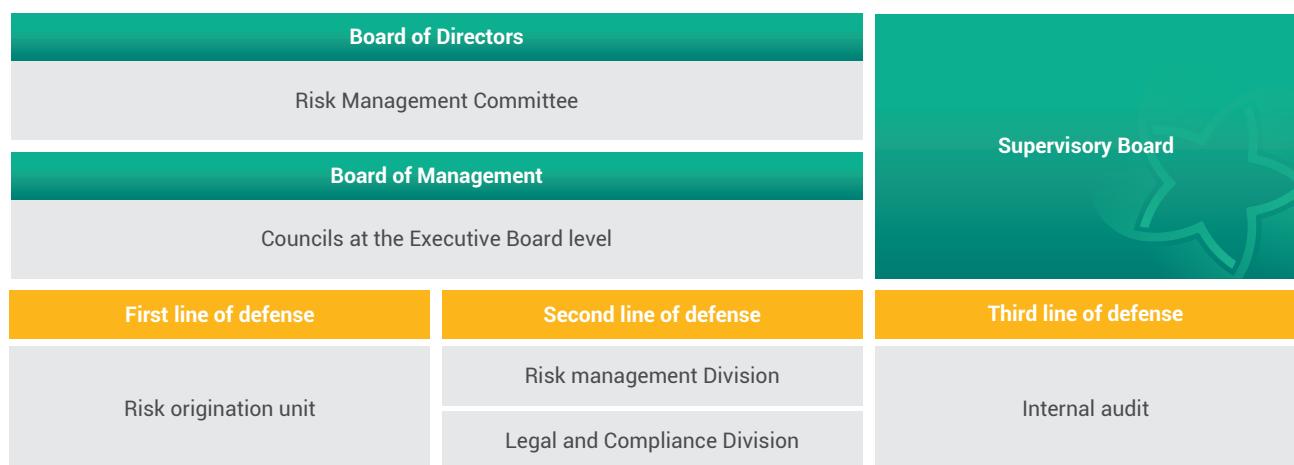
G3.2 Strengthen risk management

BIDV recognizes the importance of risk management and focuses on enhancing the effectiveness of risk management in all operational aspects to detect, prevent, and timely resolve risks. This is done to minimize losses, ensure efficiency, and safety for the bank's operations.

The objective of risk management at BIDV



Risk management model at BIDV



TOPIC G3 – TRANSPARENT AND EFFECTIVE CORPORATE GOVERNANCE

G3.2 Strengthen risk management (continued)

Risk management process



Identify types of risks at BIDV

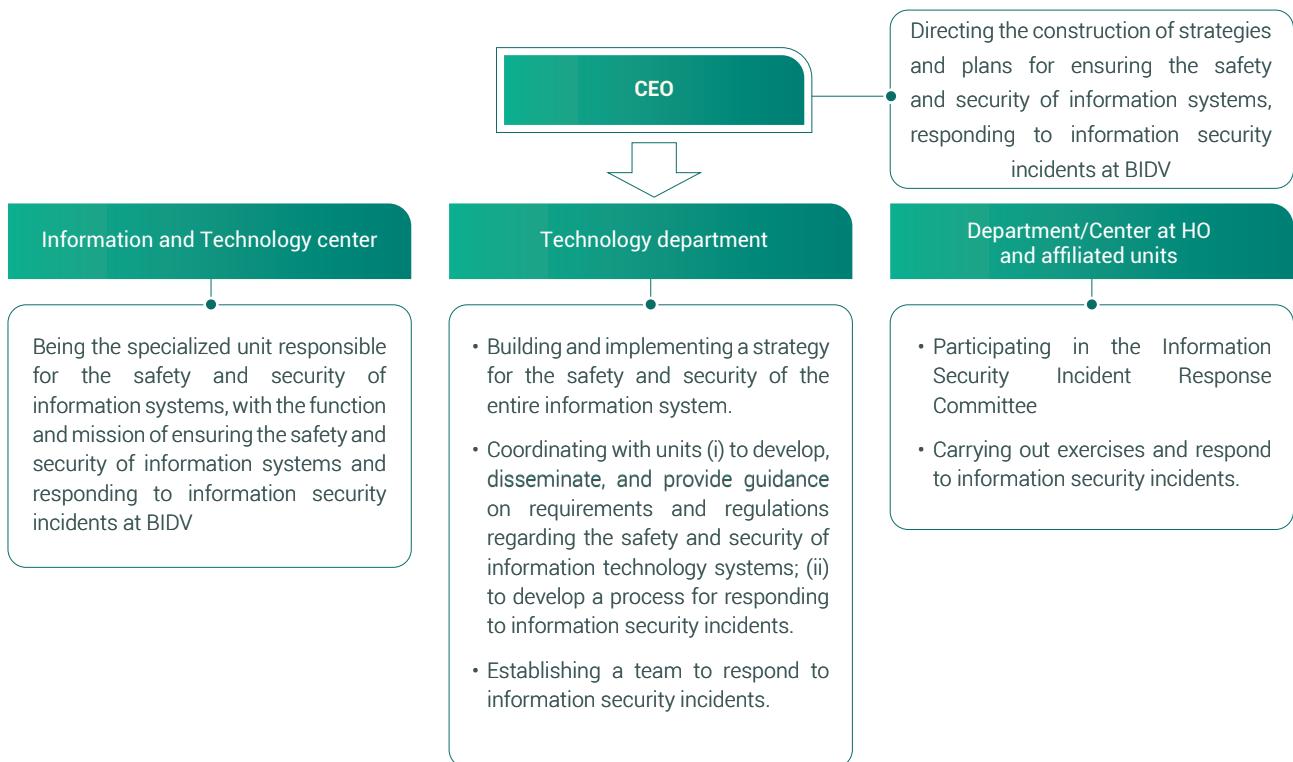


Information about Risk Management for each type of risk: please refer to details in BIDV 2023 Annual Report posted on the website www.bidv.com.vn.

TOPIC G4 – INFORMATION SYSTEM AND DATA SECURITY

G4.1 Safety and security of information systems

Organizing resources to deploy information system safety and security



Establishing regulations and guidelines on the safety and security of information systems

Recognizing the importance of security for information technology systems, the BIDV Board of Directors has approved the issuance of the **Information Security and Protection Regulations**, applicable to the entire BIDV system, including provisions on:



BIDV has issued **Regulations on the process and scenario for responding to cybersecurity incidents**. Accordingly, resources must be concentrated to address cybersecurity incidents and restore the system as quickly as possible.

TOPIC G4 – INFORMATION SYSTEM AND DATA SECURITY

G4.1 Safety and security of information systems (continued)



Propagating and disseminating information system safety and security

100% of leaders and staff throughout the system are informed and fully comply with the requirements and regulations regarding information system safety and security.

Focal units such as the Technology Department and Information Technology Center regularly issue guidance, warnings, and directives to enhance the security and safety of information technology systems.

Internal inspection and handling of violations

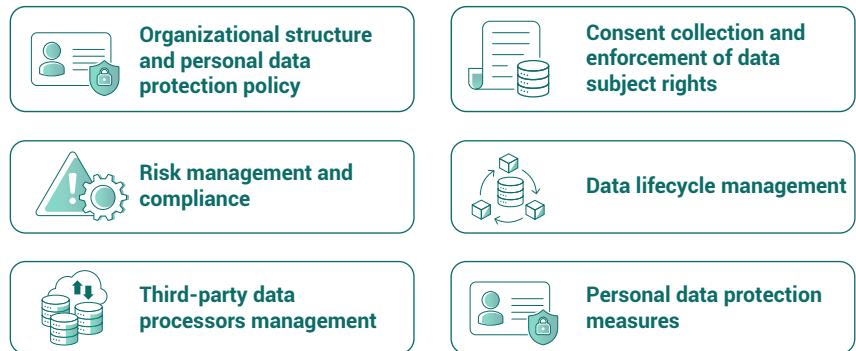
Regular or ad hoc internal inspections of the safety and security of the information system are carried out as directed by the Leadership Board.

Individuals and units that violate regulations on the safety and security of the information system are subject to disciplinary action in accordance with the law and internal regulations of BIDV.

G4.2

Personal data protection

The CEO of BIDV has directed the development of an action program to implement Decree No. 13/2023/NĐ-CP dated April 17, 2023, regarding the protection of personal data by the Government. The program has specified the requirements for protecting personal data as stipulated in Decree 13 for banking activities, including:



The implementation of requirements for the protection of personal data of units and individuals is periodically monitored and evaluated to promptly adjust and supplement to suit practical conditions.

05

REFERENCE TO GRI REPORTING STANDARDS

Environmental Pillar Standards	105
Social Pillar Standards	106
Governance Pillar Standards	108



STANDARDS OF ENVIRONMENTAL PILLAR

GRI Standard	Content	Article	Page
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Chapter 2, E3.2 – Closely manage energy consumption and discharge	49
	302-3 Energy intensity	Chapter 2, E3.2 – Closely manage energy consumption and discharge	49
	302-4 Reduction of energy consumption	Chapter 2, E3.1 – Practicing savings is always given top priority	47-48
GRI 305: Emission 2016	305-1 Direct (Scope 1) GHG emissions	Chapter 2, E1.2 – Conquer the Net-Zero goal	33
	305-2 Energy indirect (Scope 2) GHG emissions	Chapter 2, E1.2 – Conquer the Net-Zero goal	33
	305-3 Other indirect (Scope 3) GHG emissions	Chapter 2, E1.2 – Conquer the Net-Zero goal	33
	305-4 GHG emissions intensity	Chapter 2, E1.2 – Conquer the Net-Zero goal	33
	305-5 Reduction of GHG emissions	Chapter 2, E1.2 – Conquer the Net-Zero goal	33
GRI 303: Water and Effluents 2018	303-2 Management of water discharge-related impacts	Chapter 2, E3.2 – Closely manage energy consumption and discharge	49
	303-5 Water consumption	Chapter 2, E3.2 – Closely manage energy consumption and discharge	49
GRI 306: Effluents and waste 2020	306-2 Management of significant waste-related impacts	Chapter 2, E3.2 – Closely manage energy consumption and discharge	49
	306-3 Waste generated	Chapter 2, E3.2 – Closely manage energy consumption and discharge	49
	306-5 Waste directed to disposal	Chapter 2, E3.2 – Closely manage energy consumption and discharge	49
GRI 308: Supplier Environmental	308-1 New suppliers that were screened using environmental criteria	Chapter 2, E2.3 – Compliance with environmental laws	46

STANDARDS OF SOCIAL PILLAR

GRI Standard	Content	Article	Page
GRI 401: Employment	401-1 New employee hires and employee turnover	Chapter 3, S3.3 – Developing and managing human resources	70-72
	401-2 Benefits of employees	Chapter 3, S3.2 – The remuneration and benefits system for employees	68-69
	401-3 Parental leave	Chapter 3, S3.2 – The remuneration and benefits system for employees	68-69
GRI 403: Occupational health and safety 2018	403-1 Occupational health and safety management system	Chapter 3, S3.1 – Ensuring the labor safety and health	66-67
	403-2 Hazard identification, risk assessment, and incident investigation	Chapter 3, S3.1 – Ensuring the labor safety and health	66-67
	403-3 Occupational health services	Chapter 3, S3.1 – Ensuring the labor safety and health	66-67
	403-5 Worker training on occupational health and safety	Chapter 3, S3.1 – Ensuring the labor safety and health	66-67
	403-6 Promotion of worker health	Chapter 3, S3.1 – Ensuring the labor safety and health	66-67
	403-8 Workers covered by an occupational health and safety management system	Chapter 3, S3.1 – Ensuring the labor safety and health	66-67
	403-9 Work-related injuries	Chapter 3, S3.1 – Ensuring the labor safety and health	66-67
	404-1 Average hours of training per year per employee	Chapter 3, S3.3 – Developing and managing human resources	70-72
	404-2 Programs for upgrading employee skills and transition assistance programs	Chapter 3, S3.3 – Developing and managing human resources	70-72
GRI 404: Training and Education 2016	404-3 Percentage of employees receiving regular performance and career development reviews	Chapter 3, S3.3 – Developing and managing human resources	70-72
	405-1 Diversity of governance bodies and employees	Chapter 3, S3.4 – Respecting diversity and equality	73-75
	405-2 Ratio of basic salary and remuneration of women to men	Chapter 3, S3.4 – Respecting diversity and equality	73-75
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Chapter 3, S3.4 – Respecting diversity and equality	73-75
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Chapter 3, S3.4 – Respecting diversity and equality	73-75

STANDARDS OF SOCIAL PILLAR (continued)

GRI Standard	Content	Article	Page
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Chapter 3, S3.3 – Developing and managing human resources	70-72
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Chapter 3, S3.4 – Respecting diversity and equality	73-75
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	Chapter 3, S3.4 – Respecting diversity and equality	73-75
GRI 411: Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	Chapter 3, S3.4 – Respecting diversity and equality	73-75
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development program 413-2 Operations with significant actual and potential negative impacts on local communities	Chapter 3, S3.4 – Respecting diversity and equality Chapter 3, S4.1 – Creating positive values for society	73-75 76-79
GRI 414: Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	Chapter 3, S4.3 – Promoting sustainable procurement	80
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling 417-2 Incidents of non-compliance concerning product and service information and labeling 417-3 Incidents of non-compliance concerning marketing communications	Chapter 3, S1.2 – Understanding customers Chapter 3, S1.2 – Understanding customers Chapter 3, S1.2 – Understanding customers	55-57 55-57 55-57
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Chapter 3, S1.4 – Ensuring customer rights and S2.1 – Transparency of information, ensuring shareholders' rights	63-64

STANDARDS OF GOVERNANCE PILLAR

GRI Standard	Content	Article	Page
GRI 2: General Disclosures	2-1 Organizational details	Chapter 1, About BIDV	10-12
	2-2 Entities included in the organization's sustainability reporting	Chapter 1, About BIDV	10-12
	2-3 Reporting period, frequency and contact point	Chapter 1, About BIDV	10-12
	2-6 Activities, value chain and other business relationships	Chapter 1, About BIDV	10-12
GRI 2: General Disclosures	Governance		
	2-9 Governance structure and composition	Chapter 4, G3.1 – Improve the effectiveness of corporate governance	96-99
	2-12 Role of the highest governance body in overseeing the management of impacts	Chapter 4, G3.1 – Improve the effectiveness of corporate governance	96-99
	2-13 Delegation of responsibility for managing impacts	Chapter 1, Management structure for sustainable development practices	20
	2-14 Role of the highest governance body in sustainability reporting	Chapter 1, Management structure for sustainable development practices	20
	2-15 Conflicts of interest	Chapter 4, G3.1 – Improve the effectiveness of corporate governance	96-99
	2-18 Evaluation of the performance of the highest governance body	Chapter 4, G3.1 – Improve the effectiveness of corporate governance	96-99
	2-19 Remuneration policies	Chapter 4, G3.1 – Improve the effectiveness of corporate governance	96-99
	2-20 Process to determine remuneration	Chapter 4, G3.1 – Improve the effectiveness of corporate governance	96-99
	2-22 Statement on sustainable development strategy	Chapter 1, Message from the Chairman of the Board of Directors	8-9
	2-23 Policy commitments	Chapter 4, G2.1 – Strictly abide by the laws	89
	2-24. Thực hiện các cam kết chính sách	Chapter 4, G2.1 – Strictly abide by the laws	89
	2-24 Embedding policy commitments	Chapter 4, G2.1 – Strictly abide by the laws	89

STANDARDS OF GOVERNANCE PILLAR (continued)

GRI Standard	Content	Article	Page
GRI 2: General Disclosures	Stakeholder engagement		
	2-29. Approach to stakeholder engagement	Chapter 1, Stakeholder Engagements	21-23
GRI 3: Material topics	3-1 Process to determine material topics	Chapter 1, Identify Material Topics	24-26
	3-2 List of material topics	Chapter 1, Identify Material Topics	24-26
	3-3 Management of material topics	Chapter 1, Identify Material Topics	24-26
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	Chapter 4, G1 – Contributing to economic development	87-88
	201-2 Financial implications and other risks and opportunities due to climate change	Chapter 4, G3.2 – Strengthen risk management	100-101
GRI 205: Anti-corruption	205-1 Operations assessed for risks related to corruption	Chapter 4, G2.3 – Prevention of corruption, negativity and crime	94-95
	205-2 Communication and training about anti-corruption policies and process	Chapter 4, G2.3 – Prevention of corruption, negativity and crime	94-95

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<https://www.bidv.com.vn/en/quan-he-nha-dau-tu/> or scan the QR code here:

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