

Code	HDG
Company name	Ha Do Group Joint Stock Company
Date	04/01/2016
Subject	Information on the second phase of bond issuance

Content:

Ha Do Group declared information on bond issuance as follows:

- Total offering par value: VND600 billion
- Par value: VND1 billion/bond
- Number of offering phases: 02 phases in 2015
 1. Total offering par value in the first phase: VND200 billion
 - Ending date of the first phase: October 02, 2015
 - Maturity date of bonds in the first phase: October 02, 2020
 2. Total offering par value in the second phase: VND400 billion
 - Ending date of the second phase: December 29, 2015
 - Maturity date of bonds in the second phase: December 29, 2020
- Issue price: 100% par value
- Interest payment date: January 10 and July 10 annually
- Interest rate:
 - For the first interest period: 9.7%/year
 - For the next interest periods: The reference interest rate is defined by the savings interest rate in VND, 12-month term, quoted at the head quarters/branches of 04 commercial banks: Agribank, VietinBank, BIDV and Vietcombank, on the determination day plus 3.2%/year.