

<b>Code</b>	<b>BID</b>
<b>Company name</b>	Joint Stock Commercial Bank for Investment and Development of Vietnam
<b>Date</b>	12/19/2018
<b>Subject</b>	Report on the result of bonds public offering

**Content:**

Joint Stock Commercial Bank for Investment and Development of Vietnam announced the result of bonds public offering as follows:

I. Stock in the public offering:

1. Issuer: Joint Stock Commercial Bank for Investment and Development of Vietnam
2. Bond name:
  - 2025 Bond;
  - 2028 Bond.
3. Bond type: non convertible bond, unsecured and without warrants
4. Par value: VND10,000,000/bond
5. Term:
  - 2025 Bond: 07 years
  - 2028 Bond: 10 years
6. Term of interest payment: Once every a year
7. Interest rate:
  - 2025 Bond: reference interest (\*) + 0.8%/year
  - 2028 Bond: reference interest (\*) + 1%/year

(\*) Reference interest is the average of the interest rates of personal savings with a term of 12 months (or equivalent) in VND quoted by BIDV, VietinBank, Vietcombank and Agribank on the determination date.

8. Offering volume: 400,000 bonds; Of which:
  - 2025 Bond: 300,000 bonds

- 2028 Bond: 100,000 bonds
- 9. Total mobilized capital: VND4,000,000,000,000; Of which:
  - 2025 Bond: VND3,000,000,000,000
  - 2028 Bond: VND1,000,000,000,000
- 10. Issue date: December 19, 2018
- 11. Beginning date: November 12, 2018
- 12. Ending date: December 18, 2018
- 13. Registration date: from November 12, 2018 to 10:AM, December 18, 2018
- 14. Payment date: from November 12, 2018 to 10:AM, December 18, 2018
- 15. Transfer ending date: within 30 days from the finish date of the offering.

II. Underwriter: none

III. Distributor:

- Branch/Transaction office of Joint Stock Commercial Bank for Investment and Development of Vietnam;
- BIDV Securities Joint Stock Company.

IV. Result of the public offering:

a. 2025 Bond:

<b>Investor</b>	<b>Offering price</b> <i>(VND/ bond)</i>	<b>Offering volume</b> <i>(bond)</i>	<b>Registered volume</b> <i>(bond)</i>	<b>Distributed volume</b> <i>(bond)</i>	<b>Number of investors</b> <i>(person)</i>	<b>Distributed investors</b> <i>(person)</i>	<b>Undistributed investors</b> <i>(person)</i>	<b>Remaining bonds</b> <i>(bond)</i>	<b>Distributed ratio</b> <i>(%)</i>
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual			<b>188,388</b>	<b>157,802</b>	<b>4,341</b>	<b>4,341</b>	<b>0</b>		<b>52.60%</b>

investors:									
- Domestic investors	10,000,000		187,388	156,964	4,340	4,340	0		52.32%
- Foreign investors	10,000,000		1,000	838	1	1	0		47.40%
2. Institutional investors:			<b>169,601</b>	<b>142,198</b>	<b>584</b>	<b>584</b>	<b>0</b>		<b>47.40%</b>
- Domestic investors	10,000,000		169,601	142,198	584	584	0		47.40%
- Foreign investors	10,000,000		0	0	0	0	0		0%
<b>Total</b>		<b>300,000</b>	<b>357,989</b>	<b>300,000</b>	<b>4,925</b>	<b>4,925</b>	<b>0</b>	<b>0</b>	<b>100%</b>

b. 2028 Bond:

<b>Investor</b>	<b>Offering price (VND/ bond)</b>	<b>Offering volume (bond)</b>	<b>Registered volume (bond)</b>	<b>Distributed volume (bond)</b>	<b>Number of investors (person)</b>	<b>Distributed investors (person)</b>	<b>Undistributed investors (person)</b>	<b>Remaining bonds (bond)</b>	<b>Distributed ratio (%)</b>
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual			<b>69,171</b>	<b>68,805</b>	<b>18,675</b>	<b>18,675</b>	<b>0</b>		<b>68.81%</b>

investors:									
- Domestic investors	10,000,000		67,171	66,818	18,673	18,673	0		66.82%
- Foreign investors	10,000,000		2,000	1,987	2	2	0		1.99%
2. Institutional investors:			<b>31,462</b>	<b>31,195</b>	<b>182</b>	<b>182</b>	<b>0</b>		<b>31.19%</b>
- Domestic investors	10,000,000		31,462	31,195	182	182	0		31.19%
- Foreign investors	10,000,000		0	0	0	0	0		0%
<b>Total</b>		<b>100,000</b>	<b>100,633</b>	<b>100,000</b>	<b>18,857</b>	<b>18,857</b>	<b>0</b>	<b>0</b>	<b>100%</b>

V. Summary result:

1. Total distributed bonds: 400,000 bonds (accounting for 100% offering volume)
2. Total proceeds from the offering: VND4,586,220,000,000
3. Total expenses: VND1,740,100,000
4. Total net proceeds after the public offering: VND3,998,259,900,000

VI. Capital structure of the issuer after the offering:

Unit: 1,000 dong

Content	Previous bonds offering (2018/11/11)	Offered bonds volume (2018/12/18)
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Total liabilities:	999,074,189,453	1,020,180,477,671
Short-term	572,190,962,644	587,304,559,714
Long-term	426,883,226,809	432,875,917,957
Bond:	24,910,426,452	24,910,426,564
Total equity	34,187,153,000	34,187,153,000
Debt ratio/Equity	2.922%	2.984%

Total value of bonds held by the foreigner after the offering: VND28,250,000; accounting for 0.11% of total value of outstanding bonds.