Code LPB

Company name Lien Viet Post Joint Stock Commercial Bank

**Date** 12/29/2020

**Subject** Result of Public Offering of bonds (phase 2)

#### **Content:**

Lien Viet Post Joint Stock Commercial Bank announces the result of public offering of bonds (phase 2) as follows:

- I. <u>Information on public offering of bonds:</u>
  - 1. Issuer: Lien Viet Post Joint Stock Commercial Bank (LienVietPostBank)
  - 2. Bond name: LPB7Y202002 bond and LPB10Y202005 bond
  - 3. Bond type: non-convertible, unsecured bond, no warrants
  - 4. Par value: VND 10,000,000/bond
  - 5. Bond term:
    - LPB7Y202002 bond: 07 years
    - LPB10Y202005 bond: 10 years.
  - 6. Interest payment term: Once every 12 months
  - 7. Interest rate:
    - LPB7Y202002 bond:
    - For the first two interest periods = reference interest rate + range 2.3%/year;
    - For the next interest periods = reference interest rate + range 3.3%/year.
      - LPB10Y202005 bond:
    - For the first interest period (05 years) = reference interest rate + range 2.6%/year;
    - For the next interest periods = reference interest rate + range 3.6%/year.

In particular, the reference interest rate is the average of the interest rates of personal savings (deferred interest payment) with a term of 12 months (or equivalent) in VND quoted by BIDV, Vietcombank, VietinBank and Agribank on the determination date.

Accordingly, the first interest period of LPB7Y202002 bond is 7.9%/year; LPB10Y202005 bond is 8.2%/year/.

### 8. Registered offering volume:

- LPB7Y202002 bond: 43,572 bonds

- LPB10Y202005 bond: 26,541 bonds.

9. Number of shares to sell directly to investors: none

10. Expected mobilized capital for phase 2: VND 701,130,000,000

11. Issue date: December 23, 2020

12. Beginning date: December 04, 2020

13. Ending date: December 23, 2020

14. Time for subscription and payment: from December 04, 2020 to December 23, 2020

15. Ending date of bond transfer: within 30 days from the issue date.

II. Underwriter: none

III. <u>Distribution agent</u>: Saigon Hanoi Securities Joint Stock Company (SHS).

### IV. Result:

Object	Offering price (VND/bond)	offered	Number of bonds registered to buy	distributed	Number of persons registering to buy	Number of distributed persons	Number of undistributed persons		Distribution ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10

LPB7Y202002									
bond									
1, Individual investors Of which:									
- Local investors	10,000,000		36,149	36,149	817	817	-	-	82.96
- Foreign investors	10,000,000		200	200	1	1	-	-	0.46
2. Institutional investors Of which:									
- Local investors									
	10,000,000		7,223	7,223	7	7	-	-	16.58
- Foreign investors	10,000,000		-	-	-	-	-	-	-
Total									
		43,572	43,572	43,572	825	825	-	-	100.00
LPB10Y202005 bond									
1, Individual investors Of which:									
- Local investors									
	10,000,000		713	713	5	5	-	-	2.69
- Foreign investors	10,000,000	-	-	-	-	-	-	-	-

2. Institutional investors Of which:									
- Local investors	10,000,000								
			25,828	25,828	2	2	-	-	97.31
- Foreign investors	10,000,000		-	-	-	-	-	-	-
Total									
		26,541	26,541	26,541	7	7	-	-	100.00

# V. <u>Summary result:</u>

- 1. Total distributed volume: 70,113 bonds (accounting for 100% total bonds to be offered)
- 2. Total proceeds from the offering: VND 701,130,000,000
- 3. Total expense: VND 1,000,000,000
- 4. Total net revenue from the offering: VND 700,130,000,000.

# VI. <u>Capital structure of the issuer after the offering:</u>

*Unit: VND1,000* 

Item	Before the public offering (September 30, 2020)	After the public offering (the end of December 28, 2020)		
Total liabilities	198,213,147	209,963,147		
Total share capital	13,765,259	13,765,259		
Ratio of Liabilities to Total share capital	14.40	14.60		

Of which, the total value of bonds owned by foreign investors after the public offering: 0 VND (accounting for 0% of total value of outstanding bonds).