| 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. Information on public offering of bonds:

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 $8.2 \% / \mathrm{year} /$.
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. Distribution agent: Saigon Hanoi Securities Joint Stock Company (SHS).
IV. Result:

| Object | Offering <br> price <br> (VND/bond) | Number of <br> offered <br> bonds | Number of <br> bonds <br> registered to <br> buy | Number of <br> distributed <br> bonds | Number of <br> persons <br> registering <br> to buy | Number of <br> distributed <br> persons | Number of <br> undistributed <br> persons | Number of <br> remaining <br> bonds | Distribution <br> 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 |
| $\begin{aligned} & \text { LPB10Y202005 } \\ & \text { bond } \end{aligned}$ |  |  |  |  |  |  |  |  |  |
| 1, Individual investors Of which: |  |  |  |  |  |  |  |  |  |
| - Local investors | 10,000,000 |  | 713 | 713 | 5 | 5 | - | - | 2.69 |
| - Foreign investors | 10,000,000 | - | - | - | - | - | - | - | - |


| 2. Institutional <br> investors <br> Of which: |  |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| - Local investors | $10,000,000$ |  |  |  |  |  |  |

V. Summary result:

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. Capital structure of the issuer after the offering:

Unit: VND 1,000

| Item | Before the public offering <br> (September 30, 2020) | After the public offering <br> (the end of December 28, <br> 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).

