Code HDB

Company name Ho Chi Minh City Development Joint Stock Commercial Bank

Date 09/16/2020

Subject Result of public offering of bond (Phase 1.2020)

Content:

Ho Chi Minh City Development Joint Stock Commercial Bank announces the result of public offering of HDB2027_01 bond as follows:

I. <u>Information on public offering of bonds:</u>

- 1. Bond name: Ho Chi Minh City Development Joint Stock Commercial Bank
- 2. Bond code: HDB2027_01
- 3. Bond type: non-convertible, unsecured bond, no warrants
- 4. Face value: VND100,000/bond
- 5. Bond term: 07 years (Maturity date to 2027)
- 6. Interest rate: 8.5%/year
- 7. Interest payment period: once every 12 months
- 8. Registered offering volume: 8,000,000 bonds
- 9. Number of bonds sold directly to the organization (if any): 3,618,590 bonds
- 10. Expected mobilized capital: VND 800,000,000,000
- 11. Issue date: September 11, 2020
- 12. Beginning date of offering: August 17, 2020
- 13. Ending date of offering: September 10, 2020

14. Subscription time: from August 17, 2020 to September 10, 2020

15. Payment time: from August 17, 2020 to September 10, 2020

16. Ending date of bond transfer: September 10, 2020.

II. <u>Underwriter:</u> none

III. <u>Distribution agent</u>: HDBank and Ho Chi Minh City Securities Corporation (HSC)

IV. Result:

Object	Offering price (VND/bond)	Number of offered bonds	Number of shares registered to buy	Number of distributed bonds	Number of persons registering to buy	Number of distributed persons	Number of undistributed persons	Number of remaining bonds	Distribution ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1, Individual investors Of which:			3,381,410	3,381,410	5,702	5,702	-	-	42.27%
- Local investors	100,000		3,380,910	3,380,910	5,701	5,701	-	-	42.26%
- Foreign investors	100,000		500	500	1	1	-	-	0.01%
2. Institutional investors Of which:			4,618,590	4,618,590	74	74	-	-	57.73%
- Local investors	100,000		4,618,590	4,618,590	74	74	-	-	57.73%
- Foreign investors	100,000		-	-	-		-		0.00%

Total								
	8,000,000	8,000,000	8,000,000	5,776	5,776	-	-	100.0%

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

1. Total distributed volume: 8,000,000 shares (100% of total issued volume).

2. Total proceeds from the offering: VND 800,000,000,000

3. Total expense: VND 1,325,000,000

4. Total net revenue from the offering: VND 798,675,000,000

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

Unit: VND million

Item	Before the public offering (the end of August 14, 2020)	After the public offering (the end of September 11, 2020)		
Total liabilities	215,099,625	223,525,107		
Short-term liabilities	114,947,164	120,937,474		
Long-term liabilities	100,52,461	102,587,633		
Of which: Bond	19,610,063	20,410,063		
Total share capital	9,810,000	9,810,000		
Ratio of Liabilities to Total share	21.93	22.79		

Of which, the total value of bonds owned by foreign investors after the public offering: VND 50,000,000 (0.01% of total value of outstanding bonds of HDB2027_01 bond).