

<b>Code</b>	<b>BID</b>
<b>Company name</b>	Joint Stock Commercial Bank for Investment and Development of Vietnam
<b>Date</b>	01/19/2023
<b>Subject</b>	Result of bond public offering (Phase 2)

**Content:**

Joint Stock Commercial Bank for Investment and Development of Vietnam reports the result of the second bond public offering in 2021 as follows:

I. Information on public offering of bonds:

1. Issuer: Joint Stock Commercial Bank for Investment and Development of Vietnam
2. Bond name: Joint Stock Commercial Bank for Investment and Development of Vietnam
3. Bond code:
  - BIDL2128002C; BIDL2128005C: 07 years
  - BIDL2129003C; BIDL2129006C: 08 years
  - BIDL2131004C; BIDL2131007C: 10 years.
4. Par value: 100,000 dongs/bond
5. Bond type: non-convertible bond, unsecured, without warrants
6. Offering volume:
  - Phase 1: 50,000,000 bonds, including 30,000,000 bonds of BIDL2128002C, 10,000,000 bonds of BIDL2129003C, 10,000,000 bonds of BIDL2131004C;
  - Phase 2: 40,000,000 bonds, including 25,000,000 bonds of BIDL2128005C, 10,000,000 bonds of BIDL2129006C, 5,000,000 bonds of BIDL2131007C.

II. Information on the bond public offering for the phase 2:

1. Bond code:
  - BIDL2128005C: 07 years
  - BIDL2129006C: 08 years
  - BIDL2131007C: 10 years.
2. Par value: VND100,000/bond

3. Offering volume: 67,905,430 bonds, including:
  - BIDL2128005C: 44,475,702 bonds
  - BIDL2129006C: 10,000,000 bonds
  - BIDL2131007C: 13,429,728 bonds.
4. Total value of issuance: VND6,790,543,000,000, including:
  - BIDL2128005C: VND4,447,570,200,000
  - BIDL2129006C: VND1,000,000,000,000
  - BIDL2131007C: VND1,342,972,800,000.
5. Term:
  - BIDL2128005C: 07 years
  - BIDL2129006C: 08 years
  - BIDL2131007C: 10 years.
6. Interest rate:
  - BIDL2128005C: Interest = reference rate + range 1.3%/year
  - BIDL2129006C: Interest = reference rate + range 1.4%/year
  - BIDL2131007C: Interest = reference rate + range 1.5%/year.
7. Interest payment term: Once every 12 months
8. Offering price: VND100,000/bond
9. Time for subscription and payment: from 8:00, December 27, 2022 to 9:00, January 16, 2023
10. Ending date: January 16, 2023
11. Time for transferring bonds: expected within 30 days from the issue date.

### III. Result:

1. Result of bond offering for 07 years term (BIDL2128005C):

Object	Offering price (VND/bond)	Number of offered bonds	Number of bonds 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=5/3
1, Individual investors Of which:			675,200	675,200	78	78			
- Local investors	100,000	44,475,702	670,200	670,200	77	77	-	43,805,502	1.51%
- Foreign investors	100,000	44,475,702	5,000	5,000	1	1	-	44,470,702	0.01%
2. Institutional investors Of which:			120,000	120,000	4	4			
- Local investors	100,000	44,475,702	120,000	120,000	4	4	-	44,355,702	0.27%
- Foreign investors	100,000	44,475,702	-	-	-	-	-	44,475,702	
<b>Total</b>			<b>795,200</b>	<b>795,200</b>	<b>82</b>	<b>82</b>			<b>1.79%</b>

2. Result of bond offering for 08 years term (BIDL2129006C):

Object	Offering price (VND/bond)	Number of offered bonds	Number of bonds 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=5/3
1, Individual investors Of which:			1,000	1,000	1	1			

- Local investors	100,000	10,000,000	1,000	1,000	1	1	-	9,999,000	0.01%
- Foreign investors	100,000	10,000,000	-	-	-	-	-	10,000,000	-
2. Institutional investors Of which:			-	-	-	-			
- Local investors	100,000	10,000,000	-	-	-	-	-	10,000,000	-
- Foreign investors	100,000	10,000,000	-	-	-	-	-	10,000,000	-
<b>Total</b>			<b>1,000</b>	<b>1,000</b>	<b>1</b>	<b>1</b>			<b>0.01%</b>

3. Result of bond offering for 10 years term (BIDL2131007C):

Object	Offering price (VND/bond)	Number of offered bonds	Number of bonds 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=5/3
1, Individual investors Of which:			-	-	-	-			-
- Local investors	100,000	13,429,728	-	-	-	-	-	13,429,728	
- Foreign investors	100,000	13,429,728	-	-	-	-	-	13,429,728	
2. Institutional investors Of which:			3,000,000	3,000,000	2	2			
- Local investors	100,000	13,429,728	3,000,000	3,000,000	2	2	-	10,429,728	22.34%

- Foreign investors	100,000	13,429,728	-	-	-	-	-	13,429,728	
<b>Total</b>			<b>3,000,000</b>	<b>3,000,000</b>	<b>2</b>	<b>2</b>			<b>22.34%</b>

IV. Summary result:

1. Total distributed volume: 3,796,200 bonds (equivalent to 5.59% total bonds to be offered); Of which:
  - For 07 years bond: 795,200 bonds
  - For 08 years bond: 1,000 bonds
  - For 10 years bond: 3,000,000 bonds
2. Total proceeds from the offering: VND379,620,000,000; Of which:
  - For 07 years bond: VND79,520,000,000
  - For 08 years bond: VND100,000,000
  - For 10 years bond: VND300,000,000,000
3. Total expense: VND0
4. Total net proceeds from the offering: VND379,620,000,000.

V. Capital structure of the issuer after the offering:

*Unit: million dong*

Item	Before the public offering	After the public offering
1. Total liabilities	1,564,767,728	1,608,166,918
- Short-term liabilities	754,287,560	783,673,235
- Long-term liabilities	810,480,168	824,493,683
- Undue bond	54,838,904	56,488,023
2. Total share capital	50,585,238	50,585,238
3. Ratio of Liabilities to Total share	30.93	31.79

