

<b>Code</b>	<b>VND</b>
<b>Company name</b>	VNDIRECT Securities Corporation
<b>Date</b>	12/16/2025
<b>Subject</b>	Result of the public offering of bonds

**Content:**

On December 15, 2025, VNDIRECT Securities Corporation reports the result of public offering of bonds with details as follows:

1. Information on the bond offering:

- Bond name: VNDIRECT Securities Corporation bond
- Bond type: non-convertible, non-warranted, unsecured bonds
- Bond code: VNDL2527001, VNDL2528002
- Par value: VND 100,000/bond
- Offering volume: 20,000,000 bonds; Of which:
  - VNDL2527001 bond: 10,000,000 bonds
  - VNDL2528002 bond: 10,000,000 bonds.
- Offering value (at par value): VND 2,000,000,000,000; Of which:
  - VNDL2527001 bond: VND1,000,000,000,000;
  - VNDL2528002 bond: VND1,000,000,000,000
- Term:
  - VNDL2527001 bond: 2 years from the ending of the issuance;
  - VNDL2528002 bond: 3 years from the ending of the issuance.
- Interest rate:
  - VNDL2527001 bond:
    - + For the first interest period: 8.0%;
    - + For next interest periods: sum of 2.8%/year and the reference interest rate. 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.

- VNDL2528002 bond:
    - + For the first interest period: 8.3%;
    - + For next interest periods: sum of 3.0%/year and the reference interest rate. 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.
  - Term of interest payment: once every 06 months
  - Offering price: VND100,000/bond
  - Time for subscription and payment: from November 21, 2025 to December 12, 2025
  - Ending date: December 12, 2025
  - Expected time for transferring bonds: within 30 days from the ending of the issuance.
2. Result of the bond offering:
- Total distributed bonds: 19,984,050 bonds, equivalent to 99.92% total bonds to be offered; Of which:
    - VNDL2527001 bond: 9,993,900 bonds;
    - VNDL2528002 bond: 9,990,150 bonds
  - Total proceeds from the offering: VND 1,998,405,000,000; Of which:
    - VNDL2527001 bond: VND 999,390,000,000;
    - VNDL2528002 bond: VND 999,015,000,000.
  - Total expenses: VND 223,000,000
  - Total net proceeds from the offering: VND 1,998,182,000,000.