

Code LPB
Company name Lien Viet Post Joint Stock Commercial Bank
Date 10/03/2022
Subject Plan for bond public offering in 2022

Content:

The Board resolution dated September 30, 2022, the BOD of Lien Viet Post Joint Stock Commercial Bank approved the following contents:

1. Approved the plan to issue bonds in the public offering in 2022:
 - Issuer: Lien Viet Post Joint Stock Commercial Bank
 - Bond name: Lien Viet Post Joint Stock Commercial Bank Bond
 - Bond type: non-convertible bond, unsecured and without warrant
 - Bond term: 07 years and 10 years
 - Number of issue phases: 03 phases
 - Total value of issue: VND4,000,000,000,000; Of which:

No.	Bond term	Issuance value (VND)
Phase 1	07 years	1,700,000,000,000
	10 years	250,000,000,000
Phase 2	07 years	1,300,000,000,000
	10 years	200,000,000,000
Phase 3	07 years	500,000,000,000
	10 years	50,000,000,000
Total		4,000,000,000,000

- Interest rate:
 - + For bond in 07 years: Interest = reference rate + range 2.3%/year
 - + For bond in 10 years: Interest = reference rate + range 2.6%/year

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.
- Plan for using capital from the bond offering:
 - Phase 1:

Unit: VND billion

No.	Plan for using capital	2022	Q1/2023	Total
1	Trading	176	-	176

2	Petroleum	100	-	100
3	Professional activities, science and technology	22	-	22
4	Loan for agriculture, rural and consumer	1,652	-	1,652
Total		1,950	-	1,950

- Phase 2:

No.	Plan for using capital	2022	Q1/2023	Total
1	Trading	95	-	95
2	Professional activities, science and technology	20	-	20
3	Loan for agriculture, rural and consumer	1,000	385	1,385
Total		1,115	385	1,500

- Phase 3:

No.	Plan for using capital	2022	Q1/2023	Total
1	Loan for agriculture, rural and consumer	-	550	550
Total		-	550	550

2. Approved the dossier of registration for bond public offering in 2022.