

**Code**                    **HDB**  
**Company name**        Ho Chi Minh City Development Joint Stock Commercial Bank  
**Date**                     07/10/2024  
**Subject**                Notice of the 2<sup>nd</sup> bond public offering

**Content:**

Ho Chi Minh City Development Joint Stock Commercial Bank announces the information on the 2<sup>nd</sup> bond public offering as follows:

1. Issuer: Ho Chi Minh City Development Joint Stock Commercial Bank
2. Bond name: Ho Chi Minh City Development Joint Stock Commercial Bank (public offering 2023)
3. Bond type: non-convertible bond, unsecured and without warrants
4. Par value: VND100,000/bond
5. Offering volume: 10,000,000 bonds
6. Offering value (at par value): VND 1,000,000,000,000
7. Term: 07 years
8. Interest rate:  
Interest rate = reference interest rate + range 2.8%/year  
Of which: 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.
9. Interest payment term: Once every 12 months
10. Offering price: VND100,000/bond
11. Minimum order volume:
  - For individual investors: minimum 500 bonds, equivalent to VND 50,000,000 (at par value);
  - For institutional investors: minimum 1,000 bonds, equivalent to VND 100,000,000 (at par value)
12. Time for subscription and payment: from July 17, 2024 to August 07, 2024
13. Place to receive subscription:
  - At branches, transaction offices of HDBank
  - At Saigon Hanoi Securities Joint Stock Company (SHS).
14. Bank for blocking depository money:

- Account holder: Ho Chi Minh City Development Joint Stock Commercial Bank
- Account number: 1013810138
- Bank: Vietcombank Tan Dinh.