

Code **HDB**
Company name Ho Chi Minh City Development Joint Stock Commercial Bank
Date 01/08/2025
Subject Notice of bond public offering

Contents:

On January 07, 2025, Ho Chi Minh City Development Joint Stock Commercial Bank announces the information on the public offering of bonds with details as follows:

A. Information on the offering:

- Bond name: Ho Chi Minh City Development Joint Stock Commercial Bank
- Bond type: non-convertible bond, without warrants, without collateral
- Par value: 100,000 dongs/bond
- Registered offering volume: 100,000,000 bonds, including 02 phases:

No.	Content	Bond code	Term	Volume (bond)
1	1 st tranche	HDBC7Y253201	07 years	25,000,000
		HDBC8Y253301	08 years	25,000,000
2	2 nd tranche	HDBC7Y253202	07 years	25,000,000
		HDBC8Y253302	08 years	25,000,000
Total				50,000,000

B. Information on the public offering of bonds – 1st tranche:

- Bond name: Ho Chi Minh City Development Joint Stock Commercial Bank
- Bond type: non-convertible bond, without warrants, without collateral
- Par value: 100,000 dongs/bond
- Term:
 - HDBC7Y253201: 07 years
 - HDBC8Y253301: 08 years
- Offering volume: 50,000,000 bonds, including:
 - HDBC7Y253201: 25,000,000 bonds
 - HDBC8Y253301: 25,000,000 bonds

- Offering value (at par value): VND 5,000,000,000,000, including:
 - HDBC7Y253201: VND 2,500,000,000,000
 - HDBC8Y253301: VND 2,500,000,000,000.
- Interest rate:

Interest rate = reference interest rate + range; in which:

“Range” according to the term of bonds:

HDBC7Y253201: range 2.70%/year

HDBC8Y253301: range 2.9%/year

“Reference interest rate” is the average of the interest rates of personal savings (deferred interest payment) with a term of 12 months in VND quoted by BIDV, Vietcombank, VietinBank and Agribank on the determination date.
- Interest payment term: Once every 12 months
- Offering price: 100% par value (VND100,000/bond)
- Minimum registration volume:
 - For individual investors: 500 bonds, equivalent to VND 50,000,000 (at par value)
 - For institution investors: 1,000 bonds, equivalent to VND 100,000,000 (at par value).
- Time for subscription and payment: from March 03, 2025 to March 24, 2025
- Place to receive registration:
 - Via the issuer: at head office and branches/transaction offices of HDBank; website: www.hdbank.com.vn
 - Via the issuance agent: at head office and branches/transaction offices of SSI; website: www.ssi.com.vn
- Bank for blocking depository money:
 - Account holder: Ho Chi Minh City Development Joint Stock Commercial Bank
 - Account number: 8640038722
 - Bank: BIDV – So Giao dich 2 Branch.
- Place to publish Prospectus:
 - HDBank’s website: www.hdbank.com.vn
 - SSI’s website: www.ssi.com.vn.