

Code	SCR
Company name	Sai Gon Thuong Tin Real Estate Joint Stock Company
Date	12/19/2019
Subject	Result of bond issuance

Content:

Sai Gon Thuong Tin Real Estate Joint Stock Company announces the result of bond private placement as follows:

1. Information on the bond:

- Issuer: Sai Gon Thuong Tin Real Estate Joint Stock Company
- Total value of issue (based on par value): VND 80,000,000,000
- Bond term: 36 months
- Par value: VND100,000,000/bond
- Bond type: non-convertible bond, secured, without warrant
- Bond form: book-entry
- Interest rate:
 - + For total value of VND 68,000,000,000:
 - The first interest period: 11.5%/year;
 - The next interest periods: Once every 3 months: The interest is sum of saving interest in VND with term of 12 months, interest payment at maturity, VPB's highest ladder is determined on the interest rate determination date (“Reference interest”) and (ii) range of 4.15%/year but not lower than 11.5%.
 - + For total value of VND 12,000,000,000:
 - The first interest period: 11.5%/year;
 - The next interest periods: Once every 3 months: The interest is sum of saving interest in VND with term of 12 months, interest payment at maturity, VPB's highest ladder is determined on the interest rate determination date (“Reference interest”) and (ii) range 4.35%/year but not lower than 11.5%.
- Interest payment period: 03 months/period from the issue date of bond
- Real interest rate: equal to the nominal interest rate plus range of 2.00%/year for the consultant expenses, issue agent, depository, payment and accounts management of bonds
- Real issue volume: 800 bonds

- Issue method: the issue via the issue agent (Asia – Pacific Securities Joint Stock Company)
- Issue date: November 22, 2019
- The firms participating in the private offering: Asia – Pacific Securities Joint Stock Company (APEC)
- Collateral management agent: VietNam Prosperity Joint Stock Commercial Bank
- Accounts management agent: VietNam Prosperity Joint Stock Commercial Bank.
- Depository and payment agent: Asia – Pacific Securities Joint Stock Company (APEC)

2. List of bondholders:

No.	Bondholder	Owning value <i>(VND billion)</i>	Proportion <i>(%)</i>
I	Domestic investor		
1	VietNam Prosperity Joint Stock	<i>80,000,000,000</i>	<i>100%</i>
	Total	80,000,000,000	100%