

Code **HDB**
Company name Ho Chi Minh City Development Joint Stock Commercial Bank
Date 09/16/2020
Subject Result of public offering of bond (Phase 1.2020)

Content:

Ho Chi Minh City Development Joint Stock Commercial Bank announces the result of public offering of HDB2027_01 bond as follows:

- I. Information on public offering of bonds:
1. Bond name: Ho Chi Minh City Development Joint Stock Commercial Bank
 2. Bond code: HDB2027_01
 3. Bond type: non-convertible, unsecured bond, no warrants
 4. Face value: VND100,000/bond
 5. Bond term: 07 years (Maturity date to 2027)
 6. Interest rate: 8.5%/year
 7. Interest payment period: once every 12 months
 8. Registered offering volume: 8,000,000 bonds
 9. Number of bonds sold directly to the organization (if any): 3,618,590 bonds
 10. Expected mobilized capital: VND 800,000,000,000
 11. Issue date: September 11, 2020
 12. Beginning date of offering: August 17, 2020
 13. Ending date of offering: September 10, 2020

Total		8,000,000	8,000,000	8,000,000	5,776	5,776	-	-	100.0%
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V. Summary result:

1. Total distributed volume: 8,000,000 shares (100% of total issued volume).
2. Total proceeds from the offering: VND 800,000,000,000
3. Total expense: VND 1,325,000,000
4. Total net revenue from the offering: VND 798,675,000,000

VI. Capital structure of the issuer after the offering:

Unit: VND million

Item	Before the public offering (the end of August 14, 2020)	After the public offering (the end of September 11, 2020)
Total liabilities	215,099,625	223,525,107
Short-term liabilities	114,947,164	120,937,474
Long-term liabilities	100,52,461	102,587,633
Of which: Bond	19,610,063	20,410,063
Total share capital	9,810,000	9,810,000
Ratio of Liabilities to Total share	21.93	22.79

Of which, the total value of bonds owned by foreign investors after the public offering: VND 50,000,000 (0.01% of total value of outstanding bonds of HDB2027_01 bond).