

Code	HDB
Company name	Ho Chi Minh City Development Joint Stock Commercial Bank
Date	11/12/2020
Subject	Result of the second public offering of bonds

Content:

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

1. Information on the bond:

- Issuer: Ho Chi Minh City Development Joint Stock Commercial Bank
- Bond code: HDB2027_02
- Bond type: non-convertible and unsecured bond, without warrants
- Par value: VND100,000/bond
- Bond term: 07 years, maturing in 2027
- Interest payment period: yearly
- Interest rate: 8.5%/year
- Registered offering volume for the second offering: 5,000,000 bonds
 1. Number of bonds directly sold to institutional investors (if any): 3,389,947 bonds
 2. Expected mobilized capital: VND500,000,000,000.
 3. Issue date: November 10, 2020
 4. Beginning date of offering: October 19, 2020
 5. Ending date of offering: November 09, 2020
 6. Subscription time: from October 19, 2020 to November 09, 2020
 7. Payment time: from October 19, 2020 to November 09, 2020

8. Ending date of bond transfer: November 10, 2020.

I. Underwriter: none

II. Distribution agent: Hochiminh City Securities Corporation.

III. Result:

Object	Offering price (VND/bond)	Number of offered bonds	Number of bonds registered to buy	Number of distributed bonds	Number of persons registering to buy	Number of distributed persons	Number of undistributed persons	Number of remaining bonds	Distribution ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual investors Of which:			1,610,053	1,610,053	162	162	-	-	32.20%
- Local investors	100,000		1,610,053	1,610,053	162	162	-	-	32.20%
- Foreign investors	100,000		-	-	-	-	-	-	0.00%
2. Institutional investors Of which:			3,389,947	3,389,947	12	12	-	-	67.80%
- Local investors	100,000		3,389,947	3,389,947	12	12	-	-	67.80%
- Foreign investors	100,000		-	-	-	-	-	-	0.00%
Total		5,000,000	5,000,000	5,000,000	174	174	-	-	100.0%

IV. Summary result of Phase 2 of 2020:

1. Total distributed volume: 5,000,000 bonds (100% of total issued volume)

2. Total proceeds from the offering: VND500,000,000,000

3. Total expense: VND50,000,000
4. Total net proceeds from the offering: VND499,950,000,000.

V. Capital structure of the issuer after the offering:

Unit: VND million

Item	Before the public offering (the end of 16/10/2020)	After the public offering (the end of 10/11/2020)
Total liabilities	243,233,882	242,987,340
Short-term liabilities	139,555,479	137,661,459
Long-term liabilities	103,678,403	105,325,880
Of which: Bond	19,010,063	20,201,944
Total share capital	9,810,000	12,707,764
Ratio of Liabilities to Total share capital	24.79%	19.12%

Of which, the total value of bonds owned by foreign investors after the public offering: VND0 (0% on the outstanding bonds.)