

<b>Code</b>	<b>LPB</b>
<b>Company name</b>	Lien Viet Post Joint Stock Commercial Bank
<b>Date</b>	12/03/2020
<b>Subject</b>	Result of the first public offering of bonds of 2020

**Content:**

Lien Viet Post Joint Stock Commercial Bank announces the result of the second public offering as follows:

**I. Information on the bond:**

- Issuer: Lien Viet Post Joint Stock Commercial Bank
- Short name: LIENVIETPOSTBANK
- Address: Floor 1, 3, 4, 5, 6, Thaiholdings Tower, No.210 Tran Quang Khai, Trang Tien ward, Hoan Kiem district, Ha Noi city.
- Bond name: LPB7Y202001 and LPB10Y202004
- Bond type: non-convertible, unsecured bond, no warrants
- Par value: VND10,000,000/bond
- Bond term:
  - LPB7Y202001: 07 years;
  - LPB10Y202004: 10 years.
- Interest payment period: once a year
- Interest rate:
  - For the first interest payment period of LPB7Y202001: 8.1%;
  - For the first interest payment period of LPB10Y202004: 8.4%.
- Registered issue volume:

- LPB7Y202001: 200,000 bonds;
  - LPB10Y202004: 25,000 bonds.
- Number of bonds directly sold to institutional investors (if any): 0 bonds
  - Total capital need to be mobilized for the first offering: VND2,250,000,000,000
  - Issue date: November 24, 2020
  - Beginning date of offering: November 05, 2020
  - Ending date of offering: November 24, 2020
  - Subscription time: from November 05, 2020 to November 24, 2020
  - Payment time: November 24, 2020
  - Ending date of bond transfer: within 30 business days from the ending day of offering.
  - Underwriter: none
  - Distribution agent: Saigon Hanoi Securities Joint Stock Company.

## II. 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
<b>LPB7Y202001</b>									
1. Individual investors			103,581	103,581	3,617	3,617	-	-	51.79%
Of which:									
- Local investors	10,000,000		103,581	103,581	3,617	3,617	-	-	51.79%

- Foreign investors	10,000,000		-	-	-	-	-	-	0.00%
2. Institutional investors Of which:			77,847	77,847	21	21	-	-	38.92%
- Local investors	10,000,000		77,847	77,847	21	21	-	-	38.92%
- Foreign investors	10,000,000		-	-	-	-	-	-	0.00%
<b>Total</b>		200,000	181,428	181,428	3,638	3,638	-	18,572	90.71%
<b>LPB7Y202001</b>									
1. Individual investors Of which:			1,459	1,459	74	74	-	-	5.84%
- Local investors	10,000,000		1,459	1,459	74	74	-	-	5.84%
- Foreign investors	10,000,000		-	-	-	-	-	-	0.00%
2. Institutional investors Of which:			22,000	22,000	1	1	-	-	88.00%
- Local investors	10,000,000		22,000	22,000	1	1	-	-	88.00%
- Foreign investors	10,000,000		-	-	-	-	-	-	0.00%
<b>Total</b>		25,000	23,459	23,459	75	75	-	1,541	93.84%

III. Summary result of Phase 2 of 2020:

1. Total distributed volume: 204,887 bonds (91.06% of total issued volume)
2. Total proceeds from the offering: VND2,048,870,000,000

3. Total expense: VND4,025,000,000
4. Total net proceeds from the offering: VND2,044,845,000,000.

IV. Capital structure of the issuer after the offering:

*Unit: VND million*

Item	Before the public offering	After the public offering
Total liabilities	198,213,147	200,262,017
Government and State Bank's liabilities	246,210	246,210
Deposits and borrowings from other credit institutions	7,731,872	7,731,872
Deposits from customers	154,611,447	154,611,447
Valuable papers issued	29,396,232	31,445,102
<i>Of which, bonds:</i>	<i>18,600,000</i>	<i>20,648,870</i>
Other liabilities	6,227,386	6,227,386
Total share equity	13,765,259	13,765,259
Debt-to-equity ratio	14.40	14.55

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