

Code	HDB
Company name	Ho Chi Minh City Development Joint Stock Commercial Bank
Date	12/25/2020
Subject	Result of the third public offering of bonds

Content:

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

1. Information on the bond:

- Issuer: Ho Chi Minh City Development Joint Stock Commercial Bank
- Bond code: HDB2027_03
- 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 third offering: 2,000,000 bonds
- Number of bonds directly sold to institutional investors (if any): 991,000 bonds
- Expected mobilized capital: VND200,000,000,000.
- Issue date: December 22, 2020
- Beginning date of offering: November 30, 2020
- Ending date of offering: December 21, 2020
- Subscription time: from November 30, 2020 to December 21, 2020
- Payment time: from November 30, 2020 to December 21, 2020

- Ending date of bond transfer: December 22, 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:			1,009,000	1,009,000	76	76	-	-	50.45%
- Local investors	100,000		977,325	977,325	75	75	-	-	48.87%
- Foreign investors	100,000		31,675	31,675	01	01	-	-	1.58%
2. Institutional investors Of which:			991,000	991,000	03	03	-	-	49.55%
- Local investors	100,000		991,000	991,000	03	03	-	-	49.55%
- Foreign investors	100,000		-	-	-	-	-	-	0.00%
Total		2,000,000	2,000,000	2,000,000	79	79	-	-	100.0%

IV. Summary result of Phase 2 of 2020:

1. Total distributed volume: 2,000,000 bonds (100% of total issued volume)
2. Total proceeds from the offering: VND200,000,000,000

3. Total expense: VND50,000,000
4. Total net proceeds from the offering: VND199,950,000,000.

V. Capital structure of the issuer after the offering:

Unit: VND million

Item	Before the public offering (the end of 11/27/2020)	After the public offering (the end of 12/22/2020)
Total liabilities	253,758,604	267,557,510
Short-term liabilities	142,470,388	153,483,100
Long-term liabilities	111,288,216	114,074,410
Of which: Bond	19,702,613	19,901,263
Total share capital	12,707,764	12,707,764
Ratio of Liabilities to Total share capital	19.97	21.05

Of which, the total value of bonds owned by foreign investors after the public offering: VND694.42 (3.49% on the outstanding bonds).