

Code **LPB**
Company name Fortune Vietnam Joint Stock Commercial Bank
Date 09/10/2024
Subject Plan for bond public offering

Content:

On September 10, 2024, the BOD of Fortune Vietnam Joint Stock Commercial Bank issued the Board resolution to approve the following contents:

1. Approve the plan for bond public offering in 2024 as follows:

- Issuer: Fortune Vietnam Joint Stock Commercial Bank
- Bond type: non-convertible bond, without warrant, unsecured
- Par value: VND 100,000/bond
- Offering price: VND 100,000/bond
- Principal payment: on the maturity date or on the day for repurchasing before maturity
- Interest payment term: once every year
- Term: 07 years and 10 years
- Total issue value (at par value): VND 4,000,000,000,000, of which:

Phase	Expected issue time	Type of bond	Issue value (VND)
1	Quarter 4/2024 - quarter 1/2025	Bond with term of 07 years	2,900,000,000,000
		Bond with term of 10 years	100.000.000.000
2	Quarter 1/2025	Bond with term of 07 years	900,000,000,000
		Bond with term of 10 years	100,000,000,000
Total			4,000,000,000,000

- Time for repurchase before maturity:
 - + Bond with term of 07 years: 02 years from the ending date of the issuance
 - + Bond with term of 10 years: 05 years from the ending date of the issuance
- Interest rate:
 - + Bond with term of 07 years: reference rate +2.9%/year
 - + Bond with term of 10 years: reference rate +3.2%/year
- Expected par value: 100,000,000 VND/bond

2. Approve the plan for using capital from the bond public offering in 2024:

- Phase 1:

No.	Capital use purpose	Quarter 4/2024 - quarter 1/2025 (VND billion)
1	Agriculture, forestry, and fishery	1,000
2	Manufacturing and processing industry	900
3	Manufacturing and allocating electricity, gas, hot water, steam, and air-conditioner	400
4	Whole sale and retail; fixing cars, motorbikes, motors and other motor vehicles	200
5	Logistics; education; medical; and social aid	100
6	Consumption	400
Total		3,000

- Phase 2:

No.	Capital use purpose	Quarter 1/2025 (VND billion)
1	Agriculture, forestry, and fishery	600
2	Manufacturing and processing industry	150
3	Manufacturing and allocating electricity, gas, hot water, steam, and air-conditioner	50
4	Whole sale and retail; fixing cars, motorbikes, motors and other motor vehicles	100
5	Logistics; education; medical; and social aid	50
6	Consumption	50
Total		1,000

