

Code **HDB**
Company name Ho Chi Minh City Development Joint Stock Commercial Bank
Date 03/31/2025
Subject Result of the 1st bond public offering

Content:

On March 28, 2025, Ho Chi Minh City Development Joint Stock Commercial Bank announces the result of the 1st bond public offering as follows:

1. General information on the bond public offering:
 - Bond name: bond of Ho Chi Minh City Development Joint Stock Commercial Bank
 - Bond type: non-convertible, unsecured, without warrant
 - Par value: VND 100,000/bond
 - Offering volume: 100,000,000 bonds, of which:

Tranche	Bond code	Bond term (year)	Offering volume (bond)
1 st tranche	HDBC7Y253201	07	25,000,000
	HDBC8Y253301	08	25,000,000
2 nd tranche	HDBC7Y253202	07	25,000,000
	HDBC8Y253302	08	25,000,000
Total			100,000,000

2. Information on the 1st bond public offering:
 - Bond name: bond of Ho Chi Minh City Development Joint Stock Commercial Bank
 - Bond type: non-convertible, unsecured, without warrant
 - Total offering volume: 50,000,000 bonds; of which

Bond code	Bond term (year)	Offering volume (bond)
HDBC7Y253201	07	25,000,000
HDBC8Y253301	08	25,000,000
Total		50,000,000

- Total offering value (at par value): VND 5,000,000,000,000; of which:

Bond code	Bond term (year)	Offering value (VND)
HDBC7Y253201	07	2,500,000,000,000
HDBC8Y253301	08	2,500,000,000,000
Total		5,000,000,000,000

- Interest rate:
 - + HDBC7Y253201: Interest Reference Rate + 2.70%/year
 - + HDBC8Y253201: Interest Reference Rate + 2.90%/year
 - Interest payment term: once every 01 year after the issue date
 - Time for subscription and payment: from March 03, 2025 to March 24, 2025
 - Ending date: March 24, 2025
 - Expected trading date: within 30 days from the ending date of the 1st issuance
3. Results:
- Distributed volume: 50,000,000 bonds, equivalent to 100% offering volume; of which:
 - + HDBC7Y253201: 25,000,000 bonds
 - + HDBC8Y253201: 25,000,000 bonds
 - Total proceeds from the offering: VND 5,643,811,000,000
 - Total expenses:
 - + Advisory fee: VND 500,000,000
 - + Issuance fee for Bond registration certificate: VND 25,000,000
 - Net proceeds from the offering: VND 4,999,475,000,000.