

Code	BID
Company name	Joint Stock Commercial Bank for Investment and Development of Vietnam
Date	11/13/2018
Subject	Notice of the bonds public offering

Content:

Joint Stock Commercial Bank for Investment and Development of Vietnam announced the information on the bonds public offering as follows:

1. Issuer: Joint Stock Commercial Bank for Investment and Development of Vietnam
2. Bond name:
 - 2025 Bond;
 - 2028 Bond.
3. Bond type: non convertible bond, unsecured and without warrants
4. Par value: VND10,000,000/bond
5. Offering volume: 400,000 bonds; Of which:
 - 2025 Bond: 300,000 bonds
 - 2028 Bond: 100,000 bonds
6. Term:
 - 2025 Bond: 7 years
 - 2028 Bond: 10 years
7. Maturity time:
 - 2025 Bond: 2025
 - 2028 Bond: 2028
8. Payment method: Once every a year
9. Interest rate:
 - 2025 Bond: reference interest(*) + 0.8%/year
 - 2028 Bond: reference interest(*) + 1%/year

(*): Reference interest is the average of the interest rates of personal savings with a term of 12 months (or equivalent) in VND quoted by BIDV, VietinBank, Vietcombank and Agribank on the determination date.

10. Total mobilized capital: VND4,000,000,000,000; Of which:
 - 2025 Bond: VND3,000,000,000,000
 - 2028 Bond: VND1,000,000,000,000

11. Purpose of capital mobilization: to increase the capital size of the issuer.

12. Offering price: VND10,000,000/bond

13. Minimum volume:

- 2025 Bond: 10 bonds, equivalent to VND100,000,000 (based on par value), the investors are only allowed to register the number of bonds in the dozens and at least 10 bonds.
- 2028 Bond: 01 bond, equivalent to VND10,000,000 (based on par value), the investors are only allowed to register the number of bonds in the dozens and at least 01 bond.

14. Registration date: from November 12, 2018 to 10:00AM, December 11, 2018.

15. Bank for blocking depository money:

- Account holder: Joint Stock Commercial Bank for Investment and Development of Vietnam
- Account number: 1000204000020
- Bank: Vietnam Bank for Agriculture and Rural Development (SWIFT: VBAAVNVX)..