

<b>Code</b>	<b>BID</b>
<b>Company name</b>	Joint Stock Commercial Bank for Investment and Development of Vietnam
<b>Date</b>	08/27/2019
<b>Subject</b>	BID receives a certificate for a public offering of bonds

**Content:**

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) received Certificate No.64/GCN-UBCK dated August 27, 2019 by the State Securities Commission of Vietnam regarding the first bond public offering of 2019 of BIDV:

1. Listed firm: Joint Stock Commercial Bank for Investment and Development of Vietnam
2. Securities type: non-convertible, unsecured corporate bond, no warrant
3. Par value: VND10,000,000/bond
4. Total issue volume: 300,000 bonds

Of which:

- 250,000 bonds with a term of 07 years, due date in 2026;
- 50,000 bonds with a term of 10 years, due date in 2029.

5. Bond term:

- Bond 2026: 07 years, due date in 2026;
- Bond 2029: 10 years, due date in 2029.

6. Interest rate: floating rate

- Interest rate of Bond 2026 = the reference rate (\*) + 1.2%/year
- Interest rate of Bond 2029 = the reference rate (\*) + 1.3%/year

(\*): the reference rate is the average interest rate of personal saving interest rate in VND, deferred payment, term of 12 months, quoted on the websites of 04 banks: Agribank, Vietinbank, Vietcombank, BIDV on the 7<sup>th</sup> business day prior to the issue day for the first interest payment period or the 7<sup>th</sup> business day prior to the 1<sup>st</sup> day of each interest payment period for the next interest payment periods.

7. Total estimated mobilized capital: VND3,000 billion

Of which:

- Bond 2026: VND2,500 billion
- Bond 2029: VND500 billion.

8. Plan for capital allocation:

No.	Project	Amount (VND billion)
1	Industry, commercial industry	2,000
2	Producing and distributing electricity and gas	500
3	Construction	100
4	Other sectors	400
	Total	3,000

9. Selling price: VND10,000,000/bond

10. Subscription time: from August 27, 2019 to 11:00, September 25, 2019.