

Code	BID
Company name	Joint Stock Commercial Bank for Investment and Development of Vietnam
Date	11/26/2019
Subject	Report on the result of public offering of bonds in Q4.2019

Content:

Joint Stock Commercial Bank for Investment and Development of Vietnam reported the result of public offering of bonds in Q4.2019 as follows:

I. Information on Bond:

- Issuer: Joint Stock Commercial Bank for Investment and Development of Vietnam
- Bond name: Joint Stock Commercial Bank for Investment and Development of Vietnam Bond
- Bond type: non-convertible bond, without warrants and unsecured
- Par value: VND10,000,000/bond
- Bond term:
 - + Bond 2026: 07 years; maturity in 2026;
 - + Bond 2029: 10 years, maturity in 2029.
- Term of payment interest: once every 12 months
- Interest rate:
 - + Bond 2026 = reference interest + 1.3%/year;
 - + Bond 2029 = reference interest + 1.4%/year
- Number of bonds registered to be offered: 450,000 bonds; Of which:
 - + Bond 2026: 400,000 bonds;
 - + Bond 2029: 50,000 bonds.
- Estimated mobilized capital: VND 4,500,000,000,000; Of which:

- + Bond 2026: VND 4,000,000,000,000;
- + Bond 2029: VND 500,000,000,000.
- Issue date: November 26, 2019
- Beginning date: November 01, 2019
- Ending date: November 25, 2019
- Registration time: from November 01, 2019 to 11:00, November 25, 2019
- Time for settlement: from November 01, 2019 to 11:00, November 25, 2019.
- Deadline for bonds transfer: within 30 days from the finish date of the offering

II. Underwriter: none

III. Distributor: Joint Stock Commercial Bank for Investment and Development of Vietnam (BID)

IV. Result of the offering:

1. Bond 2026:

Investor	Offering price (VND/ bond)	Offering volume (bond)	Registered volume (bond)	Distributed volume (bond)	Number of investors (person)	Distributed investors (person)	Undistributed investors (person)	Remaining shares (bond)	Distributed ratio (%)
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual investors:			156,370	156.370	2,889	2,889	0		60.6786%

1. Individual investors:			17,218	17,218	5,342	5,342	0		77.2177%
- Domestic investors	10,000,000		17,213	17,213	5,341	5,341	0		77.1953%
- Foreign investors	10,000,000		5	5	1	1	0		0.0224%
2. Institutional investors:			5,080	5,080	39	39	0		22.7823%
- Domestic investors	10,000,000		5,080	5,080	39	39	0		22.7823%
- Foreign investors	10,000,000		0	0	0	0	0		0
Total		50,000	22,298	22,298	5,381	5,381	0	27.702	100%

V. Summary result:

- Total distributed bonds: 280,000 bonds (including 257,702 bonds of term of 7 years, maturity in 2026 and 22,298 bonds of term of 10 years, maturity in 2029.), accounting for 62.22% of number of bonds offered)
- Total proceeds from the offering: VND 2,800,000,000,000
- Total expenses: VND 3,125,100,000
- Total net revenue: VND 2,796,874,900,000.

VI. Total proceeds from the bonds offering:

Unit: VND1,000

Content	Before the bonds offering	After the bonds offering
	10/31/2019	11/25/2019
Total liability:	1,111,139,572,136	1,115,300,359,316
Short-term debt:	699,653,311,342	705,327,647,373
Long-term debt:	411,486,260,794	409,972,711,943
Of which bond:	23,909,745,976	30,527,745,892
Total equity:	34,187,153,340	40,220,180,400
Debt ratio/equity	32.50	27.73