

Code **HDB**
Company name Ho Chi Minh City Development Joint Stock Commercial Bank
Date 12/26/2019
Subject Report on the third bond issuance 2019

Content:

Ho Chi Minh City Development Joint Stock Commercial Bank announces the result of the 3rd tranche of bond private placement - the fourth round in 2019 as follows:

1. Information on the bond:

- Issuer: Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)
- Bond code: HDB1922_18
- Total value of issue (based on par value): VND 400,000,000,000
- Bond term: 02 years
- Par value: VND100,000/bond
- Bond type: non-convertible bond, unsecured, without warrant
- Bond form: book-entry
- Nominal interest rate: from 6.3%/year to 7.0%/year
- Real interest rate: from 6.3%/year to 7.0%/year
- Interest payment period: Once every 12 months
- Real issue volume: 4,000,000 bonds
- Issue method: private placement
- Issue date: December 25, 2019
- The firms participating in the private offering: VNDirect Securities Corporation (VNDS)
 - Depository agent.

2. List of bondholders:

No.	Bondholder	Owning value <i>(VND billion)</i>	Proportion <i>(%)</i>
I	Domestic investor	400	100%
<i>1</i>	<i>Institutional investor</i>	<i>400</i>	<i>100%</i>
	Business A	400	100%

2	Individual investor	-	
II	Foreign investor	-	
	Total	400	100%

4. The partners related to the private placement:

- Depository agent: VNDirect Securities Corporation (VNDS).