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| Code | HDB |
| Company name | Ho Chi Minh City Development Joint Stock Commercial Bank |
| Date | 12/30/2019 |
| Subject | Report on the seventh bond issuance 2019 |

Content:

Ho Chi Minh City Development Joint Stock Commercial Bank announces the result of the 7th tranche of bond private placement - the second round in 2019 as follows:

1. Information on the bond:

- Issuer: Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)
- Bond code: HDB1924_07
- Total value of issue (based on par value): VND 1,500,000,000
- Bond term: 05 years & 01 day
- Par value: VND100,000/bond
- Bond type: non-convertible bond, unsecured, without warrant
- Bond form: book-entry
- Nominal interest rate: 8.5%/year
- Real interest rate: 8.5%/year
- Interest payment period: Once every 12 months
- Real issue volume: 15,000 bonds
- Issue method: private placement
- Issue date: December 27, 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 | 1,500 | 100% |
| <i>1</i> | <i>Institutional investor</i> | <i>1,500</i> | <i>100%</i> |
| | Business A | 1,500 | 100% |

| | | | |
|-----------|-------------------------|--------------|-------------|
| 2 | Individual investor | - | |
| II | Foreign investor | - | |
| | Total | 1,500 | 100% |

4. The partners related to the private placement:

- Depository agent: VNDirect Securities Corporation (VNDS).