



**LIENVIET POST JOINT STOCK COMMERCIAL BANK**

**PUBLIC OFFERING BOND**

**Bond Code LPB121036**



[www.pinetree.vn](http://www.pinetree.vn)



# BOND INFORMATION

CONTENT	BOND INFORMATION
Bond Issuer	LienViet Post Joint Stock Commercial Bank (LPBank)
Bond Name	LienViet Post Joint Stock Commercial Bank Bond under Public Offering 2021
Bond code	LPB121036
Bond Type	Unconvertible bond, No warrant, Unsecured Bond, subordinated debts and meet the conditions to be included in the issuer's Tier 2 capital
Par Value	100,000 VND
Denomination	173,100,000,000 VND
Issue Date	30/12/2021
Maturity Date	30/12/2031
Call Date	30/12/2026
Coupon Rate	<p><b>Reference interest rate + margin of 2.2% per year</b></p> <p>In which: The reference interest rate is the average of the personal savings interest rate in Vietnamese Dong, paid at the end of the term, applied for a 12-month period as published on the official websites of Vietcombank, Agribank, BIDV, and Vietinbank. The coupon rate is adjusted every 12 months.</p> <p><b>Current coupon interest rate (30/12/2023 - 30/12/2024): 7.15% per year</b></p>

# BOND'S ADVANTAGES



## TRANSPARENCY

The bond is issued under public offering, being listed and traded on HNX.

All investors can easily access bond information.



## SAFETY

Bonds issued by the bank, with a high level of creditworthiness, a history of timely principal and interest payments.



## COMPETITIVE INTEREST RATE

Higher than bank deposit rate from 2% for all terms



# ABOUT THE ISSUER

LPBank, one of the largest retail commercial banks with advantage of an extensive nationwide network and the rights to operate VNPost postal transaction points across the country, has witnessed robust growth and emerged as one of the fastest-growing retail banks in Vietnam in 2022 as recognized by the Global Business Outlook magazine.

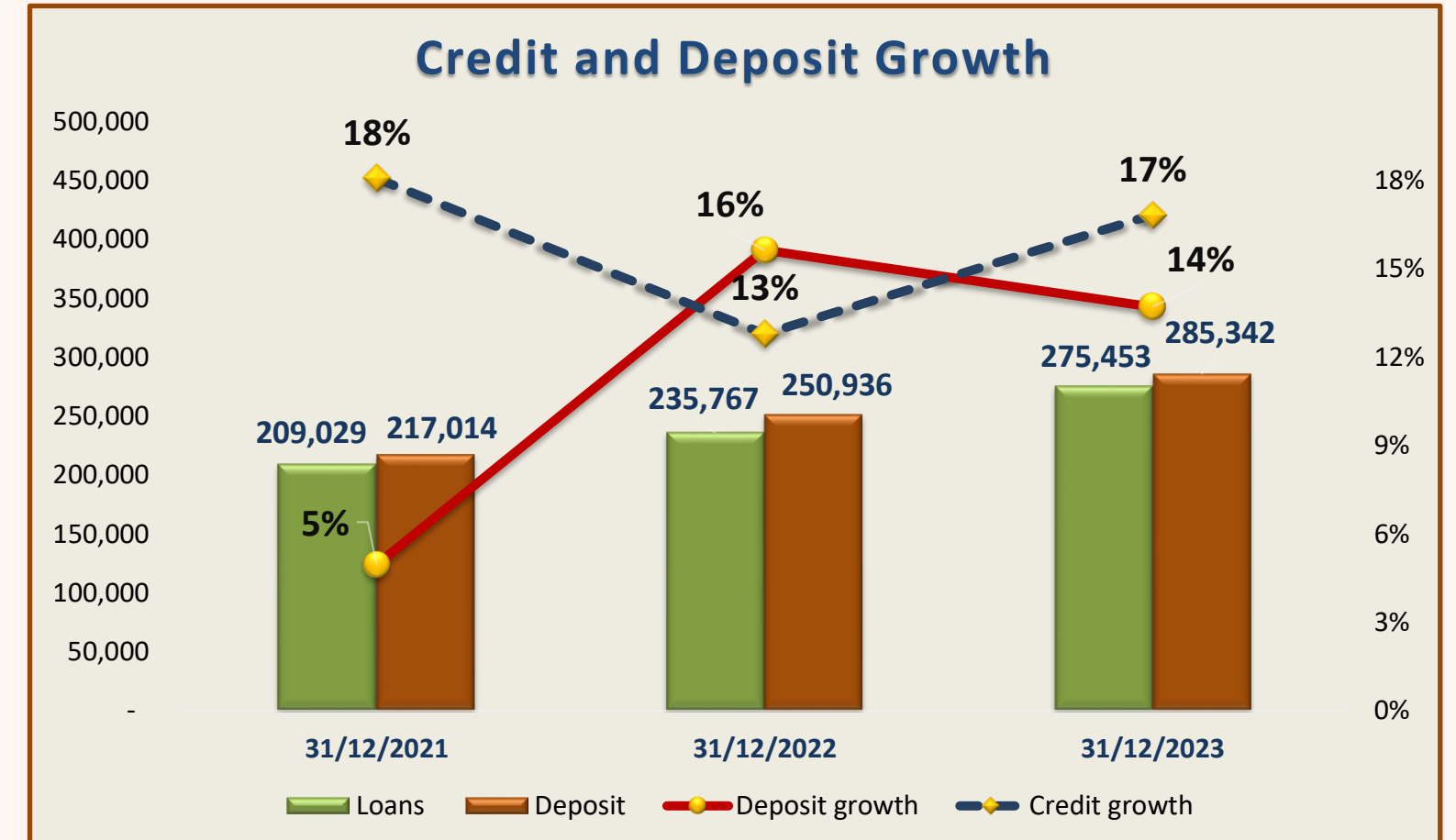
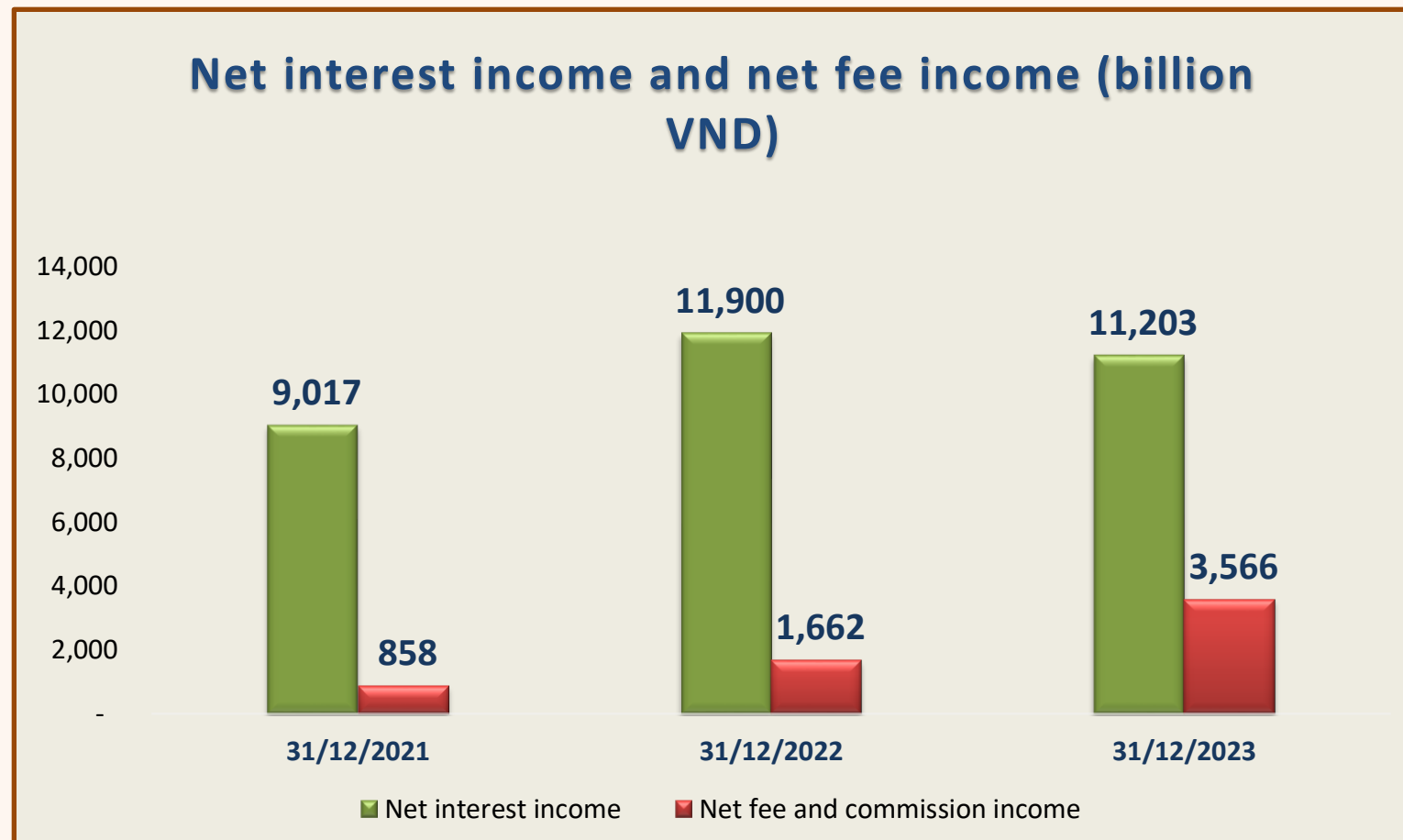
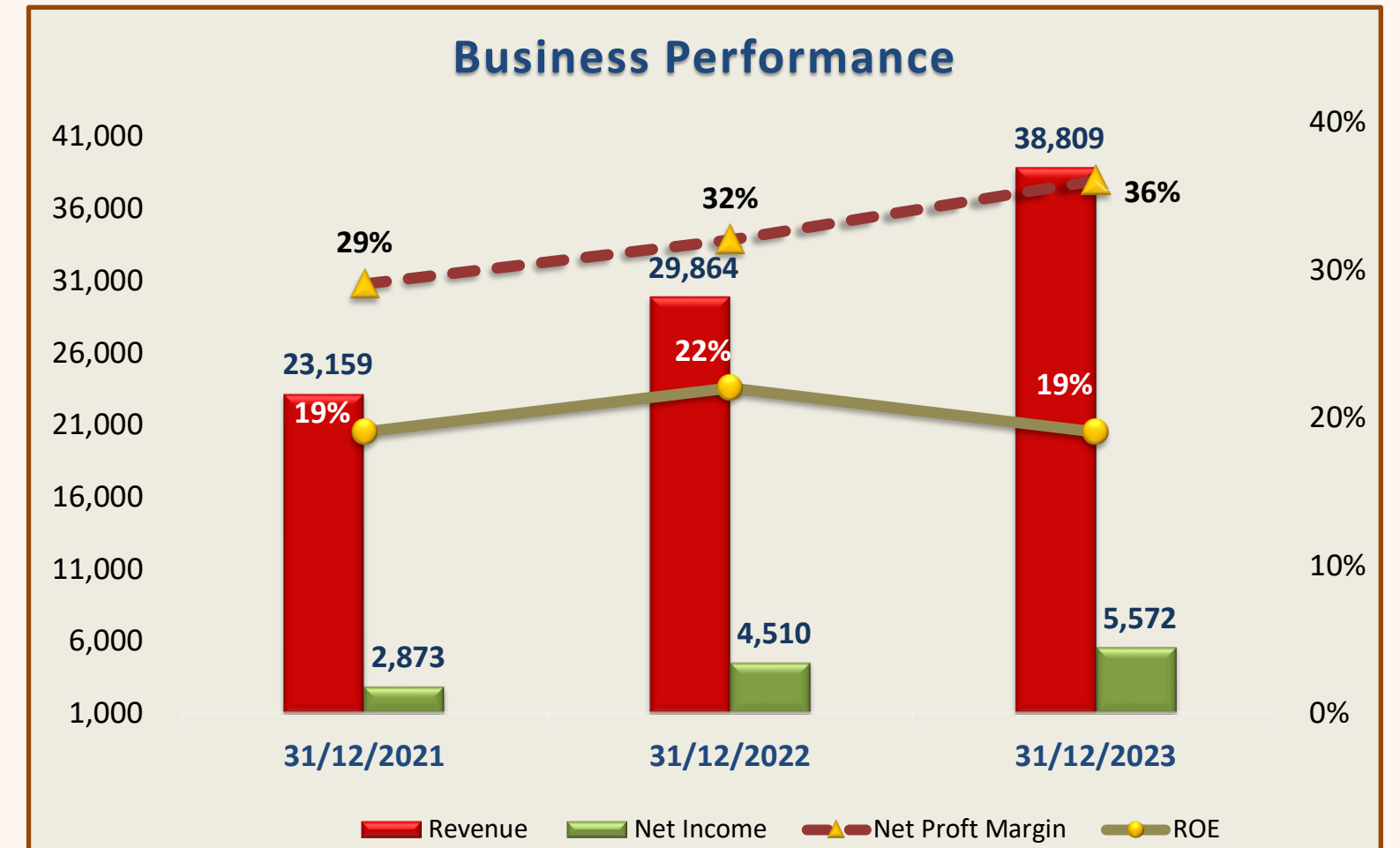
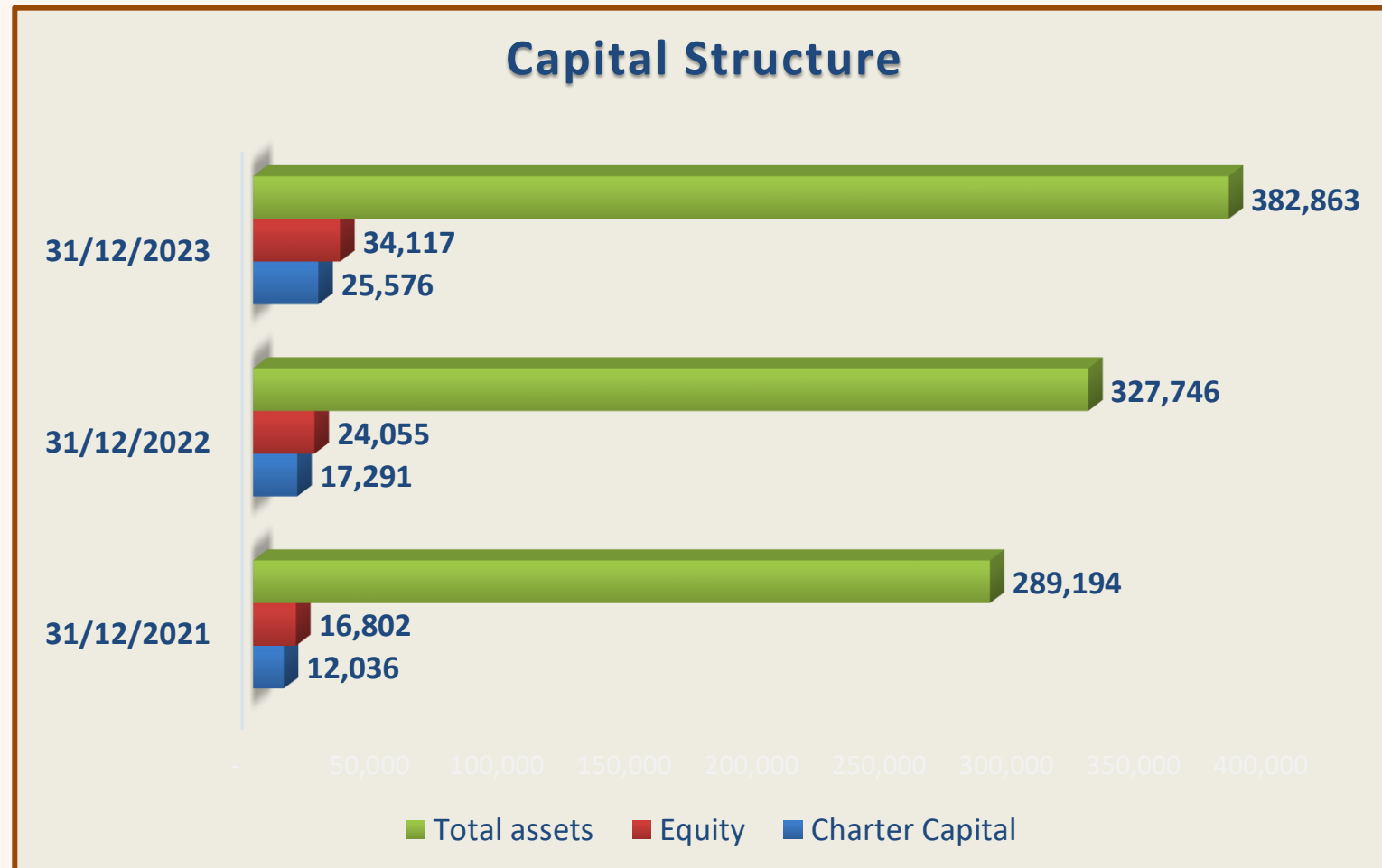
LPBank is focused on building a strong brand based on internal strengths, transparent operations, and social responsibility in business.



Issuer	LIENVIET POST JOINT STOCK COMMERCIAL BANK
Stock Code	LPB
Chartered Capital	25.576.164 million Dong
Equity	34.117.400 million Dong
Rating	Moody's Rating: B1 "Positive"



# FINANCIAL STATUS

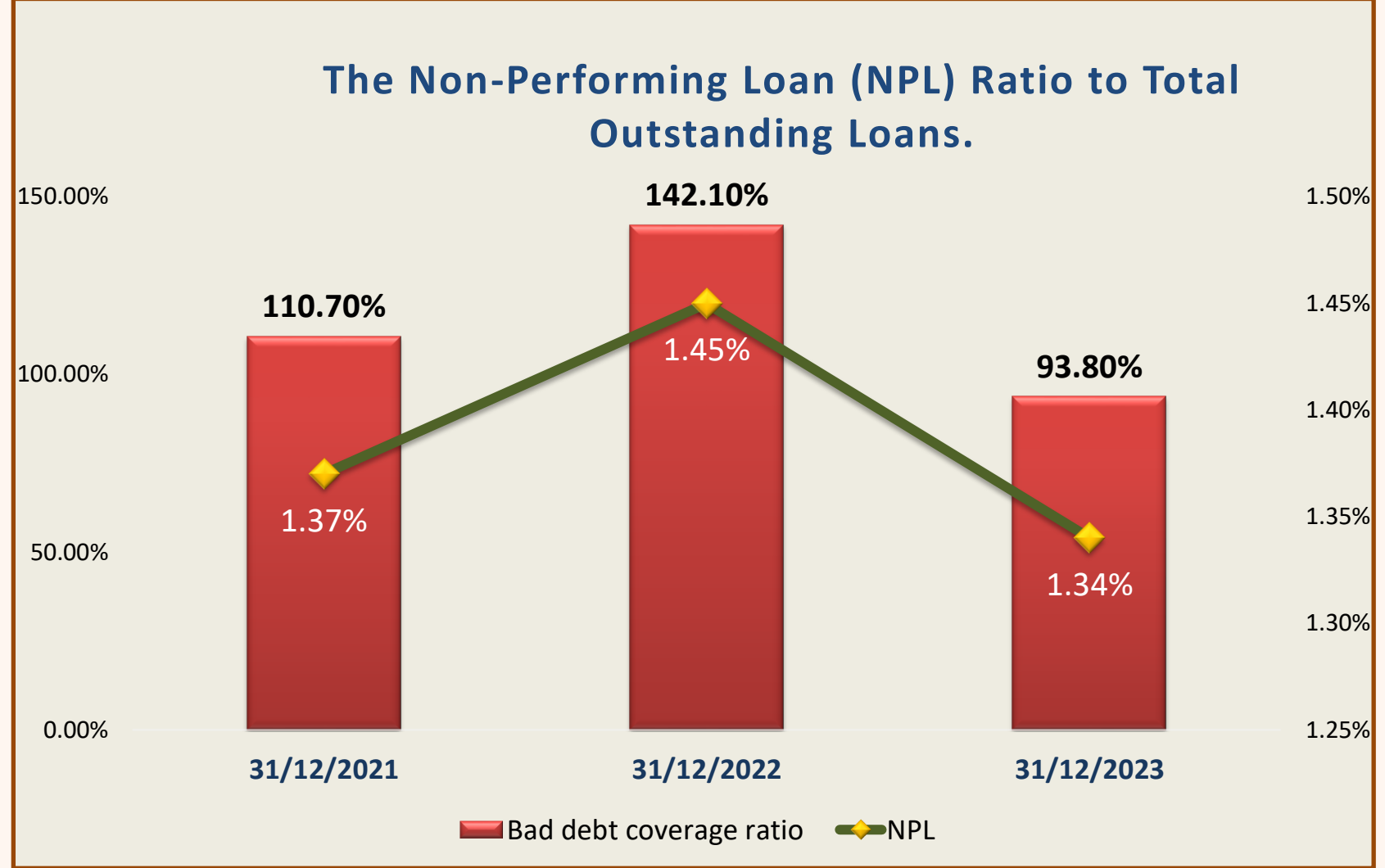
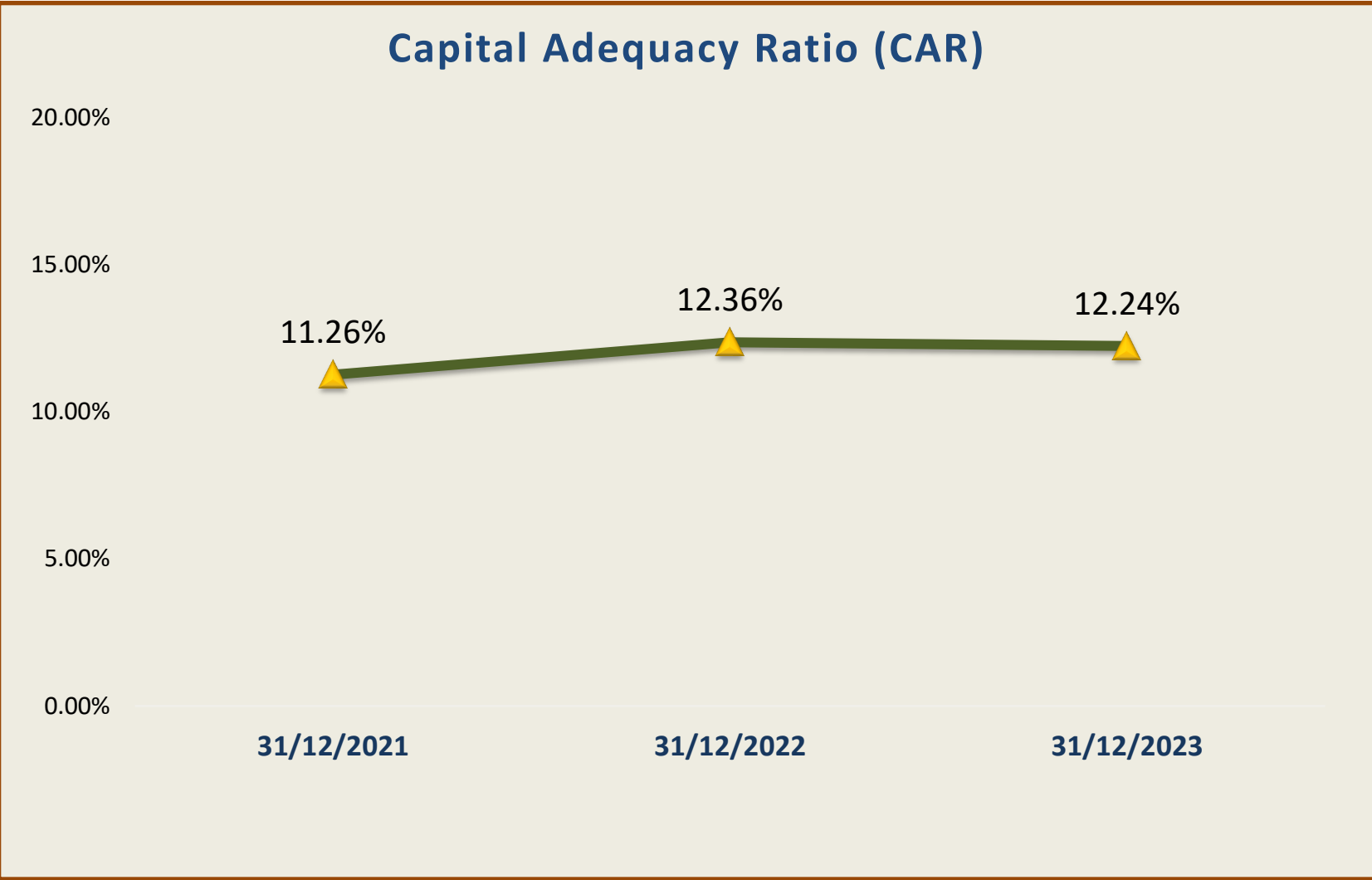




# FINANCIAL SAFETY RATIO

In 2022, LPBank successfully implemented both Basel III risk management standards and the International Financial Reporting Standards (IFRS) 9. This achievement positions LPBank among the few credit institutions in Vietnam to simultaneously adopt these rigorous global banking standards.

LPBank ranks among the banks with the lowest non-performing loan (NPL) ratios in the industry. Over the past 3 years, LPBank's NPL ratio has consistently been lower than the industry average (1.9%), with an average bad debt coverage ratio of 118%, compared to the industry average of 109%. LPBank focuses on the retail lending segment, leveraging its extensive branch network.



# PRODUCT REGIME



## INVESTMENT AMOUNT

Start your investment from  
**VND 1,000,000 at par**



## VARIETY OF INVESTMENT TERM

Clients can select their desired investment term and buy bonds online. On the Due Date, they can sell back to Pinetree on Pinetree's Platform



## ELIGIBLE INVESTORS

All investors can actively purchase bonds

For more information about PineB Fix, please access this link: <https://pinetree.vn/post/dich-vu/chinh-sach-san-pham-pineb-fix/>

# PROCESS FOR BOND PURCHASING



01

## CLIENTS LEARN ABOUT BOND

Pinetree provides necessary information about Bond for customers to clearly understand about Bond Investment

02

## OPENING ACCOUNT AT PINETREE

Open a securities account via EKYC on website or App.  
(For foreigners, please contact Pinetree to support in detail)

03

## BOND PURCHASE ORDER

Open a securities account via EKYC on website or App.  
(For foreigners, please contact Pinetree to support in detail)

04

## BOND PURCHASE COMPLETION

On T+1, the customer checks the bond balance in their account on the app





# CONTACT US AT



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## Website

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