



# PUBLIC OFFERING BOND

HO CHI MINH CITY DEVELOPMENT JOINT  
STOCK COMMERCIAL BANK

**HDB124006**

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





# BOND INFORMATION

CONTENT	BOND INFORMATION
BOND ISSUER	HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK
BOND NAME	HDBANK BOND ISSUED UNDER PUBLIC OFFERING IN 2023
BOND CODE	<b>HDB124006</b>
TYPE OF ISSUING	The non-convertible bonds, unsecured, without warrants, Subordinated debt that meets the conditions to be included in the HDbank's Tier 2 capital.
PAR VALUE	100,000 VNĐ/bond
ISSUE VALUE	3,000,000,000,000 VNĐ
ISSUING DATE	27/03/2024
MATURITY DATE	27/03/2031
CALL DATE	27/03/2026
COUPON RATE	<b>Reference rate + Margin 2.8% a.n</b> <ul style="list-style-type: none"><li>• The reference rate is determined by the average interest rate of 12-month individual saving deposits in VND, with interest paid at the end of the period by four state-owned commercial banks (VCB, BIDV, Vietinbank, Agribank).</li><li>• <b>Current coupon rate (27/04/2024 - 27/03/2025): 7.575% per annum.</b></li></ul>

# BOND ADVANTAGES



## TRANSPARENT INFORMATION

Publicly issued bonds, listed and traded on the HNX. Investors can easily access bond information.



## SAFETY

Bonds issued by the bank have high credibility, and the issuer has a history of paying both principal and interest on time.



## ATTRACTIVE INTEREST RATE

Bond has attractive and competitive interest rate compared to other financial instruments in the market.

# OVERVIEW OF BOND ISSUER

*HDBank, after 34 years of development, has become a leading bank in retail and consumer sectors, with high growth, low bad debt, and top operational efficiency in the industry.*

*HDBank's strategic development focuses on agriculture, rural areas, SMEs, households, value chain lending, and digital transformation. HDbank is committed to providing the best values to shareholders, customers, employees, the community, the local economy, and contributing positively to the State Budget through sustainable business operations.*

<b>BOND ISSUER</b>	<b>HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK</b>
<b>BOND CODE</b>	<b>HDB</b>
<b>CHARTER CAPITAL</b>	20,195 billion Dong
<b>OWNER'S EQUITY</b>	30,790 billion Dong
<b>CREDIT RATING</b>	Moody's Rating: B1 "Positive"

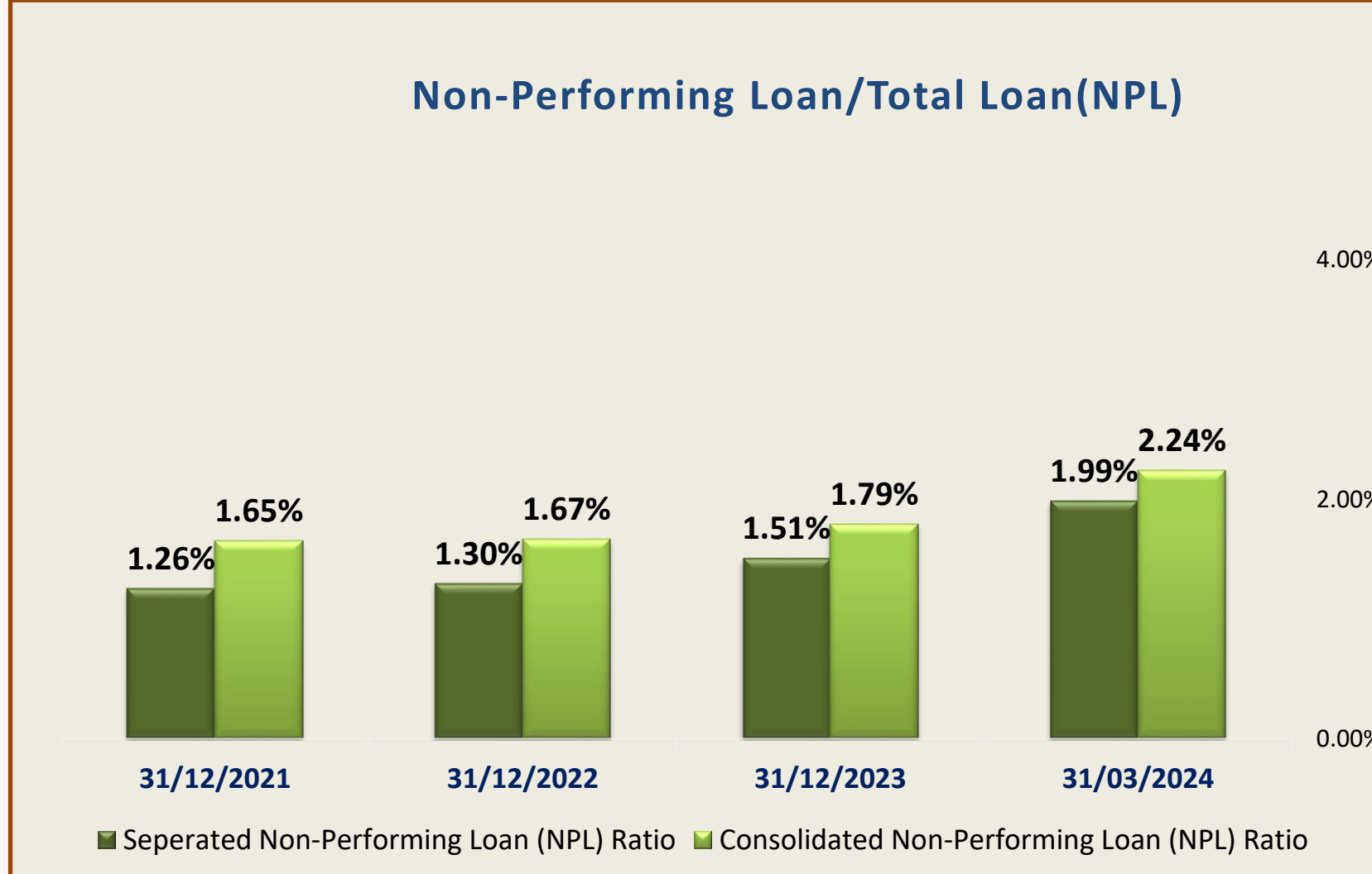
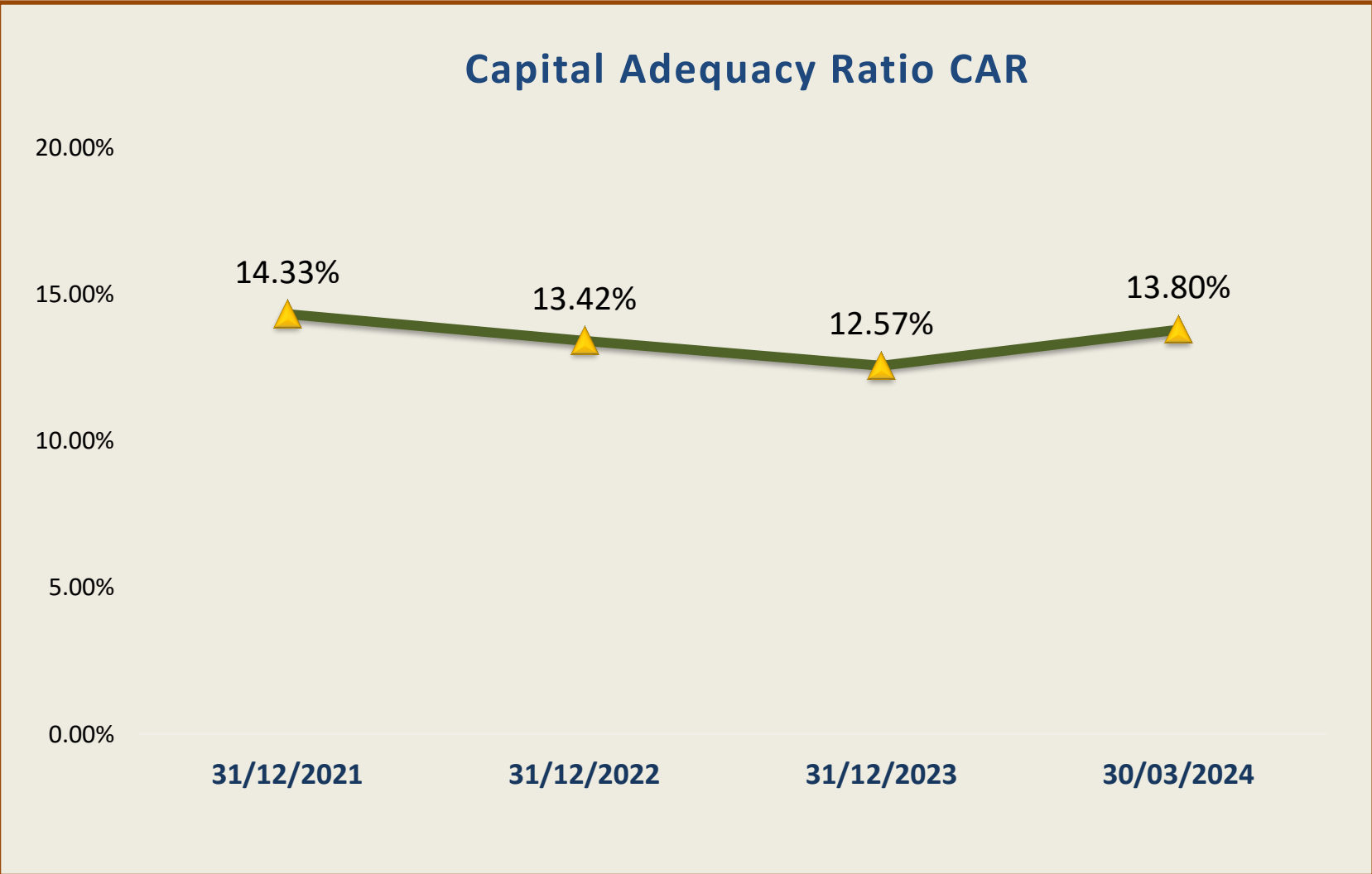




# FINANCIAL SAFETY INDICATORS

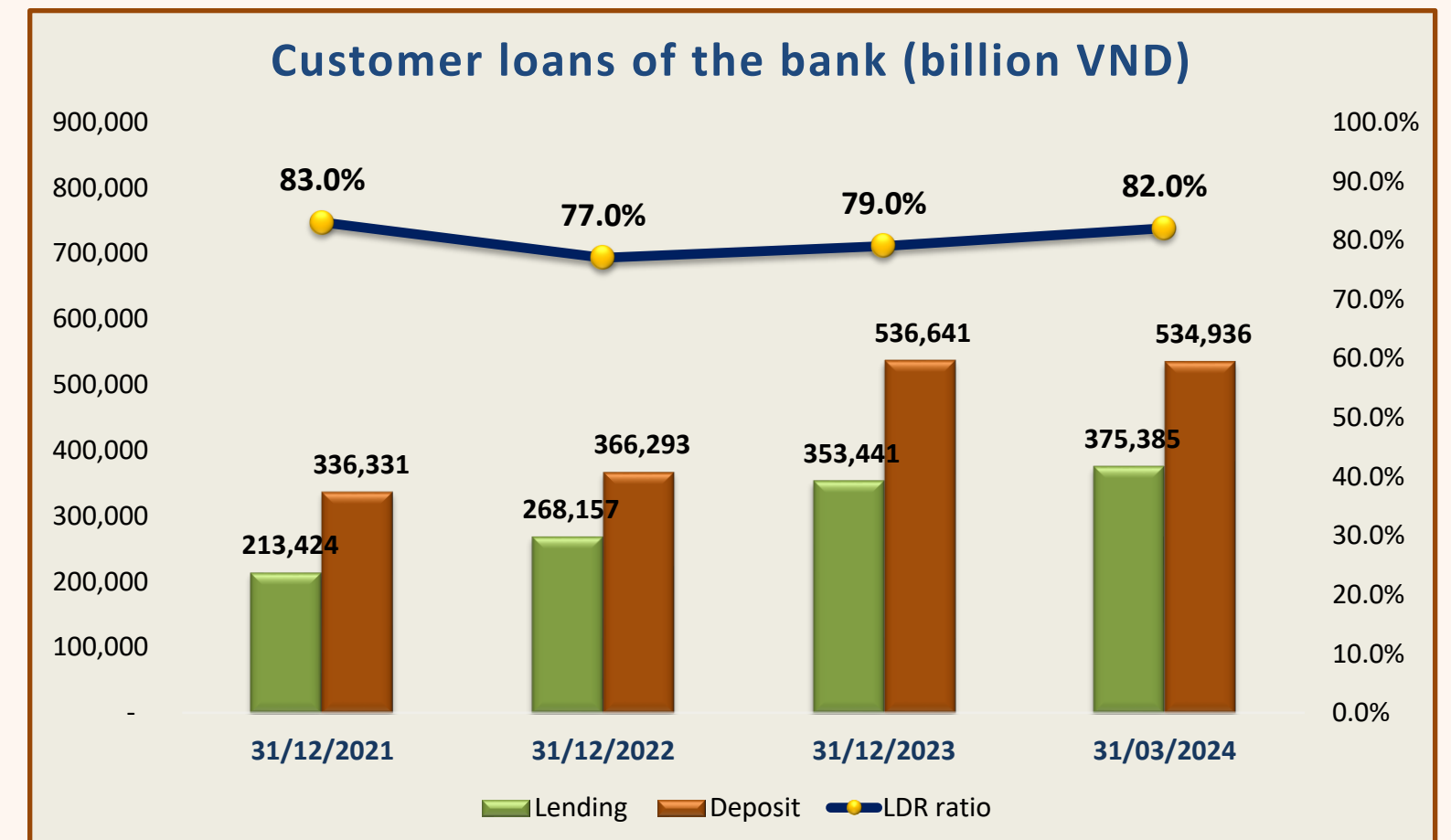
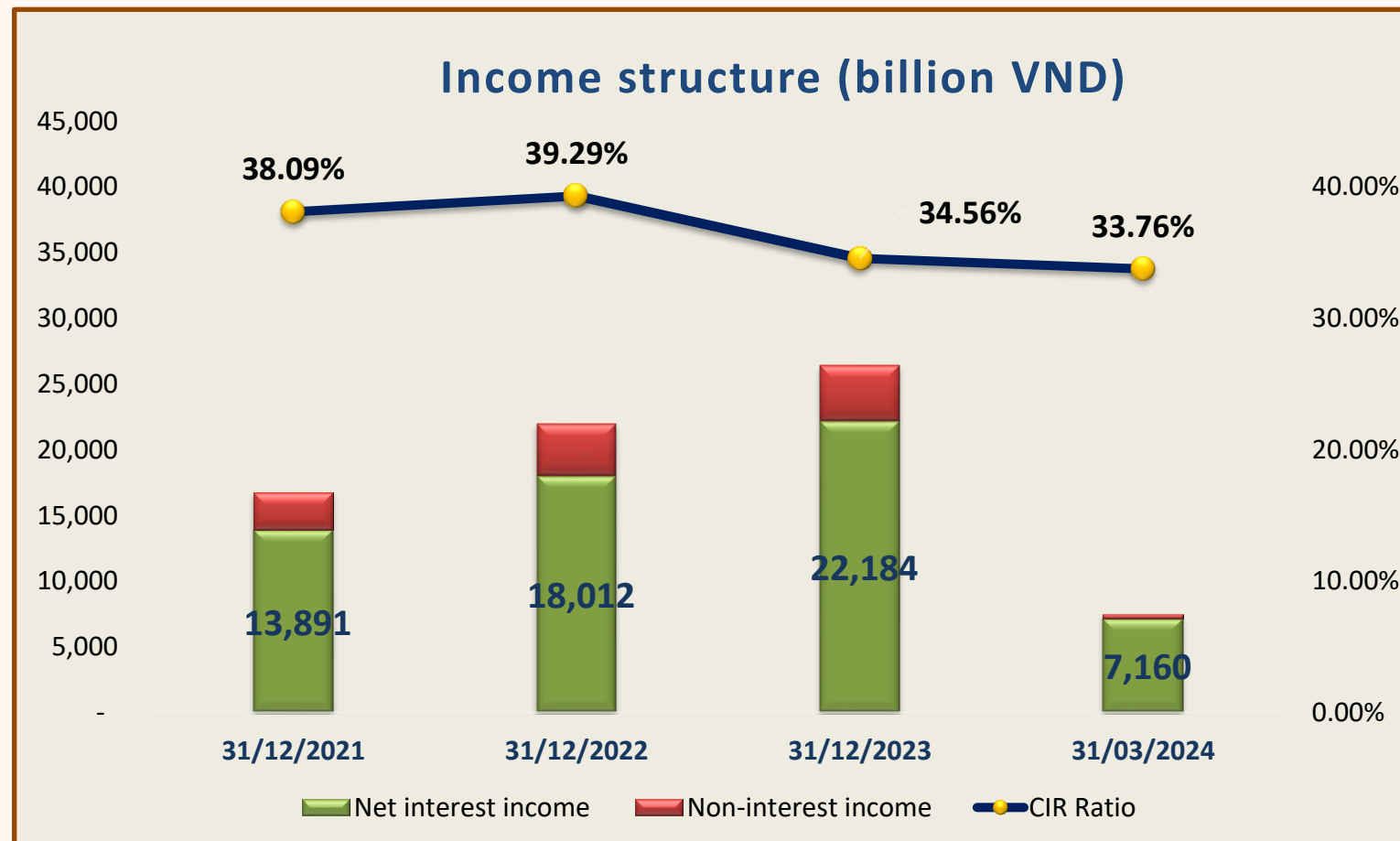
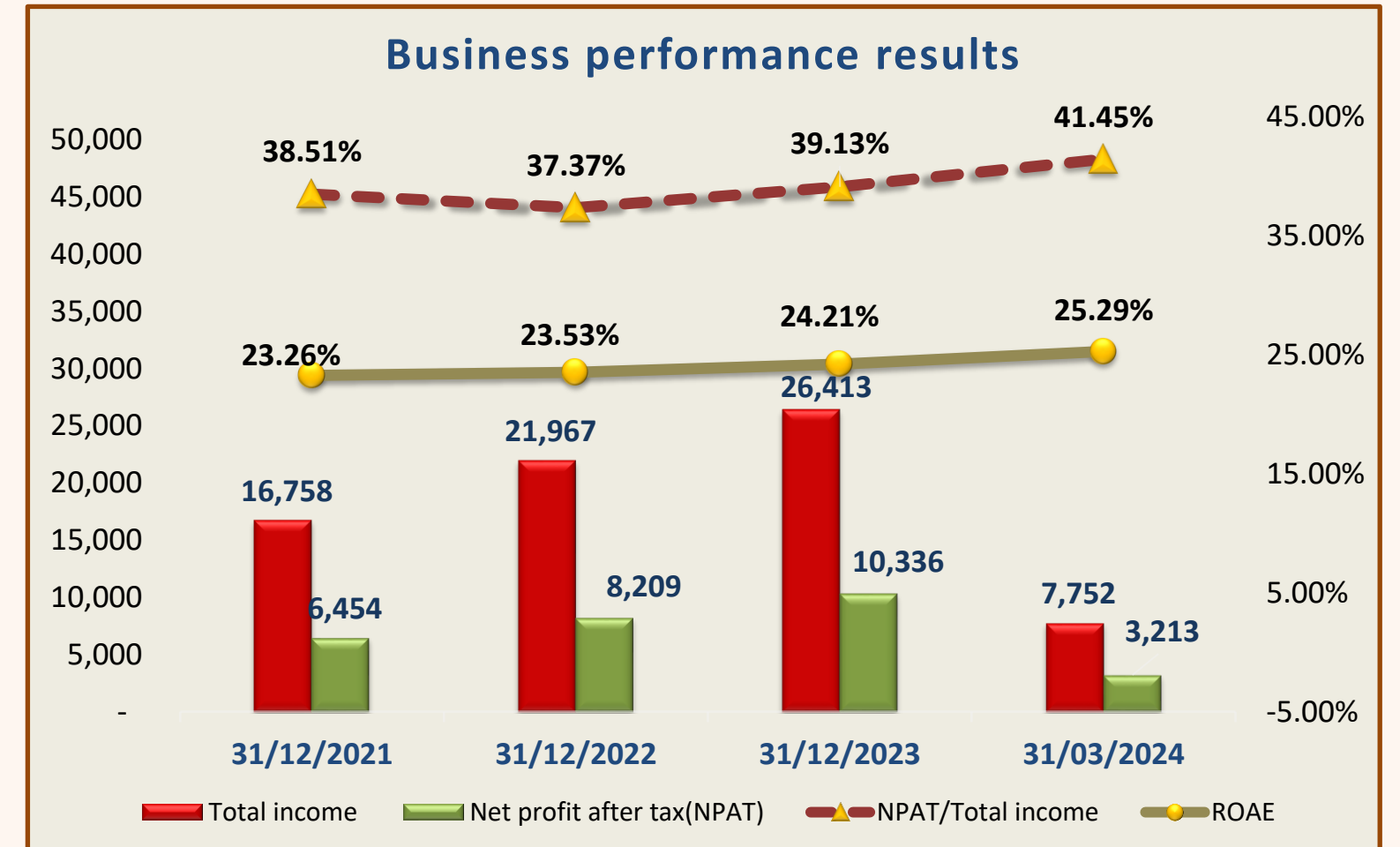
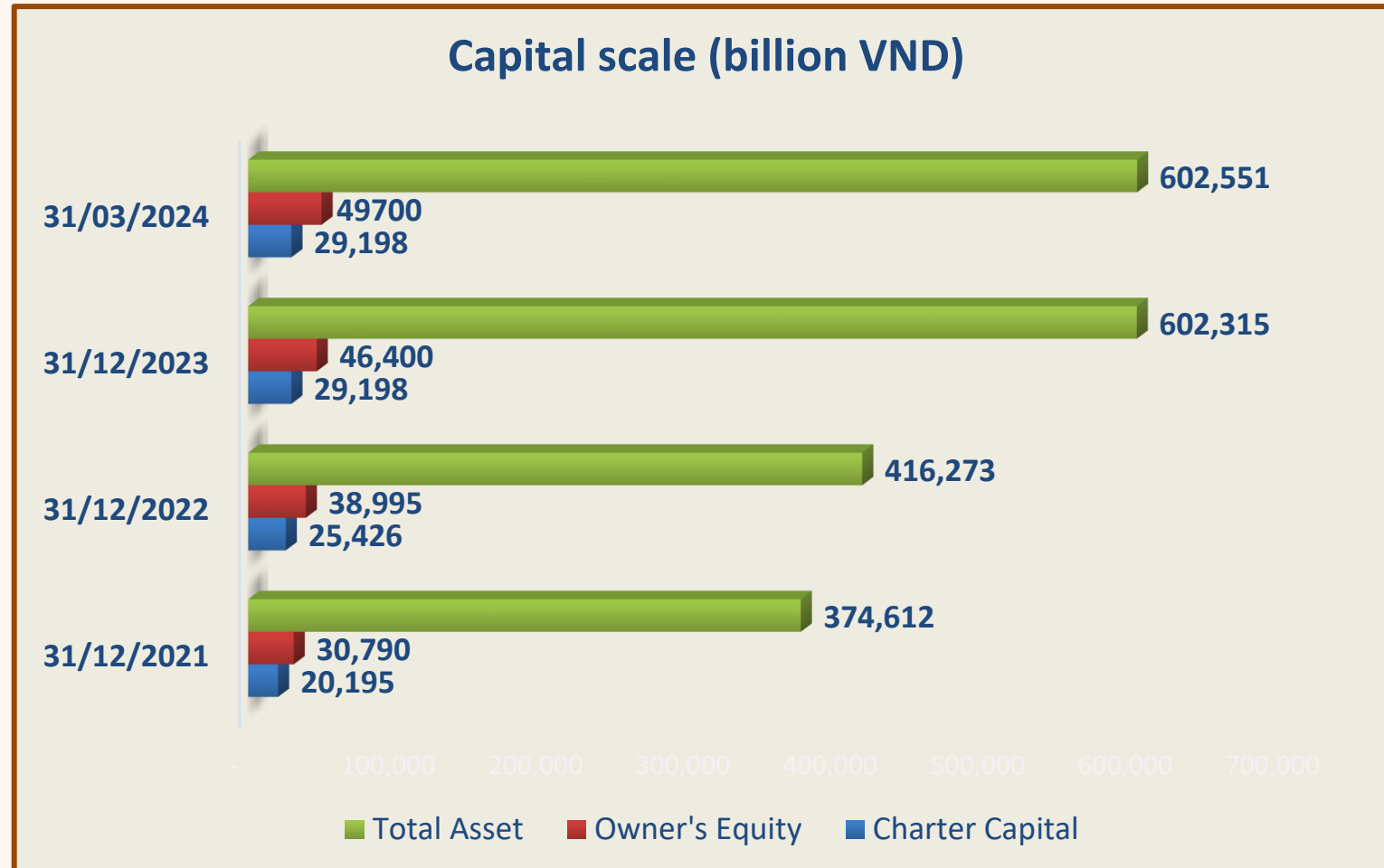
HDBank maintains a high capital adequacy ratio and is one of the first bank in Vietnam to have completed full implementation of Basel III requirements, affirming HDBank's solid risk management foundation in operation, meeting international standards, enhancing reputation and competitiveness in the market.

HDBank is dedicated to improving internal controls, boosting capital capacity, and enhancing risk management through Basel III implementation. This positions HDBank as a forefront Vietnamese bank with modern risk management, fostering robust and sustainable operations for maximum customer benefit.



Source: Financial Statement over years

# FINANCIAL SITUATION



# PROCESS FOR BOND PURCHASING

## Clients open securities accounts at Pinetree

Customers conduct eKYC to open securities accounts at Pinetree. (For foreign investors, please contact Pinetree directly for assistance)



## Complete the bond purchase documentation.

On day T+1, clients can check the bond balance in their account



## Customers read bond information

Pinetree's staffs provide customers with bond information, terms & conditions related to Bond issue



## Request for purchasing Bond

Clients log in their accounts in Pinetree's website of application to request purchasing bonds online

# PRODUCT MECHANISM



## MINIMUM INVESTMENT VALUE

Low Minimum Capital Requirement: **1.000.000** VND calculated on the bond par value



## DIVERSE INVESTMENT TERMS

Customers can choose to purchase bonds with their desired investment term. At the end of the investment term, customers can sell the bonds online on Pinetree's platform



## ELIGIBLE BOND BUYERS

All investors (except financial institutions) can purchase the bonds

To learn more about the policy of the PineB Fixed-Term Bond product, please visit: <https://pinetree.vn/post/dich-vu/chinh-sach-san-pham-pineb-fix/>



# Contact Information



024 6282 3535



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



[pinetree.trading@pinetree.vn](mailto:pinetree.trading@pinetree.vn)



20<sup>th</sup> , ROX Tower, 54A Nguyen Chi Thanh, Dong Da, Hanoi

