



FOR IMMEDIATE RELEASE

Vietcombank Further Strengthens its Strategic Banking Relationship with Masan Group's Consumer Businesses with Signing of Landmark VND9,000 Billion Bond Transaction

Hanoi, 10 June 2015 – Vietcombank (**HOSE: “VCB”**), acting as arranger, along with other local banks as part of the syndication, and a wholly-owned subsidiary of Masan Group Corporation (**HOSE: “MSN”** and “Masan Group”), Masan Consumer Holdings (“MCH”), today signed agreements for the latter to issue VND9,000 billion of five year bonds, the largest ever private sector corporate bond deal in Vietnam’s debt capital markets. Proceeds will be used to simplify Masan Group’s consolidated balance sheet, including the repayment of existing debts, and reduce its overall cost of funds as market conditions become more favorable. In connection to the transaction, Vietcombank solidifies its position as the priority corporate banking partner for Masan Group’s consumer-related businesses.

Commenting on the signing of the landmark transaction, Nguyễn Thị Kim Oanh, Deputy CEO of Vietcombank, said, “For a period of over a decade and counting, Vietcombank has been a reliable partner during Masan’s transformation from a small food processing company into one of Vietnam’s largest consumer products companies by delivering a wide range of corporate banking products and services. While this record-breaking deal is a noteworthy event, we are prouder of our track record of being a long-term partner who can meet the increasingly sophisticated and growing needs of our corporate clients as they develop.”

With the issuance of the VND9,000 billion bond, MSN is able to lower its cost of capital and simplify its balance sheet with the repayment of other debts. Michael Hung Nguyen, Deputy CEO of Masan Group, stated, “Vietcombank has been chosen as the priority banking partner for Masan Group’s consumer businesses given the bank’s excellent corporate banking services and strong commitment to their customer relationships. As Vietnam’s leading bank, Vietcombank’s support is also a validation of Masan Group’s consumer-related businesses and our commitment to improving the material and spiritual lives of Vietnamese people each and every day.”

Recently, Masan Group has entered further into Vietnam’s domestic consumption story by establishing Masan Nutri-Science, a platform which aims to close the productivity gap in the animal protein space between Vietnam and the developed world, starting with the animal feed sector. Masan Group is on track to deliver US\$2 billion in revenues in 2015. Validation of Masan Group’s success and strategy was further provided by global business media company, Forbes, which ranked Masan Group in 2015 as the 20th most innovative growth company in the world in a list of 200 fast growing companies, and as the only Vietnamese company mentioned.

The bond issuance is subject to customary regulatory and corporate approvals.

ABOUT VIETCOMBANK

Joint Stock Commercial Bank for Foreign Trade of Vietnam was established in 1963 by the Foreign Exchange Bureau (of the State Bank of Vietnam). Vietcombank was the first state-owned commercial bank to be privatized by the Government in 2008 after its IPO and subsequent listing on the Ho Chi Minh Stock Exchange in 2009. Currently, Vietcombank has the biggest market capitalization in Vietnam the stock exchange.

Vietcombank currently has almost 14,000 employees, more than 400 branches or transaction offices in Vietnam and abroad. In addition, its reach includes over 2,100 ATMs, more than 49,500 Points of Sale (POS) nationwide and more than 1,800 correspondent banks in 176 countries and territories.

For more than a decade, Vietcombank has continuously rated as "Best Bank in Vietnam" by prestigious institutions around the world on many important operation fields. Recently, Vietcombank was ranked "Vietnam's Top 50 best listed companies" and "Global's Top 2,000 biggest listed companies" by Forbes. Currently, Vietcombank is the bank who has the most diversified income in Vietnam, holding the leading positions in trade finance (30% market share) and international settlement (16% market share).

ABOUT MASAN CONSUMER HOLDINGS

Masan Consumer Holdings is a wholly owned subsidiary of Masan Group Corporation, one of Vietnam's largest private sector companies focused on building market leading businesses such as Masan Nutri-Science (controlling shareholders of ANCO and Proconco), Masan Resources (owner of the Nui Phao mine) and Techcombank.

Masan Consumer Holdings directly owns a controlling interest in Masan Consumer, one of Vietnam's largest local diversified FMCG companies. We manufacture and distribute a range of food and beverage products, including soya sauce, fish sauce, chili sauce, instant noodles, instant congee, instant coffee, instant cereals, and bottled beverages. We commenced operations in 2000 and have subsequently grown our product portfolio, domestic sales and distribution channels to establish a leading position in Vietnam's branded consumer food and beverage product market. Our key brands include Chin-su, Nam Ngu, Tam Thai Tu, Omachi, Kokomi, Sagami, Komi, Vinacafé, Wake-Up, Phinn, Kachi, 247 and Vinh Hao.

In addition to Masan Consumer, Masan Consumer Holdings wholly owns Masan Brewery, which was established after our acquisition of Phu Yen Beer and Beverage Joint Stock Company in 2014. Since our involvement, we have turned around the operations and introduced a new beer brand, "Su Tu Trang," which has had a successful launch in the Mekong Delta. As a result, our brewery operated at 100% utilization in the last quarter of 2014, and we are in the process of expanding capacity.

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