

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank for Industry and Trade
<b>Date</b>	11/23/2017
<b>Subject</b>	Notice of second public offering of bonds

**Content:**

Viet Nam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) announced the second public offering of bonds as follows:

- Issuer: Viet Nam Joint Stock Commercial Bank for Industry and Trade (Vietinbank)
- Bond name: Bond of Viet Nam Joint Stock Commercial Bank For Industry and Trade in 2017
- Bond type: non-convertible, unsecured bond
- Currency unit: VND
- Face value: VND10,000,000/bond
- Number of bonds for the second phase: 220,000 bonds, equivalent to VND2,200,000,000,000.
- Bond term: 10 years
- Interest payment period: once per year
- Interest rate: floating rate and defined as follows:
  - Interest rate = Reference interest rate (\*) + 1.2%/year
  - (\*) Reference interest rate: the average of the 12-month saving rate (in VND) quoted by four commercial banks: Viet Nam Joint Stock Commercial Bank for Industry and Trade, Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam (Head office), AGRIBANK Securities Joint-Stock Corporation, on a determination date.
- Expected mobilized capital in the second phase: VND2,200,000,000,000.
- Issue price: VND10,000,000/bond
- Minimum bidding quantity: 10 bonds

- Subscription period: from November 22, 2017 to December 12, 2017.
- Place of subscription: Office and branches of Viet Nam Joint Stock Commercial Bank for Industry and Trade.
- Expected issue date: December 14, 2017
- Bank for blocking depository money:
  - ✓ Bank for Investment and Development of Vietnam (BIDV) – Ha Thanh Branch
  - ✓ Account holder: Viet Nam Joint Stock Commercial Bank for Industry and Trade
  - ✓ Account number: 12211.00000.3125