

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank for Industry and Trade
<b>Date</b>	12/15/2017
<b>Subject</b>	Result of the second public offering of bonds

**Content:**

Viet Nam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) announces the result of public offering of bonds (Phase 2) as follows:

I. Information on public offering of bonds:

1. Bond name: Bond of Viet Nam Joint Stock Commercial Bank For Industry and Trade
2. Bond type: non-convertible, unsecured
3. Currency unit: VND
4. Face value: VND10,000,000/bond
5. Bond term: 10 years
6. Interest payment period: once per year
7. Interest rate: floating rate and defined as follows:
  - Interest rate = Reference interest rate + 1.2%/year
  - The interest rate for the first interest period from 12/14/2017 to and excluding 12/14/2018 is 7.9%/year.
8. Number of bonds for the second phase of 2017: 220,000 bonds
9. Expected mobilized capital in the second phase: VND2,200,000,000,000.
10. Issue date: December 14, 2017
11. Beginning date of offering: November 22, 2017
12. Ending date of offering: December 14, 2017

13. Subscription time: from November 22, 2017 to December 14, 2017

14. Payment time: from November 22, 2017 to December 14, 2017

15. Ending date of bond transfer: within 25 business days from the issue date.

II. Underwriter: none

III. Distribution agent: Branches and offices of Viet Nam Joint Stock Commercial Bank for Industry and Trade

IV. Result of the second phase:

Object	Offering price (VND/bond)	Number of offered bonds	Number of shares registered to buy	Number of distributed bonds	Number of persons registering to buy	Number of distributed persons	Number of undistributed persons	Number of remaining bonds	Distribution ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1, Individual investors Of which:		86,664	86,664	86,664	2,384	2,384	0	0	39.39%
- Local investors	10,000,000	86,394	86,394	86,394	2,382	2,382	0	0	39.27%
- Foreign investors	10,000,000	270	270	270	2	2	0	0	0.12%
2. Institutional investors Of which:		133,336	133,336	133,336	175	175	0	0	60.61%
- Local investors	10,000,000	133,336	133,336	133,336	175	175	0	0	60.61%
- Foreign investors	10,000,000	0	0	0	0	0	0	0	0%
<b>Total</b>		<b>220,000</b>	<b>220,000</b>	<b>220,00</b>	<b>2,559</b>	<b>2,559</b>	<b>0</b>	<b>0</b>	<b>100%</b>

V. Summary result of Phase 2/2017:

1. Total distributed volume: 220,000 shares (100% of total issued volume).
2. Total proceeds from the offering: VND2,200,000,000,000.
3. Total expense: VND3,520,430,000
4. Total net revenue from the offering: VND2,196,479,570,000.

VI. Capital structure of the issuer after the offering:

*Unit: VND thousand*

Item	Before the public offering (11/21/2017)	After the public offering (the end of 12/14/2017)
Total liabilities	1,023,874,770,760	1,015,938,184,208
Short-term liabilities	714,498,909,590	701,297,624,949
Long-term liabilities	309,375,861,170	314,640,559,259
Of which: Bond	20,300,000,000	22,500,000,000
Total share capital	37,234,045,560	37,234,045,560
Ratio of Liabilities to Total share capital	2.750%	2.729%

Of which, the total value of bonds owned by foreign investors after the public offering: VND2,700,000,000 (0.01% on the outstanding shares.)