

Code	VCB
Company name	Joint Stock Commercial Bank for Foreign Trade of Viet Nam
Date	10/26/2016
Subject	Result of public offering of bonds

Content:

Joint Stock Commercial Bank for Foreign Trade of Viet Nam (Vietcombank) reports the result of public offering of bonds as follows:

1. Listed firm: Joint Stock Commercial Bank for Foreign Trade of Viet Nam
2. Securities type: non-convertible, unsecured corporate bond
3. Par value: VND100,000/bond
4. Bond term: 10 years
5. Interest payment period: annually
6. Bond interest rate: floating rate and calculated by the reference rate plus 1%/year. The interest rate applied to the period from 11/25/2016 to and exclusive 11/25/2017: 7.57%/year
7. Total issue volume: 20,000,000 bonds
8. Total mobilized capital: VND2,000 billion
9. Issue date: November 25, 2016
10. Beginning date of offering: October 26, 2016
11. Ending date of offering: November 25, 2016
12. Registration time: from October 26, 2016 to November 25, 2016
13. Installment time: from October 26, 2016 to November 25, 2016

II. Underwriter: none

III. Distributor: Branches of Joint Stock Commercial Bank for Foreign Trade of Viet Nam; and Vietcombank Securities Company Ltd.

IV. Result:

Objects	Issue price (VND/bond)	Number of bonds offered	Number of bonds registered to buy	Number of bonds distributed	Number of subscribers	Number of people distributed	Number of people not distributed	The remaining bonds	Rate of distribution
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual investors		15,695,000	15,695,000	15,695,000	3,996	3,996	-	-	78.48%
- Domestic investors	100,000	15,534,000	15,534,000	15,534,000	3,990	3,990			77.67%
- Foreign investors	100,000	161,000	161,000	161,000	6	6	-	-	0.81%
2. Institutional investors		4,305,000	4,305,000	4,305,000	77	77	-	-	21.52%
- Domestic investors	100,000	4,305,000	4,305,000	4,305,000	77	77	-	-	21.52%
- Foreign investors	100,000	-	-	-	-	-	-	-	0.00%
Total		20,000,000	20,000,000	20,000,000	4,073	4,073	-	-	100.00%

V. Result in sum:

1. Total distributed volume : 20,000,000 bonds (100% of total issued volume).
2. Total proceeds from the offering : VND2,000,000,000,000.
3. Total expenses : VND1,038,000,000.
4. Total net revenue after the offering: VND1,998,962,000,000.

VI. Capital structure of the issuer after the offering:

Item	Before public offering (10/25/2016)	Before public offering (11/26/2016)
Total liabilities	683,337,898,160	685,926,240,547
Short-term liabilities	524,285,756,195	519,362,714,670
Long-term liabilities	159,052,141,965	166,563,525,877
<i>Of which, bonds</i>	<i>2,000,840,138</i>	<i>5,700,840,199</i>
Total share equity	35,977,685,750	35,977,685,750
Ratio of Liabilities to Share Equity	1.899%	1.907%