

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank for Industry and Trade
<b>Date</b>	07/03/2018
<b>Subject</b>	Result of the public offering of bonds in 2018

**Content:**

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

I. Information on public offering of bonds:

1. Bond name: Bond of Viet Nam Joint Stock Commercial Bank For Industry and Trade in 2018
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 + 0.8%/year
  - The interest rate for the first interest period from 30/06/2018 to and excluding 30/06/2019 is 7.5%/year.
8. Number of bonds for the second phase of 2017: 400,000 bonds
9. Expected mobilized capital in the second phase: VND4,000,000,000,000.
10. Issue date: June 29, 2018
11. Beginning date of offering: June 05, 2018
12. Ending date of offering: June 29, 2018

13. Subscription time: from June 05, 2018 to June 29, 2018

14. Payment time: from June 05, 2018 to June 29, 2018

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:			87,686	87,686	3,134	3,134	0		21.92%
- Local investors	10,000,000		87,557	87,557	3,130	3,130	0		21.89%
- Foreign investors	10,000,000		129	129	4	4	0		0.03%
2. Institutional investors Of which:			155,824	155,824	263	263	0		38.96%
- Local investors	10,000,000		155,824	155,824	263	263	0		38.96%
- Foreign investors	10,000,000		0	0	0	0	0		0%
Total		400,000	243,510	243,510	3,397	3,397	0	156,490	60.88%

V. Summary result of Phase 2/2017:

1. Total distributed volume: 243,510 shares (60.88% of total issued volume).
2. Total proceeds from the offering: VND2,435,100,000,000
3. Total expense: VND2,968,423,000
4. Total net proceeds from the offering: VND2,432,131,577,000

VI. Capital structure of the issuer after the offering:

*Unit: VND thousand*

Item	Before the public offering (the end of 04/06/2018)	After the public offering (the end of 29/06/2018)
Total liabilities	1,047,769,568,695	1,071,742,132,005
Short-term liabilities	687,020,650,348	698,281,332,729
Long-term liabilities	360,748,918,348	373,460,799,276
Of which: Bond	22,500,000,000	30,915,100,000
Total share capital	37,234,045,560	37,234,045,560
Ratio of Liabilities to Total share capital	2.814%	2.878%

Of which, the total value of bonds owned by foreign investors after the public offering: VND1,290,000,000 (0.004% on the outstanding shares.)