Code CTG

Company name Viet Nam Joint Stock Commercial Bank for Industry and Trade

Date 10/01/2020

Subject Result of the second public offering of bonds in 2020

Content:

Viet Nam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) announces the result of public offering of bonds (Phase 2.2020 as follows:

- I. Information on public offering of bonds:
 - 1. Bond name: Bond of Viet Nam Joint Stock Commercial Bank For Industry and Trade (Phase 2.2020)
 - 2. Bond type: non-convertible, unsecured bond, without warrants
 - 3. Currency unit: VND
 - 4. Face value: VND100,000/bond
 - 5. Bond term:
 - Bond 2028 (CTG2028T2): 08 years, maturing in 2028;
 - Bond 2030 (CTG2030T2): 10 years, maturing in 2030.
 - 6. Interest payment period: once per year
 - 7. Interest rate: floating rate and defined as follows:
 - Bond 2028 (CTG2028T2):
 - Interest rate = Reference interest rate + 0.9%/year
 - Bond 2030 (CTG2030T2):
 - Interest rate = Reference interest rate + 1%/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), Vietnam Bank for Agriculture and Rural Development, on a determination date.
- 8. Number of bonds for the second phase of 2020: 30,000,000 bonds
 - Bond 2028 : 15,000,000 bonds;
 - Bond 2030: 15,000,000 bonds.
- 9. Number of bonds directly sold to individual investors (if any): 8,227,600 bonds (of which, BOND 2028: 5,011,800 bonds, BOND 2030: 3,215,800 bonds)
- 10. Expected mobilized capital in the second phase: VND3,000,000,000,000.
- 11. Issue date: September 24, 2020
- 12. Beginning date of offering: August 27, 2020
- 13. Ending date of offering: September 24, 2020
- 14. Subscription time: from August 27, 2020 to September 24, 2020
- 15. Payment time: from August 27, 2020 to September 24, 2020
- 16. Ending date of bond transfer: within 30 days from the ending date.
- II. <u>Underwriter:</u> none
- III. <u>Distribution agent</u>: Branches and offices of Viet Nam Joint Stock Commercial Bank for Industry and Trade.
- IV. Result of the second phase of 2020:
 - 1. Bond 2028 (term: 08 years)

	Offering price	Number of offered bonds	Number of bonds	Number of distributed	Number of persons	Number of distributed	Number of undistributed	Number of remaining	Distribution ratio
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Object	(VND/bond)		registered to buy	bonds	registering to buy	persons	persons	bonds	
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual investors Of which:			6,755,900	6,755,900	2,669	2,669	0	0	57.41%
- Local investors	100,000		6,743,800	6,743,800	2,666	2,666	0	0	57.31%
- Foreign investors	100,000		12,100	12,100	3	3	0	0	0.10%
2. Institutional investors Of which:			5,011,800	5,011,800	120	120	0	0	42.59%
- Local investors	100,000		5,011,800	5,011,800	120	120	0	0	42.59%
- Foreign investors	100,000		0	0	0	0	0	0	0%
Total		15,000,000	11,767,700	11,767,700	2,789	2,789	0	3,232,300	78.45%

2. Bond 2028 (term: 10 years)

Object	Offering price (VND/bond)	offered hands	Number of bonds registered to buy	Number of distributed bonds	Number of persons registering to buy	Number of	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:			9,608,700	9,608,700	857	857	0	0	74.92%
- Local investors	100,000		9,608,700	9,608,700	857	857	0	0	74.92%

- Foreign investors	100,000		0	0	0	0	0	0	0.00%
2. Institutional investors Of which:			3,215,800	3,215,800	75	75	0	0	25.08%
- Local investors	100,000		3,215,800	3,215,800	75	75	0	0	25.08%
- Foreign investors	100,000		0	0	0	0	0	0	0.00%
Total		15,000,000	12,824,500	12,824,500	932	932	0	2,175,500	85.50%

V. Summary result of Phase 2 of 2020:

1. Total distributed volume: 24,592,200 bonds (81.97% of total issued volume)

- Bond 2028: 11,767,700 bonds;

- Bond 2030: 12,824,500 bonds.

2. Total proceeds from the offering: VND2,459,220,000,000

3. Total expense: VND0

4. Total net proceeds from the offering: VND2,459,220,000,000

VI. Capital structure of the issuer after the offering:

Unit: VND

Item	Before the public offering (the end of 04/06/2018)	After the public offering (the end of 29/06/2018)
Total liabilities	1,173,226,148,446	1,163,018,518,869

Short-term liabilities	742,108,774,237	736,855,632,743
Long-term liabilities	431,117,374,209	426,162,886,126
Of which: Bond	43,124,486,000	40,665,266,000
Total share capital	37,234,045,560	37,234,045,560
Ratio of Liabilities to Total share capital	3.15%	3.12%

Of which, the total value of bonds owned by foreign investors after the public offering: VND1,210,000,000 (0.0492% on the outstanding bonds.)