

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

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)	Number of offered bonds	Number of bonds 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:			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

<i>Short-term liabilities</i>	742,108,774,237	736,855,632,743
<i>Long-term liabilities</i>	431,117,374,209	426,162,886,126
<i>Of which: Bond</i>	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.)