

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank For Industry And Trade
<b>Date</b>	08/03/2020
<b>Subject</b>	Result of the first bond issuance in 2020

**Content:**

On August 03, 2020, Viet Nam Joint Stock Commercial Bank For Industry And Trade reports the result of public offering as follows:

I. Bond in the public offering:

1. Bond name: Viet Nam Joint Stock Commercial Bank For Industry And Trade (Phase 1 – 2020)
2. Bond type: non-convertible, unsecured and no warrants
3. Par value: VND100,000/bond
4. Bond term:
  - Bond 2028 (CTG2028T2): 08 years – Maturity time: 2028;
  - Bond 2030 (CTG2030T2): 10 years – Maturity time: 2030
5. Interest payment term: Once every 12 months
6. Interest payment:
  - Bond 2028 (CTG2028T2): 08 years – Maturity time: 2028:  
Interest = Reference interest + 0.9%/year
  - Bond 2030 (CTG2030T2): 10 years – Maturity time: 2030  
Interest = Reference interest + 1%/year.
7. Registered offering volume: 70,000,000 bonds, equivalent to VND 7,000,000,000,000 (based on par value); Of which:
  - Bond 2028 (CTG2028T2/01): 35,000,000 bonds, equivalent to VND 3,500,000,000,000 (based on par value);

- Bond 2030 (CTG2030T2/01): 35,000,000, equivalent to VND 3,500,000,000,000 (based on par value).
- Bond volume to sell directly to institutional investors (if any): 24,232,900 bonds (including 11,546,000 bonds 2028 and 12,686,900 bonds 2030).

8. Estimated mobilized capital: VND 7,000,000,000,000

9. Issue date: July 30, 2020

10. Beginning date: June 22, 2020

11. Ending date: July 30, 2020

12. Registration date: from June 22, 2020 to July 30, 2020

13. Payment date: from June 22, 2020 to July 30, 2020

14. Transfer date: within 30 days from the issue date.

II. Underwriter: none

III. Distributor: Viet Nam Joint Stock Commercial Bank For Industry And Trade

IV. Result of the public offering (phase 1-2020):

**1. Bond 2028 (term of 08 years)**

<b>Investor</b>	<b>Offering price</b> <i>(VND/ bond)</i>	<b>Offering volume</b> <i>(bond)</i>	<b>Registered volume</b> <i>(bond)</i>	<b>Distributed volume</b> <i>(bond)</i>	<b>Number of investors</b> <i>(person)</i>	<b>Distributed investors</b> <i>(person)</i>	<b>Undistributed investors</b> <i>(person)</i>	<b>Remaining bonds</b> <i>(share)</i>	<b>Distributed ratio</b> <i>(%)</i>
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual investors; Of which:			23,454,000	23,454,000	6,887	6,887	0	0	67.01%



1. Individual investors; Of which:			22,313,100	22,313,100	5,888	5,888	0	0	63.75%
- Domestic investors	100,000		22,312,500	22,312,500	5,886	5,886	0	0	63.75%
- Foreign investors	100,000		600	600	2	2	0	0	0%
2. Institutional investors			12,686,900	12,686,900	363	363	0	0	<b>36.25%</b>
- Domestic investors	100,000		12,686,900	12,686,900	363	363	0	0	36.25%
- Foreign investors	100,000		0	0	0	0	0	0	0%
<b>Total</b>		<b>35,000,000</b>	<b>35,000,000</b>	<b>35,000,000</b>	<b>6,251</b>	<b>6,251</b>	<b>0</b>	<b>0</b>	<b>100%</b>

V. Summary result:

Total distributed bonds (phase 1 - 2020): 70,000,000 bonds, accounting for 100% total bonds to be offered.

Total proceeds from the offering: VND 7,000,000,000,000

Total expenses: VND 175,000,000

Total net proceeds after the public offering: VND 6,999,825,000,000.

Total proceeds from public offering:

*Unit: 1,000 VND*

<b>Content</b>	<b>Before the offering (06/22/2020)</b>	<b>After the offering (07/30/2020)</b>
Total liabilities	1,144,140,943,494	1,161,815,510,499
Short-term debts:	715,914,038,774	733,840,450,717
Long-term debts:	428,226,904,720	427,975,059,783
Of which bonds	37,565,266,000	40,565,266,000
Total contributed capital (charter capital)	37,234,045,560	37,234,045,560
Debts rate/equity	3.07%	3.12%

Total value of bonds that Foreigners will hold after the offering: VND 12,910,000,000, accounting for 0.18% total value of outstanding bonds