

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank For Industry And Trade
<b>Date</b>	11/25/2021
<b>Subject</b>	Result of Public Offering of bonds

**Content:**

Viet Nam Joint Stock Commercial Bank for Industry and Trade reported the result of public offering bonds as follows:

- I. Information on public offering of bonds:
  1. Issuer: Viet Nam Joint Stock Commercial Bank for Industry and Trade
  2. Bond name:
    - Bond 2129
    - Bond 2131
  3. Bond type: non-convertible bond, uncured and without warrants
  4. Par value: VND 100,000/bond
  5. Bond code:
    - Bond 2129: CTG2129T2
    - Bond 2131: CTG2131T2
  6. Par value: VND10,000/bond
  7. Offering volume: 100,000,000 bonds; including:
    - Bond 2129: 50,000,000 bonds
    - Bond 2131: 50,000,000 bonds.
  8. Total value of issuance (at par value): VND10,000,000,000,000; including:
    - Bond 2129: VND5,000,000,000,000

- Bond 2131: VND5,000,000,000,000.
9. Bond term:
- Bond 2129: 08 years , maturity in 2029
  - Bond 2131: 10 years, maturity in 2131.
10. Interest rate::
- Bond 2129 = reference interest rate + 0.9%/year
  - Bond 2131 = reference interest rate + 1.0%/year
11. Interest payment term: Once every 12 months
12. Offering price: 100,000 dongs/bond
13. Time for subscription and payment: from October 06, 2020 to November 18, 2021
14. Ending date: November 18, 2021
15. Time for transferring bonds: within 30 days from the ending date of the issuance.

II. Result:

1. Result of bond 2129 – CTCG2129T2 (term of 08 years):

<b>Object</b>	<b>Offering price (VND/bond)</b>	<b>Number of offered bonds</b>	<b>Number of bonds registered to buy</b>	<b>Number of distributed bonds</b>	<b>Number of persons registering to buy</b>	<b>Number of distributed persons</b>	<b>Number of undistributed persons</b>	<b>Number of remaining bonds</b>	<b>Distribution ratio</b>
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1, Individual investors Of which:			18,190,400	18,190,400	3,964	3,964	0		

- Local investors	100,000	50,000,000	18,110,600	18,110,600	3,960	3,960	0	31,889,400	36.22%
- Foreign investors	100,000	50,000,000	79,800	79,800	4	4	0	49,920,200	0.16%
2. Institutional investors Of which:			12,016,700	12,016,700	107	107	0		
- Local investors	100,000	50,000,000	12,016,700	12,016,700	107	107	0	37,983,300	24.03%
- Foreign investors	100,000	50,000,000	0	0	0	0	0	50,000,000	0.00%
<b>Total</b>			<b>30,207,100</b>	<b>30,207,100</b>	<b>4,071</b>	<b>4,071</b>	<b>0</b>		

2. Result of bond 2131 – CTCG2131T2 (term of 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:			22,134,600	22,134,600	4,521	4,521	0		
- Local investors	100,000	50,000,000	22,047,000	22,047,000	4,516	4,516	0	27,953,000	44.09%
- Foreign investors	100,000	50,000,000	87,600	87,600	5	5	0	49,912,400	0.18%

2. Institutional investors Of which:			12,787,400	12,787,400	253	253	0		
- Local investors	100,000	50,000,000	12,737,400	12,737,400	252	252	0	37,262,600	25.47%
- Foreign investors	100,000	50,000,000	50,000	50,000	1	1	0	49,950,000	0.10%
<b>Total</b>			<b>34,922,000</b>	<b>34,922,000</b>	<b>4,774</b>	<b>4,774</b>	<b>0</b>		

III. Summary result:

1. Total distributed volume: 65,129,100 bonds (including 30,207,100 bonds for Bond 2129 and 34,922,000 bonds for Bond 2131), accounting for 65.13% total bonds to be offered.
2. Total proceeds from the offering: VND6,512,910,000,000; Of which:
  - Bond 2129: VND3,020,710,000,000;
  - Bond 2131: VND3,492,200,000,000.
3. Total expenses: VND375,000,000
4. Total net revenue from the offering: VND6,512,535,000,000

IV. Capital structure of the issuer after the offering:

*Unit: million dong*

Item	Before the public offering	After the public offering

1. Total liabilities	1,334,581,532	1,359,376,277
Short-term liabilities	837,374,197	843,623,872
Long-term liabilities	497,207,336	515,752,405
Of which: Bond	33,643,320	40,856,230
2. Total share capital	94,864,743	97,207,656
3. Ratio of Liabilities to Total share	14.07	13.98