

Code	CTG
Company name	Viet Nam Joint Stock Commercial Bank For Industry And Trade
Date	08/31/2022
Subject	Plan for bond issuance and using capital

Content:

The Board resolution dated August 31, 2022, the BOD of Viet Nam Joint Stock Commercial Bank For Industry And Trade approved the plan for issuing bonds and using capital from the public offering in 2022. Here are the specifics:

1. Issuance plan:

- Issuer: Viet Nam Joint Stock Commercial Bank For Industry And Trade
- Bond name:
 - + CTG2230T2 bond (Issue time: 2022; Maturity time: 2030)
 - + CTG2232T2 bond (Issue time: 2022; Maturity time: 2032).
- Bond type: non-convertible bond, unsecured and without warrant
- Par value: VND100,000/bond
- Bond term:
 - + CTG2230T2 bond (term: 08 years)
 - + CTG2232T2 bond (term: 10 years).
- Number of issue phases: 01 phase
- Issuance volume: 80,000,000 bonds, including:
 - + CTG2230T2 bond: 30,000,000 bonds
 - + CTG2232T2 bond: 50,000,000 bonds.
- Total value of issuance (at par value): VND8,000,000,000,000, including:
 - + CTG2230T2 bond: VND3,000,000,000,000
 - + CTG2232T2 bond: VND8,000,000,000,000.
- Offering price: 100% par value
- Interest rate: Interest = reference interest + interest range
- Expected issue time: from Quarter 3/2022 to Quarter 4/2022.

2. Plan for using capital from the issuance:

Total proceeds from the bond offering of VND8,000 billion (estimated) will be used for the following purposes:

List of business lines	Estimated proceeds from the offering (billion dong)	Estimated distribution (billion dong)	Estimated disbursement time
Manufacturing and processing industry	8,000	3,500	From Quarter 3/2022 to Quarter 4/2023
Production and distribution of electricity and gas		2,700	
Other sectors		1,800	
Total	8,000	8,000	