**VBB122033: Notice on the public offering of Vietbank bonds in 2022, round 3**

On January 4, 2024, Viet Nam Thuong Tin Commercial Joint Stock Bank announced Notice No. 45/2024/TB-TGD on the public offering of bonds in 2022 (round 3) as follows:

1. Offering purposes:

Increase the scale of Viet Nam Thuong Tin Commercial Joint Stock Bank’s Tier 2 capital, create more medium and long-term capital sources to meet individual/institutional customers’ demands on lending activities, ensuring the operational safety rates according to the regulations of the State Bank.

1. Offering plan
2. Bond name: Viet Nam Thuong Tin Commercial Joint Stock Bank’s bonds offered to the public in 2022 (round 3)
3. Bond type: Non-convertible bond, without warrant and not secured by the Issuer’s collateral, meeting the conditions to be considered as Tier 2 capital in compliance with current legal regulations.
4. Expected bond code: VBB124001.

The bond code will be issued by the VSDC according to current regulations after VietBank completes the offering and the procedures for registration and centralized depository at VSDC.

1. Par value: VND 10,000,000/Bond
2. Number of bonds offered: 300,000 Bonds, expected to be issued in 03 rounds:

* Round 1: 100,000 bonds, equivalent to VND 1,000,000,000,000
* Round 2: 100,000 bonds, equivalent to VND 1,000,000,000,000
* Round 3: 100,000 bonds, equivalent to VND 1,000,000,000,000

In which: Successfully offered bonds for round 1 and round 2, in particular:

Successfully offered VND 100,000,000,000 of bonds in round 1, and VND 900,000,000,000 of undistributed bonds were transferred to round 2.

Successfully offered 190,000 bonds in round 2, equivalent to VND 1,900,000,000,000

1. Total value of offered bonds in round 3 (based on the par value): 100,000 bonds, equivalent to VND 1,000,000,000,000
2. Bond terms in round 3: 07 years
3. Interest rate:

The Issuer will decide the determination method and the appropriate Bond interest rate (Reference Rate, Margin) applied accordingly depending on the market conditions at the time of issuance of the Bonds, in compliance with current legal regulations in each period.

The interest rate applied to Round 3 Bonds is a floating interest rate set as follows:

* First five years: Reference interest rate + 2.50%
* Last two years: Reference interest rate + 3.50%

In which: The reference interest rate used to determine the interest rate for each interest period is the average interest rate of personal savings deposits in VND paid in arrears with a term of 12 months (or the interest rate of an equivalent term) announced at the Interest Rate Determination Date on the official websites of 04 Vietnamese commercial banks, including: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Investment and Development of Vietnam, Vietnam Bank for Agriculture and Rural Development. The reference interest rate will be rounded to two decimal places.

Interest determination date:

* For the first Interest Period: The 7th business day before the Information Disclosure Date.
* For the next Interest Period: The 7th business day before the Interest Payment Period.

The applicable interest rate for the first Interest Period of bonds in round 3 is: 7.45%.

1. Interest payment period: Once a year.
2. Offering price: VND 10,000,000/bond
3. Distribution method: Distributed directly to investors through distribution channels at the Head Office/Branches/Transaction Offices of Viet Nam Thuong Tin Commercial Joint Stock Bank
4. Minimum number of shares registered to buy: 05 bonds, equivalent to VND 50,000,000. For clarity, Investors are only allowed to register to purchase an even number of Bonds.
5. Time of registration for bond purchase: From January 10, 2024, to March 26, 2024.
6. Location of registration for bond purchase: At the Head Office/Branches/Transaction Offices of Viet Nam Thuong Tin Commercial Joint Stock Bank.
7. Time of bond purchase: From January 10, 2024 to March 26, 2024
8. Expected date of issuance: March 27, 2024.
9. Terms of converting bond (in case of offering convertible bond, announce period and conversion rate): None.
10. Terms of warrants attached with bonds (in case of offering bonds with a warrant, announce period, right exercising rate and share price for the warrrant): None.
11. Information about covered bonds (in case of offering covered bonds, announce method, value and covered method): None.
12. Blocked account to receive payment for bond purchase

Account No. 1021511768.

Owner name: Viet Nam Thuong Tin Commercial Joint Stock Bank

Open at: Joint Stock Commercial Bank for Foreign Trade of Vietnam - Sai Gon Cho Lon Branch (renamed from Binh Tay Branch)

1. Location of the Prospectus announcement: The Prospectus is published on:

* Website of Viet Nam Thuong Tin Commercial Joint Stock Bank: <https://www.vietbank.com.vn/>
* Website of the Hanoi Stock Exchange: https://hnx.vn/

1. Related organizations

Main issuance underwriting organization: None

Issuance co-underwriting organization: None.

Distribution agent: None.

Audit Company:

For the Audited Consolidated and Separate Financial Statements 2021 and 2022

KPMG Limited Company

Head office: 10th Floor, Sunwah Building, 115 Nguyen Hue, District 1, Ho Chi Minh City

Tel: (028) 3821 9266

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Website: https://www.kpmg.com/

Consulting organization:

HD Securities Corporation

Head office: Floors 3B and 9, No. 58 Nguyen Dinh Chieu, Dakao Ward, District 1, Ho Chi Minh City

Tel: (028) 6283 6888

Fax: (028) 6283 8666

Website: <https://www.hdbs.vn/>

Representative of Bondholders:

HD Securities Corporation

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