**VBB122033: Report on the results of the public offering of bonds (Round 3)**

On April 3, 2024, Viet Nam Thuong Tin Commercial Joint Stock Bank announced Report No. 1292/2024/CV-TGD on the results of the public offering of bonds as follows:

1. Offering plan
2. Bond name: Bonds from the public offering of Viet Nam Thuong Tin Commercial Joint Stock Bank in 2022 (Round 3)
3. Bond type: Non-convertible bonds, not accompanied by warrants and not secured by assets and satisfy the conditions to be included in VietBank's tier 2 capital according to current regulations.
4. Bond code: Shall be granted by Vietnam Securities Depository and Clearing Corporation (VSDC) in accordance with current regulations after VietBank completes the offering and carries out registration and depository procedures at VSDC.
5. Bond par value: VND 10,000,000/bond
6. Total number of bonds offered: 300,000 bonds, expected to be issued in 03 rounds; in which, the number of bonds offered in Round 3 is: 100,000 bonds.
7. Total value of offered bonds based on the par value: VND 3,000,000,000,000; in which, the value of bonds offered at the par value in Round 3 is: VND 1,000,000,000,000.
8. Bond term: Bonds in Round 3 has the maturity of 07 years
9. Interest rate:

The interest rate applied to bonds in Round 3 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 Vietnamese Dong, postpaid with a term of 12 months (or the interest rate of an equivalent term) announced at the Interest Rate Determination Date on the official website 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 Date.
* Reference Interest Rate for the 1st Interest Period: 4.95%. Bond Interest for the 1st Interest Period: 7.45%.
1. Interest payment period: Periodically once a year
2. Offering price: VND 10,000,000/bond
3. Distribution method: Distributed directly to investors via distribution channels at the Head Office/Branches/Transaction Offices of Viet Nam Thuong Tin Commercial Joint Stock Bank
4. Time to receive purchase registration and payment: From January 10, 2024 to March 26, 2024
5. End date of the offering: March 26, 2024
6. Expected date to transfer bonds: Within a maximum of 30 business days from the end of the bond offering, the Investor shall receive the Certificate of Bond Ownership at the Issuer or its branch/transaction office.
7. Results of the offering

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Eligible buyers | Offering price (VND/bond) | Number of offered bonds | Number of bonds registered to purchase | Number of bonds to be distributed | Number of investors registering to purchase shares | Number of investors entitled to distribution | Numbers of investors without distribution | Number of remaining bonds | Rate of distributed bonds |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8=6-7 | 9=3-5 | 10=5/3 |
| 1. Individual investors, in which: |  | 88,900 | 88,900 | 88,900 | 278 | 278 | 0 | 0 | 88.90% |
| Domestic investors | 10,000,000 | 88,900 | 88,900 | 88,900 | 278 | 278 | 0 | 0 | 88.90% |
| Foreign investors, economic organizations in which foreign investors hold more than 50% of charter capital | 10,000,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% |
| 2. Institutional investors, in which: |  | 11,100 | 11,100 | 11,100 | 2 | 2 | 0 | 0 | 11.10% |
| Domestic investors | 10,000,000 | 11,100 | 11,100 | 11,100 | 2 | 2 | 0 | 0 | 11.10% |
| Foreign investors, economic organizations with investors | 10,000,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% |
| Total |  | 100,000 | 100,000 | 100,000 | 280 | 280 | 0 | 0 | 100% |

In case of having the underwriting, demonstrate the distribution results for the underwriting organizations in accordance with the agreement in contract (quantity, price, in case there is a guarantee group, state each organization): None

1. Summary of offering results
2. Total number of distributed bonds: 100,000 bonds, equivalent to 100% of total offered bonds.
3. Total proceeds from the offering: VND 1,000,000,000,000.
4. Total expenses: VND 1,201,000,000.
* Underwriting fee (if any): VND 0.
* Bond distribution fee (if any): VND 0.
* Audit fee: VND 0.
* Other expenses: VND 1,201,000,000.
1. Net proceeds from the offering: VND 998,799,000,000.
2. Capital structure of the Issuer after the offering

*Unit: Million VND*

|  |  |  |
| --- | --- | --- |
| Target | Before the offering (end of January 9, 2024) | After the offering (end of March 27, 2024) |
| 1. Total debt | 120,373,915 | 127,632,569 |
| - Short-term payable | 93,205,907 | 99,677,053 |
| - Long-term payables | 23,636,838 | 23,424,346 |
| - Bonds that have not matured | 3,531,170 | 4,531,170 |
| 2. Total owners’ equity | 6,941,855 | 7,028,653 |
| 3. Debt ratio/Owners’ equity | 17.34 | 18.16 |

1. Attached documents
2. Written confirmation of the bank/foreign bank branch where the escrow account is opened about the proceeds from the issuance;
3. Other documents (if any).