

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank For Industry And Trade
<b>Date</b>	08/15/2019
<b>Subject</b>	Notice of the first bond public offering of 2019

**Content:**

Viet Nam Joint Stock Commercial Bank For Industry And Trade announces the plan for the first bond public offering of 2019 as follows:

- Issuer: Viet Nam Joint Stock Commercial Bank For Industry And Trade (VietinBank)
- Bond name:
  - Bond of Viet Nam Joint Stock Commercial Bank For Industry And Trade issued in 2019 and maturing in 2026 (Bond 2026);
  - Bond of Viet Nam Joint Stock Commercial Bank For Industry And Trade issued in 2019 and maturing in 2029 (Bond 2029).
- Bond code:
  - Bond 2026: CTG1926T2/01
  - Bond 2029: CTG1929T2/02
- Type of bond: non-convertible, unsecured bond, no warrant
- Currency unit: VND
- Par value: VND10,000,000/bond
- Offering volume for the first phase (Quarter 3.2019): 400,000 bonds, equivalent to VND4,000 billion. Of which:
  - Bond 2026: 200,000 bonds, equivalent to VND2,000 billion
  - Bond 2029: 200,000 bonds, equivalent to VND2,000 billion
- Bond term:
  - Bond 2026: 07 years
  - Bond 2029: 10 years
- Interest rate:
  - Bond 2026: Reference interest rate (\*) + 1%/year
  - Bond 2029: Reference interest rate (\*) + 1.2%/year

(\*) Reference interest rate: the average of the 12-month saving rate (in VND) quoted by four commercial banks: Viet Nam Joint Stock Commercial Bank for Industry and Trade, Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam (Head office), AGRIBANK Securities Joint-Stock Corporation, on a determination date.

- Total estimated mobilized capital for the first phase: VND4,000 billion
- Issue price: VND10,000,000/bond
- Minimum bidding quantity: 1 bond
- Subscription time: from August 15, 2019 to September 26, 2019
- Place of subscription: Office and branches of Viet Nam Joint Stock Commercial Bank for Industry and Trade.
- Expected issue date: December 14, 2017
- Bank for blocking depository money:
  - Bank for Investment and Development of Vietnam (BIDV) – Ha Thanh Branch
  - Account holder: Viet Nam Joint Stock Commercial Bank for Industry and Trade
  - Account number: 12211.00000.3125