

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank for Industry and Trade
<b>Date</b>	10/03/2019
<b>Subject</b>	Result of the 1st private placement in 2019

## **Content:**

Viet Nam Joint Stock Commercial Bank for Industry and Trade announces the result of the 1<sup>st</sup> private placement of 2019 as follows:

### 1. Information on the bond:

- Bond name: Viet Nam Joint Stock Commercial Bank for Industry and Trade Bond
- Face value: VND10,000,000/bond
- Bond term:
  - + 2026 Bond (CTG1926T2): 07 years; Maturity year: 2026
  - + 2029 Bond (CTG1929T2): 10 years; Maturity year: 2029
- Interest payment term: Once every 12 months
- Interest rate:
  - + 2026 Bond (CTG1926T2): Interest = reference interest + 1.0%/year
  - + 2029 Bond (CTG1929T2): Interest = reference interest + 1.2%/year

The reference interest rate is the average of the interest rates of personal savings (deferred interest payment) with a term of 12 months (or equivalent) in VND quoted by BIDV, Vietcombank, VietinBank and Agribank on the determination date

- Bond volume: 400,000 bonds, equivalent to VND 4,000,000,000,000 (based on par value); Of which:
  - + 2026 Bond (CTG1926T2): 200,000 shares, equivalent to VND 2,000,000,000,000;
  - + 2029 Bond (CTG1929T2): 200,000 shares, equivalent to VND 2,000,000,000,000.
- Number of bonds to buy to institution investor (if any): 144,458 bonds

- Capital mount need to be mobilized: VND 4,000,000,000,000
- Issue date: September 27, 2019
- Beginning date: August 15, 2019
- Ending date: September 27, 2019
- Time for subscription and payment: from August 15, 2019 to September 27, 2019
- Transfer date: within 30 days as from the ending date of the offering.

2. Distribution agent: Vietnam Bank for Industry and Trade Securities Joint Stock Company (VietinBank Securities).

3. Result of the offering:

<b>Investor</b>	<b>Offering price</b> (VND/ bond)	<b>Offering volume</b> (bond)	<b>Registered volume</b> (bond)	<b>Distributed volume</b> (bond)	<b>Number of investors</b> (person)	<b>Distributed investors</b> (person)	<b>Undistributed investors</b> (person)	<b>Remaining bonds</b> (bond)	<b>Distributed ratio</b> (%)
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual investor:			255,542	255,542	13,239	13,239	-		63.89%
- Domestic investor	10,000,000		253,412	253,412	13,229	13,229	-		63.35%
- Foreign investor	10,000,000		2,130	2,130	10	10	-		0.53%

2. Institution investor:			144,458	144,458	636	636	-		36.11%
- Domestic investor	10,000,000		143,458	143,458	635	635	-		35.86%
- Foreign investor	10,000,000		1,000	1,000	1	1	-		0.25%
<b>Total</b>		<b>400,000</b>	<b>400,000</b>	<b>400,000</b>	<b>13,875</b>	<b>13,875</b>	<b>-</b>	<b>-</b>	<b>100.00%</b>

4. Summary result:

- Total distributed bonds: 400,000 bonds (100% of offered bonds)
- Total proceeds: VND 4,000,000,000,000
- Total expenses: VND 1,220,220,000
- Net proceeds: VND 3,998,779,780,000.

5. Capital structure after the offering:

Content	Before the offering (End of August 14, 2019)	After the offering (End of September 27, 2019)
Liabilities	1,099,851,783,070	1,120,502,958,639
Short - term debt	704,864,090,765	713,495,409,675
Long - term debt	394,987,692,305	407,007,548,964

Bonds	32,015,100,000	36,515,100,000
Total equity	37,234,045,560	37,234,045,560
Debt /Equity ratio	2.954%	3.009%

Total value of bonds of foreign investors hold after the offering: VND 3,130,000,000, accounting for 0.78% of total value of outstanding shares.