

Code	CTG
Company name	Viet Nam Joint Stock Commercial Bank for Industry and Trade
Date	10/08/2019
Subject	Notice of the 2nd bond issuance in 2019

Content:

Viet Nam Joint Stock Commercial Bank for Industry and Trade announces the result of the 2nd 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: CTG1926T2/02
 - + 2029 Bond: CTG1929T2/02
- Bond type: offering public, non-convertible bond, unsecured and without warrants
- Par value: VND 10,000,000/bond
- Offering volume: 100,000 bonds, equivalent to VND 1,000,000,000,000 (based on par value); Of which:
 - + 2026 Bond: 50,000 bonds, equivalent to VND 500,000,000,000;
 - + 2029 Bond: 50,000 bonds, equivalent to VND 500,000,000,000.
- Bond term:
 - + 2026 Bond: 07 years; maturity date: 2026;
 - + 2029 Bond: 10 years, maturity date: 2029.
- Interest payment term: Once every 12 months
- Interest rate:

+ 2026 Bond (CTG1926T2): Interest = reference interest + 1%/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

- Capital mount need to be mobilized: VND 1,000,000,000,000
- Offering price: VND 10,000,000/bond
- Minimum registered volume: 01 bond, equivalent to VND 10,000,000 (based on par value)
- Time for subscription and payment: from October 07, 2019 to October 29, 2019
- Place of subscription and receipt of prospectus: branches, transaction offices of Vietinbank and Vietinbank Securities.
- The prospectus is posted on the website: www.vietinbank.vn & www.cts.vn.
- Bank for blocking depository money:
 - + Account holder: Viet Nam Joint Stock Commercial Bank for Industry and Trade
 - + Account Number: 12211 000003125
 - + Bank: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Ha Thanh Branch