

Code	CTG
Company name	Viet Nam Joint Stock Commercial Bank for Industry and Trade
Date	11/01/2019
Subject	Result of the second bond public offering of 2019

Content:

Viet Nam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) announces the result of the second bond public offering of 2019 as follows:

I. Information on public offering of bonds:

1. Bond name: Bond of Viet Nam Joint Stock Commercial Bank For Industry and Trade _ Issuer No.02/2019
2. Bond type: non-convertible, unsecured bond, no warrants
3. Currency unit: VND
4. Face value: VND10,000,000/bond
5. Bond term:
 - Bond 2026 (CTG1926T2): 07 years, maturing in 2026
 - Bond 2029: CTG1929T2/02: 10 years, maturing in 2029
6. Interest payment period: once per year
7. 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.

8. Number of bonds for the second phase of 2019: 100,000 bonds
 - Bond 2026 (CTG1926T2): 50,000 bonds
 - Bond 2029: CTG1929T2/02: 50,000 bonds
9. Number of bonds directly offered to institutional investors (if any): 63,727 bonds
10. Expected mobilized capital in the second phase: VND1,000,000,000,000.
11. Issue date: October 29, 2019
12. Beginning date of offering: October 07, 2019
13. Ending date of offering: October 29, 2019
14. Subscription time: from October 07, 2019 to October 29, 2019
15. Payment time: from October 07, 2019 to October 29, 2019
16. Ending date of bond transfer: within 30 business days from the ending date of offering.

II. Underwriter: none

III. Distribution agent: Branches and offices of Viet Nam Joint Stock Commercial Bank for Industry and Trade or Vietnam Bank for Industry and Trade Securities Joint Stock Company.

IV. Result of the second phase:

- Bond 2026 (Term: 07 years)

Object	Offering price (VND/bond)	Number of offered bonds	Number of shares registered to buy	Number of distributed bonds	Number of persons registering to buy	Number of distributed persons	Number of undistributed persons	Number of remaining bonds	Distribution ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual investors Of which:			21,870	21,870	963	963	-	-	43.74%
- Local investors	10,000,000		21,870	21,870	963	963	-	-	43.74%
- Foreign investors	10,000,000			-	-	-		-	
2. Institutional investors	10,000,000		28,130	28,130	71	71	-	-	56.26%
- Local investors	10,000,000		28,130	28,130	71	71	-	-	56.26%
- Foreign investors	10,000,000			-	-	-		-	
Total		50,000	50,000	50,000	1,034	1,034	-	-	100.00%

– Bond 2029 (Term: 10 years)

Object	Offering price (VND/bond)	Number of offered bonds	Number of shares registered to buy	Number of distributed bonds	Number of persons registering to buy	Number of distributed persons	Number of undistributed persons	Number of remaining bonds	Distribution ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10

1. Individual investors Of which:			14,403	14,403	922	922	-	-	- 28.8%
- Local investors	10,000,000		14,503	14,503	921	921	-	-	28.61%
- Foreign investors	10,000,000		100	100	1	1	-	-	0.20%
2. Institutional investors Of which:	10,000,000		35,597	35,597	80	80	-	-	71.19%
- Local investors	10,000,000		35,597	35,597	80	80	-	-	71.19%
- Foreign investors									
Total		50,000	50,000	50,000	1,002	1,002	-	-	100.00%

V. Summary result of Phase 2/2017:

1. Total distributed volume: 100,000 shares (100% of total issued volume).
2. Total proceeds from the offering: VND1,000,000,000,000.
3. Total expense: VND200,220,000.
4. Total net proceeds from the offering: VND999,799,780,000.

VI. Capital structure of the issuer after the offering:

Unit: VND thousand

Item	Before the public offering (the end of 10/07/2019)	After the public offering (the end of 10/29/2019)
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Total liabilities	1,117,222,123,174	1,127,639,202,885
Short-term liabilities	708,850,635,061	718,563,196,504
Long-term liabilities	408,371,488,113	409,076,006,381
Of which: Bond	36,515,100,000	37,515,100,000
Total share capital	37,234,045,560	37,234,045,560
Ratio of Liabilities to Total share capital	3.00%	3.03%

Of which, the total value of bonds owned by foreign investors after the public offering: VND1,000,000,000 (0.1% on the outstanding bonds.)