

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank for Industry and Trade
<b>Date</b>	03/03/2020
<b>Subject</b>	Report on the use of capital from the 2019 public offering

**Content:**

Viet Nam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) reports the use of capital from the 2019 public offering as follows:

I. Information on public offering of bonds:

1. Bond name: Bond of Viet Nam Joint Stock Commercial Bank For Industry and Trade in 2019
2. Bond type: non-convertible, unsecured bond
3. Face value: VND10,000,000/bond
4. Total estimated issue volume: 500,000 bonds
5. Total estimated issue value: VND5,000 billion
6. The beginning date and ending date of offering:
  - Subscription time: from August 15, 2019 to September 27, 2019 for the first stage, from October 07, 2019 to October 29, 2019 for the second stage.
  - Ending date of offering: September 27, 2019 (the first stage) and October 29, 2019 (the second stage)
  - Number of sold bonds: 500,000 bonds
  - Total value of sold bonds: VND5,000 billion
  - Number of remaining bonds: 0 bonds

II. Report on the use of capital from the public offering:

1. The progress of the plan according to the prospectus:

- The expected proceeds from the two public offerings in 2019 worth VND5,000,000,000,000 will be used to supplement the working capital and improve the Company's financial capacity as below:

(a) Plan for the first stage:

Item	Amount (VND)
Energy	1,200,000,000,000
Construction materials	1,100,000,000,000
Construction	500,000,000,000
Other business	1,200,000,000,000
<b>Total</b>	<b>4,000,000,000,000</b>

(b) Plan for the second stage:

Item	Amount (VND)
Energy	300,000,000,000
Construction materials	200,000,000,000
Other business	500,000,000,000
<b>Total</b>	<b>1,000,000,000,000</b>

## 2. Project progress at present:

(a) Plan for the first stage:

Item	Plan according to the prospectus (VND)	Proceeds from the public offering (VND)	Disbursed amount (VND)	Of which: Long-term and mid-term loans after the issue date (VND)	Disbursement time
Energy	1,200,000,000,000		1,200,000,000,000	1,200,000,000,000	10/04/2019 to 12/27/2020
Construction materials	1,100,000,000,000		1,100,000,000,000	1,100,000,000,000	10/07/2019 to 01/20/2020
Construction	500,000,000,000		500,000,000,000	500,000,000,000	10/25/2019 to 12/25/2019
Other business	1,200,000,000,000		1,200,000,000,000	1,200,000,000,000	12/16/2019
<b>Total</b>	<b>4,000,000,000,000</b>	<b>4,000,000,000,000</b>	<b>4,000,000,000,000</b>	<b>4,000,000,000,000</b>	

(b) Plan for the second stage:

Item	Plan according to the prospectus (VND)	Proceeds from the public offering (VND)	Disbursed amount (VND)	Of which: Long-term and mid-term loans after the issue date (VND)	Disbursement time
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Energy	300,000,000,000		300,000,000,000	300,000,000,000	12/27/2019 to 1/22/2020
Construction	200,000,000,000		200,000,000,000	200,000,000,000	01/20/2019 to 02/07/2020
Other business	500,000,000,000		500,000,000,000	500,000,000,000	12/16/2019
<b>Total</b>	<b>1,000,000,000,000</b>	<b>1,000,000,000,000</b>	<b>1,000,000,000,000</b>	<b>1,000,000,000,000</b>	

3. Changes and adjustments (if any): none.