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| Code | CTG |
| Company name | Viet Nam Joint Stock Commercial Bank for Industry and Trade |
| Date | 06/19/2020 |
| Subject | Notice of the first bond public offering of 2020 |

Content:

Viet Nam Joint Stock Commercial Bank for Industry and Trade announces the first bond public offering of 2020 as follows:

I. Information on offerings:

- Bond type: non-convertible, unsecured corporate bond, no warrants
 - Par value: VND100,000/bond
 - Total offering volume: 100,000,000 bonds
- Of which:
- Phase 1: 70,000,000 bonds, including: 35,000,000 CTG2028T2/01; and 35,000,000 CTG2030T2/01. The bonds unsuccessfully sold in Phase 1 will be transferred to Phase 2.
 - Phase 2: 30,000,000 bonds, including: 15,000,000 CTG2028T2/02; and 15,000,000 CTG2030T2/02.

II. Information on Phase 1:

- 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 2020 and maturing in 2028 (Bond 2028);
 - Bond of Viet Nam Joint Stock Commercial Bank for Industry and Trade issued in 2020 and maturing in 2030 (Bond 2030).
- Bond type: non-convertible, unsecured corporate bond, no warrants
- Bond term:
 - Bond 2028: 08 years, maturing in 2028;
 - Bond 2030: 10 years, maturing in 2030.
- Bond code:

- Bond 2028 (Phase 1): CTG2028T2/01
- Bond 2030 (Phase 1): CTG2030T2/01
- Par value: VND100,000/bond
- Total estimated mobilized capital for Phase 1: VND7,000 billion
- Offering volume for Phase 1: 70,000,000 bonds, equivalent to VND7,000 billion. Of which:
 - Bond 2028: 35,000 bonds, equivalent to VND3,500 billion
 - Bond 2030: 35,000 bonds, equivalent to VND3,500 billion
- Interest payment period: annually
- Interest rate:
 - Bond 2028: Reference interest rate (*) + 0.9%/year
 - Bond 2030: Reference interest rate (*) + 1.0%/year

(*) Reference interest rate: the average of personal saving interest rates in VND, postpaid, term of 12 months (or equivalent rates) 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) and Vietnam Bank for Agriculture and Rural Development on a determination date.
- Offering price: VND100,000/bond
- Minimum bidding quantity: 100 bonds
- Subscription time: from June 22, 2020 to July 30, 2020
- Place of subscription: Office and branches of Viet Nam Joint Stock Commercial Bank for Industry and Trade.
- 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