

NOTICE OF ISSUANCE OF BONDS TO THE PUBLIC

*(Subscription Certificate No.28/GCN-UBCK granted
by the Chairman of the State Securities Commission on 05th June 2018)*

1. Issuing organization: **VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE (VIETINBANK)**
2. Head Office: 108 Tran Hung Dao, Cua Nam Ward, Hoan Kiem District, Hanoi.
3. Telephone: +84 24 39421030
4. Fax: +84 24 39421032
5. Issuing bonds:
 - Name of bond: Vietnam Joint Stock Commercial Bank for Industry and Trade bond
 - Type of Bonds: Bonds issued to the public, unconvertible, unsecured by the Issuer's assets, issued and paid in Vietnam Dong, and satisfy the Terms and Conditions as prescribed in the bond's OC.
 - The par value of bonds: 10,000,000 dong/bond.
 - Number of bonds registered for offering: 400,000 bonds equivalent to 4.000.000.000.000 dong (calculated by par value of bonds).
 - Term of bond: 10 years.
 - Interest payment period: Bond interest is payable periodically, once a year ("**Interest Payment Period**") on the interest payment date from the date of issuance. The 10th interest payment will be paid together with the principal at the maturity date.
 - The interest rate applicable to the whole 10 - year period is the floating interest rate (periodically adjusted interest rate) and is determined according to the following formula:
Interest = Reference Interest Rate (*) + 0.8% (point eight percent)/year
(* **Reference Interest Rate**: Used to determine the interest rate for each interest calculation period, which is the average 12 – month interest rate for individual savings deposits in VND (or interest rate of equivalent term) announced on the official website of 04 Vietnamese commercial banks, including: VietinBank, Vietnam Joint Stock Commercial Bank for Investment and Development (BIDV), Vietnam Joint Stock Commercial Bank for Foreign Trade (Transaction Center), Vietnam Bank for Agriculture and Rural Development at the date of interest rate's determination.
6. Amount of capital to be mobilized: 4 trillion dong.
7. Purpose of mobilizing capital:

Issuing organizations issue long-term bonds to supplement operational capital sources and enhance the financial capacity of issuing organizations.
8. The selling price to the public: 10,000,000 dong/bond.

9. Minimum registered subscription: 5 bonds, equivalent to 50,000,000 dong at face value. To avoid misunderstanding, investors can only register to buy the number of bonds in even units and at least 5 bonds.
10. Time limit for receipt of subscription: From 05th June 2018 to 25th June 2018
11. Location for bond purchase registration and announcement of OC:
 - ***Location for bond purchase registration :***
Branches/transaction offices of VietinBank. Details of purchasing places are posted on the homepage <http://www.vietinbank.vn>; <http://www.vietinbanksc.com.vn>
 - ***Location announcement of OC:***
Bond's OC and other related documents are posted at: <http://www.vietinbank.vn>, <http://www.investor.vietinbank.vn> and <http://www.vietinbanksc.com.vn>.
12. Bank to open a blockade account to receive money for the purchase of bonds
 - BIDV – Ha Thanh branch
 - Account name: Vietnam Joint Stock Commercial Bank for Industry and Trade
 - Account number: 12211.00000.3125
13. Commitment to perform obligations of issuing organizations to investors:
 - Ensure compliance with the terms and conditions of the bond as stated in the bond's OC;
 - Ensure payment of interest and bond principal in full and on time;
 - Disclose information in accordance with the provisions of law.

VIETINBANK