VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE	THE SOCIAL REPUBLIC OF VIETNAM Independence – Freedom - Happiness
No: 5702/TGĐ-NHCT44 *Re: Information disclosure of result on 2018's public offering bonds*	*Hanoi, 3rd July 2018*

INFORMATION DISCLOSURE

Respectfully to:
- **The State Securities Commission;**
- **Ho Chi Minh Stock Exchange.**

Company name: **Viet Nam Joint Stock Commercial Bank for Industry & Trade**
Securities code: CTG.
Head office: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi.
Telephone: 024.39421030 Fax: 024. 39421032
Disclosure person: **Mr. Le Duc Tho – Member of BoD cum General Director**
Address: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi.
Telephone: 024.39421030 Fax: 024. 39421032
Type of disclosed information: ■ 24 hours ☐ Extraordinary ☐ As per request ☐ Periodic

Content of information disclosure:

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) announces the result of 2018's public offering bonds No.1718/BC-TGĐ-NHCT55 dated 2nd July 2018.

The information has been announced on electronic website of VietinBank on 3rd July 2018 at http://investor.vietinbank.vn.

We hereby commit that the disclosed information above is true and entirely responsible for the contents of published information.

Attachments:
- The result of 2018's public offering bonds No.1718/BC-TGĐ-NHCT55 dated 2nd July 2018

AUTHORISED PERSON FOR INFORMATION DISCLOSURE
MEMBER OF BOD CUM GENERAL DIRECTOR

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM

Le Duc Tho

Result of 2018's public offering bonds

1. Total number of 2018's public offering bonds distributed: 243,510 bonds, accounting for 60.88% of total bonds allowed to be issued.

Buyers of bonds	Offer price (VND/bond)	Number of bonds for sale	Number of bonds registered to buy	The amount of distributed bonds	Number of subscribers	Number of distributed people	Number of undistributed people	Number of remaining bonds	The proportion of distributed bonds
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Individual investors, of which:			87,686	87,686	3,134	3,134			21.92%
- Domesic investors	10,000,000		87,557	87,557	3,130	3,130	0		21.89%
- Foreign investor	10,000,000		129	129	4	4	0		0.03%
2. Organized investors, of which:			155,824	155,824	263	263			38.96%
- Domestic investors	10,000,000		155,824	155,824	263	263	0		38.96%
- Foreign investor	10,000,000		0	0	0	0	0		0%
Total		**400,000**	**243,510**	**243,510**	**3,397**	**3,397**	**0**	**156,490**	**60.88%**

2. Total proceeds from the sale of bonds : 2,435,100,000,000 VND.
3. Total cost : 2,968,423,000 VND
   - Guaranteed fees : 0 VND
   - Consultant fee : 803,583,000 VND (including 10% VAT)
   - Agent fees :135,000,000 VND
   - Registration agent fee : 974,040,000 VND
   - Payment agent fee : 730,530,000 VND
   - Auditing fee : 275,000,000 VND
   - Offering bonds approval fee : 50,000,000 VND
   - Money transfer fee : 270,000 VND
4. Total net proceeds from the offering : 2,432,131,577,000 VND.
5. Capital structure of issuing organization after the offering:

Unit: Thousands VND

Category	Before bond offering (4h June 2018)	After bond offering (End of 29th June 2018)
Total liabilities	1,047,769,568,695	1,071,742,132,005
Short-term debt	687,020,650,348	698,281,332,729
Long-term liabilities	360,748,918,348	373,460,799,276
Of which: Bonds	22,500,000,000	30,915,100,000
Total equity	37,234,045,560	37,234,045,560

Category	Before bond offering (4^{h} June 2018)	After bond offering (End of 29^{th} June 2018)
Debt/equity ratio	2.814%	2.878%

(*) Non-consolidated data

In which, the total value of bonds held by foreigners after the offering: 1,290,000 thousand VND, accounting for 0.004% of the total value of bonds in circulation.