

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

Redemption of US\$250 million 8% Fixed rate bonds due 17 May 2017

Vietnam Joint Stock Commercial Bank for Industry and Trade writes to announce that it redeemed all of the outstanding Senior Bonds set out below on 17 May 2017. The interest thereon will cease to accrue on and after 17 May 2017.

1. Summary of Senior Bonds Redeemed

Issuer	Vietnam Joint Stock Commercial Bank for Industry and Trade
Type of Security	U.S. dollar denominated Senior Unsecured Bond
ISIN Code	US92671BAA89 (144A) / USY9366LAA36 (RegS)
Maturity	5 years (Bullet)
Total Issue Amount	USD 250,000,000
Issue Price	98.992% of the principal amount
Coupon	8.0%
Issue Date	17 May 2012
Redemption Amount	USD 250,000,000
Listing	Singapore Exchange Securities Trading Limited

2. Redemption Date

17 May 2017

The announcement is dated 7th August 2017.