

**VIETNAM JOINT STOCK COMMERCIAL  
BANK FOR INDUSTRY & TRADE**

No: 71 /HĐQT-NHCT-VPHDQT1

*Re: Disclosure of periodic report on principal and interest payments of VietinBank's public offering bonds (Reporting period from 01/01/2024 to 31/12/2024)*

**THE SOCIAL REPUBLIC OF VIETNAM**  
**Independence – Freedom - Happiness**

Hanoi, 23<sup>rd</sup> January 2025

**PERIODIC INFORMATION DISCLOSURE**

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

**1. 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: +84 24.39421030
- Email: investor@vietinbank.vn

**2. Content of information disclosure:**

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) would like to disclose periodic report on principal and interest payments of VietinBank's public offering bonds (*Reporting period from 01/01/2024 to 31/12/2024*) (*Detailed report attached*).

**3. The information is announced on electronic website of VietinBank on 23 /01/2025 at <https://investor.vietinbank.vn/Filings.aspx>.**

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

**Recipients:**

- As above;
- Archive in VP, VPHDQT1.

**Attachment:**

- Periodic report on principal and interest payments of VietinBank's public offering bonds (*Reporting period from 01/01/2024 to 31/12/2024*)

**LEGAL REPRESENTATIVE**  
**CHAIRMAN OF THE BODs**



**Trần Minh Bình**

**PERIODIC REPORT**  
**On principal and interest payments of public offering bonds**

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

Pursuant to Point c, Clause 2, Article 19 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance on guidance on information disclosure on the stock market, Vietnam Joint Stock Commercial Bank for Industry and Trade ("**VietinBank**") would like to send the periodic report on principal and interest payments of VietinBank's public offering bonds as follows:

**1. Report on principal and interest payments of public offering bonds**

(Reporting period from 01/01/2024 to 31/12/2024)

Details **Appendix 01** attached.

**2. Report on public offering bond ownership according to the type of investors**

(Reporting period from 01/01/2024 to 31/12/2024)

Details **Appendix 02** attached.

**Recipients:**

- As above;
- Archive in VP, KDVTT2, VPHDQT1.

**LEGAL REPRESENTATIVE  
CHAIRMAN OF THE BODs**



**Tran Minh Binh**

## Appendix 01: Report on principal and interest payments of public offering bonds

(Reporting period from 01/01/2024 to 31/12/2024)

Unit: dong

No.	Bond code	Mã chứng khoán	Period	Issue date	Maturity	Opening balance - 01.01.2024		Payment during the period		Closing balance - 31.12.2024	
						Principal	Interest (*)	Principal	Interest	Principal	Interest (**)
1	CTG1929T2/01(*)		10 years	27/9/2019	27/9/2029	2,000,000,000,000	0	2,000,000,000,000	135,500,000,000	0	0
2	CTG1929T2/02(*)		10 years	29/10/2019	29/10/2029	500,000,000,000	0	500,000,000,000	32,500,000,000	0	0
3	CTG2030T2/01		10 years	30/7/2020	30/7/2030	3,500,000,000,000	0	0	255,500,000,000	3,500,000,000,000	0
4	CTG2030T2/02		10 years	24/9/2020	24/9/2030	1,282,450,000,000	0	0	85,282,925,000	1,282,450,000,000	0
5	CTG2129T2(*)	CTG121030	8 years	18/11/2021	18/11/2029	3,020,710,000,000	0	3,020,710,000,000	185,773,665,000	0	0
6	CTG2131T2	CTG121031	10 năm	18/11/2021	18/11/2031	3,492,200,000,000	0	0	218,262,500,000	3,492,200,000,000	0
7	CTG2230T2/01	CTG123018	8 years	20/07/2023	20/07/2031	2,000,000,000,000	0	0	150,000,000,000	2,000,000,000,000	0
8	CTG2232T2/01	CTG123019	10 years	20/07/2023	20/07/2033	3,000,000,000,000	0	0	228,000,000,000	3,000,000,000,000	0
9	CTG2230T2/02	CTG123033	8 years	1/11/2023	1/11/2031	1,500,000,000,000	0	0	96,750,000,000	1,500,000,000,000	0
10	CTG2232T2/02	CTG123034	10 years	1/11/2023	1/11/2033	1,592,370,000,000	0	0	104,300,235,000	1,592,370,000,000	0
	<b>Total</b>					<b>21,887,730,000,000</b>	<b>0</b>	<b>5,520,710,000,000</b>	<b>1,491,869,325,000</b>	<b>16,367,020,000,000</b>	<b>0</b>

Notes:

(\*) VietinBank has repurchased the public offering Bond codes CTG1929T2/01, CTG1929T2/02 and CTG2129T2 on the repurchase right exercise date.

(\*\*) The interest balance at the beginning and end of the period is 0 because the bond interest is periodically paid (once a year)



VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE

Appendix 02: Report on public offering bond ownership according to the type of investors

(Reporting period from 01/01/2024 to 31/12/2024)

Unit: dong

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
(1)	<b>CTG2030T2/01</b>						
<b>I</b>	<b>Domestic investors</b>	<b>3,498,000,000,000</b>	<b>99.94%</b>	<b>2,000,000,000</b>	<b>0.06%</b>	<b>3,500,000,000,000</b>	<b>100.00%</b>
1	Institutional investors	1,272,040,000,000	36.34%	56,360,000,000	1.61%	1,328,400,000,000	37.95%
	a) Credit institutions	19,700,000,000	0.56%	0	0.00%	19,700,000,000	0.56%
	b) Investment funds	0	0.00%	0	0.00%	0	0.00%
	c) Securities companies	38,000,000,000	1.09%	39,650,000,000	1.13%	77,650,000,000	2.22%
	d) Insurance companies	100,000,000,000	2.86%	0	0.00%	100,000,000,000	2.86%
	d) Other organisations	1,114,340,000,000	31.84%	16,710,000,000	0.48%	1,131,050,000,000	32.32%
2	Individual investors	2,225,960,000,000	63.60%	-54,360,000,000	-1.55%	2,171,600,000,000	62.05%
<b>II</b>	<b>Foreign investors</b>	<b>2,000,000,000</b>	<b>0.06%</b>	<b>-2,000,000,000</b>	<b>-0.06%</b>	<b>0</b>	<b>0.00%</b>
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	2,000,000,000	0.06%	-2,000,000,000	-0.06%	0	0.00%
	<b>Total CTG2030T2/01</b>	<b>3,500,000,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>3,500,000,000,000</b>	<b>100.00%</b>
(2)	<b>CTG2030T2/02</b>						
<b>I</b>	<b>Domestic investors</b>	<b>1,282,450,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>1,282,450,000,000</b>	<b>100.00%</b>
1	Institutional investors	446,710,000,000	34.83%	7,450,000,000	0.58%	454,160,000,000	35.41%
	a) Credit institutions	12,250,000,000	0.96%	0	0.00%	12,250,000,000	0.96%
	b) Investment funds	0	0.00%	0	0.00%	0	0.00%
	c) Securities companies	5,000,000,000	0.39%	0	0.00%	5,000,000,000	0.39%
	d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
	d) Other organisations	429,460,000,000	33.49%	7,450,000,000	0.58%	436,910,000,000	34.07%
2	Individual investors	835,740,000,000	65.17%	-7,450,000,000	-0.58%	828,290,000,000	64.59%
<b>II</b>	<b>Foreign investors</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	<b>Total CTG2030T2/02</b>	<b>1,282,450,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>1,282,450,000,000</b>	<b>100.00%</b>
(3)	<b>CTG2131T2 (Mã CK: CTG121031)</b>						
<b>I</b>	<b>Domestic investors</b>	<b>3,477,921,100,000</b>	<b>99.59%</b>	<b>71,300,000</b>	<b>0.00%</b>	<b>3,477,992,400,000</b>	<b>99.59%</b>
1	Institutional investors	1,293,140,600,000	37.03%	3,262,600,000	0.09%	1,296,403,200,000	37.12%
	a) Credit institutions	350,000,000,000	10.02%	0	0.00%	350,000,000,000	10.02%

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
	<i>b) Investment funds</i>	4,190,000,000	0.12%	17,760,800,000	0.51%	21,950,800,000	0.63%
	<i>c) Securities companies</i>	190,600,000	0.01%	11,271,800,000	0.32%	11,462,400,000	0.33%
	<i>d) Insurance companies</i>	25,000,000,000	0.72%	0	0.00%	25,000,000,000	0.72%
	<i>đ) Other organisations</i>	913,760,000,000	26.17%	-25,770,000,000	-0.74%	887,990,000,000	25.43%
2	Individual investors	2,184,780,500,000	62.56%	-3,191,300,000	-0.09%	2,181,589,200,000	62.47%
<b>II</b>	<b>Foreign investors</b>	<b>14,278,900,000</b>	<b>0.41%</b>	<b>-71,300,000</b>	<b>0.00%</b>	<b>14,207,600,000</b>	<b>0.41%</b>
1	Institutional investors	5,479,000,000	0.16%	-479,000,000	-0.01%	5,000,000,000	0.14%
	<i>a) Credit institutions</i>		0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	479,000,000	0.01%	-479,000,000	-0.01%	0	0.00%
	<i>c) Securities companies</i>		0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>		0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	5,000,000,000	0.14%	0	0.00%	5,000,000,000	0.14%
2	Individual investors	8,799,900,000	0.25%	407,700,000	0.01%	9,207,600,000	0.26%
	<b>Total CTG2131T2 (Bond code: CTG121031)</b>	<b>3,492,200,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>3,492,200,000,000</b>	<b>100.00%</b>
<b>(4)</b>	<b>CTG2230T2/01 (Mã CK: CTG123018)</b>						
<b>I</b>	<b>Domestic investors</b>	<b>1,987,600,000,000</b>	<b>99.38%</b>	<b>0</b>	<b>0.00%</b>	<b>1,987,600,000,000</b>	<b>99.38%</b>
1	Institutional investors	852,040,000,000	42.60%	2,459,200,000	0.12%	854,499,200,000	42.72%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	3,209,200,000	0.16%	3,209,200,000	0.16%
	<i>c) Securities companies</i>	100,000,000,000	5.00%	100,000,000,000	5.00%	200,000,000,000	10.00%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	752,040,000,000	37.60%	-100,750,000,000	-5.04%	651,290,000,000	32.56%
2	Individual investors	1,135,560,000,000	56.78%	-2,459,200,000	-0.12%	1,133,100,800,000	56.66%
<b>II</b>	<b>Foreign investors</b>	<b>12,400,000,000</b>	<b>0.62%</b>	<b>0</b>	<b>0.00%</b>	<b>12,400,000,000</b>	<b>0.62%</b>
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	12,400,000,000	0.62%	0	0.00%	12,400,000,000	0.62%
	<b>Total CTG2230T2/01 (Bond code: CTG123018)</b>	<b>2,000,000,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>2,000,000,000,000</b>	<b>100.00%</b>
<b>(5)</b>	<b>CTG2232T2/01 (Mã CK: CTG123019)</b>						
<b>I</b>	<b>Domestic investors</b>	<b>2,998,990,000,000</b>	<b>99.97%</b>	<b>0</b>	<b>0.00%</b>	<b>2,998,990,000,000</b>	<b>99.97%</b>
1	Institutional investors	1,773,040,000,000	59.10%	-3,397,300,000	-0.11%	1,769,642,700,000	58.99%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	2,202,700,000	0.07%	2,202,700,000	0.07%
	<i>c) Securities companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>	300,000,000,000	10.00%	0	0.00%	300,000,000,000	10.00%
	<i>đ) Other organisations</i>	1,473,040,000,000	49.10%	-5,600,000,000	-0.19%	1,467,440,000,000	48.91%

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
2	Individual investors	1,225,950,000,000	40.87%	3,397,300,000	0.11%	1,229,347,300,000	40.98%
<b>II</b>	<b>Foreign investors</b>	<b>1,010,000,000</b>	<b>0.03%</b>	<b>0</b>	<b>0.00%</b>	<b>1,010,000,000</b>	<b>0.03%</b>
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	1,010,000,000	0.03%	0	0.00%	1,010,000,000	0.03%
	<b>Total CTG2232T2/01 (Bond code: CTG123019)</b>	<b>3,000,000,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>3,000,000,000,000</b>	<b>100.00%</b>
<b>(6)</b>	<b>CTG2230T2/02 (Mã CK: CTG123033)</b>						
<b>I</b>	<b>Domestic investors</b>	<b>1,499,300,000,000</b>	<b>99.95%</b>	<b>-2,185,000,000</b>	<b>-0.15%</b>	<b>1,497,115,000,000</b>	<b>99.81%</b>
1	Institutional investors	746,860,000,000	49.79%	77,638,900,000	5.18%	824,498,900,000	54.97%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	30,000,000	0.00%	30,000,000	0.00%
	<i>c) Securities companies</i>	500,000,000,000	33.33%	2,418,900,000	0.16%	502,418,900,000	33.49%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	246,860,000,000	16.46%	75,190,000,000	5.01%	322,050,000,000	21.47%
2	Individual investors	752,440,000,000	50.16%	-79,823,900,000	-5.32%	672,616,100,000	44.84%
<b>II</b>	<b>Foreign investors</b>	<b>700,000,000</b>	<b>0.05%</b>	<b>2,185,000,000</b>	<b>0.15%</b>	<b>2,885,000,000</b>	<b>0.19%</b>
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	700,000,000	0.05%	2,185,000,000	0.15%	2,885,000,000	0.19%
	<b>Total CTG2230T2/02 (Bond code: CTG123033)</b>	<b>1,500,000,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>1,500,000,000,000</b>	<b>100.00%</b>
<b>(7)</b>	<b>CTG2232T2/02 (Mã CK: CTG123034)</b>						
<b>I</b>	<b>Domestic investors</b>	<b>1,592,370,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>1,592,370,000,000</b>	<b>100.00%</b>
1	Institutional investors	1,274,770,000,000	80.05%	-1,000,000,000	-0.06%	1,273,770,000,000	79.99%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>	100,000,000,000	6.28%	1,000,000,000,000	62.80%	1,100,000,000,000	69.08%
	<i>đ) Other organisations</i>	1,174,770,000,000	73.77%	-1,001,000,000,000	-62.86%	173,770,000,000	10.91%
2	Individual investors	317,600,000,000	19.95%	1,000,000,000	0.06%	318,600,000,000	<b>20.01%</b>
<b>II</b>	<b>Foreign investors</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	<b>Total CTG2232T2/02 (Bond code: CTG123034)</b>	<b>1,592,370,000,000</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>1,592,370,000,000</b>	<b>100.00%</b>