

No: 1082/2019/CV-VPB

Hanoi, July 19th, 2019

*Ref: VPBank's listing of batch one of international
bonds in 2019*

REPORT ON INTERNATIONAL BOND ISSUANCE

- Attention:**
- **State Securities Commission of Vietnam;**
 - **Ho Chi Minh Stock Exchange;**
 - **Vietnam Securities Depository.**

INFORMATION ON INTERNATIONAL BOND ISSUANCE

1. Information of issuer:

- Name of organization: Vietnam Prosperity Joint-stock Commercial Bank (VPBank)
- Stock symbol: VPB
- Business identification number: 0100233583 issued by Department of Plan and Investment of Ho Chi Minh City dated September 8, 1993, and revised for the 41st time on November 27, 2018.
- Head Office: 89 Lang Ha, Lang Ha Ward, Dong Da District, Hanoi, Vietnam
- Type of organization: Joint-stock Commercial Bank

2. Detailed disclosure:

Disclosure of information on the listing of international bonds at foreign stock exchange with the reporting obligations stipulated in Government's Decree No. 58/2012/NĐ-CP dated July 20, 2012 (supplemented by Decree No. 60/2015/NĐ-CP dated June 26, 2015) and Decree No. 163/2018/NĐ-CP dated December 4, 2018. On July 17, 2019, Vietnam Prosperity Joint-stock Commercial Bank has successfully issued USD 300 million of bonds under Euro Medium Term Note program at foreign market and listed on the Stock Exchange of Singapore ("**Bonds**") with details as follows:

- Issuer: Vietnam Prosperity Joint-stock Commercial Bank
- Issuance volume:
 - + Batch 1: USD 300,000,000 (Three hundred million US dollars)
- Term: 3 years

- Face value: USD 200,000 /bond
- Issuance purpose: Improve VPBank's capital base.
- Date of issuance: July 17, 2019
- Maturity date: July 17, 2022
- Bond type: Non-convertible, non-guaranteed and no warrant
- Issuance method: The bonds are issued under book building method and based on the consultation and arrangement of Standard Chartered Bank, BNP Paribas and J.P. Morgan.
- Form/ market and place of issuance: The bonds are issued to international market, i.e. investors outside of the US territory in line with Regulation S, US Securities Act of 1993 (amended) and listed at the Stock Exchange of Singapore.
- Bond purchaser: foreign investors in international bond market and outside of the US territory.
- Nominal interest rate: 6.25%/year
- Interest calculation principle: 30/360
- Issuance currency and currency for principal and interest payment: USD (US Dollar)
- Interest payment period: Every 6 months
- Principal and interest payment method: The payment of principal and interest is made by VPBank's assigned paying agent.
- Applicable law: Law of the United Kingdom

The aforementioned information has been disclosed on VPBank's website.

We hereby certify the truthfulness of the aforementioned information and take full responsibility before the law for the disclosed information.

Recipients:

- *As above;*
- *Office filing.*

VIETNAM PROSPERITY JOINT-STOCK COMMERCIAL BANK

(signed)

CHIEF EXECUTIVE OFFICER

NGUYEN DUC VINH