**VBA121033: Report on payment of principal and interest for bonds issued to the public from January 1, 2023 to June 30, 2023**

On July 20, 2023, Vietnam Bank for Agriculture and Rural Development announced Report No. 1769/NHNo-KDVTT on the periodic Report on the payment of principal and interest of Agribank bonds issued to the public as follows:

1. Report on payment of principal and interest of bonds

The reporting period from January 1, 2023 to June 30, 2023

Details are in the attached Appendix 01.

1. Report on bond ownership by investors

The reporting period from January 1, 2023 to June 30, 2023

Details are in the attached Appendix 02.

Appendix 1

Report on payment of principal and interest of Agribank’s bonds to the public in 2023

(Reporting period from January 01, 2023 to June 30, 2023)

Unit: VND

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Bond code | Term | Issue date | Maturity date | Opening balance | | Payment in term | | Closing balance | |
| Principal | Interest | Principal | Interest | Principal | Interest |
| 1 | Agribank182801 | 10 years | December 25, 2018 | December 25, 2028 | 3,961,937,000,000 | 1,159,904,055 | 0 | 825,710,405 | 3,961,937,000,000 | 334,193,650 |
| 2 | Agribank192601 | 7 years | September 24, 2019 | September 24, 2026 | 4,997,673,000,000 | 1,334,496,740 | 0 | 779,390,415 | 4,997,673,000,000 | 555,139,325 |
| 3 | Agribank202703 | 7 years | December 24, 2020 | December 24, 2027 | 4,617,921,000,000 | 2,804,240,605 | 0 | 992,729,565 | 4,617,921,000,000 | 662,179,400 |
| 4 | VBA121033 | 7 years | December 31, 2021 | December 31, 2028 | 1,769,146,000,000 | 87,888,638 | 0 | 119,741,579,844 (\*) | 1,769,146,000,000 | 335,165,178 |
| 5 | VBA122001 | 8 years | December 30, 2022 | December 30, 2030 | 10,000,000,000,000 | 0 | 0 | 0 | 10,000,000,000,000 | 0 |
|  | Total |  |  |  | 25,346,677,000,000 | 5,386,530,038 | 0 | 122,339,410,229 | 25,346,677,000,000 | 1,886,677,553 |

(\*) Including VND 14,287,774,106 of interest payment after tax for bond owners deposited at VSD (According to Official Dispatch No. 5711/VSD-DK.NV dated June 13, 2023 on transferring money to pay interest on bond code VBA121033) and VND 105,453,805,738 of interest payment during the term to bond owners not deposited at VSD.

Appendix II

Report on bond holding according to investor structure

(Reporting period from January 01, 2023 to June 30, 2023)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of Investor | Outstanding balance at the beginning of the period | | Changes in the period | | Outstanding balance at the end of the period | |
| Value | Rate | Value | Rate | Value | Rate |
| Agribank182801 | | | | | | |
| I. Domestic investor | 3,960,577,000,000 | 99.97% | 120,000,000 | 0.003% | 3,960,697,000,000 | 99.97% |
| 1. Institutional investor | 132,125,000,000 | 3.34% | 49,300,000,000 | 37.31% | 181,425,000,000 | 4.58% |
| a) Credit institution |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities company |  |  |  |  |  |  |
| d) Insurance company | 0 | 0% | 50,000,000,000 | N/A | 50,000,000,000 | 28% |
| e) Other organizations | 132,125,000,000 | 100% | (700,000,000) | -0.53% | 131,425,000,000 | 72% |
| 2. Individual investor | 3,828,452,000,000 | 96.66% | (49,180,000,000) | -1.28% | 3,779,272,000,000 | 95.42% |
| II. Foreign investor | 1,360,000,000 | 0.03% | (120,000,000) | -9% | 1,240,000,000 | 0.03% |
| 1. Institutional investor | - | 0% | - |  | - | 0% |
| a) Credit institution |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities company |  |  |  |  |  |  |
| d) Insurance company |  |  |  |  |  |  |
| e) Other organizations |  |  |  |  |  |  |
| 2. Individual investor | 1,360,000,000 | 100% | (120,000,000) | -8.82% | 1,240,000,000 | 100% |
| Total | 3,961,937,000,000 | 100% | 0 | 0% | 3,961,937,000,000 | 100% |
| Agribank192601 | | | | | | |
| I. Domestic investor | 4,971,743,000,000 | 99.48% | - | 0% | 4,971,743,000,000 | 99.48% |
| 1. Institutional investor | 675,845,000,000 | 13.59% | 2,800,000,000 | 0.41% | 678,645,000,000 | 13.65% |
| a) Credit institution |  |  |  |  | - |  |
| b) Investment fund |  |  |  |  | - |  |
| c) Securities company | 33,400,000,000 | 5% | 500,000,000 | 1.50% | 33,900,000,000 | 5% |
| d) Insurance company | 159,706,000,000 | 24% | (145,000,000,000) | -90.79% | 14,706,000,000 | 2% |
| e) Other organizations | 482,739,000,000 | 71% | 147,300,000,000 | 30.51% | 630,039,000,000 | 93% |
| 2. Individual investor | 4,295,898,000,000 | 86.41% | (2,800,000,000) | -0.07% | 4,293,098,000,000 | 86.35% |
| II. Foreign investor | 25,930,000,000 | 0.52% | 0 | 0% | 25,930,000,000 | 0.52% |
| 1. Institutional investor | 10,000,000,000 | 39% | 0 | 0% | 10,000,000,000 | 39% |
| a) Credit institution |  |  |  |  | - |  |
| b) Investment fund |  |  |  |  | - |  |
| c) Securities company |  |  |  |  | - |  |
| d) Insurance company |  |  |  |  | - |  |
| e) Other organizations | 10,000,000,000 | 100% | - | 0% | 10,000,000,000 | 100% |
| 2. Individual investor | 15,930,000,000 | 61% | - | 0% | 15,930,000,000 | 61% |
| Total | 4,997,673,000,000 | 100% | 0 | 0% | 4,997,673,000,000 | 100% |
| Agribank202703 | | | | | | |
| I. Domestic investor | 4,583,036,000,000 | 99.24% | - | 0% | 4,583,036,000,000 | 99.24% |
| 1. Institutional investor | 481,335,000,000 | 10.50% | (6,300,000,000) | -1.31% | 475,035,000,000 | 10% |
| a) Credit institution |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities company |  |  |  |  |  |  |
| d) Insurance company | 50,000,000,000 | 10% | - | 0.00% | 50,000,000,000 | 11% |
| e) Other organizations | 431,335,000,000 | 90% | (6,300,000,000) | -1.46% | 425,035,000,000 | 89% |
| 2. Individual investor | 4,101,701,000,000 | 89.50% | 6,300,000,000 | 0.15% | 4,108,001,000,000 | 90% |
| II. Foreign investor | 34,885,000,000 | 0.76% | 0 | 0% | 34,885,000,000 | 0.76% |
| 1. Institutional investor | 24,000,000,000 | 69% | 0 | 0% | 24,000,000,000 | 69% |
| a) Credit institution |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities company |  |  |  |  |  |  |
| d) Insurance company |  |  |  |  |  |  |
| e) Other organizations | 24,000,000,000 | 100% | 0 | 0% | 24,000,000,000 | 100% |
| 2. Individual investor | 10,885,000,000 | 31% | 0 | 0% | 10,885,000,000 | 31% |
| Total | 4,617,921,000,000 | 100% | 0 | 0% | 4,617,921,000,000 | 100% |
| VBA121033 |  |  |  |  |  |  |
| I. Domestic investor | 1,763,546,000,000 | 99.68% | 100,000,000 | 0% | 1,763,646,000,000 | 99.69% |
| 1. Institutional investor | 97,425,000,000 | 5.52% | 4,189,000,000 | 4.30% | 101,614,000,000 | 5.76% |
| a) Credit institution |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities company |  |  |  |  | 5,289,000,000 | 5.20% |
| d) Insurance company |  | 0% | - |  |  | 0.00% |
| e) Other organizations | 97,425,000,000 | 100% | (1,100,000,000) | -1.13% | 96,325,000,000 | 94.80% |
| 2. Individual investor | 1,666,121,000,000 | 94.48% | (4,089,000,000) | -0.25% | 1,662,032,000,000 | 94.24% |
| II. Foreign investor | 5,600,000,000 | 0.32% | (100,000,000) | -1.79% | 5,500,000,000 | 0.31% |
| 1. Institutional investor | 200,000,000 | 3.57% | - |  | 200,000,000 | 3.64% |
| a) Credit institution |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities company |  |  |  |  |  |  |
| d) Insurance company |  |  |  |  |  |  |
| e) Other organizations | 200,000,000 | 100% |  |  | 200,000,000 | 100% |
| 2. Individual investor | 5,400,000,000 | 96.43% | (100,000,000) | -1.85% | 5,300,000,000 | 96.36% |
| Total | 1,769,146,000,000 | 100% | 0 | 0% | 1,769,146,000,000 | 100% |
| VBA122001 |  |  |  |  |  |  |
| I. Domestic investor | 9,986,460,000,000 | 99.86% | - | 0% | 9,986,460,000,000 | 99.86% |
| 1. Institutional investor | 3,314,160,000,000 | 33.19% | 4,000,000,000 | 0.12% | 3,318,160,000,000 | 33.23% |
| a) Credit institution | 2,850,000,000,000 | 85.99% | - | 0% | 2,850,000,000,000 | 85.89% |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities company |  | 0.00% | - |  |  | 0.00% |
| d) Insurance company | 100,000,000,000 | 3.02% | - | 0% | 100,000,000,000 | 3.01% |
| e) Other organizations | 364,160,000,000 | 10.99% | 4,000,000,000 | 1% | 368,160,000,000 | 11.10% |
| 2. Individual investor | 6,672,300,000,000 | 66.81% | (4,000,000,000) | -0.06% | 6,668,300,000,000 | 66.77% |
| II. Foreign investor | 13,540,000,000 | 0.14% | 0 | 0% | 13,540,000,000 | 0.14% |
| 1. Institutional investor | - | 0.00% | 0 |  | - | 0.00% |
| a) Credit institution |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities company |  |  |  |  |  |  |
| d) Insurance company |  |  |  |  |  |  |
| e) Other organizations |  |  |  |  |  |  |
| 2. Individual investor | 13,540,000,000 | 100% | - | 0% | 13,540,000,000 | 100% |
| Total | 10,000,000,000,000 | 100% | 0 | 0% | 10,000,000,000,000 | 100% |