**VBA122001: Report on payment of principal and interest of bonds offered to the public**

On January 17, 2024, Vietnam Bank for Agriculture and Rural Development announced Report No. 675/NHNo-KDVTT on principal and interest payment of Agribank bonds offered to the public as follows:

I. Report on principal and interest payment of bonds

(Reporting period from January 1, 2023 to December 31, 2023)

Detailed figures are in the attached Appendix I.

II. Report on bond ownership according to the type of investors

(Reporting period from January 1, 2023 to December 31, 2023)

Detailed figures are in the attached Appendix II.

APPENDIX I

Report on principal and interest payment of Agribank bonds issued to the public in 2023 (reporting period from January 01, 2023 to December 31, 2023)

Unit: VND

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Bond code | Term | Issuance date | Maturity date | Opening balance | | In-term payment | | Closing balance | |
| Principal | Interest | Principal | Interest | Principal | Interest |
| 1 | Agribank 182801 | 10 years | December 25, 2018 | December 25, 2028 | 3,961,937,000,000 | 1,159,904,055 | - | 320,098,091,095 | 3,961,937,000,000 | 1,758,431,960 |
| 2 | Agribank 192601 | 7 years | September 24, 2019 | September 24, 2026 | 4,997,673,000,000 | 1,334,496,740 | - | 325,965,841,840 | 4,997,673,000,000 | 559,723,700 |
| 3 | Agribank 202703 | 7 years | December 24, 2020 | December 24, 2027 | 4,617,921,000,000 | 2,804,240,605 | - | 384,188,046,280 | 4,617,921,000,000 | 2,413,797,225 |
| 4 | VBA121033 | 7 years | December 31, 2021 | December 31, 2028 | 1,769,146,000,000 | 87,888,638 | - | 119,946,031,180(1) | 1,769,146,000,000 | 62,167,395,762(2) |
| 5 | VBA122001 | 8 years | December 30, 2022 | December 30, 2030 | 10,000,000,000,000 | - | - | - | 10,000,000,000,000 | 870,198,681,600(3) |
| 6 | VBA123036­(4) | 8 years | December 05, 2023 | December 05, 2031 | 10,000,000,000,000 | - | - | - | 10,000,000,000,000 | - |
|  | Total |  |  |  | 35,346,677,000,000 | 5,386,530,038 | 0 | 1,150,198,010,395 | 35,346,677,000,000 | 937,098,030,247 |

\* Notes:

1. : Including VND 14,287,774,106 for the payment of after-tax interest to bondholders depositing at VSDC (according to Official Dispatch No. 5711/VSD-DK.NV dated June 13, 2023 on the transfer of interest payment for bond code VBA121033), and VND 105,658,257,074 for interest payment during the period for bondholders without depositing at VSDC in the 3rd interest payment period on June 30, 2023.
2. Including VND 14,948,984,320 for the payment of after-tax interest to bondholders depositing at VSDC (according to Official Dispatch No. 15537/VSDC-DK.NV dated December 12, 2023 on the transfer of interest payment for bond code VBA121033), and VND 47,087,697,600 for interest payment during the period for bondholders without depositing at VSDC in the 4th interest payment period on January 02, 2024 (due to the scheduled interest payment date on December 31, 2023, being a non-working day)
3. Including VND 217,009,157,400 for the payment of after-tax interest to bondholders depositing at VSDC (according to Official Dispatch No. 15535/VSDC-DK.NV dated December 12, 2023 on the transfer of interest payment for bond code VBA122001), and VND 653,189,524,200 for interest payment during the period for bondholders without depositing at VSDC in the 1st interest payment period on January 02, 2024 (due to the scheduled interest payment date on December 30, 2023, being a non-working day)
4. On January 04, 2024, VSDC issued the Agribank bond code for the public in 2023 as VBA123036, with no principal or interest payments for bondholders during the reporting period.

APPENDIX II

Report on bond ownership according to the type of investors (Reporting period from January 1, 2023 to December 31, 2023)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of Investor | Opening balance | | Change in the period | | Closing balance | |
| Value | Rate | Value | Rate | Value | Rate |
| Agribank182801 | | | | | | |
| I. Domestic investors | 3,960,577,000,000 | 99.97% | 120,000,000 | 0.003% | 3,960,697,000,000 | 99.97% |
| 1. Institutional investors | 132,125,000,000 | 3.34% | 47,100,000,000 | 35.65% | 179,225,000,000 | 4.53% |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies | - | - | 50,000,000,000 |  | 50,000,000,000 | 27.90% |
| dd) Other institutions | 132,125,000,000 | 100% | (2,900,000,000) | -2.19% | 129,225,000,000 | 72.10% |
| 2. Individual investors | 3,828,452,000,000 | 96.66% | (46,980,000,000) | -1.23% | 3,781,472,000,000 | 95.47% |
| II. Foreign investors | 1,360,000,000 | 0.03% | (120,000,000) | -8.82% | 1,240,000,000 | 0.03% |
| 1. Institutional investors |  |  |  |  |  |  |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies |  |  |  |  |  |  |
| dd) Other institutions |  |  |  |  |  |  |
| 2. Individual investors | 1,360,000,000 | 100.00% | (120,000,000) | -8.82% | 1,240,000,000 | 100.00% |
| Total | 3,961,937,000,000 | 100.00% | - |  | 3,961,937,000,000 | 100.00% |
| Agribank192601 | | | | | | |
| I. Domestic investors | 4,971,743,000,000 | 99.48% | - |  | 4,971,743,000,000 | 99.48% |
| 1. Institutional investors | 675,845,000,000 | 13.59% | 3,200,000,000 | 0.47% | 679,045,000,000 | 13.66% |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies | 33,400,000,000 | 4.94% | 500,000,000 | 1.50% | 33,900,000,000 | 4.99% |
| d) Insurance companies | 159,706,000,000 | 23.63% | (145,000,000,000) | -90.79% | 14,706,000,000 | 2.17% |
| dd) Other institutions | 482,739,000,000 | 71.43% | 147,700,000,000 | 30.60% | 630,439,000,000 | 92.84% |
| 2. Individual investors | 4,295,898,000,000 | 86.41% | (3,200,000,000) | -0.07% | 4,292,698,000,000 | 86.34% |
| II. Foreign investors | 25,930,000,000 | 0.52% | - |  | 25,930,000,000 | 0.52% |
| 1. Institutional investors | 10,000,000,000 | 38.57% | - |  | 10,000,000,000 | 38.57% |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies |  |  |  |  |  |  |
| dd) Other institutions | 10,000,000,000 | 100% | - |  | 10,000,000,000 | 100% |
| 2. Individual investors | 15,930,000,000 | 61.43% | - |  | 15,930,000,000 | 61.43% |
| Total | 4,997,673,000,000 | 100.00% | - |  | 4,997,673,000,000 | 100.00% |
| Agribank202703 | | | | | | |
| I. Domestic investors | 4,583,036,000,000 | 99.24% | - |  | 4,583,036,000,000 | 99.24% |
| 1. Institutional investors | 481,335,000,000 | 10.50% | (16,500,000,000) | -3.43% | 464,835,000,000 | 10.14% |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies | 50,000,000,000 | 10.39% | - |  | 50,000,000,000 | 10.76% |
| dd) Other institutions | 431,335,000,000 | 89.61% | (16,500,000,000) | -3.83% | 414,835,000,000 | 89.24% |
| 2. Individual investors | 4,101,701,000,000 | 89.50% | 16,500,000,000 | 0.40% | 4,118,201,000,000 | 89.86% |
| II. Foreign investors | 34,885,000,000 | 0.76% | - |  | 34,885,000,000 | 0.76% |
| 1. Institutional investors | 24,000,000,000 | 68.80% | - |  | 24,000,000,000 | 68.80% |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies |  |  |  |  |  |  |
| dd) Other institutions | 24,000,000,000 | 100% | - |  | 24,000,000,000 | 100.00% |
| 2. Individual investors | 10,885,000,000 | 31.20% | - |  | 10,885,000,000 | 31.20% |
| Total | 4,617,921,000,000 | 100.00% | - |  | 4,617,921,000,000 | 100.00% |
| VBA121033 | | | | | | |
| I. Domestic investors | 1,763,546,000,000 | 99.68% | 100,000,000 | 0.01% | 1,763,646,000,000 | 99.69% |
| 1. Institutional investors | 97,425,000,000 | 5.52% | 4,189,000,000 | 4.30% | 101,614,000,000 | 5.76% |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies |  |  |  |  |  |  |
| dd) Other institutions | 97,425,000,000 | 100.00% | 4,189,000,000 | 4.30% | 101,614,000,000 | 100.00% |
| 2. Individual investors | 1,666,121,000,000 | 94.48% | (4,089,000,000) | -0.25% | 1,662,032,000,000 | 94.24% |
| II. Foreign investors | 5,600,000,000 | 0.32% | (100,000,000) | -1.79% | 5,500,000,000 | 0.31% |
| 1. Institutional investors | 200,000,000 | 3.57% | - |  | 200,000,000 | 3.64% |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies |  |  |  |  |  |  |
| e) Other institutions | 200,000,000 | 100.00% |  |  | 200,000,000 | 100.00% |
| 2. Individual investors | 5,400,000,000 | 96.43% | (100,000,000) | -1.85% | 5,300,000,000 | 96.36% |
| Total | 1,769,146,000,000 | 100.00% | - | - | 1,769,146,000,000 | 100.00% |
| VBA122001 | | | | | | |
| I. Domestic investors | 9,986,460,000,000 | 99.86% | (9,791,100,000) | -0.10% | 9,976,668,900,000 | 99.77% |
| 1. Institutional investors | 3,314,160,000,000 | 33.19% | 62,026,700,000 | 1.87% | 3,376,186,700,000 | 33.84% |
| a) Credit institutions | 2,850,000,000,000 | 85.99% |  |  | 2,850,000,000,000 | 84.41% |
| b) Investment fund |  |  |  |  | 65,126,700,000 | 1.93% |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies | 100,000,000,000 | 3.02% | - | - | 100,000,000,000 | 2.96% |
| dd) Other institutions | 364,160,000,000 | 10.99% | (3,100,000,000) | -0.85% | 361,060,000,000 | 10.69% |
| 2. Individual investors | 6,672,300,000,000 | 66.81% | (71,817,800,000) | -1.08% | 6,600,482,200,000 | 66.16% |
| II. Foreign investors | 13,540,000,000 | 0.14% | 9,791,100,000 | 72.31% | 23,331,100,000 | 0.23% |
| 1. Institutional investors | - | - | 9,791,100,000 |  | 9,791,100,000 | 41.97% |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies | - | - | 9,791,100,000 |  | 9,791,100,000 | 100.00% |
| d) Insurance companies |  |  |  |  |  |  |
| Type of Investor | Balance at the beginning of the period | | Change during the period | | Balance at the end of the period | |
| Value | Rate | Value | Rate | Value | Rate |
| dd) Other institutions |  |  |  |  |  |  |
| 2. Individual investors | 13,540,000,000 | 100.00% | - | - | 13,540,000,000 | 58.03% |
| Total | 10,000,000,000,000 | 100.00% | - | - | 10,000,000,000,000 | 100.00% |
| VBA123036 (\*) | | | | | | |
| I. Domestic investors | - |  | 9,989,975,000,000 |  | 9,989,975,000,000 | 99.90% |
| 1. Institutional investors | - |  | 7,123,155,000,000 |  | 7,123,155,000,000 | 71.30% |
| a) Credit institutions |  |  | 3,700,000,000,000 |  | 3,700,000,000,000 | 51.94% |
| b) Investment fund |  |  | 5,000,000,000 |  | 5,000,000,000 | 0.07% |
| c) Securities companies |  |  | 1,190,000,000,000 |  | 1,190,000,000,000 | 16.71% |
| d) Insurance companies |  |  | 1,055,000,000,000 |  | 1,055,000,000,000 | 14.81% |
| e) Other institutions |  |  | 1,173,155,000,000 |  | 1,173,155,000,000 | 16.47% |
| 2. Individual investors |  |  | 2,866,820,000,000 |  | 2,866,820,000,000 | 28.70% |
| II. Foreign investors |  |  | 10,025,000,000 |  | 10,025,000,000 | 0.10% |
| 1. Institutional investors |  |  |  |  |  |  |
| a) Credit institutions |  |  |  |  |  |  |
| b) Investment fund |  |  |  |  |  |  |
| c) Securities companies |  |  |  |  |  |  |
| d) Insurance companies |  |  |  |  |  |  |
| dd) Other institutions |  |  |  |  |  |  |
| 2. Individual investors | - | - | 10,025,000,000 |  | 10,025,000,000 | 100.00% |
| Total | - | \* | 10,000,000,000,000 |  | 10,000,000,000,000 | 100.00% |

(\*) Figures as of December 21, 2023, are based on Agribank's shareholder list on December 21, 2023, for the purpose of processing bond registration and deposit at the Vietnam Securities Depository and Clearing Corporation. On January 4, 2024, VSDC issued the Agribank bond code for the public in 2023 as VBA123036.