**VBA123036: Notice on public bond offering in 2024**

On July 02, 2024, Vietnam Bank for Agriculture and Rural Development announced Notice No.8812/NHNo-KDVTT on the public bond offering as follows:

1. Purposes of the offering

The purpose of issuing Bonds of Agribank publicly offered in 2024 and mature in 2034 is to:

Increase capital in level 2 to meet Agribank's operating security rate pursuant to regulations of the State Bank.

Increase the scale on operating capital, meeting the lending needs of the economy in general, especially medium and long-term investment projects.

1. Offering plan
2. Bond name: Bonds of Agribank publicly offered in 2024 and mature in 2034.
3. Bond type: Inconvertible bonds, not covered by assets of Agribank, without warrants, and meet the conditions to be included in capital in level 2 pursuant to current provisions of law.
4. Bond code before listing: AGRIBANK243401.
5. Bond par value: VND100,000/bond.
6. Total number of bonds offered: 100,000,000 bonds.
7. Total value of offered bonds at par value: VND10,000,000,000,000.
8. Bond term: 10 years (maturity date is 10 years from the issue date).
9. Interest rate: The interest rate of Bonds of Agribank publicly offered in 2024 is a floating interest rate, determined pursuant to the following formula:

Bond Interest Rate = Reference Interest Rate + Margin

In which:

Reference Interest Rate: is the reference interest rate used to determine the interest rate for each interest term equal to the average interest rate of personal savings deposits in VND, 12-month term, interest payment at the end of the term (or interest rate of equivalent term) disclosed on the official websites of four Vietnamese commercial banks including: BIDV, Vietinbank, Agribank and Vietcombank at the Interest Rate Determination Date. For clarity, the bond interest rate, if not an integer, will be rounded to two decimal places.

Margin: 2.0% per year.

* If Agribank does not redeem on the date of exercising the redemption right, the margin = 3.0%/year applies for the last 05 years.

1. Interest payment term: The Bond Interest is postpaid, periodically every 01 year has one time on the "Interest Payment Date" which is the day after exactly 01 year from the Issue Date, only interest for the last Interest Payment Term of the Bond will be paid together with the Bond principal on the maturity date. If the Bonds are redeemed by the Issuer on the Date of exercising the Redemption Right, the last Interest Payment Date of the Bonds and the interest thereof will be paid together with the Bond principal on the Date of exercising the Redemption Right.
2. Offering price: VND100,000/bond.
3. Distribution method (through underwriting organization, issue agency...). Bonds are sold directly to investors at Agribank's Headquarters, nationwide Branches/Transaction Offices and distributed through Issue Agency, Agribank Securities Corporation (Agriseco).
4. Minimum number of shares registered to purchase: 01 bond.
5. Time to receive purchase registration: From July 11, 2024, to August 14, 2024.
6. Venue of receiving registration for the purchase of bonds:

* At the Issuer: Investors register to purchase Bonds directly at the Headquarters and nationwide Branches/Transaction Offices of the Issuer. Detailed addresses of Branches/Transaction Offices are posted at <https://www.agribank.com.vn/>.
* At the Issue Agency: Investors register to purchase Bonds directly at the Headquarters and nationwide Branches of the Issue Agency. Detailed addresses of Branches are posted at <https://www.agriseco.com.vn/>.

1. Time for receiving money from the bond purchase: From July 11, 2024, to August 14, 2024
2. Blocked accounts receive payment for bond purchase

* Account number: 1220983668.
* Opened at: Joint Stock Commercial Bank for Investment and Development of Vietnam - Ha Thanh Branch.

1. Terms of bond conversion (in case of offering convertible bonds, stating term, conversion rate): None.
2. Terms for warrants attached to bonds (in case of offering bonds with warrants, stating term, right exercise rate, and share price at which the warrants are exercised).

None.

1. Information related to covered bonds (in case of offering covered bonds, stating form, value, method of guarantee): None.
2. Venue for the announcement of the Prospectus:

Prospectus of Agribank on the offering of Bonds of Agribank publicly offered in 2024 and mature in 2034 other related documents are posted on Agribank's official website at the link: <https://www.agribank.com.vn/> và Agribank Securities Corporation at the link: <https://www.agriseco.com.vn/>.