



PUBLIC OFFERING BOND

AGRIBANK

BOND CODE: VBA122001

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BOND INFORMATION



CATEGORY	CONTENT
Bond Issuer	Vietnam Bank for Agriculture and Rural Development
Bond name	The Agribank bonds issued to the public in 2022
Bond code	VBA122001
Type of issuing	The non-convertible bonds, unsecured, without warrants, meeting the conditions to be included in Agribank's Tier 2 capital
Issue value	10.000.000.000.000 VND
Issuing Date	30/12/2022
Maturity Date	30/12/2030
Call Date	30/12/2025
Lãi suất trái phiếu	<p>Reference rate + Margin</p> <ul style="list-style-type: none">• The reference interest rate is determined by the average interest rate of 12-month individual savings deposits in VND, with interest paid at the end of the period by four state-owned commercial banks (VCB, BIDV, Vietinbank, Agribank).• Margin: 1.6% per annum for the first 5 years, and 3.1% per annum from the 6th year onwards.• Current period interest rate (30/12/2023 - 30/12/2024): 6.55% per annum.



ABOUT THE BOND ISSUER

Throughout its 35 years of construction and development, Agribank has consistently affirmed its position and role as one of the leading commercial banks in Vietnam, spearheading investment in the development of the "Three Agriculture" sectors, leading in the implementation of monetary policies, contributing to macroeconomic stability, inflation control, supporting growth, and ensuring social security.

Distinguished Awards



Top 10 Largest Enterprises in Vietnam in the VNR 500 Ranking for 2022



Moody's has assigned a Ba2 with "Stable" outlook for domestic currency deposit and issuer ratings



The highest ranking among Vietnamese banks in the Brand Finance banking for 2022



AGRIBANK

Established on March 26, 1988



ABOUT THE BOND ISSUER

The largest Operating Network of Financial Institutions in Vietnam:

- 2,300 branches and transaction offices across all regions in Vietnam, One branch in Cambodia.
- Nearly 40,000 workers.

The Largest Capital Mobilization from the public within banking system(cover 14%)

The second-largest total assets in the banking system: **2 million billion Dong**

The largest agricultural and rural lending sector: 70% of the total outstanding loans for agriculture and rural areas in the banking system

Approved by the National Assembly to propose a maximum increase of authorized capital to **17.1 trillion Dong**

- 6.753 trillion dong will be added in 2023
- 10.347 trillion dong will be added in 2024.

Successfully completed 25 bond issuances including both private placement and public issuance bonds.



WHY INVEST IN BOND VBA122001 ?



The bond issued by the top 4 state-owned banks in Vietnam.

The State Bank of Vietnam is the largest shareholder and the state representative agency at Agribank



Listed Bond at HNX

The bond is listed and traded on the Hanoi Stock Exchange (HNX). Information about the bond is disclosed through public media channels.



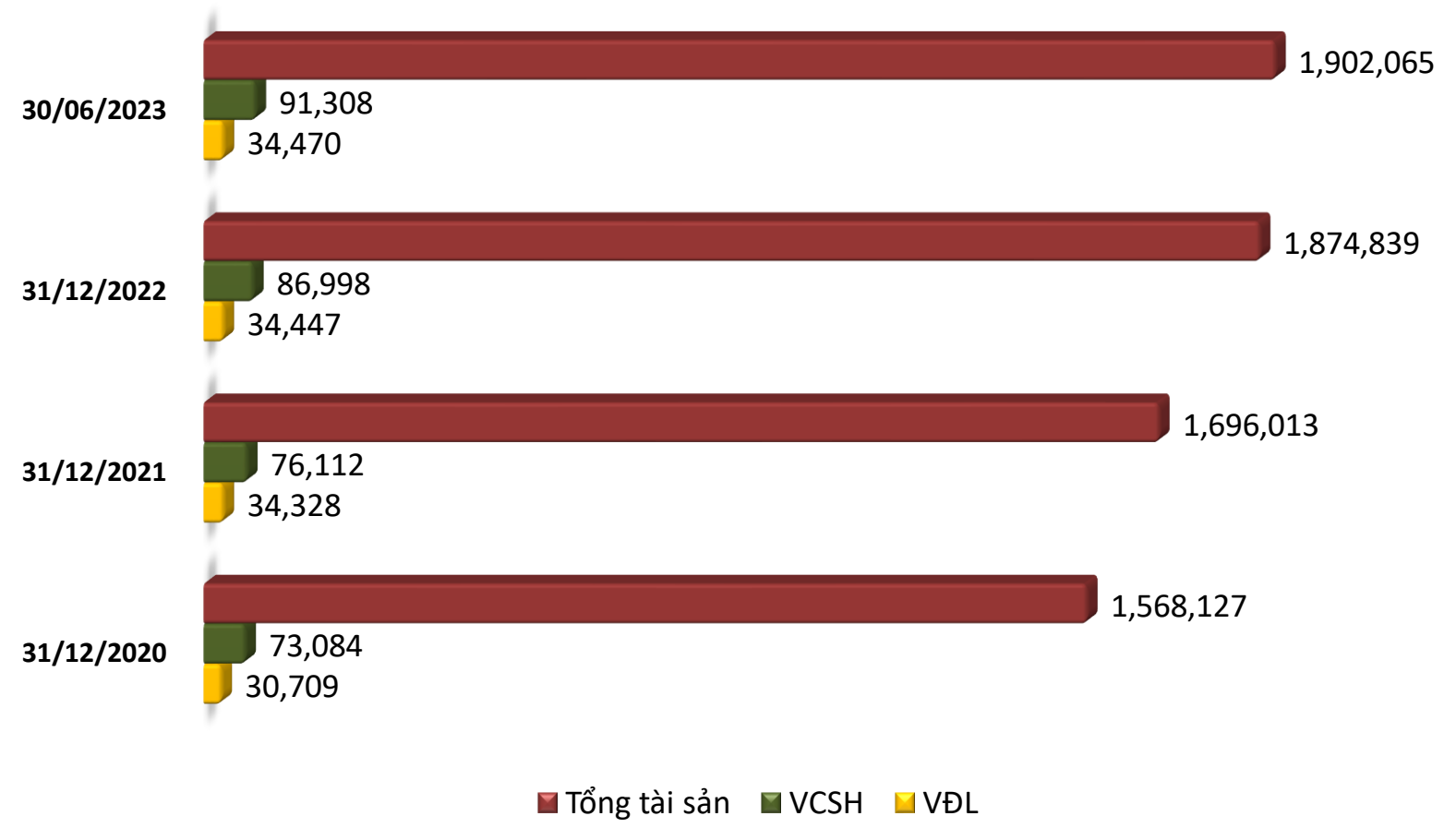
Bond easily tradable and can be used as collateral.

Investors can use the VBA122001 bonds as collateral to secure loans at Agribank branches nationwide.

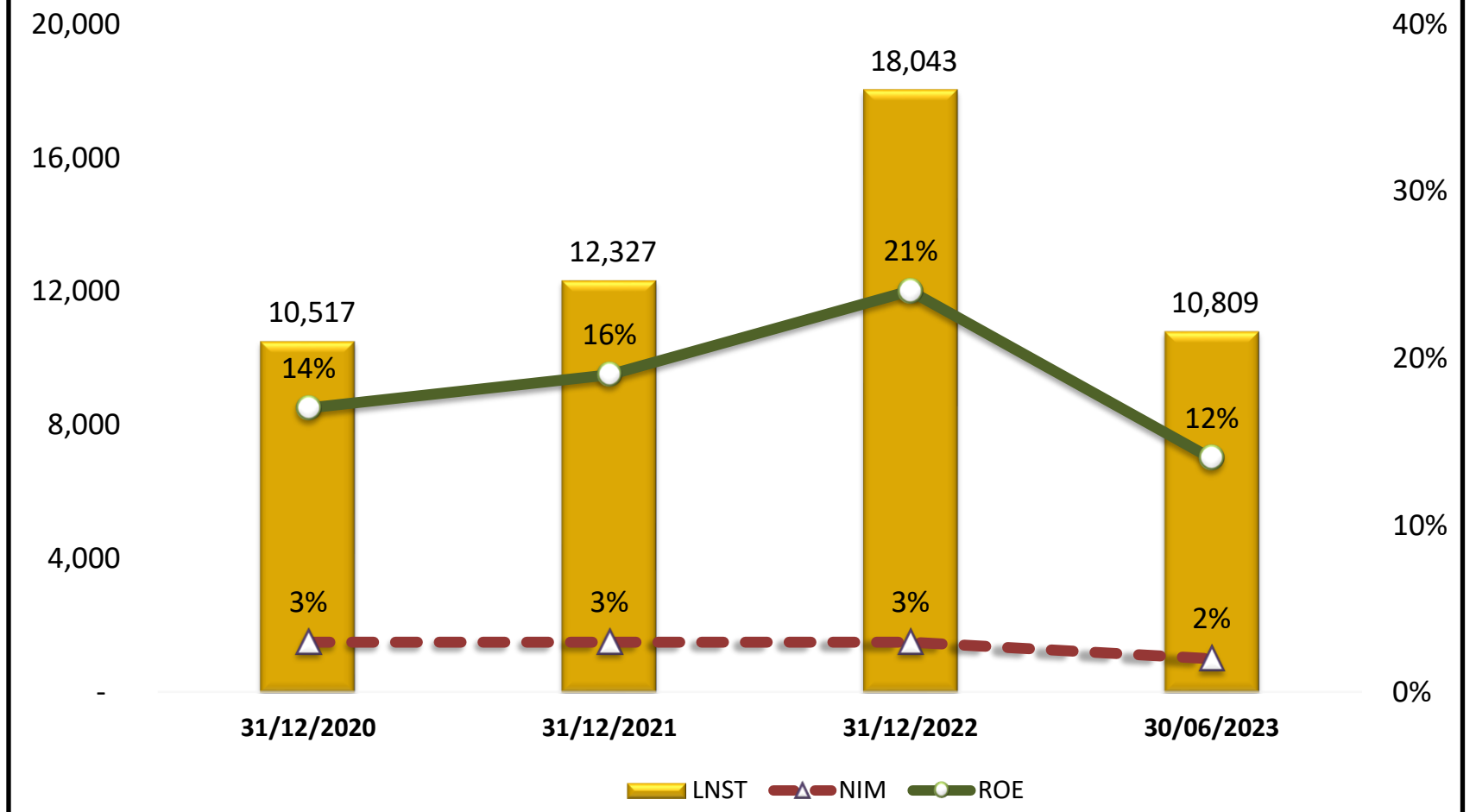


FINANCIAL SITUATION

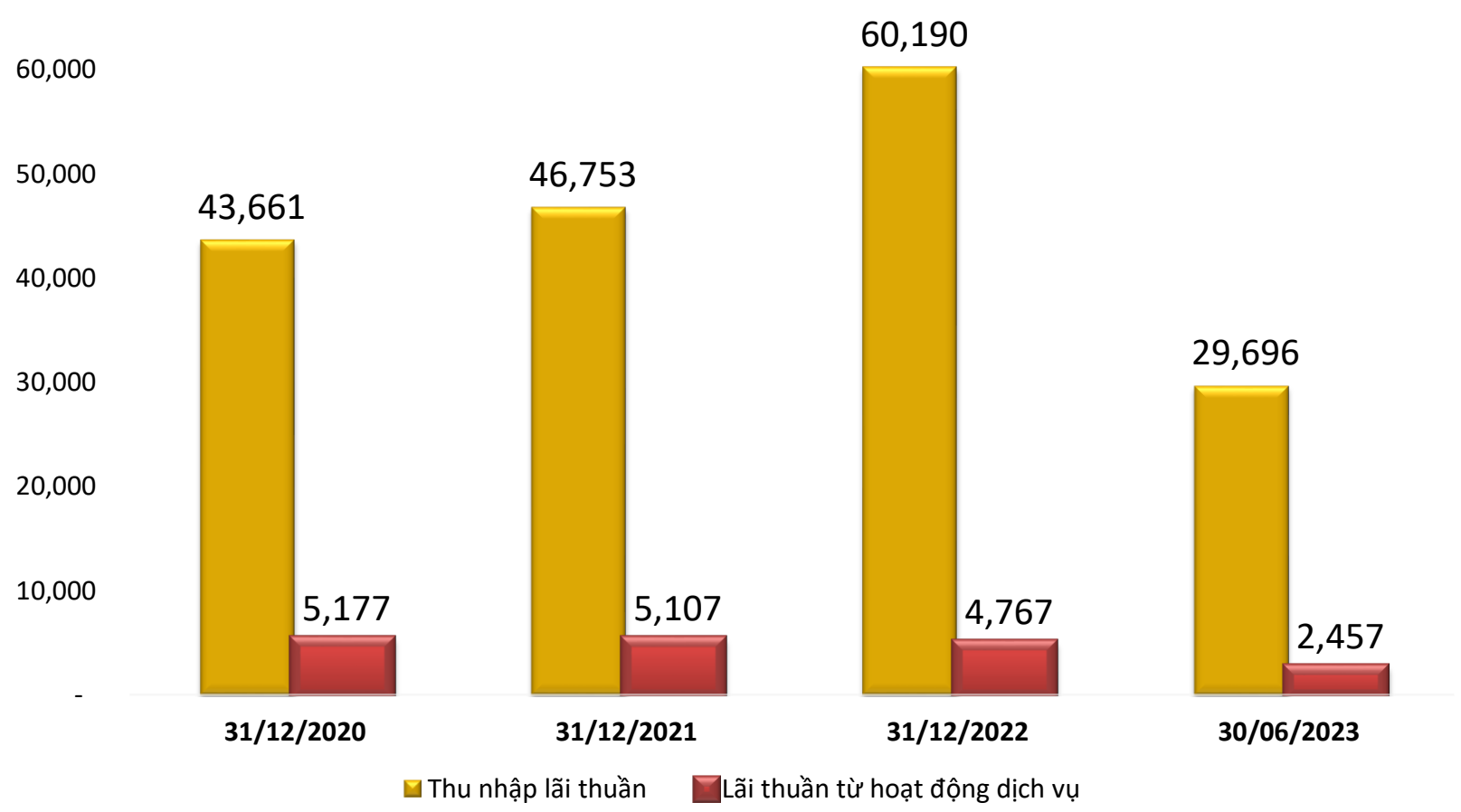
Capital (Billion Dong)



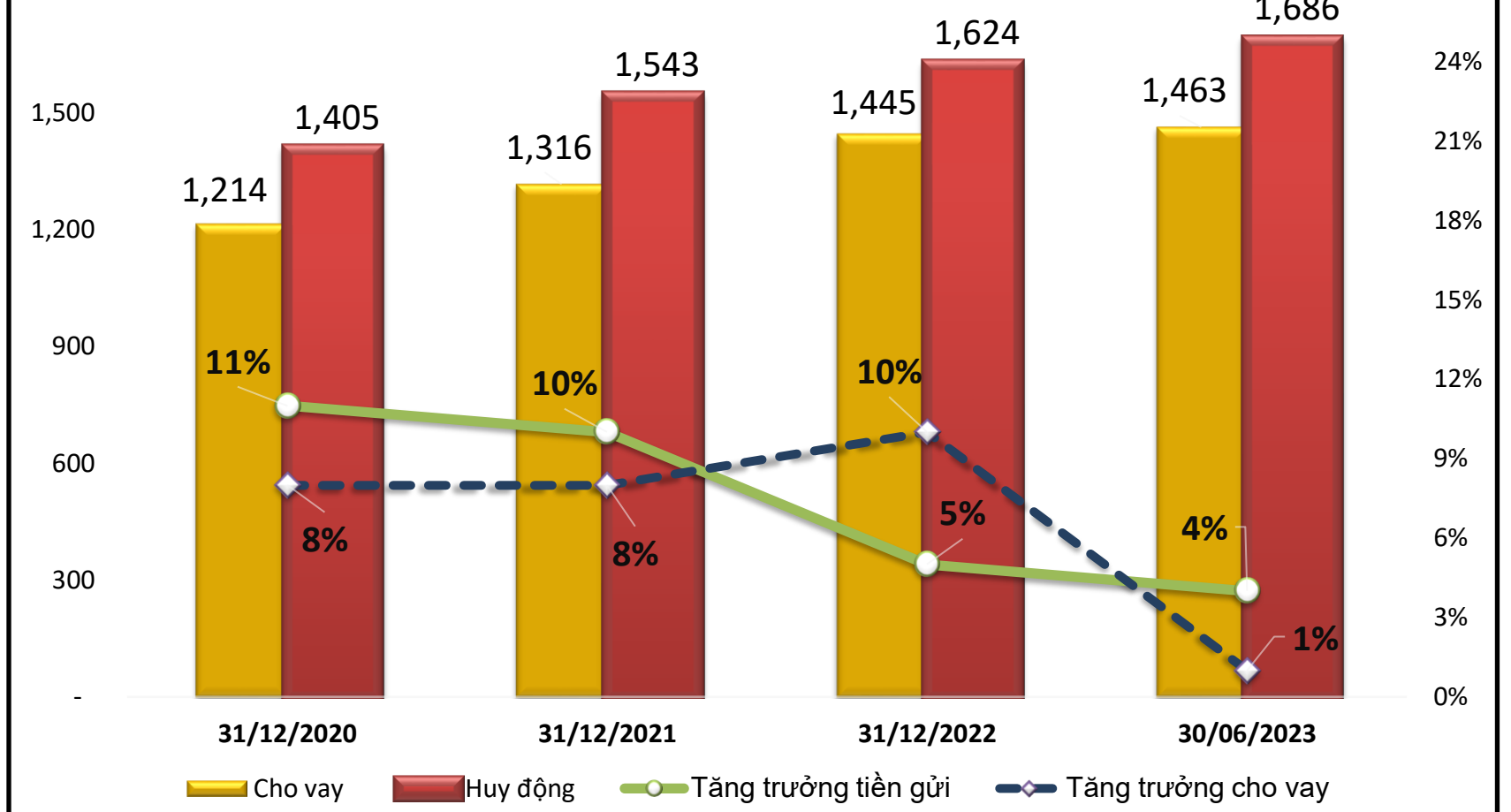
Business Performance Results



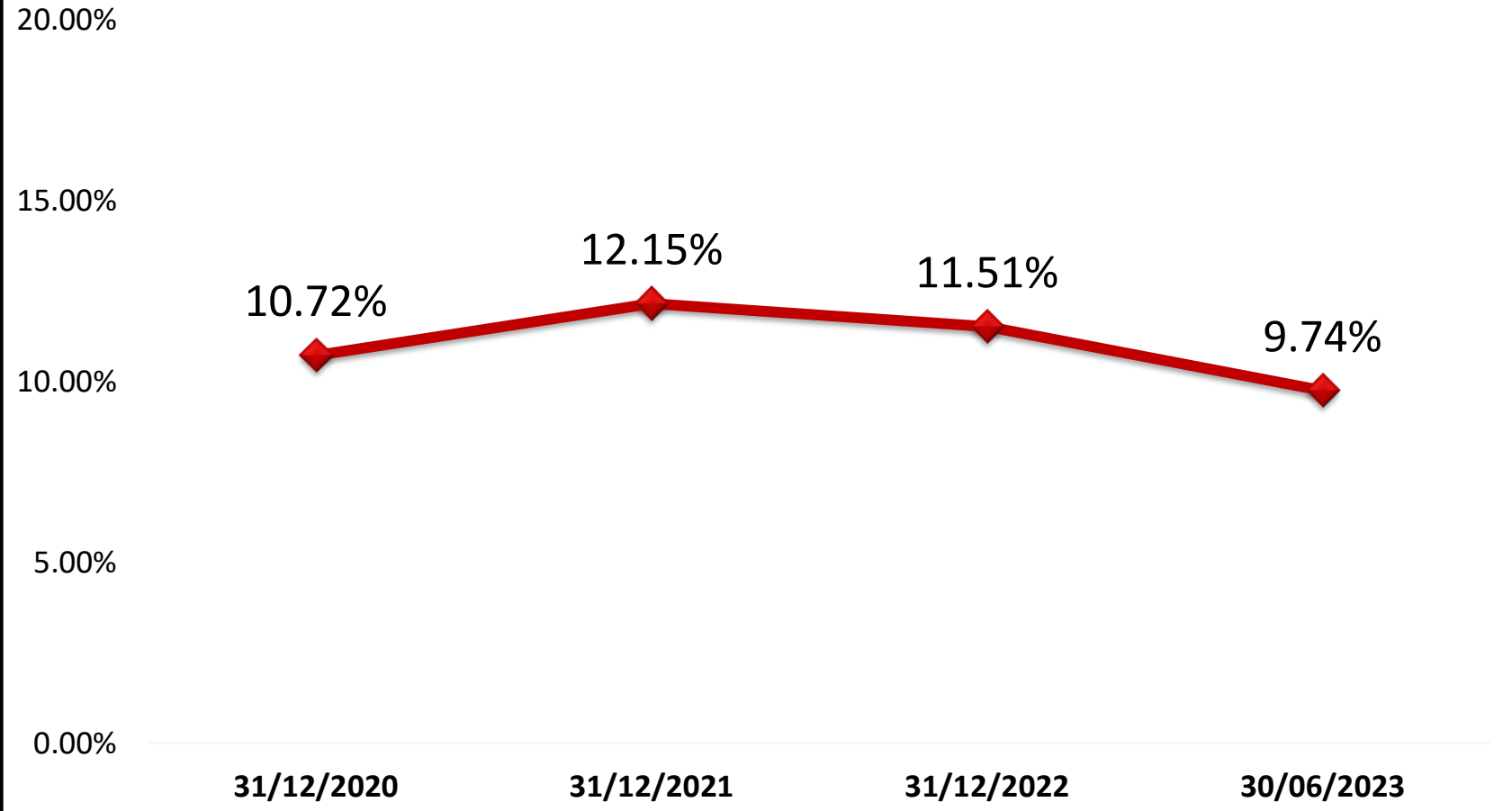
Net Income & Net income from operations (billion Dong)



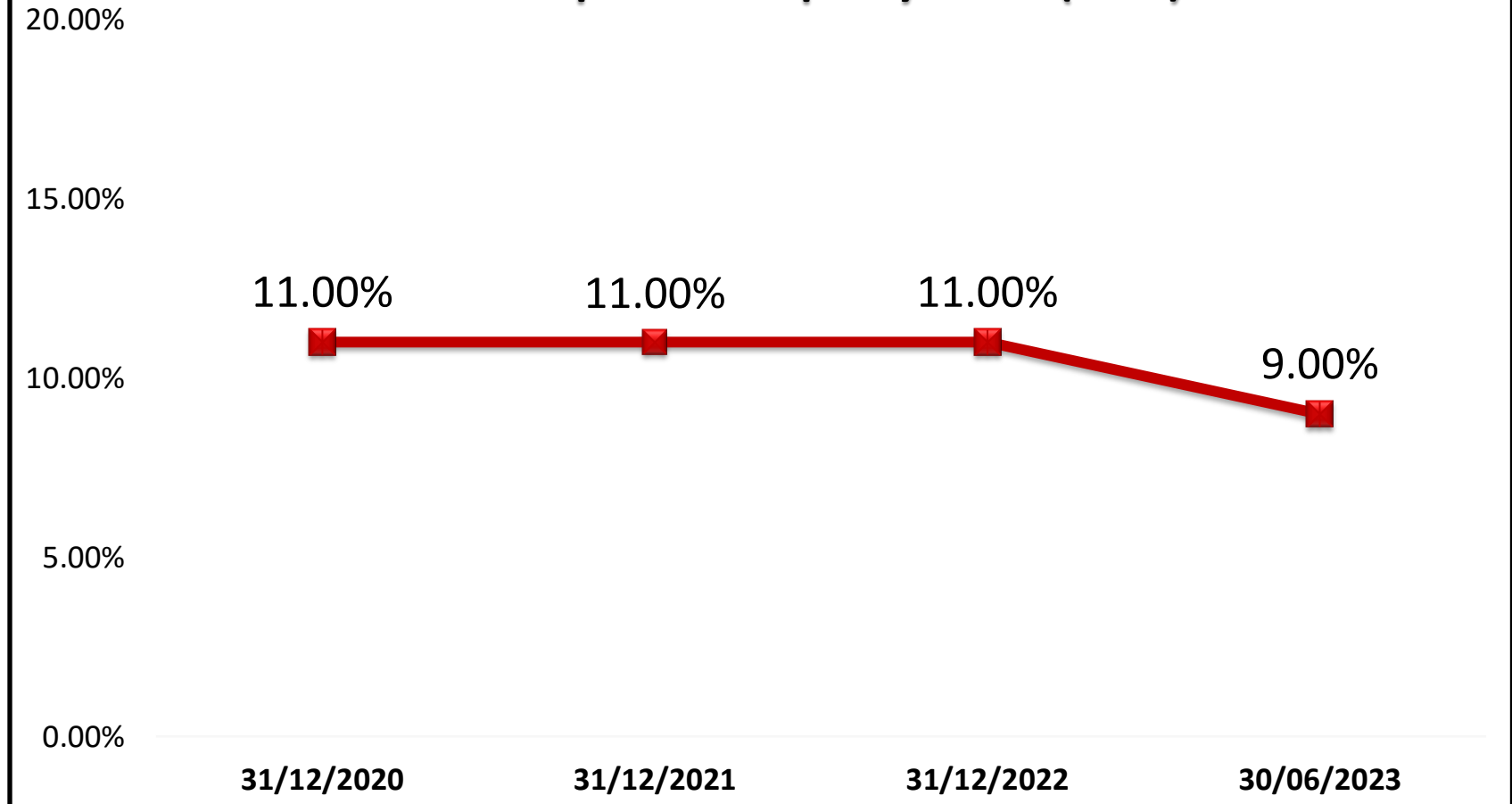
Total lending (Thousand billion Dong)



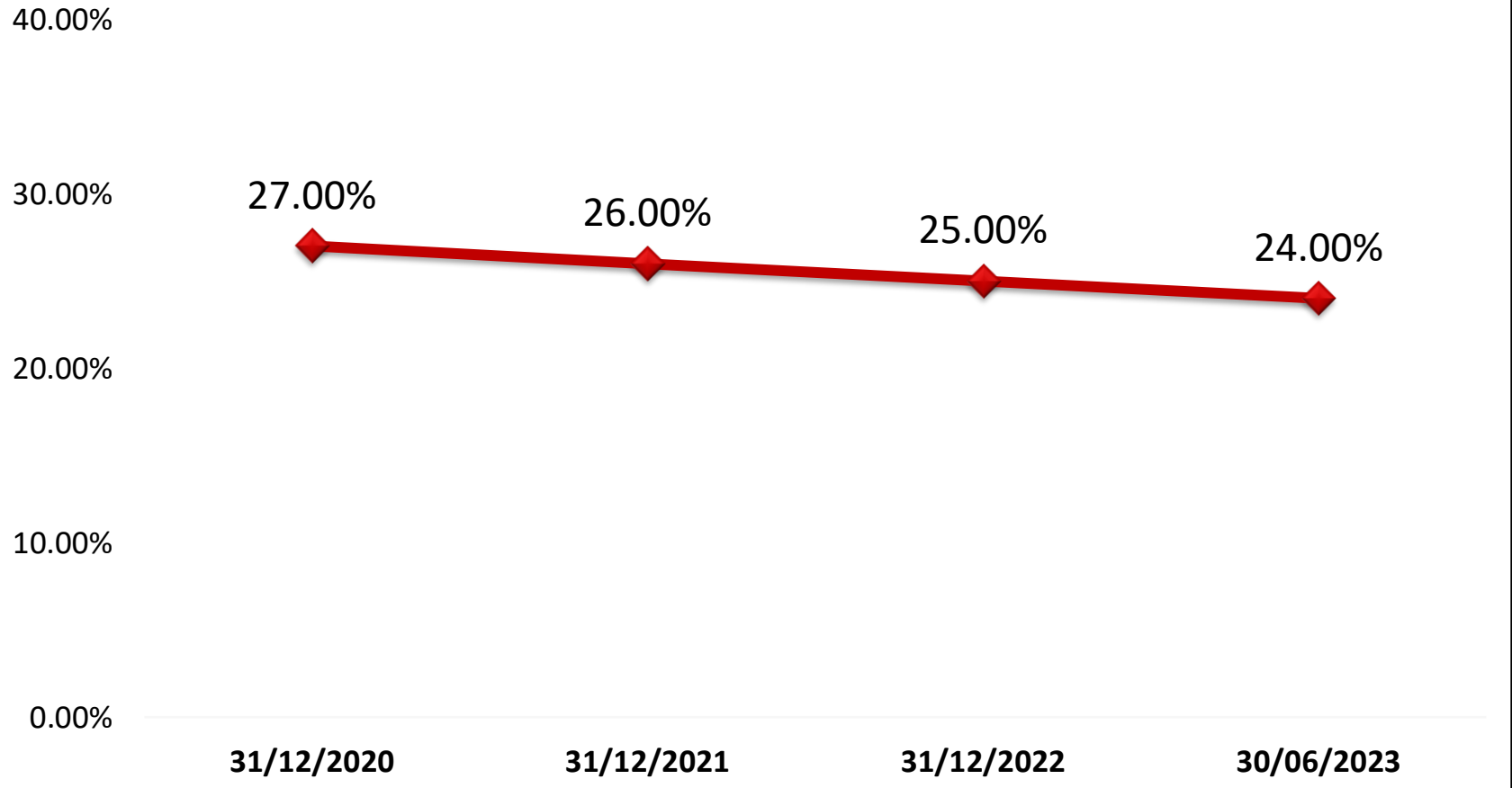
CASA



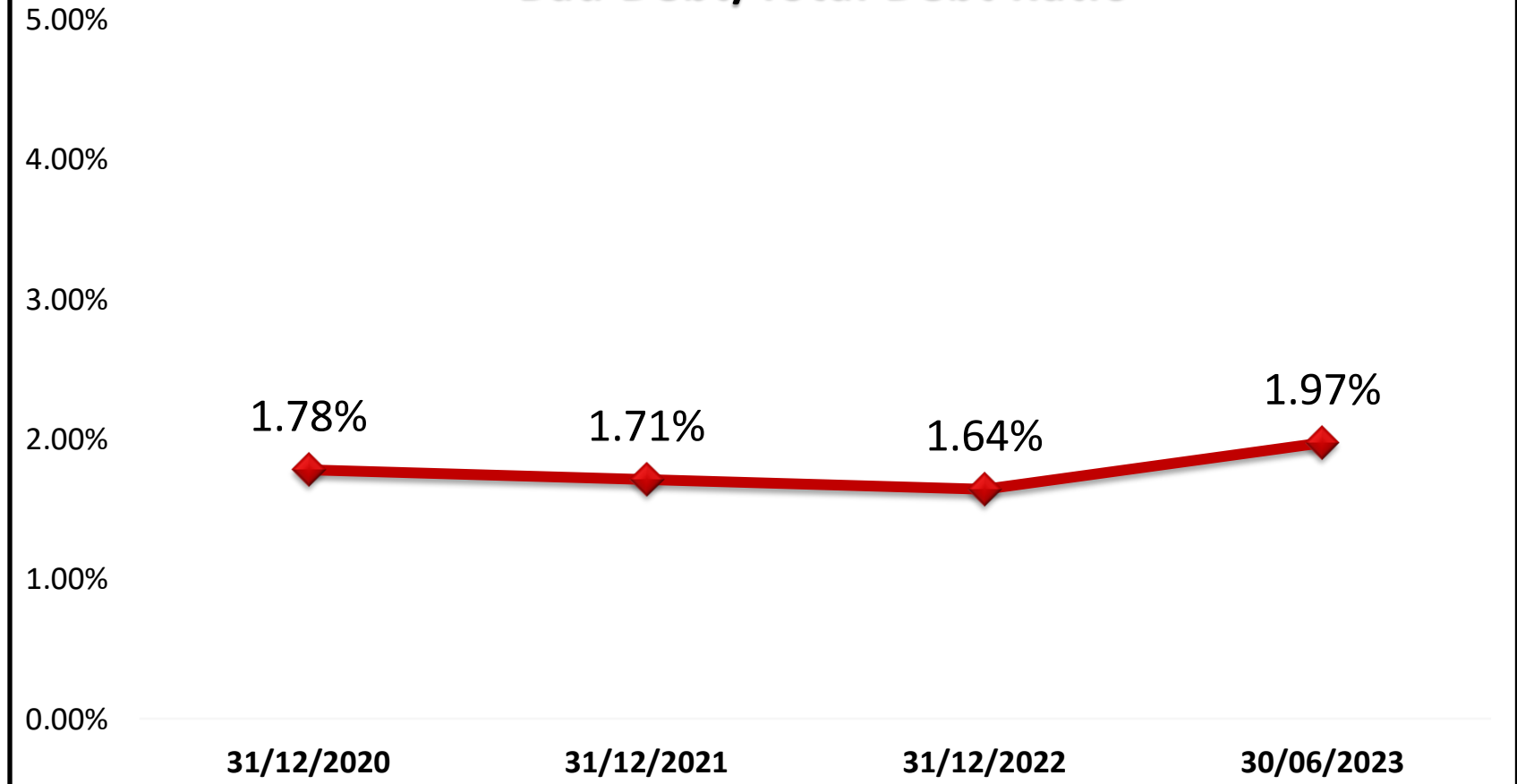
Capital Adequacy Ratio(CAR)



The short-term to long-term loan ratio



Bad Debt/Total Debt Ratio





FLEXIBLE PRODUCT MECHANISM

01

Low Minimum Capital Requirement: 1.000.000 VND calculated on the bond face value

02

Investor chooses bond with a fixed investment term. At the end date of investment term, investor will do the sell order execution to Pinetree

03

All investors (individuals and businesses) can purchase

PROCESS FOR BOND PURCHASING



Step 1

Learn about Bond
Pinetree's staffs provide customers with Bond information, terms & conditions related to Bond issue



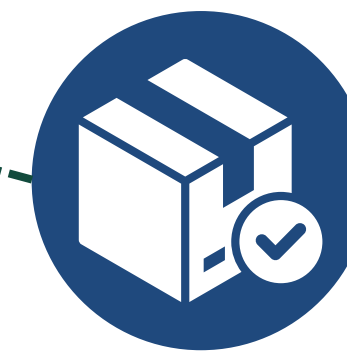
Step 2

Clients open securities accounts at Pinetree
Customers conduct eKYC to open securities accounts at Pinetree.
(For foreign investors, please contact Pinetree directly for assistance)



Step 3

Request for purchasing Bond
Clients log in their account in Pinetree's website of application to request purchasing bonds online



Step 4

Complete the bond purchase documentation.
On day T+1, clients can check the bond balance in their account



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Pinetree- Foreign Investors