

No: 96/NQ-HĐTV

Hanoi, 8th June 2026

RESOLUTION
On the implementation of the
Agribank Plan for public bond issuance in 2026

THE BOARD OF DIRECTORS
VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

Pursuant to the Law on Securities dated November 26, 2019, and its amendments and supplements;

Pursuant to the Decree No. 155/2020/ND-CP dated December 31, 2020 by the Government on detailing a number of articles of the Law on Securities, and the Decree No. 245/2025/ND-CP dated September 11, 2025 by the Government on amending and supplementing a number of articles of Decree No. 155/2020/ND-CP dated December 31, 2020;

Pursuant to the Charter on Organization and Operation of Vietnam Bank for Agriculture and Rural Development under No. 1200/ĐL-HĐTV-PC dated October 10, 2024 issued by the Board of Directors;

Pursuant to the Regulation No. 1201/QC-HĐTV-BTK dated 10 October 2024 on Operation of the Board of Directors;

Pursuant to the Regulation No. 866/QC-HĐTV-ALCO dated November 13, 2023 by the Board of Directors on Agribank's issuance of domestic valuable papers and its amendments and supplements;

Pursuant to Decision No. 1028/QĐ-HĐTV-BTK dated August 28, 2025, by the Chairman of the Board of Directors regarding the assignment of tasks among Members of the Board of Directors;

Pursuant to Resolution No. 77/NQ-HĐTV dated May 15, 2026, from the 9th meeting of the Board of Members in 2026 relating to the Section on the Plan for public bond issuance in 2026;

Pursuant to the Vote Counting Minutes No. 73 dated June 1, 2026 for collecting opinions of the Board of Directors;

In consideration of the proposal by the General Director in Document No. 197/2026-TGD dated May 29, 2026 on the implementation of the issuance plan and the approval of the registration dossiers for the offering of Agribank's public bond in 2026.



RESOLVES:

1. To approve the implementation of the Agribank's Plan for public bond issuance in 2026, as proposed by the General Director in Documents No. 197/2026-TGD dated May 29, 2026 (*Appendix on the implementation of the Agribank's Plan for public bond issuance in 2026 is attached*).

2. Implementation:

2.1. This Resolution takes effect from the date of signing.

2.2. Members of the Board of Directors, the General Director, relevant units and individuals are responsible for implementing this Resolution. *Am*

Recipients:

- Board of Directors;
- General Director;
- Deputy General Director in charge of Treasury Center;
- Supervisory Board;
- Units: Treasury Center, ALM, Legal;
- Filed at: Administrative Office, Secretariat to the Board of Directors.

**ON BE HALF OF
THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed and sealed)

Tô Huy Vĩ

Appendix: Implementation of the Agribank's Plan for public bond issuance in 2026

Issuer:	Vietnam Bank for Agriculture and Rural Development.
Bond-related rights:	In all circumstances, investors will only be paid after Agribank has paid all other secured and unsecured creditors (subordinated debt). Agribank is entitled to suspend interest repayments and carry forward accumulated interests to the following year if such interest repayments result in a loss in the year's business performance.
Type of the Bond:	Non-convertible bonds, unsecured by Agribank's assets, without warrants, satisfying the conditions to be included in Tier 2 capital in accordance with the applicable provisions of law.
Name of the Bond:	Agribank's public Bonds in 2026
Pre-listing Bond Code:	AGRIBANK263601
Term:	10 years
Maturity date:	The date of exactly 10 th (tenth) years from the issuance date
Method of principal and interest repayment:	Bond interest is paid in arrears, once a year on the Interest Payment Date, which is every exact year from the Issuance Date to the Maturity Date of the Bonds (unless the Bonds are repurchased before maturity). The principal of the Bonds is paid 01 (one) time on the Maturity Date or the Repurchase Date before maturity.
Face value:	100,000 VND/Bond (One Hundred Thousand Dong/1 Bond).
Total volume of Bonds offered:	150,000,000 Bonds (one hundred and fifty million Bonds)
Total value of Bonds offered:	15.000.000.000.000 VND (Fifteen thousand billion dong).
Offering price:	100.000 VND/Bond.
Bond distribution period:	Estimated to be a minimum of 20 days and a maximum of 90 days prior to the issuance date as prescribed by Laws.
Date of issuance:	After the State Securities Commission (SSC) grants the certificate of public bond offering registration. The specific issuance date will be according to the Issuer's Notice.
Execution date of	Exactly the 05 th (fifth) years prior to the maturity date.

repurchase right:	
Agribank's repurchase right before maturity:	Agribank has the right to redeem 100% of the issued bonds volume exactly 05 (five) years prior to the maturity date, on the basis of ensuring compliance with relevant current legal regulations; the redemption price is equal to the bond's par value.
Interest rate:	<p>Floating interest rate calculated as a percentage per year (%/year) and determined according to the following formula:</p> <p style="text-align: center;">Bond Interest Rate = Reference Interest Rate + Margin</p> <p>Where:</p> <ul style="list-style-type: none"> - Reference Interest Rate: is the reference interest rate used to determine the interest rate for each interest period, equal to the average of personal savings deposit interest rates in VND, for a term of 12 months, with interest paid at maturity (or the interest rate of an equivalent term) published on the official websites of four (04) Vietnamese commercial banks including: BIDV, Vietinbank, Agribank, and Vietcombank on the Interest Rate Determination Date. For clarification, the Bond interest rate, if not an integer, shall be rounded to two decimal places. - Margin: 2,0%/year - If Agribank does not execute its rights on the Repurchase date, the margin = 2.5%/year for the final 05 years..
Issuance form:	Public offering in book-entry form.
Issuance method:	Direct sale to investors at the Head Office, branches/transaction offices of Agribank nationwide and through the Issuing Agent, which is Agribank Securities Joint Stock Company.
Bondholder Representative	Saigon - Hanoi Securities Joint Stock Company

Other contents regarding the plan for public bond issuance, capital usage and debt repayment from the public bond issuance source of Agribank in 2026, under Resolution No. 77/NQ-HĐTV dated May 15, 2026 from the 9th meeting of the Board of Directors in 2026 (Section on the Plan for public bond issuance in 2026) shall remain unchanged and effective.