

**VIETNAM BANK FOR AGRICULTURE AND
RURAL DEVELOPMENT**

Separate Financial Statements as at 31 March 2026 and for
the period from 01 January 2026 to 31 March 2026

**Establishment and
Banking Operation**

Licence No.

24/GP-NHNN

26 May 2021

The Establishment and Banking Operation Licence was issued by the State Bank of Vietnam to replace the Establishment Decision No. 280/QĐ-NH5 dated 15 October 1996. The operating period of the Bank is 99 years from 15 October 1996.

Decision No. 651/QĐ-TTGSNH1 dated 04/10/2024 of the State Bank of Vietnam on amending the content of the Establishment and Operation Licence of Vietnam Bank for Agriculture and Rural Development.

Members' Council

Mr. To Huy Vu	Chairman
Mr. Pham Toan Vuong	Member
Mr. Tran Van Dzung	Member
Ms. Nguyen Thi Thao	Member
Mr. Nguyen Minh Phuong	Member
Mr. Le Xuan Trung	Member
Ms. Tu Thi Kim Thanh	Member
Mr. Pham Duc Tuan	Member

Supervisory Board

Mr. Tran Trong Duong	Head of Supervisory Board
Mr. Nguyen Xuan Hung	Member
Mr. Pham Van Minh	Member
Mr. Le Van De	Member
Mr. Le Manh Thang	Member
Ms. Thai Thi An Hoa	Member
Mr. Nguyen Quang Hai	Member
Mr. Nguyen Van Thanh	Member
Mr. Dinh Viet Dong	Member

**Board of Management
and Chief Accountant**

Mr. Pham Toan Vuong	General Director
Mr. Tran Van Du	Deputy General Director
Mr. Nguyen Quang Hung	Deputy General Director
Mr. Hoang Minh Ngoc	Deputy General Director
Mr. Le Hong Phuc	Deputy General Director
Ms. Phung Thi Binh	Deputy General Director
Mr. Doan Ngoc Luu	Deputy General Director
Mr. Vuong Hong Linh	Deputy General Director
Mr. Pham Chi Thanh	Deputy General Director
Mr. Do Duc Thanh	Deputy General Director
Mr. Phung Van Hung Quang	Chief Accountant

Registered office

No. 2 Lang Ha, Giang Vo Ward, Hanoi, Vietnam

**SEPARATED STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2026**

	Note	31/03/2026 VND million	31/12/2025 VND million
A ASSETS			
I Cash and gold on hand	1	23,748,996	20,954,806
II Balances with the State Bank of Vietnam ("SBV")	2	29,493,397	43,063,984
III Deposits with and loans to other credit institutions ("CIs")	3	301,170,683	342,189,552
1 Deposits with other CIs	3.1	299,703,823	341,796,147
2 Loans to other CIs	3.2	1,466,921	393,466
3 Allowance for deposits with and loans to other credit institutions		(61)	(61)
IV Held-for-trading securities	4	-	-
1 Held-for-trading securities		291	291
2 Allowance for held-for-trading securities		(291)	(291)
V Derivatives and other financial assets		804,329	1,416,787
VI Loans to customers		1,973,022,456	1,936,485,952
1 Loans to customers	5	2,009,060,712	1,973,462,755
2 Allowance for loans to customers	6	(36,038,256)	(36,976,803)
VII Debts purchases	7	29,079	31,958
1 Debts purchases		29,299	32,199
2 Allowance for loans to customers		(220)	(241)
VIII Investment securities	8	310,933,247	303,731,017
1 Available-for-sale investment securities	8.1	243,199,921	235,902,902
2 Held-to-maturity investment securities	8.2	67,743,326	67,838,115
3 Allowance for investment securities	8.3	(10,000)	(10,000)
IX Capital contribution, long-term investments	9	1,791,805	1,791,805
1 Investments in associates		2,231,508	2,231,508
2 Other capital contribution, long-term investments		26,800	26,800
3 Allowance for diminution in value of long-term investments		(466,503)	(466,503)

	Note	31/03/2026 VND million	31/12/2025 VND million
X Fixed assets	10	11,476,251	11,592,131
1 Tangible fixed assets	10.1	9,452,082	9,543,309
<i>a Cost</i>		28,100,373	27,779,880
<i>b Accumulated depreciation</i>		(18,648,291)	(18,236,571)
2 Finance lease tangible fixed assets	10.2	132	181
<i>a Cost</i>		18,102	18,102
<i>b Accumulated depreciation</i>		(17,970)	(17,921)
3 Intangible fixed assets	10.3	2,024,037	2,048,641
<i>a Cost</i>		3,807,776	3,807,776
<i>b Accumulated amortisation</i>		(1,783,739)	(1,759,135)
XI Other assets	11	29,852,638	21,479,821
1 Receivables	11.1	9,148,829	7,009,073
2 Accrued interests and fees receivable		17,738,529	13,697,325
3 Other assets		3,322,854	1,130,997
4 Allowance for other on-balance sheet assets		(357,574)	(357,574)
TOTAL ASSETS		2,682,322,881	2,682,737,813
B LIABILITIES AND OWNER'S EQUITY			
LIABILITIES			
I Amounts due to the Government and the SBV	12	81,195,944	118,661,413
II Deposits and borrowings from other CIs	13	107,266,937	81,112,421
1 Deposits from other CIs		107,254,898	80,925,484
2 Borrowings from other CIs		12,039	186,937
III Deposits from customers	14	2,180,525,469	2,160,302,986
IV Borrowed and entrusted funds received at the CI's risk	15	1,131,738	1,436,936
V Valuable papers issued	16	125,912,905	138,914,173
VII Other liabilities		51,581,761	54,101,353
1 Accrued interest and fees payable		36,690,477	35,571,884
2 Deferred tax liabilities		-	2,613
3 Other liabilities	17	14,891,284	18,526,856
TOTAL LIABILITIES		2,547,614,754	2,554,529,282
OWNER'S EQUITY			
VIII Capital and reserves	18	-	-
1 Capital		51,843,922	51,843,922
<i>a Charter capital</i>		51,638,603	51,638,603
<i>b Capital expenditure fund</i>		192,486	192,486

	Note	31/03/2026 VND million	31/12/2025 VND million
c	Other capital	12,833	12,833
2	Reserves	58,614,790	58,614,790
3	Foreign exchange differences	(13,129)	-
4	Retained profits	24,262,544	17,749,819
TOTAL OWNER'S EQUITY		134,708,127	128,208,531
TOTAL LIABILITIES AND OWNER'S EQUITY		2,682,322,881	2,682,737,813
OFF-BALANCE SHEET ITEMS		31/3/2026 VND million	31/12/2025 VND million
1	Loan guarantees	112,130	112,955
2	Foreign exchange commitments	249,367,905	421,071,301
a	Foreign currency purchase commitments	196,771	131,135
b	Foreign currency sale commitments	201,410	620,792
c	Swap commitments	248,969,724	420,319,374
4	Letters of credit	7,251,504	5,233,998
5	Other guarantees	28,345,646	26,773,810
6	Other commitments	-	-
7	Uncollected loan interest and fees	15,182,975	15,738,135
8	Written-off bad debts	285,063,502	276,558,093
a	Written-off bad principal debts	163,399,622	160,412,171
b	Written-off bad interest debts	121,663,880	116,145,922
9	Other assets and documents in custody	1,815,898	1,823,728

Hanoi, 15 April 2026

PREPARER	HEAD OF FINANCE AND ACCOUNTING DEPARTMENT	CHIEF ACCOUNTANT	DEPUTY GENERAL DIRECTOR
<i>(Singed)</i>	<i>(Singed)</i>	<i>(Singed)</i>	<i>(Singed and sealed)</i>
Nguyen Thuy Duong	Nguyen Van Chat	Phung Van Hung Quang	Nguyen Quang Hung

**SEPARATE STATEMENT OF INCOME
FOR THE PERIOD FROM 01 JANUARY 2026 TO 31 MARCH 2026**

No	Items	Note	Quarter I		Accumulated from the beginning of the year to the end of the period	
			2026	2025	2026	2025
			VND Million	VND Million	VND Million	VND Million
1	Interest and similar income	19	42,749,807	36,203,098	42,749,807	36,203,098
2	Interest and similar expenses		(23,548,467)	(18,281,127)	(23,548,467)	(18,281,127)
I	Net interest income		19,201,340	17,921,971	19,201,340	17,921,971
3	Fee and commission income		2,039,402	1,867,918	2,039,402	1,867,918
4	Fee and commission expenses		(726,987)	(719,913)	(726,987)	(719,913)
II	Net fee and commission income	21	1,312,415	1,148,005	1,312,415	1,148,005
III	Net gain from trading of gold and foreign currencies	22	1,297,541	1,200,223	1,297,541	1,200,223
IV	Net gain from trading securities		-	-	-	-
V	Net gain/(loss) from investment securities	23	-	-	-	-
5	Other income		4,109,521	2,069,370	4,109,521	2,069,370
6	Other expenses		(352,669)	(334,817)	(352,669)	(334,817)
VI	Net other income	25	3,756,852	1,734,553	3,756,852	1,734,553
VII	Income from capital contribution, share purchases	24	-	-	-	-
VII	Total operating incomes		25,568,148	22,004,752	25,568,148	22,004,752
VIII	Operating expenses	26	(8,376,072)	(7,398,407)	(8,376,072)	(7,398,407)
IX	Net operating profit before allowance expenses for credit losses		17,192,076	14,606,345	17,192,076	14,606,345
X	Allowance expenses for credit losses		(5,463,240)	(5,944,041)	(5,463,240)	(5,944,041)
XI	Profit before tax		11,728,836	8,662,304	11,728,836	8,662,304
7	Corporate income tax expense - current	27	(2,345,879)	(1,732,463)	(2,345,879)	(1,732,463)

No	Items	Note	Quarter I		Accumulated from the beginning of the year to the end of the period	
			2026	2025	2026	2025
8	Corporate income tax benefit deferred					
XII	Income tax expense		(2,345,879)	(1,732,463)	(2,345,879)	(1,732,463)
XIII	Profit after tax (carried forward to next page)		9,382,957	6,929,841	9,382,957	6,929,841

PREPARER

(Singed)

Nguyen Thuy Duong

HEAD OF FINANCE AND ACCOUNTING DEPARTMENT

(Singed)

Nguyen Van Chat

CHIEF ACCOUNTANT

(Singed)

Phung Van Hung Quang

DEPUTY GENERAL DIRECTOR

(Singed and sealed)

Nguyen Quang Hung



**SEPARATE STATEMENT OF CASH FLOWS
FOR THE PERIOD FROM 01 JANUARY 2026 TO 31 MARCH 2026**

	From 01 January 2026 to 31 March 2026 VND million	From 01 January 2026 to 31 March 2025 VND million
CASH FLOWS FROM OPERATING ACTIVITIES		
01 Interest and similar income received	38,708,603	34,038,003
02 Interest and similar expenses paid	(22,429,874)	(19,075,053)
03 Net fees and commission income received	1,312,415	1,148,005
04 Net receipts from trading activities (foreign currencies, gold and securities)	1,297,541	1,200,223
05 Net interest payments	(332,760)	(301,118)
06 Collection of bad debts previously written off	4,084,923	2,030,788
07 Payments for salary and operating expenses	(11,996,324)	(8,843,538)
08 Corporate income tax paid during the year	(1,970,629)	(1,395,410)
Cash flows from operating activities before changes in operating assets and liabilities	8,673,895	8,801,900
Changes in operating assets		
09 Increase/decrease in deposits with and loans to other CIs	(9,714,628)	(6,604,933)
10 Increase/decrease in securities trading	(7,202,230)	(3,388,778)
11 Increase/decrease in derivatives and other financial assets	612,458	3,583,161
12 Increase/decrease in loans to customers	(35,595,057)	(57,921,676)
13 Decreases in allowances to write off bad debts, corporate bonds and settlement of special bonds	(6,401,808)	(9,622,928)
14 Increase/decrease in other operating assets	(5,085,330)	(4,316,140)
Changes in operating liabilities		
15 Increase/decrease in amounts due to the Government and the SBV	(37,465,469)	747,707
16 Increase/decrease in deposits and borrowings from other CIs	26,154,516	2,724,235
17 Increase/decrease in deposits from customers	20,222,483	44,190,709
18 Increase/decrease in valuable papers issued (except for those charged to financing activities)	(13,001,268)	9,998,079
19 Increase/decrease in borrowed and entrusted funds received	(305,198)	(266,000)
20 Increase in derivatives and other financial liabilities	-	260,393
21 Increase/decrease in other operating liabilities	1,219,438	695,344
22 Allocation of bonus and welfare fund	-	-

	From 01 January 2026 to 31 March 2026 VND million	From 01 January 2026 to 31 March 2025 VND million
I NET CASH FLOWS FROM OPERATING ACTIVITIES	(57,888,198)	(11,118,927)
CASH FLOWS FROM INVESTING ACTIVITIES		
01 Purchases of fixed assets	(320,493)	(43,145)
02 Proceeds from disposals of fixed assets	4,689	4,883
09 Dividends and profit from long-term investments	-	-
II NET CASH FLOWS FROM INVESTING ACTIVITIES	(315,804)	(38,262)
CASH FLOWS FROM FINANCING ACTIVITIES		
01 Additions to charter capital	-	85
02 Advance profit transferred to the State Treasury	(3,305,892)	(2,148,890)
III NET CASH FLOWS FROM FINANCING ACTIVITIES	(3,305,892)	(2,148,805)
IV NET CASH FLOWS DURING THE PERIOD	(61,509,894)	(13,305,994)
V CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	365,568,630	232,784,309
VII CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (Note 28)	304,058,736	219,478,315

Hanoi, 15 March 2026

PREPARER	HEAD OF FINANCE AND ACCOUNTING DEPARTMENT	CHIEF ACCOUNTANT	DEPUTY GENERAL DIRECTOR
<i>(Singed)</i>	<i>(Singed)</i>	<i>(Singed)</i>	<i>(Singed and sealed)</i>
Nguyen Thuy Duong	Nguyen Van Chat	Phung Van Hung Quang	Nguyen Quang Hung

VIETNAM BANK FOR AGRICULTURAL AND RURAL DEVELOPMENT **SOCIALIST REPUBLIC OF VIETNAM**
AND RURAL DEVELOPMENT **Independence – Freedom – Happiness**

Hanoi, April 2026

**NOTES TO THE SEPARATE FINANCIAL STATEMENTS AS OF
MARCH 31, 2026 AND FOR THE PERIOD FROM JANUARY 1 2026 TO
MARCH 31 2026**

1. Characteristics of the operations of the Vietnam Bank for Agriculture and Rural Development:

1.1. Establishment and operation license, validity period:

The License for Establishment and Operation No. 24/GP-NHNN dated May 26, 2021, replaces the Establishment Decision No. 280/QD-NH5 dated October 15, 1996.

The operating period is 99 years, starting from October 15, 1996.

Agribank was established to carry out banking activities including receiving demand deposits, time deposits, savings deposits and other types of deposits; issuing certificates of deposit, promissory notes, treasury bills, and bonds to raise capital domestically and internationally; granting credit; opening payment accounts for customers; providing payment instruments; providing payment services; borrowing capital from the State Bank of Vietnam in the form of refinancing; borrowing capital from domestic and foreign credit institutions and financial institutions; opening accounts; organizing and participating in the payment system; contributing capital and purchasing shares of other enterprises and credit institutions; participating in bidding for Treasury bills, buying and selling negotiable instruments, government bonds, Treasury bills, State Bank bills and other securities in the money market; trading and providing foreign exchange services and derivative products related to exchange rates, interest rates, foreign exchange, currency and other financial assets; Acting as trustee, receiving trusteeship, or acting as agent in fields related to banking activities, insurance business, asset management; debt purchasing activities; other business activities of commercial banks; and other business activities approved by the State Bank of Vietnam (hereinafter referred to as "SBV") in accordance with the law.

1.2. Form of capital ownership: It is a limited liability company with 100% of its charter capital owned by the State.

Business registration number: 0100686174 issued by the Department of Planning and Investment of Hanoi City.

Agribank's charter capital as of March 31, 2026 is: VND 51,638,603 million.

1.3. Characteristics and branch system

Agribank's head office is located at: 2 Lang Ha Street, Giang Vo Ward, Hanoi. Agribank has one head office, three representative offices: the Southern Representative Office, the Central Representative Office, and the Southwestern Representative Office; and three affiliated units: Card Center, Information Technology Center, and Training Academy.

Number of Type I branches: 158 domestic branches and 01 foreign branch: Cambodia branch.

1. 4. Subsidiaries: include the following 05 (five) companies:

TT	Company name	Decision to establish number	Area of activity	Agribank's ownership percentage
1	Vietnam Bank for Agriculture and Rural Development Leasing Company (ALC)	Operation License No 238/1998/QĐ-NHNN dated July 14, 1998 issued by the Governor of the State Bank of Vietnam	Financial leasing	100%
2	Agribank Banking Services One Member Limited Company (ASC)	Business Registration Certificate No. 0101452242 issued by the Hanoi Department of Planning and Investment, first issued on 15 April, 2011, and amended for the 8th time on 4 August, 2025	Commercial printing, advertisement, design and execution of fundamental construction works, training and providing treasury services for the Bank.	100%
3	Agribank Asset Management One Member Limited Company (AMC)	Business Registration Certificate No. 0106134589 issued by the Hanoi Department of Planning and Investment, first issued on 25 March, 2013, and amended for the 13th time on 4 April, 2023	Asset management and exploitation.	100%
4	Agribank Securities Joint Stock Company (Agriseco)	Business Registration Certificate No. 0101150107 issued by the Hanoi Department of Planning and Investment, first issued on 4 May, 2001, and amended for the 12th time on 25 August, 2025.	Securities trading	74.92%
5	Agricultural Bank Insurance Joint Stock Company (ABIC)	Establishment and operation License No. 38/GP/KDBH dated 18 October, 2006, and Amended License No.	Insurance and reinsurance services; financial investments	52.08%

		38/GPĐC10/KDBH dated 27 October, 2025 issued by the Ministry of Finance		
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1.5. Personnel (as of 31 March 2026): 40,452 employees.

2. Basis for preparing separate financial statements

2.1 Basis for preparing separate financial statements

The accompanying separate financial statements are presented in Vietnamese Dong (VND), rounded to the nearest million ("Million VND"), at historical cost, in accordance with accounting standards and accounting regulations applicable to credit institutions ("CIs") in Vietnam and relevant legal provisions on the preparation and presentation of financial statements.

Agribank 's separate financial statements are prepared in accordance with Decision No. 16/2007/QĐ-NHNN dated April 18, 2007, Circular No. 49/2014/TT-NHNN dated December 31, 2014, and Circular No. 27/2021/TT-NHNN dated December 31, 2021, amending and supplementing a number of provisions of the Financial Reporting Regime for Credit Institutions attached to Decision No. 16/2007/QĐ-NHNN and the Accounting Account System for Credit Institutions issued with Decision No. 479/2004/QĐ-NHNN of the Governor of the State Bank of Vietnam, and the Vietnamese Accounting Standards System issued by the Ministry of Finance.

Agribank prepares separate financial statements to reflect its own operations. Simultaneously, Agribank also prepares consolidated financial statements to reflect the operations of Agribank and its subsidiaries in accordance with Vietnamese Accounting Standard No. 25 - Consolidated Financial Statements and Accounting for Investments in Subsidiaries. Users of the separate financial statements should read these separate financial statements together with the consolidated financial statements of Agribank and its subsidiaries to obtain complete information on the consolidated financial position, consolidated operating results, and consolidated cash flow of Agribank and its subsidiaries. The accompanying separate financial statements are not intended to reflect the financial position, operating results, and cash flow according to generally accepted accounting principles and practices in countries other than Vietnam.

Items not presented in this separate financial statement, according to Decision No. 16/2007/QĐ-NHNN dated April 18, 2007, Circular No. 49/2014/TT-NHNN dated December 31, 2014, and Circular No. 27/2021/TT-NHNN dated December 31, 2021, on the financial reporting regime for credit institutions issued by the State Bank of Vietnam, are items with no balance.

2.2 Basis for valuation and accounting estimates applied

The preparation of separate financial statements complies with accounting standards, accounting regulations applicable to credit institutions in Vietnam, and relevant legal regulations concerning the preparation and presentation of financial statements. The Board of Directors is required to make estimates and assumptions affecting the reported figures for liabilities, assets, and the presentation of contingent liabilities and assets at the date of the separate financial statements, as well as the reported figures for revenue and expenses throughout the financial year. Although accounting estimates are made to the best of the Board of Directors' knowledge, actual figures may differ from the estimates and assumptions made.

2.3 Accounting Period

Agribank 's accounting period for preparing financial statements begins on January 1st and ends on December 31st.

2.4 Currency used in accounting

Agribank 's accounting is the Vietnamese Dong (“VND”).

2.5 Foreign Currency Transactions

Agribank 's accounting system, all transactions are recorded in the original currency. At the time of preparing separate financial statements, Agribank converts the balances and operating turnover of foreign currency accounts into Vietnamese Dong to summarize and reflect them in the balance sheet in Vietnamese Dong at the exchange rate stipulated in Circular No. 22/2017/TT-NHNN dated December 29, 2017. Agribank's foreign currency income and expenses are converted into VND at the exchange rate on the date the transaction occurs.

Exchange rate differences arising from the revaluation of foreign currency assets and liabilities into VND are recorded under the " Exchange Rate Differences" item in the separate financial statements. At the end of the fiscal year, these differences are transferred to the separate income statement.

3. Summary of key accounting policies

The following are the main accounting policies applied by Agribank in preparing its separate financial statements for the accounting period of 2026. These accounting policies applied by Agribank in preparing its separate financial statements are consistent with the accounting policies applied by Agribank in its most recent financial statements.

3.1 Cash and cash equivalents

Cash and cash equivalents include cash, gold, deposits at the State Bank of Vietnam, deposits at other credit institutions, loans to other credit institutions with original maturities not exceeding three months, government bills and other short-term securities eligible for discounting with the State Bank of Vietnam, and securities investments with a redemption or maturity period not exceeding three months from the date of purchase, which are easily convertible into a certain amount of cash, have low risk of value changes, and are held for the purpose of meeting short-term payment commitments rather than for investment or other purposes.

3.2 Deposits and loans to other credit institutions

Deposits at other credit institutions (excluding payment deposits and deposits at the Social Policy Bank as stipulated by the State Bank of Vietnam regarding the maintenance of deposit balances by state-owned credit institutions). The Social Policy Bank (NHCSXH) is a bank that provides time deposits at credit institutions and branches of other foreign banks with a maximum term of three months. Loans to credit institutions are loans with an original term of no more than twelve months.

Payment deposits at other credit institutions and deposits at the Vietnam Bank for Social Policies (VBSP) as stipulated by the State Bank of Vietnam are recorded based on the principal balance.

Time deposits and loans to other credit institutions are recorded at the principal balance minus specific credit risk provisions.

The classification of credit risk for time deposits (excluding deposits at the Vietnam Bank for Social Policies) and loans to other credit institutions, and the corresponding provisioning, are carried out in accordance with the regulations in Circular 31/2024/TT-NHNN dated June 30, 2024, of the State Bank of Vietnam (Circular 31) and Decree No. 86/2024/ND-CP dated July 11, 2024, of the Government (Decree 86). Accordingly, Agribank makes specific

provisions for deposits (excluding current accounts) and loans to other credit institutions using the method described in Note 3.5.

According to Decree 86, Agribank is not required to set aside general provisions for deposits and loans to other credit institutions.

3.3 Investments

3.3.1 Trading Securities

Trading securities are debt securities, equity securities, and other securities that Agribank purchases outright and intends to sell within one year for the purpose of profiting from price differences.

Trading securities are recorded at their cost on the date of the transaction and are always reflected at cost for the subsequent holding period. Interest and cash dividends received during the holding period of trading securities are recorded in a separate income statement on a cash-to-earning basis.

Provisions for credit risk of corporate bonds not listed on the stock market or not registered for trading on the UPCOM trading system, and certificates of deposit issued by credit institutions and branches of foreign banks, comply with Decree 86.

Profits or losses from the sale of trading securities are recognized in a separate statement of income.

3.3.2 Investment Securities

Investment securities are classified into two categories: securities available for sale and securities held to maturity. Agribank classifies investment securities at the time of purchase and reclassifies them a maximum of once after purchase, as stipulated in document No. 2601/NHNN-TCKT dated April 14, 2009, of the State Bank of Vietnam.

Investment securities available for sale

Investment securities available for sale include debt and equity securities held by Agribank for investment purposes and readily available for sale. These are not securities that are frequently bought and sold, but can be sold at any time when deemed profitable. Furthermore, Agribank is not a founding shareholder; nor a strategic partner; nor does it have significant influence over the formulation and decision-making process regarding the financial and operational policies of the invested enterprise through written agreements appointing personnel to the Board of Members/General Directorate.

Equity securities are recorded at their original cost on the date of the transaction and are always reflected at their original cost for the subsequent holding period. Debt securities are recorded at their par value on the date of the transaction. Accrued interest on securities before purchase (for debt securities with interest paid later) or accrued interest awaiting allocation (for debt securities with interest paid in advance) is reflected in a separate account. The discount/premium, which is the positive/negative difference between the original cost and the value of the amount consisting of par value plus (+) accrued interest before purchase (if any) or minus (-) accrued interest awaiting allocation (if any), is also reflected in a separate account.

During the subsequent holding period, these securities are recognized at par value, and any discount/premium (if applicable) of the securities available for sale is allocated to the separate income statement using the straight-line method over the remaining estimated term of the securities. Interest payments are recognized according to the following principle: Accumulated interest before purchase is written off as a reduction in the value of the securities themselves, offsetting it against the accrued interest account; and accumulated interest after purchase is recognized as income for Agribank using the accrual method. Interest received

upfront is allocated to investment interest income using the straight-line method over the investment period.

Annually, securities available for sale are reviewed for potential impairment. Securities available for sale are classified as assets subject to provision for impairment under Decree 86. Securities available for sale are not classified as assets subject to impairment provision when their book value exceeds their market value. The risk provision is recorded in a separate statement of income under the item "Net profit/(loss) from the sale of investment securities".

Investment securities held until maturity.

Investment securities held to maturity are debt securities purchased outright by Agribank for investment purposes to earn interest, and Agribank intends and is able to hold these securities until maturity. Securities held to maturity have a defined value and a specific maturity date. In the event that the securities are sold outright before maturity, they will be reclassified as trading securities or securities available for sale. Investment securities held to maturity are recorded similarly to debt securities available for sale.

Annually, investment securities held to maturity are reviewed for potential depreciation. Investment securities held to maturity are classified as assets and are subject to provision for impairment under Decree 86. Investment securities held to maturity that are not classified as assets are subject to provision for impairment when their book value exceeds their market value. The risk provision is recorded in a separate statement of income under the item "Net profit/(loss) from the sale of investment securities".

For unlisted corporate bonds, the classification of debt and provision for impairment losses shall be carried out in accordance with the accounting policy mentioned in Note 3.5.

Stop recording

Securities investments cease to be recognized when the right to receive cash flows from the investments terminates or when Agribank has transferred the majority of the risks and benefits associated with ownership of the investments.

3.3.3 Capital contribution and long-term investment

Investing in subsidiaries

Investments in subsidiaries in which Agribank holds controlling interest are presented at cost in separate financial statements. Profit distributions received by Agribank from the accumulated profits of subsidiaries after the date Agribank acquired controlling interest are recorded in Agribank's separate annual income statement.

Other long-term investments

Other long-term investments represent capital investments in other entities in which Agribank holds less than 11% of the voting rights and is also a founding shareholder; or a strategic partner; or has a certain degree of influence over the formulation and decision-making process of the financial and operational policies of the invested enterprise through written agreements appointing personnel to participate in the Board of Members/General Directorate. These investments are initially recorded at cost on the transaction date and are always reflected at cost for the subsequent holding period.

Provision for impairment of investments

Provisions for impairment of investments in subsidiaries and other long-term investments are established if the enterprise in which Agribank is investing shows evidence of impairment compared to the investment value. The Board of Directors' estimate of the level of investment loss corresponds to the difference between the total actual investment capital of the parties in the enterprise and the actual equity capital multiplied by (x) the ratio of Agribank's investment capital

to the total actual investment capital of the parties in the enterprise as determined in the enterprise's financial statement at the time of provision establishment.

Provisions for impairment of long-term investments are recognized as an operating expense on a separate statement of income. For other long-term investments in listed stocks or investments whose fair value can be reliably determined, the provision is made based on the market value of the stocks (similar to provisions for impairment of trading securities).

Provisions are reversed when the recoverable values of an investment increase again after the provision was made. The reversal of the provision is recognized to the extent that the carrying value of the investments does not exceed the carrying value of those investments if no provision had been made.

3.4 Customer Loans

Agribank provides loans in accordance with Circular 39/2016/TT-NHNN dated December 30, 2016, of the State Bank of Vietnam.

Customer loans are presented in terms of their principal balance as of the reporting date.

Short-term loans are loans with a maximum term of one year. Medium-term loans are loans with a term of more than one year and a maximum of five years. Long-term loans are loans with a term of more than five years.

Credit risk provisions for customer loans are accounted for and presented as a separate line item on the Statement of Financial Position. The classification of loans and the establishment of credit risk provisions are carried out in accordance with Circular 31 and Government Decree No. 86/2024/ND-CP dated July 11, 2024 (Decree 86), as presented in Note 3.5.

3.5 Classification of loans and provision for credit risk

3.5.1 Classification of loans and provision for credit risk:

According to Decree 86 and Circular 31 (effective from July 2024), credit institutions must classify loans and make provisions for credit risk applicable to assets (referred to as "liabilities") including:

- Lending;
- Financial leasing;
- Discounting and rediscounting of negotiable instruments and other securities;
- Factoring;
- Providing credit in the form of issuing credit cards;
- Payments made on behalf of clients under off-balance sheet commitments (including payments made on behalf of clients in guarantee activities, letter of credit operations, and other payments made on behalf of clients under off-balance sheet commitments) ;
- Purchasing and entrusting the purchase of corporate bonds (including bonds issued by other credit institutions) that are not listed on the stock market or not registered for trading on the Upcom trading system (hereinafter referred to as unlisted bonds), excluding the purchase of unlisted bonds using entrusted funds where the entrusting party bears the risk;
- Credit granting agency;
- Depositing money (excluding current account deposits and deposits at the Social Policy Bank as stipulated by the State Bank of Vietnam (hereinafter referred to as the State Bank) regarding state-owned credit institutions maintaining deposit balances at the Social Policy Bank) at credit institutions and branches of foreign banks as prescribed by law, and depositing money (excluding demand deposits) at credit institutions abroad;

- Buying and selling debt in accordance with the regulations of the State Bank of Vietnam;
- Repurchasing government bonds on the stock market in accordance with the law on issuance, registration, custody, listing, and trading of government debt instruments on the stock market;
- Purchase certificates of deposit issued by other credit institutions or branches of foreign banks.

3.5.2 Debts are classified according to risk levels as follows:

Loans are classified into categories such as Standard Loans, Loans Requiring Attention, Substandard Loans, Doubtful Loans, and Loans with a High Risk of Loss. Non-performing loans are those classified as Substandard, Doubtful, or Loans with a High Risk of Loss. These loans are classified and provisions for credit risk are made.

Accordingly, the customer's debt group is the higher risk group when simultaneously classifying debt according to Circular 31 and the customer's debt group provided by the Credit Information Center ("CIC") of the State Bank of Vietnam at the time of debt classification.

If a customer has more than one loan with Agribank and any of those loans are reclassified to a higher risk category, Agribank will classify the remaining loans of that customer into the corresponding higher risk category.

When Agribank participates in syndicated lending outside of its role as the lead bank, Agribank classifies the customer's debts (including syndicated loans) into a higher risk category based on the lead bank's assessment and Agribank's own assessment.

3.5.3 Timing of debt classification and provision for bad debts:

According to Decree 86:

- During the first 7 days of the month, provisions are made based on the last day of the immediately preceding month;
- For the first month of the quarter, within 3 days from the date of receiving the list provided by CIC, based on the adjusted debt classification results according to the debt group of the customer list provided by CIC, adjust the amount of risk provision for the end of the last day of the last month and show this risk provision amount in the financial statements for the end of the last day of the last month.

3.5.4 Specific and general provisions for reserves:

Specific credit risk provisions

According to Decree 86, banks shall make specific provisions for credit risk at the end of each month based on the provision rate corresponding to the loan classification results and the principal balance at the end of the month minus the value of collateral. The specific provision as of December 31, 2025 is calculated based on the loan classification results and the principal balance as of December 31, 2025.

The specific credit risk provisioning ratios for each loan category are as follows:

Debt group	Reserve ratio
Group 1 – Current debts	0%
Group 2 – Special mentioned debts	5%
Group 3 – Sub-standard debts	20%

Debt group	Reserve ratio
Group 4 - Doubtful debts	50%
Group 5 – Loss debts	100%

The value and maximum deduction rate of collateral are determined according to the provisions of Decree 86 , whereby each type of collateral has a certain maximum deduction rate for the purpose of calculating risk provisions .

The collateral assets eligible for deduction when calculating the specific provision amount must meet the following conditions:

- a) The secured asset must comply with the provisions of the law on securing the performance of obligations and other relevant laws;
- b) The bank has the right to dispose of the collateral in accordance with the agreement and the provisions of the law when the customer fails to fulfill their obligations under the agreement; and
- c) Not more than 01 (one) year for collateral that is not real estate and not more than 02 (two) years for collateral that is real estate, from the time the Bank has the right to dispose of the collateral in accordance with the agreement and the provisions of the law.

If the collateral does not meet the conditions specified in points a, b, and c above, the deductible value of that collateral shall be considered zero.

Changes in the deduction rate of collateral

Effective June 26, 2025, the Bank has changed the deduction rates for certain types of collateral as follows:

Type of collateral	Deduction rate from June 26, 2025
(a) Deposit balances (including mandatory savings) and certificates of deposit in VND at the Bank.	100%
(b) Government bonds, gold bars as regulated by law on gold trading; balances of foreign currency deposits and certificates of deposit at banks.	95%
(c) Local government bonds, government-guaranteed bonds ; negotiable instruments , bonds issued by banks; deposit balances, certificates of deposit Issued by credit institutions and other branches of foreign banks: <ul style="list-style-type: none"> ▪ With less than 1 year remaining on the contract. 95% ▪ The remaining term ranges from 1 to 5 years. 85% ▪ Having more than 5 years remaining on the contract 80% 	
(d) Securities listed on the stock exchange are issued by other credit institutions.	70%
(e) Securities listed on the stock exchange are issued by enterprises (excluding credit institutions).	65%
(f) Securities not listed on the stock exchange, securities, except for those specified in section (c), issued by other credit institutions whose shares are listed on the stock exchange.	50%
Securities not listed on the stock exchange, securities, except for those specified in section (c), issued by other credit institutions whose shares are not listed on the stock exchange.	30%
(g) Securities not listed on a stock exchange, and securities issued by companies whose	30%

Type of collateral	Deduction rate from June 26, 2025
shares are listed on a stock exchange.	
(h) Unlisted securities, or securities issued by companies whose shares are not listed on a stock exchange.	10%
(i) Real estate	
▪ Land use rights, land use rights and assets attached to the land.	25%
▪ Assets attached to the land	10%
▪ Other properties	5%
(j) Movables	
▪ Airplanes, ships, vehicles	5%
▪ Machinery and equipment	5%
▪ Other movable property	5%
(k) Other types of collateral	5%

Specific credit risk provisions are added for restructured loans with extended repayment terms and maintaining the same loan classification to support customers facing difficulties in their production and business operations, and customers struggling to repay loans for living expenses and consumption.

The bank determines and records the specific amount of additional provision to be set aside for the entire outstanding balance of the customer on an annual basis, including the balance of restructured loans based on the loan classification results according to Circular 31 (if the provisions of maintaining the loan group as stipulated in Circular 02 and Circular 06 do not apply) as follows:

Additional contingency planning in stages.	Duration
At least 50% of the total specific reserve amount must be set aside as supplementary allocation.	Util 31 December 2023
100% of the total specific reserve amount must be set aside as supplementary allocation.	Util 31 December 2024

The bank has made 100% of the total additional specific provisions mentioned above.

Additional specific credit risk provisions are being made for restructured loans for customers facing difficulties due to the impact and damage caused by Typhoon No. 3, flooding, and landslides following Typhoon No. 3.

The bank determines and records the specific amount of additional provision to be set aside for the entire outstanding balance of the customer on an annual basis, including the balance of restructured loans based on the loan classification results according to Circular 31 (if the regulation on maintaining the loan group as stipulated in Decision 1510 and Circular 53 does not apply) as follows:

Additional contingency planning in stages.	Duration
At least 35% of the total specific reserve amount must be set aside as supplementary allocation.	Util 31 December 2024
At least 70% of the total specific reserve amount must be set aside as supplementary allocation.	Util 31 December 2025

Additional contingency planning in stages.	Duration
100% of the total specific reserve amount must be set aside as supplementary allocation.	By 31 December 2026

As of December 31, 2025, the Bank had made provisions for 70% of the total additional specific reserves mentioned above.

Specific credit risk provisions are added for restructured loans with extended repayment terms and maintaining the same loan classification to support agricultural and rural development.

According to Decree 156, from July 1, 2025, banks will determine and record the total specific provision amount to be set aside for all outstanding customer loans, including restructured loans based on loan classification results according to Circular 31 (if the provisions of maintaining the loan group as stipulated in Decree 55, Decree 116, and Decree 156 do not apply).

As of December 31, 2025, the Bank had made 100% of the total additional specific provisions mentioned above.

General credit risk provisioning

According to Decree 86, a general credit risk provision is set aside at a rate equal to 0.75% of the total outstanding principal balance at the last day of each month for loans from Group 1 to Group 4, excluding time deposits and loans to other credit institutions, purchases of securities issued by other credit institutions, and repurchase agreements of government bonds.

3.6 Fixed Assets

3.6.1 Tangible Fixed Assets

Tangible fixed assets are represented at their original cost minus accumulated depreciation. The original cost of a tangible fixed asset is the total cost that Agribank incurs to acquire the tangible fixed asset up to the point when the asset is ready for use.

Costs for purchasing, upgrading, and renewing fixed assets are recorded as an increase in the original cost of the fixed assets; maintenance and repair costs are accounted for in a separate income statement when incurred. When an asset is sold or liquidated, the original cost and accumulated depreciation are written off, and any gains/losses arising from the liquidation of the asset are accounted for in a separate income statement.

3.6.2 Intangible Fixed Assets

Intangible fixed assets are recorded at their original cost minus accumulated depreciation. The original cost of an intangible fixed asset is the total cost that Agribank incurs to acquire the intangible fixed asset up to the point when the asset is put into use as planned.

Intangible fixed assets include land use rights, computer software, copyrights, patents, and other intangible fixed assets.

3.6.3 Financial leasing

A lease is considered a finance lease when the majority of the rights and risks of ownership of the asset are transferred to the lessee. All other leases are considered operating leases.

Agribank calculates and deducts depreciation of leased fixed assets as depreciation expense based on a depreciation policy consistent with the depreciation policy of similar assets owned by Agribank. If it is not certain that Agribank will acquire ownership of the asset at the

end of the lease contract, the leased asset will be depreciated over the shorter of the lease term or its useful life.

3.6.4 Depreciation of fixed assets

Depreciation of tangible and intangible fixed assets is calculated using the straight-line method over the estimated useful life of the fixed asset, specifically as follows:

<u>Type of asset</u>	<u>Estimated useful time (years)</u>
Buildings and structures	6 – 50
Machinery and equipment	3 – 15
Means of transportation	6 – 10
Management equipment and tools	3 – 10
Other tangible fixed assets	4 – 25
Computer software	5 – 10
Other intangible fixed assets	5

3.7. Other Assets

Prepaid expenses include short-term or long-term expenses that are allocated over the prepayment period or the period during which the corresponding economic benefits are generated from these expenses.

Work-in-progress construction costs reflect construction costs, fixed asset purchases, and computer software upgrades that have not yet been completed. Depreciation is not applied to work-in-progress construction costs during the construction, installation, and upgrade phases.

Other assets besides receivables from credit activities are reflected at cost less provisions for risks on the balance sheet.

3.8. Deposits and loans from other credit institutions

Deposits and loans from other credit institutions are reflected at their original cost.

3.9. Deposits from Customer

Customer deposits are recorded at their original cost.

3.10. Valuable papers issued

Issued securities are recorded at their original cost less any allocated premiums and discounts. The original cost of issued securities includes the proceeds from the issuance minus any direct costs associated with the issuance.

Valuable papers issued are recognized at cost, net of any premiums and discounts amortized over their respective terms. The cost of issued valuable papers includes the proceeds from issuance less directly attributable issuance costs.

3.11 Equity and Funds

Charter Capital

The total charter capital of the Bank is expressed as the amounts and assets received by the Bank from the Government of Vietnam and the State Bank of Vietnam in cash, special Government bonds, and other assets. The Bank's charter capital is also supplemented from the reserve to supplement charter capital and other reserves appropriated from the Bank's profit after tax in accordance with the State's regulations.

From 1 July 2024, pursuant to the Law on Credit Institutions No. 32/2024/QH15 of the National Assembly on 18 January 2024, the Bank is required to appropriate 10% of its annual after-tax profits to the reserve to supplement charter capital. The balance of this fund must not exceed the charter capital of the credit institution.

Reserve Funds

The Bank establishes the following reserve funds in accordance with the Law on Credit Institutions No. 32/2024/QH15 and Government Decree No. 93/2017/ND-CP dated 7 August 2017 on the financial regime applicable to credit institutions, as follows:

Name of fund	Percentage of After-tax Profit	Maximum balance
Reserve to supplement charter capital	10% of after-tax profit	Charter Capital
Financial reserve	10% of after-tax profit	Not stipulated
Investment and development fund	Up to 25% of after-tax profit	Not stipulated
Enterprise Restructuring Support Fund	Subject to the decision of the Board of Members and the approval of the State Bank of Vietnam	Not stipulated
Bonus and Welfare Fund	Subject to the decision of the Board of Members and the approval of the State Bank of Vietnam	Not exceeding three months' actual salary

3.12 Foreign Exchange Forward and Swap Contracts

The Bank enters into foreign exchange forward and swap contracts to facilitate customers in transferring, adjusting or mitigating foreign exchange risk or other market risks, while also serving the Bank's own business purposes.

Foreign Exchange Forward Contracts

Forward contracts are commitments to purchase or sell a specified currency on a specified future date at a predetermined exchange rate and are settled in cash. Forward contracts are initially recognized at their notional value on the transaction date and are subsequently revalued on a periodic basis. Exchange differences arising from such revaluation are recognized under "Foreign Exchange Differences" within "Equity" and are transferred to the separate statement of income on the date of preparation of the separate financial statements.

Currency Swap Contracts

Swap contracts are commitments to settle in cash at a future date based on the difference between predetermined exchange rates, calculated on the notional principal amount over the same period.

Currency swap contracts are revalued on a periodic basis. Exchange differences arising from such revaluation are recognized under "Foreign Exchange Differences" within "Equity" and are transferred to the separate statement of income at the end of the financial year.

3.13 Income and Expenses

Interest Income and Interest Expense

Interest income is recognized on an accrual basis for interest on outstanding loans classified as Group 1 – Performing Loans, as presented in Note 3.5. Accrued interest receivable arising from loans that remain classified as Group 1 pursuant to Government policies, and accrued interest receivable arising from loans classified from Group 2 to Group 5, is monitored in off-

balance sheet accounts and is recognized in the separate statement of income only when such interest is actually collected by Agribank.

Interest expense is recognized on an accrual basis

Fee and commission income

Fee and commission income is recognized on an accrual basis.

Income from investment activities

Cash dividends received from investment activities are recognized in the separate statement of income when the Bank's right to receive such dividends is established. Dividends received in the form of shares, bonus shares or shares distributed from retained earnings are not recognized as an increase in the carrying amount of the investment, nor is any related income recognized in the separate statement of income. Upon receipt of share dividends, the Bank only records the increase in the number of shares held.

Accounting for accrued income that is not collected

In accordance with Circular No. 16/2018/TT-BTC dated 7 February 2018 issued by the Ministry of Finance, where accrued income has been recognized as income but is not collected by the due date, the Bank shall reverse such income if the non-collection occurs within the same financial year, or recognize it as an expense if it occurs in a subsequent financial year, and continue to monitor such amounts in off-balance sheet accounts for collection purposes. When these amounts are subsequently collected, the Bank shall recognize them as income.

3.14 Taxation

Income tax on the profit for the year comprises current and deferred tax. Income tax is recognised in the separate statement of income except to the extent that it relates to items recognised directly to equity, in which case it is recognised in equity.

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted at the end of the annual accounting period, and any adjustment to tax payable in respect of previous years.

Deferred tax is provided using the statement of financial position method, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. The amount of deferred tax provided is based on the expected manner of realisation or settlement of the carrying amounts of assets and liabilities using the tax rates enacted or substantively enacted at the end of the annual accounting period.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the temporary difference can be utilised. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

3.15 Related Parties

Parties are considered to be related to the Bank if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or where the Bank and the other party are subject to common control or significant influence. Related parties may be individuals or corporate entities and include close family members of any individual considered to be a related party.

3.16 Offsetting

Financial assets and financial liabilities are offset and presented at their net amount in the separate statement of financial position only when the Bank has a legally enforceable right

to offset the recognized amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

V. Supplementary Information to the Items Presented in the Balance Sheet

(VND million)

1 Cash, gold, silver and gemstones	31/3/2026	31/12/2025
Cash on hand in VND	20,405,423	19,436,077
Cash on hand in foreign currencies	3,341,492	1,516,452
Foreign currency valuable documents	-	-
Monetary gold	2,081	2,277
Other precious metals and gemstones	-	-
	23,748,996	20,954,806
2 Balances with the State Bank of Vietnam	31/3/2026	31/12/2025
In VND	28,911,294	41,553,381
In foreign currency	582,103	1,510,603
	29,493,397	43,063,984
3 Deposits with and loan to other credit institutions	31/3/2026	31/12/2025
3.1 Deposits at other credit institutions		
Demand deposits	172,075,732	192,201,767
- In VND	84,470,691	78,512,622
- In foreign currencies	87,605,041	113,689,145
Term deposits	127,628,091	149,594,380
- In VND	120,462,660	126,016,307
- In foreign currencies	7,165,431	23,578,073
	299,703,823	341,796,147
3.2 Loan to other credit institutions		
Loans to other credit institutions in VND	151,946	61
Discounting and rediscounting of valuable papers	-	-
Loans to other credit institutions in foreign currencies	1,314,975	393,405
	1,466,921	393,466
Allowance	(61)	(61)
	301,170,683	342,189,552

Term deposits with and loans to other credit institutions by debt group is as follows

	31/3/2026	31/12/2025
Group 1 - Current debts	81,782,291	109,741,478
Group 2 - Special mentioned debts	-	-
Group 3 - Sub-standard debts	-	-
Group 4 - Doubtful debts	-	-
Group 5 - Loss debts	61	61
	81,782,352	109,741,539

4 Held-for-trading securities

	31/3/2026	31/12/2025
Equity securities	291	291
Securities issued by local economic entities	291	291
Allowance for held-for-trading securities	(291)	(291)
	-	-

Listing status of held-for-trading securities is as follows:

	31/3/2026	31/12/2025
Equity securities		
Listed	-	-
Unlisted	291	291
	291	291

5 Loan to customers

5.1 Loan to customers

	31/3/2026	31/12/2025
Loans to local economic entities and individuals	2,007,082,886	1,971,275,966
Bills and valuable papers discount	440,129	546,225
Payment on behalf of customers	10,612	10,612
Loans granted from borrowed and entrusted funds	1,480,869	1,436,936
Loans to foreign organizations and individuals	-	8,000
Loans under Government direction	45,707	184,507
Frozen loans and loans awaiting resolution	509	509
	2,009,060,712	1,973,462,755

5.2 Portfolio of loans to customers by term was as follows:

	31/3/2026	31/12/2025
Short-term loans (under 1 year)	1,269,920,220	1,257,249,714
Medium-term loans (from 1 to 5 years)	407,809,653	400,847,327
Long-term loans (over 5 years)	331,330,839	315,365,714
	2,009,060,712	1,973,462,755

5.3 Portfolio of loans to customers by loan group was as follows:

	31/3/2026	31/12/2025
Group 1 - Current debts	1,962,662,975	1,926,570,291
Group 2 - Special mentioned debts	21,827,908	21,282,062
Group 3 - Sub-standard debts	4,437,938	3,325,667
Group 4 - Doubtful debts	2,521,601	2,064,309
Group 5 - Loss debts	17,610,290	20,220,426
	2,009,060,712	1,973,462,755

5.4 Portfolio of loans to customers by customer type and ownership was as follows:

	31/3/2026		31/12/2025	
	Million VND	%	Million VND	%
Loans to economic entities	492,201,051	24.50	489,935,593	24.83
<i>State-owned enterprises</i>	133,357	0.01	2,075,792	0.11
<i>Cooperatives</i>	2,079,818	0.10	2,039,057	0.10
<i>Joint stock companies, limited</i>	484,855,869	24.13	480,290,646	24.34
<i>Private companies</i>	10,029	0.00	10,355	0.00
<i>Foreign invested enterprises</i>	5,121,978	0.25	5,519,743	0.28
Loans to individuals	1,508,371,809	75.08	1,477,695,540	74.88
Other loans	8,487,852	0.42	5,831,622	0.30
	2,009,060,712	100	1,973,462,755	100

6 Changes (increase/decrease) in loan loss provisions

31/3/2026	Allowance for specific provision	General provision	Total
Opening balance	22,392,601	14,584,202	36,976,803
Provision in the period	5,333,113	130,127	5,463,240
Write-off during the period	(6,401,787)	-	(6,401,787)
Closing balance	21,323,927	14,714,329	36,038,256

31/12/2025	Allowance for specific provision	General provision	Total
Opening balance	25,154,367	12,616,059	37,770,426
Provision in the year	29,859,712	1,968,143	31,827,855
Write-off during the year	(32,621,478)	-	(32,621,478)
Closing balance	22,392,601	14,584,202	36,976,803

7 Debt purchases

	31/3/2026	31/12/2025
Debt purchases in VND	29,299	32,199
Debt purchases in foreign currencies	-	-
Risk provision	(220)	(241)
	29,079	31,958

Principal and interest of debt purchases was as follows:

	31/3/2026	31/12/2025
Purchased principal debt	37,999	37,999
Interest on purchased debt	172	172
	38,171	38,171

Portfolio of loans from debt purchases was as follows:

	31/3/2026	31/12/2025
Group 1 - Current debts	29,299	32,199
	29,299	32,199

8 Investment securities		
Available-for-sale investment securities		
8.1	31/3/2026	31/12/2025
Debt securities		
Government bonds / SBV bills	126,241,094	116,546,777
Debt securities issued by domestic credit institutions	116,948,827	119,346,125
	243,189,921	235,892,902
Equity securities		
Equity securities issued by local economic entities	10,000	10,000
	10,000	10,000
	243,199,921	235,902,902
Provision for impairment of Available-for-sale investment securities		
	31/3/2026	31/12/2025
Impairment provision	(10,000)	(10,000)
	(10,000)	(10,000)
8.2 Held-to-maturity investment securities		
	31/3/2026	31/12/2025
Government bonds	55,412,353	55,501,827
<i>Which: - Special government bonds</i>	-	-
<i>- Government bonds</i>	55,412,353	55,501,827
Bonds issued by other domestic credit institutions	12,330,973	12,336,288
	67,743,326	67,838,115
8.3 Analysis of the quality of held-to-maturity investment securities classified as credit risk-bearing assets:		
	31/3/2026	31/12/2025
Group 1 - Current debts	108,251,012	110,646,739
	108,251,012	110,646,739
9 Long-term investments and capital contributions		
Investment breakdown:		
	31/3/2026	31/12/2025
Investments in subsidiaries at cost	2,231,508	2,231,508
Other long-term investments	26,800	26,800
Provision for impairment of investments in subsidiaries	(466,503)	(466,503)
	1,791,805	1,791,805

10 Fixed Assets	Building and structures VND Million	Machines and equipment VND Million	Mean of transportation VND Million	Office equipment VND Million	Other tangible fixed assets VND Million	Total VND Million
10.1 Tangible fixed assets						
31/03/2026						
Cost						
Opening balance	13,274,924	4,129,461	3,534,503	6,220,207	620,785	27,779,880
- Acquisitions	189,564	11,944	16,670	48,281	-	266,459
- Liquidation and disposals	(798)	(6,562)	(26,430)	(15,268)	-	(49,058)
- Other movements	89,293	1,365	-	11,739	695	103,092
Closing balance	13,552,983	4,136,208	3,524,743	6,264,959	621,480	28,100,373
Accumulated depreciation						
Opening balance	6,929,663	3,418,209	2,532,851	5,013,824	342,024	18,236,571
- Change for the year	166,088	68,344	79,224	142,687	5,304	461,647
- Liquidation and disposals	(798)	(6,562)	(26,430)	(15,267)	-	(49,057)
- Other movements	(2,015)	(5)	1,150	-	-	(870)
Closing balance	7,092,938	3,479,986	2,586,795	5,141,244	347,328	18,648,291
Net book value						
- Opening balance	6,345,261	711,252	1,001,652	1,206,383	278,761	9,543,309
- Closing balance	6,460,045	656,222	937,948	1,123,715	274,152	9,452,082

Handwritten mark

31/12/2025	Building and structures	Machines and equipment	Mean of transportation	Office equipment	Other tangible fixed assets	Total
Cost	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Opening balance	12,179,251	3,922,851	3,269,796	5,584,165	609,768	25,565,831
- Acquisitions	1,116,606	268,305	403,676	853,021	10,509	2,652,117
- Liquidation and disposals	(55,786)	(62,803)	(139,582)	(249,811)	(7,044)	(515,026)
- Other movements	34,853	1,108	613	32,832	7,552	76,958
Closing balance	13,274,924	4,129,461	3,534,503	6,220,207	620,785	27,779,880
Accumulated depreciation						
Opening balance	6,317,034	3,184,828	2,371,293	4,619,716	332,380	16,825,251
- Change for the year	668,832	294,352	298,987	650,275	13,806	1,926,252
- Liquidation and disposals	(55,122)	(61,776)	(137,375)	(249,390)	(4,162)	(507,825)
- Other movements	(1,081)	805	(54)	(6,777)	-	(7,107)
Closing balance	6,929,663	3,418,209	2,532,851	5,013,824	342,024	18,236,571
Net book value						
- Opening balance	5,862,217	738,023	898,503	964,449	277,388	8,740,580
- Closing balance	6,345,261	711,252	1,001,652	1,206,383	278,761	9,543,309

10.2. Finance lease tangible fixed assets

31/3/2026	Machines and equipment VND Million	Mean of transportation VND Million	Total VND Million
Cost			
Opening balance	-	18,102	18,102
- Finance lease during the year	-	-	-
- Finance lease during the year	-	-	-
- Purchase of finance lease assets	-	-	-
- Other movements	-	-	-
Closing balance	-	18,102	18,102
Accumulated depreciation			
Opening balance	-	17,921	17,921
- Depreciation for the year	-	49	49
- Return of finance lease assets	-	-	-
- Purchase of finance lease assets	-	-	-
- Other movements	-	-	-
Closing balance	-	17,970	17,970
Net book value			
- Opening balance		181	181
- Closing balance		132	132
31/12/2025			
	Machines and equipment VND Million	Mean of transportation VND Million	Total VND Million
Cost			
Opening balance	-	19,247	19,247
- Finance lease during the year	-	-	-
- Finance lease during the year	-	-	-
- Purchase of finance lease assets	-	-	-
- Other movements	-	(1,145)	(1,145)
Closing balance	-	18,102	18,102
Accumulated depreciation			
Opening balance	-	18,901	18,901
- Depreciation for the year	-	198	198
- Return of finance lease assets	-	-	-
- Purchase of finance lease assets	-	-	-

- Other movements	-	(1,178)	(1,178)
Closing balance	-	17,921	17,921
Net book value			
- Opening balance		346	346
- Closing balance		181	181

10.3. Intangibile fixed assets

	Land use rights	Computer software	Other intangible fixed assets	Total
	VND Million	VND Million	VND Million	VND Million
31/3/2026				
Cost				
Opening balance	2,143,187	1,628,497	36,092	3,807,776
- Increase during the year	-	-	-	-
- Liquidation and disposals	-	-	-	-
- Other movements	-	-	-	-
Closing balance	2,143,187	1,628,497	36,092	3,807,776
Accumulated depreciation				
Opening balance	278,422	1,470,659	10,054	1,759,135
	5,512		177	
- Change for the year	-	18,915	-	24,604
- Liquidation and disposals	-	-	-	-
- Other movements	-	-	-	-
Closing balance	283,934	1,489,574	10,231	1,783,739
Net book value				
- Opening balance	1,864,765	157,838	26,038	2,048,641
- Closing balance	1,859,253	138,923	25,861	2,024,037

	Land use rights	Computer software	Other intangible fixed assets	Total
	VND Million	VND Million	VND Million	VND Million
31/12/2025				
Cost				
Opening balance	2,120,534	1,671,542	53,399	3,845,475
- Increase during the year	143	5,945	-	6,088
- Liquidation and disposals	(167)	(48,990)	-	(49,157)
- Other movements	22,677	-	(17,307)	5,370
Closing balance	2,143,187	1,628,497	36,092	3,807,776

Accumulated depreciation				
Opening balance	253,687	1,436,201	9,336	1,699,224
- Change for the year	24,735	83,448	718	108,901
- Liquidation and disposals	-	(48,990)	-	(48,990)
- Other movements	-	-	-	-
Closing balance	278,422	1,470,659	10,054	1,759,135
Net book value				
- Opening balance	1,866,847	235,341	44,063	2,146,251
- Closing balance	1,864,765	157,838	26,038	2,048,641

11 Other assets

11.1 Receivables

	<u>31/3/2026</u>	<u>31/12/2025</u>
Construction in progress	1,298,335	1,458,313
Internal receivables	1,663,675	294,948
External receivables	6,186,818	5,255,812
	<u>9,148,828</u>	<u>7,009,073</u>

11.2 Provision for risk of other on balance-sheet assets

	<u>31/3/2026</u>	<u>31/12/2025</u>
Other provisions	(357,574)	(357,574)
	<u>(357,574)</u>	<u>(357,574)</u>

12 Amounts due to the Government and the SBV

	<u>31/3/2026</u>	<u>31/12/2025</u>
Deposits from the State Treasury	61,820,087	86,538,366
- Deposits in VND	61,820,028	86,538,307
- Deposits in foreign currencies	59	59
Borrowings from the SBV	19,375,857	32,123,047
- Borrowings under the credit profiles	91,746	106,600
- Loans secured by valuable papers	19,271,618	32,003,955
- Other borrowings	12,493	12,492
	<u>81,195,944</u>	<u>118,661,413</u>

13 Deposits and borrowings from other credit institutions

	<u>31/3/2026</u>	<u>31/12/2025</u>
Demand deposits	87,717,987	80,815,922
- In VND	86,713,072	80,086,059
- In foreign currencies	1,004,915	729,863
	19,536,911	109,562
Term deposits	14,570,000	-
- In VND	4,966,911	109,562
- In foreign currencies	12,039	186,937
	12,039	17,787
Borrowings from other credit institutions	-	169,150
	<u>107,266,937</u>	<u>81,112,421</u>

14 Deposits from customers

Deposits from customers by types were as follows:

	<u>31/3/2026</u>	<u>31/12/2025</u>
Demand deposits	261,900,410	284,341,516
<i>Demand deposits in VND</i>	252,275,492	275,396,075
<i>Demand deposits in foreign currencies</i>	9,624,918	8,945,441
Term deposits	1,917,297,115	1,874,173,286
<i>Term deposits in VND</i>	1,903,589,588	1,864,633,566
<i>Term deposits in foreign currencies</i>	13,707,527	9,539,720
Special-purpose deposits	69,577	85,460
<i>Special-purpose deposits in VND</i>	69,327	85,203
<i>Special-purpose deposits in foreign currencies</i>	250	257
Collateral deposits	1,258,367	1,702,724
<i>Collateral deposits in VND</i>	1,178,541	1,628,905
<i>Collateral deposits in foreign currencies</i>	79,826	73,819
	<u>2,180,525,469</u>	<u>2,160,302,986</u>

Deposits from customers by types of customers/enterprises were as follows:

	<u>31/3/2026</u>	<u>31/12/2025</u>
Economic entities	369,786,542	372,733,793
Individuals	1,810,675,026	1,787,536,709
Others	63,901	32,484
	<u>2,180,525,469</u>	<u>2,160,302,986</u>

15 Entrusted funds, investment and lending for which the Bank bears risk

	<u>31/3/2026</u>	<u>31/12/2025</u>
Entrusted funds, investment and lending in VND	1,018,296	1,322,826
Entrusted funds, investment and lending in gold and foreign currencies	113,442	114,110
	<u>1,131,738</u>	<u>1,436,936</u>

16 Valuable papers issued

	<u>31/3/2026</u>	<u>31/12/2025</u>
Certificates of deposit	58,000,497	71,002,297
Under 12 months	58,000,062	71,000,062
From 12 months to under 05 years	435	2,235
Promissory notes	1,195	663
Under 12 months	1,060	528
From 12 months to under 05 years	135	135
Bonds	67,911,213	67,911,213
Under 12 months	-	-
From 5 years and above	67,911,213	67,911,213
	<u>125,912,905</u>	<u>138,914,173</u>

17 Other payables and liabilities

	<u>31/3/2026</u>	<u>31/12/2025</u>
Internal payables	4,334,630	8,347,665
External payables	5,749,010	4,316,659
Welfare and bonus funds	4,807,644	5,862,532
	<u>14,891,284</u>	<u>18,526,856</u>

	Charter capital	Capital for construction investment and asset procurement	Other capital	Development investment fund	Financial reserve fund	Capital supplement reserve fund	Foreign exchange differences	Retained earnings	Total
31/3/2026	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Opening balance	51,638,603	192,486	12,833	37,016,313	12,854,095	8,744,382	-	17,749,819	128,208,531
Net profit for the period	-	-	-	-	-	-	-	9,382,957	9,382,957
Increase in charter capital approved by the Government	-	-	-	-	-	-	-	-	-
Interest on special government bonds received during the period/year	-	-	-	-	-	-	-	-	-
Appropriation to equity reserves	-	-	-	-	-	-	-	-	-
Appropriation to bonus and welfare fund	-	-	-	-	-	-	-	-	-
Appropriation to management bonus fund	-	-	-	-	-	-	-	-	-
Adjustment of corporate income tax according to 2024 tax finalization return	-	-	-	-	-	-	-	(171,303)	(171,303)
Audit adjustment (profit after tax and corporate income tax)	-	-	-	-	-	-	-	-	-
Advance profit remittance to the State Budget	-	-	-	-	-	-	-	-	-
Finalization of prior-year advance profit remittance to the State Budget	-	-	-	-	-	-	-	(2,888,868)	(2,888,868)
Foreign exchange differences	-	-	-	-	-	-	(13,129)	-	(13,129)
Other increases/decreases during the year	-	-	-	-	-	-	-	189,939	189,939
Closing balance	51,638,603	192,486	12,833	37,016,313	12,854,095	8,744,382	(13,129)	24,262,544	134,708,127

	Charter capital	Capital for construction investment and asset procurement	Other capital	Development investment fund	Financial reserve fund	Capital supplement reserve fund	Foreign exchange differences	Retained earnings	Total
31/12/2025	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Opening balance	51,638,603	192,401	12,833	29,018,954	8,855,415	4,527,064	-	27,220,244	121,465,514
Net profit for the period	-	-	-	-	-	-	-	24,534,691	24,534,691
Increase in charter capital approved by the Government	-	-	-	-	-	-	-	-	-
Interest on special government bonds received during the period/year	-	-	-	-	-	-	-	-	-
Appropriation to equity reserves	-	-	-	7,997,359	3,998,680	4,217,523	-	(16,213,562)	-
Appropriation to bonus and welfare fund	-	-	-	-	-	-	-	(7,965,888)	(7,965,888)
Appropriation to management bonus fund	-	-	-	-	-	-	-	(9,031)	(9,031)
Adjustment of corporate income tax according to 2024 tax finalization return	-	-	-	-	-	-	-	149,938	149,938
Audit adjustment (profit after tax and corporate income tax)	-	-	-	-	-	-	-	(8,141,256)	(8,141,256)
Advance profit remittance to the State Budget	-	-	-	-	-	-	-	-	-
Finalization of prior-year advance profit remittance to the State Budget	-	-	-	-	-	-	-	(1,933,958)	(1,933,958)
Foreign exchange differences	-	-	-	-	-	-	-	-	-
Other increases/decreases during the year	-	85	-	-	-	(205)	-	108,641	108,521
Closing balance	51,638,603	192,486	12,833	37,016,313	12,854,095	8,744,382	-	17,749,819	128,208,531

VI- Additional information for items presented in the Income Statement kinh doanh

19 Interest income and similar income

	From 01/01/2026 to 31/3/2026	From 01/01/2025 to 31/3/2025
Interest income from deposits	2,499,803	1,506,186
Interest income from loans to customers	36,798,063	32,254,633
Interest income from securities trading and investment	3,345,699	2,355,203
Guarantee operations income	95,389	86,224
Other credit-related income	10,853	852
	42,749,807	36,203,098

20 Interest and similar expenses

	From 01/01/2026 to 31/3/2026	From 01/01/2025 to 31/3/2025
Interest expenses for deposits	(21,278,270)	(16,735,111)
Interest expenses for borrowings	(372,809)	(22,794)
Interest expenses for valuable papers issued	(1,862,100)	(1,496,615)
Interest expenses for finance lease	-	(5)
Other expenses for credit activities	(35,288)	(26,602)
	(23,548,467)	(18,281,127)

21 Net fee and commission income

	From 01/01/2026 to 31/3/2026	From 01/01/2025 to 31/3/2025
Income from service activities	2,039,402	1,867,918
Income from settlement services	1,454,406	1,390,843
Income from treasury services	25,328	22,639
Income from entrustment and agency services	121,528	89,112
Income from consultancy services	20,022	10,793
Other income	418,118	354,531
Fee and commission expenses	(726,987)	(719,913)
Expenses for settlement services	(547,600)	(504,443)
Expenses for treasury activities	(34,905)	(84,899)
Expenses for telecommunication services	(82,856)	(33,530)
Expenses for commission fees	(28,807)	(41,836)
Expenses for entrustment and agency services	(644)	(1,386)
Expenses for consultancy services	(7,176)	(5,062)
Other expenses	(24,999)	(48,757)
Net service income/loss	1,312,415	1,148,005

22 Net gain from gold and foreign currency trading

	From 01/01/2026 to 31/3/2026	From 01/01/2025 to 31/3/2025
Income from gold and foreign currencies trading	1,483,887	1,320,133
Income from spot foreign currencies trading	364,588	313,944
Income from gold trading	5	26
Income from currency derivatives instruments	1,119,294	1,006,163
Expenses from gold and foreign currencies trading	(186,346)	(119,910)
Expenses on spot foreign currencies trading	(183,196)	(103,528)
Expenses on gold trading	-	(4)
Expenses on currency derivatives instruments	(3,150)	(16,378)
Net foreign exchange trading income/loss	1,297,541	1,200,223

25 Net other income/loss

	From 01/01/2026 to 31/3/2026	From 01/01/2025 to 31/3/2025
Other income	4,109,521	2,069,371
Income from debt trading operations	110	8
Recovered written-off principal	3,609,358	1,759,060
Recovered written-off interest	475,565	271,728
Other income	24,488	38,575
Other expenses	(352,669)	(334,818)
Social contribution expenses	(326,349)	(325,495)
Other business expenses	(26,320)	(9,323)
Net other income	3,756,852	1,734,553

26 Operating expenses

	From 01/01/2026 to 31/3/2026	From 01/01/2025 to 31/3/2025
Expenses for taxes, duties and fees	13,696	17,389
2. Expenses for employees	5,416,757	4,623,841
<i>Of which: - Salaries and allowances</i>	<i>5,028,699</i>	<i>4,244,009</i>
- <i>Salary-based expenses</i>	<i>273,033</i>	<i>251,147</i>
- <i>Allowances</i>	<i>71,704</i>	<i>69,882</i>
- <i>Other expenses</i>	<i>43,319</i>	<i>58,803</i>
3. Expenses for assets	812,227	800,374
- <i>Depreciation and amortisation of fixed assets</i>	<i>486,300</i>	<i>465,733</i>
4. Expenses for administration:	1,265,256	1,169,988
<i>Of which: - Travel expenses</i>	<i>33,883</i>	<i>35,023</i>
- <i>Union activities expenses</i>	<i>36,015</i>	<i>35,319</i>
5. Insurance expenses on deposits of customer	667,140	597,201
7. Other operating expenses	200,996	189,614
	8,376,072	7,398,407

27 Corporate income tax expense

	From 01/01/2026 to 31/3/2026	From 01/01/2025 to 31/3/2025
Current corporate income tax expense		
1. Profit before corporate income tax	11,728,836	8,662,304
Adjustments:		
Less (-) tax-exempt income:	-	-
- Income from capital contribution / joint venture investment	-	-
- Foreign exchange gain	-	-
Add (+) non-deductible expenses when determining taxable income:	560	12
2. Taxable income	11,729,396	8,662,316
3. Corporate income tax expense on taxable income (= taxable income × tax rate)	2,345,879	1,732,463
- Adjustment of prior-year corporate income tax expense into current year expense	-	-
4. Total current corporate income tax expense	2,345,879	1,732,463
- Corporate income tax paid during the period	(1,968,016)	(1,391,794)
- Prior-year corporate income tax payable	1,233,561	1,225,720
- Corporate income tax adjustment reduction after finalization	-	-
5. Corporate income tax payable at period end	1,611,424	1,566,389

VII- Supplementary information for items presented in the Cash Flow Statement

28 Cash and cash equivalents

	31/3/2026	31/03/2025
Cash, gold, silver and gemstones	23,748,996	18,737,153
Deposits at the State Bank of Vietnam	29,493,397	22,078,468
Deposits at other credit institutions	250,816,343	178,662,694
- Demand deposits	172,075,732	126,592,614
- Term deposits not exceeding 3 months	78,740,611	52,070,080
	304,058,736	219,478,315

SEPERATED INTEREST LIQUIDITY RISK REPORT

As of 31 March 2026

Unit: VND million

No.	Indicator	Overdue		In-term					Total
		Up to 3 months	Over 3 months	Up to 1 month	From 1 to 3 months	From over 3 to 12 months	From over 1 to 5 years	Over 5 years	
	Total Assets								
I	Cash, gold, silver and gemstones	-	-	23,748,996	-	-	-	-	23,748,996
II	Balance with State Bank of Vietnam	-	-	29,493,397	-	-	-	-	29,493,397
III	Deposits with and loans to other credit institutions	-	61	214,659,197	37,782,657	1,416,169	47,312,660	-	301,170,744
IV	Held-for-trading securities	-	-	291	-	-	-	-	291
V	Derivative and other financial assets	-	-	-	804,329	-	-	-	804,329
VI	Loan to customers	15,000,169	11,676,759	180,898,797	373,061,895	730,150,336	406,289,339	292,012,715	2,009,090,011
VII	Investment securities	-	-	200,000	43,450,000	55,480,000	51,781,000	160,032,247	310,943,247
VIII	Long-term equity invesments	-	-	-	-	-	-	2,258,308	2,258,308
IX	Fixed assets and investment properties	-	-	-	-	-	-	11,476,251	11,476,251
X	Other assets	-	-	30,210,212	-	-	-	-	30,210,212
	Total Assets	15,000,169	11,676,820	479,210,890	455,098,881	787,046,505	505,382,999	465,779,521	2,719,195,786
	Total Liabilities								
I	Deposits and borrowings from SBV and other credit institutions	-	-	161,027,476	27,331,167	-	12,492	91,746	188,462,881
II	Customer deposits	-	-	561,716,995	403,021,312	1,204,032,488	11,745,742	8,932	2,180,525,469
III	Derivatives and other financial liabilities	-	-	-	-	-	-	-	-

Vietnam Bank for Agriculture and Rural Development
Note to the Separate Financial Statements

Form B05/Agribank
(Issued under Circular No. 49/2014/TT-NHNN)

IV	Entrusted funds and lending funds where the credit institution bears risk	-	-	-	-	-	1,131,738	-	1,131,738
V	Valuable papers issued	-	-	1,309	30,000,392	28,000,000	30,526,204	37,385,000	125,912,905
VI	Other liabilities	-	-	51,581,761	-	-	-	-	51,581,761
	Total Liabilities	-	-	774,327,541	460,352,871	1,232,032,488	43,416,176	37,485,678	2,547,614,754
	Net liquidity gap	15,000,169	11,676,820	(295,116,651)	(5,253,990)	(444,985,983)	461,966,823	428,293,843	171,581,032

91

SEPERATED INTEREST RATE RISK REPORT

As of 31 March 2026

Unit: VND million

No.	Indicator	Overdue	Non-interest-bearing	Up to 1 month	From 1 to 3 months	From over 3 to 6 months	From over 6 to 12 months	From over 1 to 5 years	Over 5 years	Total
	Total Assets									
I	Cash, gold, silver and precious stones	0	23,748,996	0	0	0	0	0	0	23,748,996
II	Deposits with the State Bank of Vietnam	0	0	29,493,397	0	0	0	0	0	29,493,397
III	Deposits with and loans to other credit institutions	61	0	214,659,197	37,782,657	1,416,169	47,312,660	0	0	301,170,744
IV	Trading securities	0	291	0	0	0	0	0	0	291
V	Derivative financial instruments and other financial assets	0	804,329	0	0	0	0	0	0	804,329
VI	Loans to customers	45,645,414	0	815,630,912	695,869,045	220,157,762	120,829,592	89,365,226	21,592,060	2,009,090,011
VII	Investment securities	0	2,459,522	200,000	43,450,000	22,100,000	33,380,000	51,781,000	157,572,725	310,943,247
VIII	Equity investments and long-term investments	0	2,258,308	0	0	0	0	0	0	2,258,308
IX	Fixed assets and investment properties	0	11,476,251	0	0	0	0	0	0	11,476,251
X	Other assets	0	30,210,212	0	0	0	0	0	0	30,210,212
	Total assets	45,645,475	70,957,909	1,059,983,506	777,101,702	243,673,931	201,522,252	141,146,226	179,164,785	2,719,195,786
	Liabilities									

Vietnam Bank for Agriculture and Rural Development
Note to the Separate Financial Statements

Form B05/Agribank
(Issued under Circular No. 49/2014/TT-NHNN)

I	Deposits and borrowings from the State Bank of Vietnam and other credit institutions	0	12,492	161,027,476	27,331,167	0	0	0	91,746	188,462,881
II	Customer deposits	0	1,258,366	561,067,037	388,356,943	488,025,241	730,167,499	11,649,583	800	2,180,525,469
III	Derivative financial instruments and other financial liabilities	0	0	0	0	0	0	0	0	0
IV	Entrusted investment and lending funds for which the credit institution bears the credit risk	0	19,239	973,597	6,996	16,641	9,520	73,237	32,508	1,131,738
V	Valuable papers issued	0	0	1,790,309	30,000,392	43,154,146	38,448,058	12,520,000	0	125,912,905
VI	Other liabilities	0	51,581,761	0	0	0	0	0	0	51,581,761
	Total liabilities	0	52,871,858	724,858,419	445,695,498	531,196,028	768,625,077	24,242,820	125,054	2,547,614,754
	On-balance sheet interest rate sensitivity gap	45,645,475	18,086,051	335,125,087	331,406,204	-287,522,097	-567,102,825	116,903,406	179,039,731	171,581,032
	Off-balance sheet commitments affecting the interest rate sensitivity of assets and liabilities (net)	0	0	0	0	0	0	0	0	0
	Total on- and off-balance sheet interest rate sensitivity gap	45,645,475	18,086,051	335,125,087	331,406,204	-287,522,097	-567,102,825	116,903,406	179,039,731	171,581,032

9