

ANNUAL REPORT

2024



LIST OF ABBREVIATION

ABBREVIATION	MEANING
AI	Artificial Intelligence
AML	Anti-Money Laundering
FS	Financial Statements
CASA	Current Account Savings Account (Non-term deposits)
CAR	Capital Adequacy Ratio
CI	Credit Institutions
CTF	Counter-Terrorism Financing
ID	Citizen Identification Card
IT	Information Technology
SME	Small and medium-sized enterprises
ESG	Environment - Social - Governance
FTP	Funds Transfer Pricing
GDP	Gross Domestic Product
BoD	Board of Directors
BoM	Board of Management
NAPAS	National Payment Corporation of Vietnam
NPL	Non-Performing Loan
SBV	State Bank of Vietnam
ROA	Return on Assets
ROE	Return on Equity
SDG	Sustainable Development Goal
SML	Special-Mention Loan
VAMC	Vietnam Asset Management Company



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MESSAGE FROM AGRIBANK LEADERS

Dear value customers and partners,

In 2024, the global economy continued to face significant volatility: uneven recovery across regions, persistent inflation, intensifying climate change and escalating geopolitical instability. Vietnam's domestic economy encountered pressures from rising input costs, imported inflation, tariff barriers impacting exports, and complex natural disasters causing severe human and economic losses. However, thanks to the Government's flexible and decisive policy measures, coupled with the resilience of the business community, Vietnam's economy emerged as a bright spot in the region, achieving a remarkable GDP growth rate of 7.09%, surpassing the set target. The banking system continued to serve as the primary channel for capital allocation to the economy, with Agribank maintaining its pioneering role, making significant contributions to financial and monetary stability and sustainable development.

Consistently adhering to the mission - Steadfastly navigating challenges

Amidst challenges and fluctuations, Agribank has sustained stable operations, achieved remarkable outcomes and exceeded the goals set in the 2024 operational plan. As of 31 December 2024, the bank's total assets surpassed VND 2.2 quadrillion, with funds mobilization exceeded VND 2 quadrillion, outstanding loans experienced significant growth, reached over VND 1.7 quadrillion, while the non-performing loan ratio was controlled at 1.58%. Notably, the rise in charter capital to VND 51,639 billion, following an additional VND 17,100 billion allocation from the State Budget, has established a solid foundation for Agribank to broaden its credit capacity, invest in strategic projects and enhance its support for the economy.

Customer-Centric - Community Engagement

Agribank continues to pioneer in implementing special credit programs and large-scale preferential interest rates aimed at assisting individuals and businesses in revitalizing their production. Following the impact of typhoon Yagi, Agribank swiftly enacted measures to exempt and lower interest rates for those affected. Furthermore, Agribank and its staff have contributed nearly VND 700 billion

to various social security programs nationwide, which include constructing schools and medical facilities as well as aiding underprivileged communities, showcasing a strong dedication to sustainable community responsibility.

Green transition - Digital transformation for breakthrough

2024 also marked a strong stride of Agribank in the dual transformation process: greening credit activities and promoting digital banking. Agribank enhanced its green credit provision by intergrating Environmental, Social, and Governance (ESG) criteria into credit extension activities, particularly in high-tech agriculture. Concurrently, key digitalization projects, multi-channel digital banking platform, eKYC applications and a digital ecosystem have played a crucial role in enhancing customer experience, operational efficiency, and overall competitiveness.

Those efforts are recognized by a range of prestigious domestic and international awards: National Quality Award, Vietnam National Brand 2024, TOP 10 Vietnamese Banking Brands in the 500 largest banking brands worldwide...; Additionally, the bank has received a "Ba2" rating from Moody's and a "BB+" rating from Fitch, marking the highest credit ratings among Vietnamese banks, contributing to reinforcing its prominent position within the Vietnamese commercial banking sector.

Firmly step into the future - Aiming for integration

Reflecting on our storied journey, Agribank wishes to extend heartfelt gratitude for the trust and partnership of our valued customers and partners, as well as the dedicated contributions of our entire workforce.

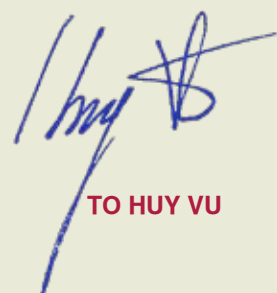
Entering 2025, Agribank is committed to fostering innovation, ensuring secure and efficient operations and leading in green transition and digital transformation. We will champion the development of a modern, sustainable agricultural sector, reinforcing our central role in the nation's era of dynamic advancement. Guided by a strategic vision through 2030, Agribank will strengthen its financial capacity, standardize governance in accordance with international best practices, expand global partnerships, and position the Agribank brand as a preeminent force in the regional and international financial landscape.

On behalf of the
BOARD OF MANAGEMENT
GENERAL DIRECTOR



PHAM TOAN VUONG

On behalf of the
BOARD OF DIRECTORS
CHAIRMAN



TO HUY VU





02

AGRIBANK'S ACHIEVEMENTS IN 2024

01
AWARDS

02
OUTSTANDING ACHIEVEMENTS

TOP 10 Most Valuable Brands in Vietnam 2024
(BRAND FINANCE)



TOP 10 Vietnamese banking brands in the 500 most
valuable banking brands in the world 2024
(BRAND FINANCE)



TOP 50 LARGEST COMPANIES IN SOUTHEAST ASIA
AND TOPS THE VIETNAMESE COMMERCIAL BANKING
SYSTEM IN FORTUNE SOUTHEAST ASIA 500
(FORTUNE SOUTHEAST ASIA 500)



LEADING BANK IN CARD PAYMENT TURNOVER -
LEADING LICENSEE IN MERCHANT SALES VOLUME
(INTERNATIONAL CARD ORGANIZATION JCB)



AWARD OF EXCELLENT QUALITY IN INTERNATIONAL
PAYMENT - STRAIGHT THROUGH PROCESSING AWARD
(STANDARD CHARTERED BANK)



AWARD OF EXCELLENT QUALITY IN INTERNATIONAL PAYMENT
- USD CLEARING ELITE QUALITY RECOGNITION AWARD
(JPMORGAN CHASE BANK)



AWARD OF EXCELLENT QUALITY IN INTERNATIONAL
PAYMENT - STP EXCELLENCE AWARD
(CITIBANK)



LEADING BANK IN GROWTH IN CONTACTLESS
CARD ACCEPTANCE MARKET SHARE
(INTERNATIONAL CARD ORGANIZATION VISA).



NATIONAL QUALITY AWARD
(PRIME MINISTER)



VIETNAM NATIONAL BRAND 2024
(MINISTRY OF INDUSTRY AND TRADE)



TOP10 OUTSTANDING BOND MARKET MAKERS
(MINISTRY OF FINANCE)



TOP10 LARGEST ENTERPRISES IN VIETNAM 2024
(VIETNAM REPORT)



VIETNAM'S TOP 10 REPUTABLE COMMERCIAL
BANKS FOR 2024 (VIETNAM REPORT)



TOP 10 STRONG BRANDS
(VIETNAM ECONOMIC MAGAZINE)



Enterprises meeting Vietnam Business
Culture standards in 2024
(VIETNAM BUSINESS CULTURE DEVELOPMENT
ASSOCIATION)



THE VIETNAM GOLDEN STAR AWARD
(CENTRAL COMMITTEE OF THE COMMUNIST YOUTH
UNION OF VIETNAM, CENTRAL COMMITTEE OF THE
VIETNAM YOUNG ENTREPRENEURS ASSOCIATION)



SAO KHUE AWARD 2024: EXCELLENT IT SYSTEM IN THE FIELD OF DIGITAL BANKING: AGRIBANK PAYMENT HUB AND DIGITAL BANKING INTEGRATION (AGRIBANK PLUS)
(VIETNAM SOFTWARE AND IT SERVICES ASSOCIATION - VINASA)

TYPICAL UNIT IN CREDIT INFORMATION REPORTING ACTIVITIES
(VIETNAM NATIONAL CREDIT INFORMATION CENTER)

VIETNAM DIGITAL TRANSFORMATION AWARD
2024: AGRIBANK OPEN API PLATFORM
(VIETNAM DIGITAL COMMUNICATIONS ASSOCIATION - VDCA)

OUTSTANDING VIETNAMESE BANK IN 2024:
"OUTSTANDING BANK SUPPORTING INVESTMENT IN HIGH-TECH AGRICULTURE", "OUTSTANDING RETAIL BANK"; "OUTSTANDING BANK FOR THE COMMUNITY"
(INTERNATIONAL DATA GROUP - IDG)

Outstanding Priority Customer Service Award; Outstanding Technology and Digital Transformation Product; Creative Personal Finance Solution Award 2024
(VIETNAM WEALTH ADVISORS COMMUNITY - VWA)

AWARD OF DEVELOPING DOMESTIC CREDIT CARDS AND THE BANK WITH THE MOST EFFECTIVE ATM NETWORKS
(NATIONAL PAYMENT CORPORATION OF VIETNAM - NAPAS)

"INNOVATION - CREATIVITY - ENTERPRISE DEVELOPMENT"
AWARD IN 2024 FOR LOC VIET DOMESTIC CHIP CARD PRODUCT WITH TWO APPLICATIONS
(THE CENTRAL BUSINESS BLOC)

THE SPECIAL AWARD IN THE "GREEN BANK FOR GREEN LIFE "CONTEST
(THE VIETNAM BANKING TRADE UNION)



10 NOTABLE EVENTS OF AGRIBANK IN 2024

OUTSTANDING ACHIEVEMENTS

After 36 years of establishment and development (1988-2024), Agribank takes pride in our growth journey, constantly innovating, affirming the position as a prominent commercial bank, playing a crucial role in the economic advancement of the nation, particularly in the agriculture, rural areas and farmers. In 2024, Agribank continued to demonstrate stable and progressive business operations, overcoming numerous challenges, effectively assisted people and businesses in navigating difficulties and recovering their production, contributing to fostering economic growth and ensuring stability within the financial and monetary systems.



01. Comprehensively achieved and exceeded the objectives outlined in the 2024 business plan

In 2024, Agribank concentrated on executing essential strategies aimed at enhancing operational efficiency, boosting financial capacity, restructuring its asset and liability portfolio; handling and recover bad debts; reorganizing our operational network; improving human resource quality and modernizing information technology infrastructure; improving management and administrative effectiveness as well as the efficiency of inspection, supervision, and internal control, ensuring the progress of the Agribank's restructuring plan associated with bad debt settlement in the period 2021-2025. In which, the 4 key performance indicators: Funds mobilization and outstanding loans growth, recovery of written-off debts and pre-tax profit growth were achieved ahead of schedule.

02. Holding the top in terms of branch network and scope of operations

With more than 2,200 branches and transaction offices, covering 63 provinces and cities, Agribank is the bank with the largest network in the commercial banking system in Vietnam. Our presence spreads from developed urban centers to rural regions, mountainous areas, and remote islands, serving to millions of customers including individuals, production households, small and medium-sized enterprises, State-owned companies, and large corporations.



2.222
Branches and transaction offices

63/63
Provinces and Cities

03. Promote the role of the key bank in developing agriculture, rural areas and farmers; pioneer in implementing credit policy programs and support solutions, accompanying businesses and individuals in production and business.

As the leading bank in the execution of credit policies aimed at enhancing the development of agriculture, rural areas and farmers with a proportion of over 60% of our outstanding loans to these sectors, Agribank has implemented a diverse range of tailored credit programs and preferential interest rates designed for various customer segments, with a total amount exceeding VND 480,000 billion, interest rates lower by 2-3%/year compared to normal lending rates; continued the effective execution of 07 policy credit programs and 02 national target programs focused on new rural development and sustainable poverty alleviation; strictly implemented preferential credit programs for loans in forestry and fisheries as well as for financing social housing, worker accommodations, the renovation and reconstruction of old apartments in accordance with Resolution no. 33/NQ-CP of the Government...

Following the significant destruction caused by typhoon Yagi to both the people and their properties, Agribank has lowered lending interest rates by 0.5% to 2% per annum, waived late payment fees and adjusted overdue interest rates to match 100% of the medium-term loan interest rates from 6 September 2024 to 31 December 2024 for existing loans; reduced interest rates by 0.5% per year for new loans granted between 6 September 2024 to the end of 2024. These actions aim to support customers in stabilizing their lives and quickly resuming their production and business activities.



04.
Strengthening the capital with the total charter capital to VND 51,639 billion.

In 2023 and 2024, Agribank was allocated an additional VND 17,100 billion in charter capital from the State budget, increasing our total charter capital to VND 51,639 billion. This has strengthened our capital foundation while enhancing our financial capacity and ability to provide capital to the economy, particularly in the agriculture, rural areas, and farmers.

05.
Continue to be one of the largest contributors to the State Budget.

For many consecutive years, Agribank has been ranked in the TOP 10 largest tax-paying enterprises and holds the position of the second-largest bank in Vietnam in terms of corporate income tax payments. In the period of 2021 - 2024, Agribank contributed nearly VND 48,000 billion to the State budget (includes both tax payments and profit transfers), of which more than 14,000 billion VND was paid to the State budget in 2024.



06.
Being one of the 50 largest enterprises in Southeast Asia and a leading bank in Vietnam commercial banking system.

Fortune magazine, renowned for its esteemed global rankings, has for the first time published the Fortune Southeast Asia 500 list, which ranks the 500 largest companies in Southeast Asia based on their revenue for 2023. Accordingly, Agribank ranked 37th in the ranking, leading the Vietnamese commercial banking sector. This achievement affirms Agribank's reputation and prominent role within the business community, highlighting our stable and effective operations and significant contributions to the socio-economic development of the country.



07.
Remarkable evolution through digital transformation, ready to create the digital bank of the future.

Acknowledging the trend of digital transformation within the banking sector and adhering to the motto of "customer-centric", in 2024, Agribank continued to develop a variety of outstanding digital products and services such as Agribank Plus, Agribank Corporate eBanking, Agribank Realtime Payments, Open Smart Bank, Open API platform, along with a modern ATM/CDM system to enhance customer experience on the digital platform. In addition, Agribank also actively deploys digital transformation solutions in internal operations with the goal of optimizing workflows, improving operational efficiency and enhancing information security.



08.
Perfecting models, institutions, and risk management towards the goal of streamlining the organizational apparatus and improving operational efficiency.

Continue to consolidate the organizational model, innovate management and administration activities, aiming to streamline the organizational structure and improve operational efficiency. In 2024, Agribank successfully restructured 21 branches and terminated the operation of 02 branch in both Hanoi and Ho Chi Minh City. Put into operation the program for calculating and managing the CAR in accordance with Circular No. 22/2023/TT-NHNN from 1 July 2024, gradually manage and operate according to international practices; regularly review and complete amendments to internal regulations aimed at streamlining processes and procedures to meet operational needs while ensuring adherence to legal requirements set forth by the Law, the SBV and Agribank, thereby creating a favorable legal framework for business operations.

09.
Leading the way in fostering community responsibility, Agribank is among the top contributors to social security in 2024.

In the context of ongoing economic difficulties, promoting the role of businesses within the community, Agribank has allocated nearly VND 700 billion VND from our financial resources and voluntary employee contributions to support social security programs across the country. Through meaningful activities, Agribank not only affirms our position as a leading commercial bank but also demonstrates our pioneering role in spreading the spirit of humanity, thereby contributing to the development of a sustainable, prosperous, and humane Vietnam.

10.
Pioneering and accompanying the Government in the journey of green transformation and sustainable development

With the determination to realize ESG commitments, in 2024, Agribank issued a strategy, goals and key solutions to implement the ESG Standards within system for the period 2024-2030. Key solutions include building a green financial framework, implementing a green credit program, applying measures to reduce energy consumption, and promoting environmental protection, all of which are to be executed in a cohesive, comprehensive, and synchronized manner. As of 31 December 2024, Agribank's outstanding loans for green sectors reached nearly VND 29,000 billion, providing green capital to more than 42,000 customers. In which, the sectors with the largest proportion are renewable energy, clean energy, sustainable forestry and green agriculture. In 2024, Agribank excellently won the Special Award "Green Bank for Green Life", affirming its role as a pioneering and leading bank in implementing Vietnam's green transformation goals.



03

AGRIBANK OVERVIEW 2024

01

ABOUT AGRIBANK

02

MISSION - VISION - BUSINESS
PHILOSOPHY - CORE VALUE

03

DEVELOPMENT JOURNEY

04

BUSINESS AREAS AND LOCATION

05

KEY PERFORMANCE INDICATORS

06

MANAGEMENT MODEL AND
ORGANIZATIONAL STRUCTURE

07

SENIOR LEADERS

ABOUT AGRIBANK

TRADING NAME

Name in Vietnamese:

NGAN HANG NONG NGHIEP VA PHAT TRIEN NONG THON VIET NAM.

Name in English:

VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT.

Abbreviation:

AGRIBANK

SWIFT code:

VBAAVNVX

Business registration number:

0100686174

Agribank was founded on 26 March 1988 under Decree No. 53/HDBT issued by the Council of Ministers with the initial name of Vietnam Bank for Agriculture Development. On 15 October 1996, the Bank changed its name to Vietnam Bank for Agriculture and Rural Development. Currently, Agribank operates as a single-member limited liability company wholly owned by the State.

- License for establishment and operation of commercial bank No. 24/GP-NHNN dated 26 May 2021 of the Governor of the State Bank of Vietnam and amendments and supplements.

Charter capital as of 31 December 2024:

51.638.603.001.584 VND


INTERNATIONAL CREDIT RATINGS


MOODY'S RATINGS

- + Long-term deposit rating: Ba2
- + Long-term issuer rating: Ba2
- + Outlook: Stable

FitchRatings

- + Long-term issuer rating: BB+
- + Outlook: Stable

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 www.agribank.com.vn

MISSION - VISION -
BUSINESS PHILOSOPHY - CORE VALUE



MISSION:
Agribank is the leading State-owned commercial bank in Vietnam, playing a key role in investing in the development of agriculture, farmers and rural areas, contributing to the socio-economic development in Vietnam.

VISION:
Agribank develops towards a modern bank, “growth - safety - efficiency - sustainability”, affirming its key role in credit investment for agricultural, farmer and rural development; be able to compete and integrate into the international economy.

BUSINESS PHILOSOPHY:
Bring prosperity to customers.

CORE VALUE:
“Honesty - Discipline - Creativity - Quality - Efficiency”

HONESTY:
Agribank demonstrates a strong alignment between thoughts and actions, exhibiting the courage to express ideas, take initiatives and take responsibilities. All thoughts and actions stem from sincerity, honesty and seriousness in thinking and behaviors. Honesty is the source of the trust that customers and partners place in Agribank.

DISCIPLINE:
Adhere closely to the guidelines and policies set forth by the Party as well as the laws and regulations of the State and the internal regulations and procedures of Agribank, contributing to building a socialist rule-of-law state within Agribank. Comply with internal rules, regulations, business processes and management mechanisms set up at the Head Office and branches, ensuring the principles of concentration, unity, and discipline in administration and governance. Maintain professional ethics and social ethical standards. Discipline is the foundation for the reputation of Agribank brand.

CREATIVITY:
Be proactive, constantly learn to improve professional and technical awareness and creatively apply new knowledge into practice, successfully complete assigned duties and tasks. Research, explore, promote innovative initiatives, apply advanced science and technology, streamline administrative processes to maximize benefits for customers, partners, the community and Agribank. Creativity is the foundation for driving significant advancements in Agribank’s development process.

QUALITY:
Always improve and enhance the quality of banking products and services, creating a diverse range of high-quality and competitive offerings. Implementing work to ensure compliance with requirements, processes and prescribed standards. Working quality is a measure of the qualifications and dedication of each Agribank officer and employee. Quality is the guiding principle in all business activities of Agribank.

EFFICIENCY:
Taking efficiency as the goal, constantly improving productivity and work quality. Efficiency brings sustainable development to Agribank.

Agribank considers 5 core values of “Honesty - Discipline - Creativity - Quality - Efficiency” as the guiding principle in shaping our corporate culture, formulating business strategies and developing human resources. This system of core values fosters an internal strength that enables Agribank to achieve our operational objectives and pursue sustainable growth.

DEVELOPMENT JOURNEY

1988 Established on 26 March 1988 under the name of Vietnam Bank for Agriculture Development	1996 Renamed to Vietnam Bank for Agriculture and Rural Development	2007 Ranked by the United Nations Development Program (UNDP) as the No. 1 Enterprise in Vietnam	2011 Converted operations to a sole-member limited liability company model with 100% charter capital owned by the State	2018 Awarded the First Class Labor Medal by the State	2022 Profit reached nearly USD 1 billion Taking the lead in implementing social security policies, supporting people and businesses to overcome difficulties
1990 Renamed to Vietnam Agricultural Bank	2003 Awarded the title of Labor Hero of the reformation period	2008 Awarded Second Class Independence Medal by the State Appointed as the Chairman of Asia-Pacific Agricultural and Rural Credit Association (APRACA)	2013 Awarded Third Class Labor Medal by the State	2019 Profits reached a record high in 31 years of operation	2023 Awarded the First Class Labor Medal by the State Total assets exceeded VND 2,000 trillion
1995 Established the Bank for the Poor, now the Bank for Social Policies, separated from the Vietnam Agricultural Bank	2005 Opened the first foreign representative office in Cambodia Awarded Third Class Independence Medal by the State	2009 Honored to welcome the General Secretary of the Central Committee of the Communist Party of Vietnam to visit and work Launched the payment and customer accounting system (IPCAS II), connecting online all 2,300 branches and transaction offices within the system	2014 Changed the brand identity system.	2020 Successfully implemented Agribank's restructuring plan associated with bad debt handling in the period of 2016-2020	2024 Charter capital reached VND 51,639 billion Profit exceeded USD 1 billion
		2010 Official launch of the Bank's first overseas branch in Cambodia	2015 Successfully implemented the restructuring plan for the period of 2013-2015	2021 Completed and promoted the "dual missions" of Vietnam's leading State-owned commercial bank, both effectively preventing the Covid-19 pandemic and contributing to socio-economic development Issued the scheme of "Agribank's development strategy to 2025, orientation to 2030"	
			2016 Total Assets reached over VND 1,000 trillion		

BUSINESS AREAS AND LOCATION

BUSINESS AREAS



BANKING ACTIVITIES:

- Funds mobilization: (i) Receiving demand deposits, term deposits, savings deposits and other types of deposits; (ii) Issuance of certificates of deposit.
- Granting credit in the forms of (i) Lending; (ii) Discount, rediscount; (iii) Bank guarantee; (iv) Credit card issuance; (v) Domestic and international factoring; (vi) Letter of credit; (vii) Other forms of credit as prescribed by the Governor of the SBV.
- Opening payment accounts for customers.
- Providing payment methods.
- Providing payment services via accounts: (i) Domestic payments including checks, payment orders, payment authorizations, collections, collection authorizations, money transfers, bank cards, collection and payment services; (ii) International payments; (iii) Other payment services as prescribed by the Governor of the SBV.

Borrowing, depositing money, buying and selling valuable papers

OPENING ACCOUNTS: (i) Payment accounts at the SBV; (ii) Payment accounts at other credit institutions and foreign bank branches; (iii) Payment accounts at abroad in accordance with the provisions of law on foreign exchange.

Organizing and participating in payment systems.

Contributing capital, purchasing shares.

Trading, providing foreign exchange services and derivative products in domestic and international markets.

Trust and agency business, agency delivery.

Other business activities according to the establishment and operation license.

OPERATIONAL LOCATION

DOMESTIC NETWORK:

Agribank continues to be the bank with the largest network in all provinces and cities, especially in remote, border and island areas, helping the farmers access financial services, effectively implementing the Government's comprehensive financial development strategy.

Agribank owns the largest retail system in the country, covering 63 among 63 provinces and cities with:

- Head Office: No. 2 Lang Ha St., Thanh Cong Ward, Ba Dinh District, Hanoi;
- 938 branches;
- 1,284 transaction offices;
- 03 regional representative offices: Central regional representative office, Southern regional representative office, Southwest regional representative office;
- 03 administrative entities: Agribank Training Academy; Information Technology Center; Card Center;
- 05 subsidiaries: Agribank Financial Leasing Company I (ALCI), Agribank Services Company Limited, Agribank Debt Management and Asset Exploitation Company Limited (Agribank AMC), Agribank Securities Joint Stock Company (Agriseco), Agribank Insurance Joint Stock Company (ABIC);
- 3,298 ATMs;
- 68 automobile transaction units;
- 17 Agribank digital kiosks.

63/63
Provinces and Cities

938
branches

1.284
transaction offices

03
regional representative offices

03
administrative entities

05
subsidiaries

3.298
ATMs

68
automobile transaction units

17
Agribank digital kiosks

INTERNATIONAL NETWORK:

- 01 Branch in Cambodia;
- 649 correspondent banks in 77 countries and territories.

01
Branch in Cambodia

649
correspondent banks in 77 countries and territories



KEY PERFORMANCE INDICATORS

Unit: Billion VND, %

No.	INDICATORS	31/12/2024	31/12/2023	31/12/2022	31/12/2021	31/12/2020
I	KEY BUSINESS PERFORMANCE INDICATORS					
1	Total assets	2.234.854	2.044.706	1.874.839	1.696.013	1.568.127
2	Total equity	124.068	100.361	86.997	76.112	73.084
3	Charter capital	51.639	41.269	34.447	34.328	30.710
4	Customer Deposits	1.914.664	1.817.271	1.623.935	1.542.504	1.404.876
5	Customer Loans	1.723.382	1.552.158	1.444.802	1.316.473	1.213.958
6	Operating income	86.496	75.967	77.861	61.819	58.052
7	Operating cost	32.263	30.927	28.150	24.804	26.117
8	Credit risk provision cost	26.658	19.399	27.172	21.676	18.732
9	Profit before tax	27.575	25.641	22.539	15.339	13.203
10	Corporate income tax	5.508	5.120	4.496	3.012	2.686
11	Profit after tax	22.067	20.521	18.043	12.327	10.517
II	EFFECTIVE INDICATORS					
1	ROA	1,03%	1,05%	1,01%	0,76%	0,70%
2	ROE	19,67%	21,91%	22,12%	16,53%	14,79%
III	SAFETY INDICATORS					
1	Non performing loan ratio*	1,58%	1,72%	1,71%	1,78%	1,63%
2	Capital Adequacy ratio (CAR)	11,35%	9,15%	10,80%	10,50%	10,58%

Source:

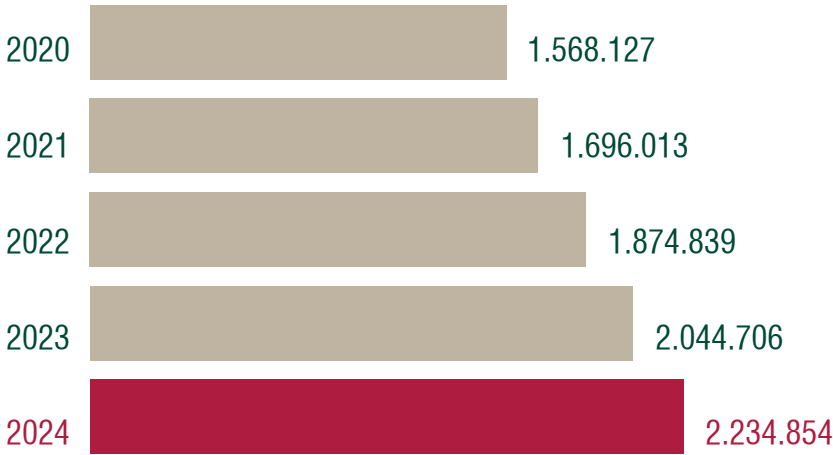
- Data from 12/31/2020 to 12/31/2023: based on the consolidated financial statements for 2020-2023 adjusted according to the recommendations of the State Audit.

- Data from 12/31/2024: based on the audited consolidated financial statements for 2024.

* Bad debt ratio for 2020-2023 in accordance to Circular 11/2021/TT-NHNN and the bad debt ratio for 2024 in accordance to Circular 31/2024/TT-NHNN are separated audited financial statements' figures.

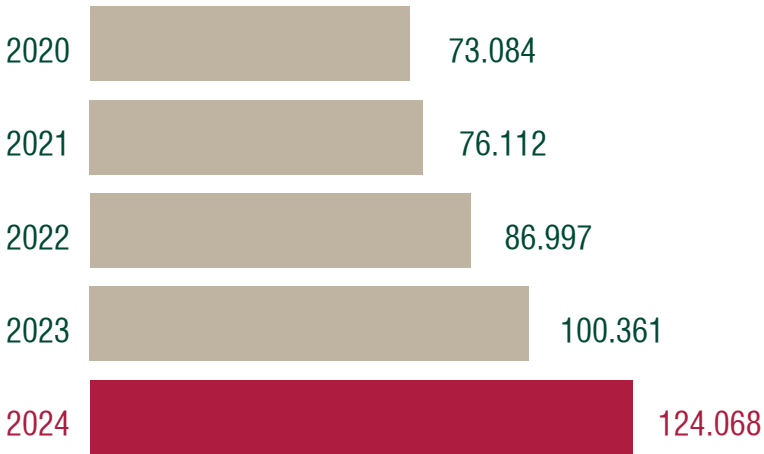
TOTAL ASSETS

2.234.854 VND Billion



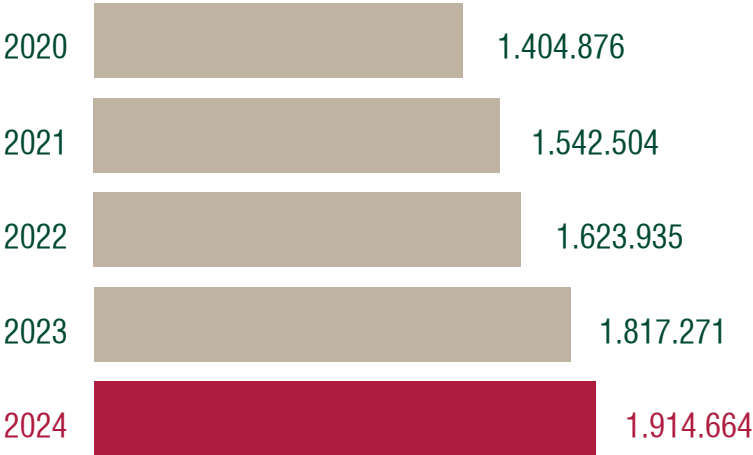
TOTAL EQUITY

124.068 VND Billion



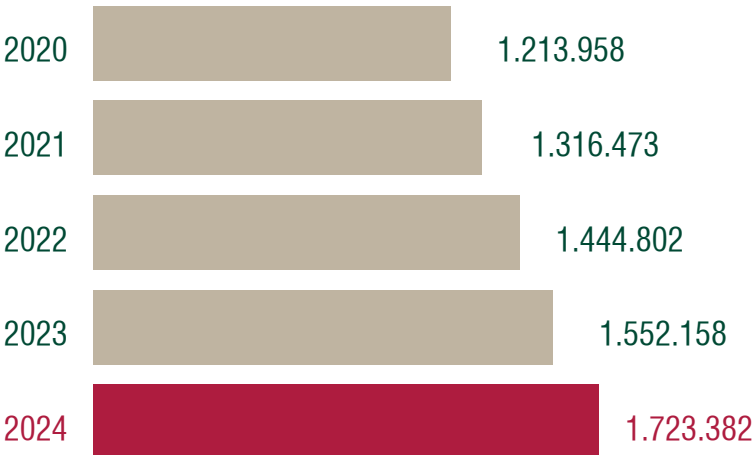
CUSTOMER DEPOSITS

1.914.664 VND Billion



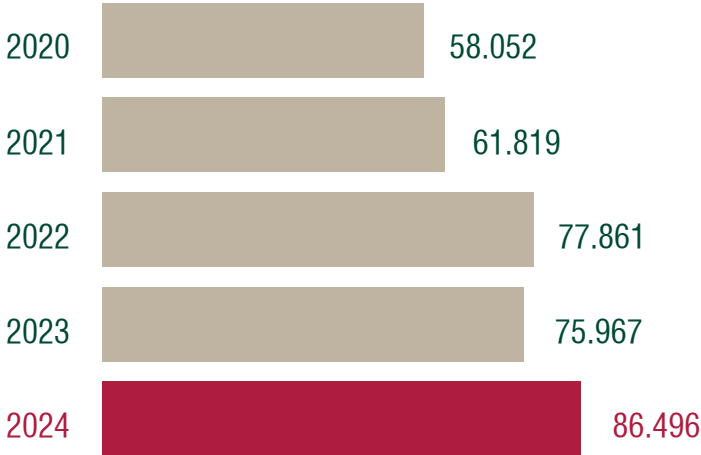
CUSTOMER LOANS

1.723.382 VND Billion



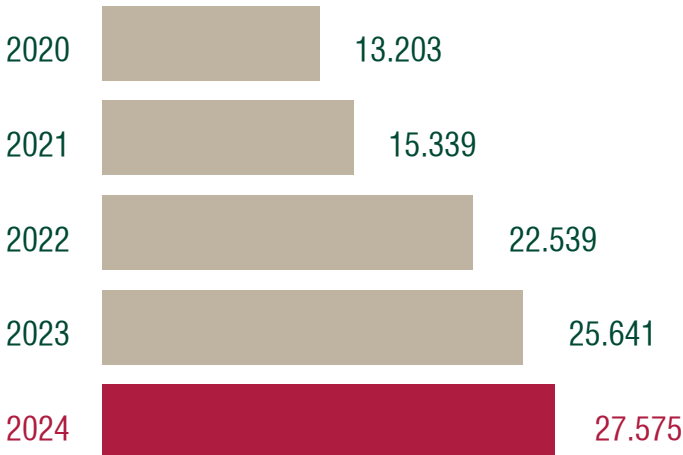
OPERATING INCOME

86.496 VND Billion



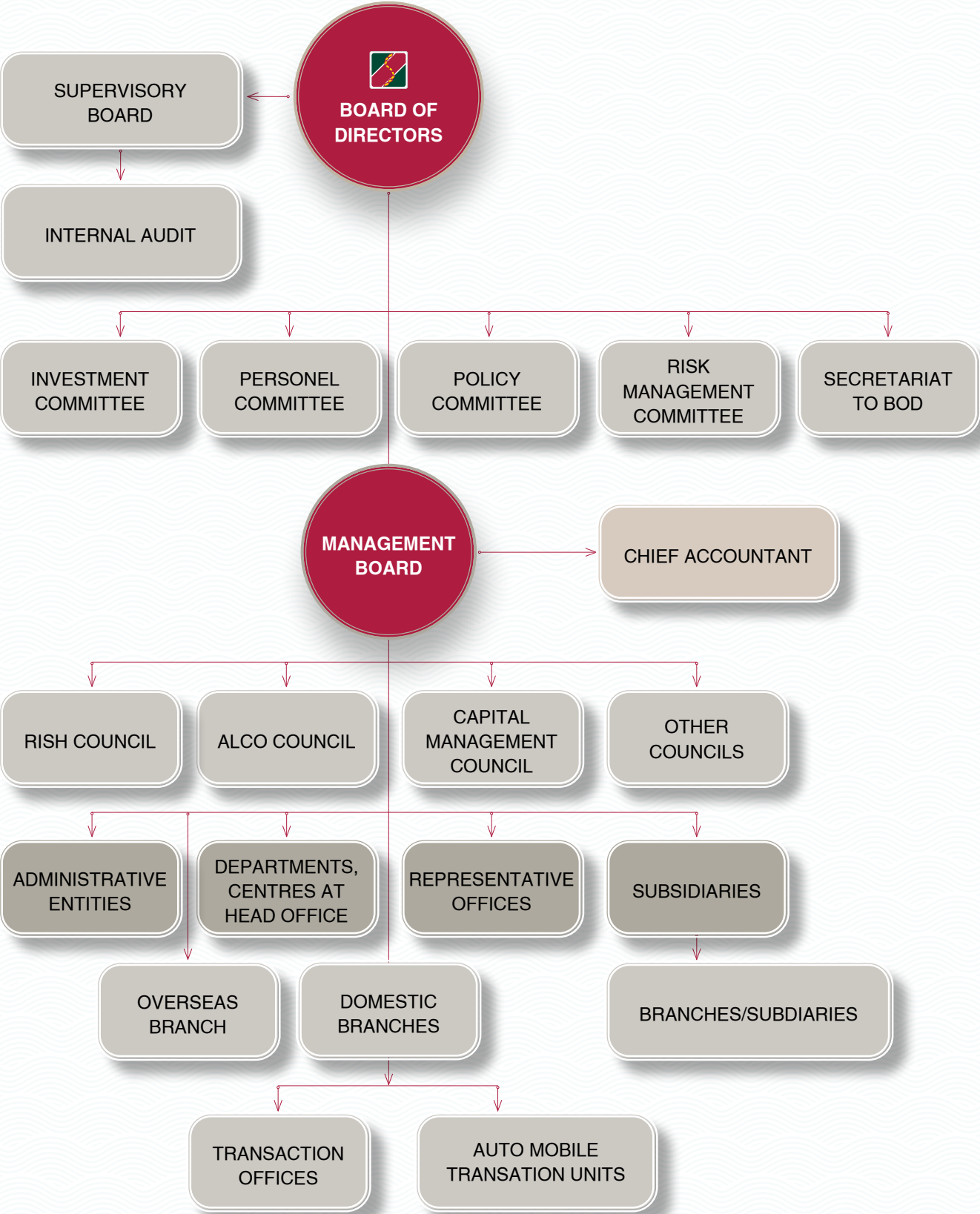
PROFIT BEFORE TAX

27.575 VND Billion

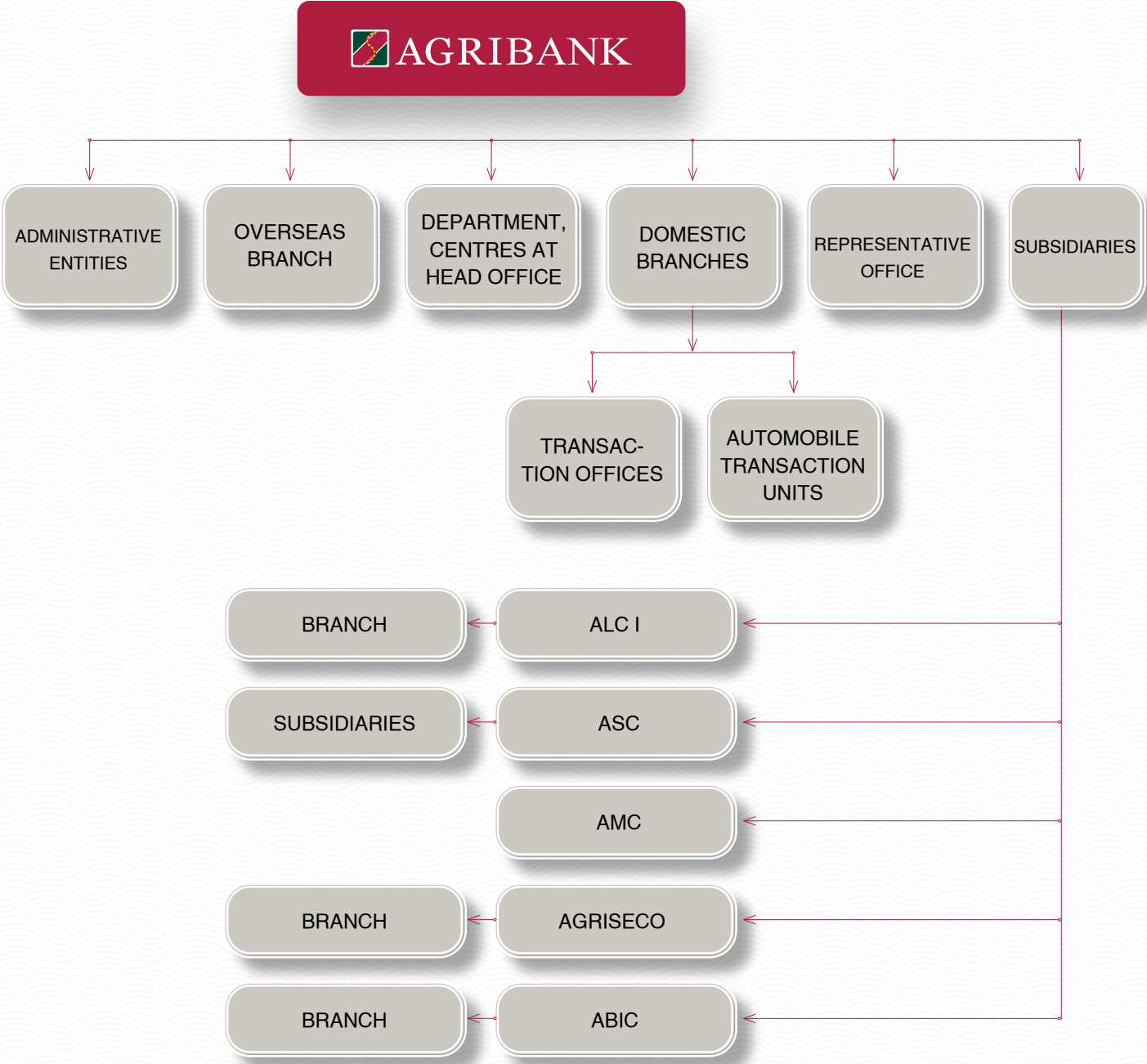


MANAGEMENT MODEL AND ORGANIZATIONAL STRUCTURE

MANAGEMENT MODEL



ORGANIZATIONAL STRUCTURE



SENIOR LEADERS

BOARD OF DIRECTORS



MR. TO HUY VU
CHAIRMAN OF THE BOARD OF DIRECTORS

- Year of Birth: 1980
- Professional Qualification: Doctor of Economics
- Hold the position of Deputy Director General of the Monetary Forecasting and Statistics Department, State Bank of Vietnam, from January 2013 to May 2015
- Hold the position of Party Cell Secretary and Director General of the Monetary Forecasting and Statistics Department, State Bank of Vietnam, from May 2015 to August 2017
- Hold the position of Member of the Party Executive Committee of the State Bank of Vietnam; Party Cell Secretary and Director General of the International Cooperation Department, State Bank of Vietnam, from August 2017 to 02 April 2025
- He was appointed as Party Committee Secretary and Chairman of the Board of Directors of Agribank from 03 April 2025

BOARD OF DIRECTORS



MR. PHAM DUC AN
CHAIRMAN OF THE BOARD OF DIRECTORS

- Year of birth: 1970
- Professional qualifications: Master of Business Administration
- Started working at Agribank since 2014
- He was appointed as the Vice Chairman of the Board of Directors from 2014 to 2018
- Hold the position of the Director General of the State Bank of Vietnam's Office from January 2019 to April 2020
- Hold the position of the Chairman of the Council of Vietnam Banks Association, term VII (2020-2025) from 10 December 2020 to 9 January 2025
- Member of the 15th National Assembly from July 2021
- Hold the position of Member of the Standing Committee of the Party Committee of the Central Enterprises Bloc from July 2022 to 9 December 2024
- Hold the position of Party Secretary, Chairman of the Board of Members of Agribank from 1 May 2020 to 9 December 2024



Mr. PHAM TOAN VUONG
MEMBER OF THE BOARD OF DIRECTORS
- GENERAL DIRECTOR

- Year of birth: 1976
- Professional qualifications: Master of Economics
- Started working at Agribank since 1999
- He was appointed as Deputy General Director from 10 June 2015
- He was appointed as Deputy General Director in charge of the BoM from 01 October 2022
- He was appointed as Member of the Board of Directors cum General Director of Agribank from 01 December 2022
- He was appointed Vice General Secretary in charge of Agribank's Party Committee from 10 December 2024 to 02 April 2025
- He was appointed as Chairman of the Vietnam Bankers Association for the 7th term (2020-2025) from 24 February 2025



Mr. TRAN VAN DUNG
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1966
- Professional qualifications: Master of Economics
- Started working at Agribank since 1994
- He was appointed as Member of the Board of Directors from 01 September 2022.
- He was appointed as Member of the Board of Directors in charge of operating the Board of Directors' activities from 10 December 2024 to 02 April 2025



Ms. NGUYEN TUYET DUONG
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1968
- Professional qualifications: Master of Laws
- Started working at Agribank since 2019
- She was appointed as Member of the Board of Directors from 01 January 2019.



Ms. NGUYEN THI THAO
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1979
- Professional qualifications: Master of Business Administration
- Started working at Agribank since 2001
- She was appointed as Member of the Board of Directors from 01 September 2022.



Mr. NGUYEN MINH PHUONG
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1968
- Professional qualifications: Master of Economics
- Started working at Agribank since 1988
- He was appointed as Member of the Board of Directors from 01 December 2022.



Ms. TU THI KIM THANH
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1972
- Professional qualifications: Master of Economics
- Start working at Agribank from 2022
- She was appointed as Member of the Board of Directors from 01 December 2022.

BOARD OF DIRECTORS



Mr. LE XUAN TRUNG
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1970
- Professional qualifications: Master of Economics
- Started working at Agribank since 1994
- He was appointed as Member of the Board of Directors from 01 December 2022.



MR. PHAM DUC TUAN
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1969
- Professional qualifications: Master of Economics
- Started working at Agribank since 1992
- He was appointed as Member of the Board of Directors from 15 August 2023.



MR. NGUYEN MINH TRI
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1963
- Professional qualifications: Master of Economics
- Started working at Agribank since 1988
- He was appointed as Member of the Board of Directors from 22 October 2012.

SENIOR LEADERS

SUPERVISORY BOARD



Mr. TRAN TRONG DUONG
HEAD OF THE SUPERVISORY BOARD

- Year of birth: 1964
- Professional qualifications: Bachelor of Economics
- Started working at Agribank since 1988
- He was appointed as Member of the Supervisory Board from 10 August 2017.

SUPERVISORY BOARD



Mr. BUI HONG QUANG
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1970
- Professional qualifications: Master of Economics
- Started working at Agribank since 1994
- He was appointed as Member of the Supervisory Board from 01 October 2014 to 01 March 2025.



Mr. HOANG VAN THANG
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1966
- Professional qualifications: Master of Economics
- Started working at Agribank since 2014
- He was appointed as Member of the Supervisory Board from 01 October 2014 to 01 March 2025.



Mr. NGUYEN XUAN HUNG
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1974
- Professional qualifications: Master of Economics
- Started working at Agribank since 1998
- He was appointed as Member of the Supervisory Board from 01 December 2022.



Mr. PHAM VAN MINH
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1974
- Professional qualifications: Master of Economics
- Started working at Agribank since 2016
- He was appointed as Member of the Supervisory Board from 18 October, 2024

SUPERVISORY BOARD



Mr. LE VAN DE
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1966
- Professional qualifications: Cử nhân kinh tế
- Started working at Agribank since 2025
- He was appointed as Member of the Supervisory Board from 01 March 2025



Ms. THAI THI AN HOA
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1972
- Professional qualifications: Thạc sĩ Luật kinh tế
- Started working at Agribank since 2025
- She was appointed as Member of the Supervisory Board from 03 April 2025



Mr. LE MANH THANG
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1976
- Professional qualifications: Tiến sĩ Kinh tế
- Started working at Agribank since 2025
- He was appointed as Member of the Supervisory Board from 03 April 2025

SENIOR LEADERS

BOARD OF MANAGEMENT



Mr. PHAM TOAN VUONG

Member of the Board of Directors - General Director

- Year of birth: 1976
- Professional qualifications: Master of Economics
- Started working at Agribank since 1999
- He was appointed as Deputy General Director from 10 June 2015
- He was appointed as Deputy General Director in charge of the BoM from 01 October 2022
- He was appointed as Member of the Board of Directors cum General Director of Agribank from 01 December 2022
- He was appointed Vice General Secretary in charge of Agribank's Party Committee from 10 December 2024 to 02 April 2025
- He was appointed as Chairman of the Vietnam Bankers Association for the 7th term (2020-2025) from 24 February 2025

BOARD OF MANAGEMENT



Mr. TRAN VAN DU
DEPUTY GENERAL DIRECTOR

- Year of birth: 1964
- Professional qualifications: Doctor of Economics
- Started working at Agribank since 1988
- He was appointed as Deputy General Director from 10 August 2017.



Mr. NGUYEN QUANG HUNG
DEPUTY GENERAL DIRECTOR

- Year of birth: 1967
- Professional qualifications: Master of Economics
- Started working at Agribank since 1988
- He was appointed as Deputy General Director from 01 September 2022.



Ms. PHUNG THI BINH
DEPUTY GENERAL DIRECTOR

- Year of birth: 1977
- Professional qualifications: Master of Economics
- Started working at Agribank since 1998
- She was appointed as Deputy General Director from 15 April 2023.



Mr. HOANG MINH NGOC
DEPUTY GENERAL DIRECTOR

- Year of birth: 1977
- Professional qualifications: Master of Economics
- Started working at Agribank since 2001
- He was appointed as Deputy General Director from 15 April 2023.

BOARD OF MANAGEMENT



Mr. LE HONG PHUC
DEPUTY GENERAL DIRECTOR

- Year of birth: 1976
- Professional qualifications: Master of Economics
- Started working at Agribank since 1998
- He was appointed as Deputy General Director from 15 April 2023



Mr. DOAN NGOC LUU
DEPUTY GENERAL DIRECTOR

- Year of birth: 1976
- Professional qualifications: Bachelor of Accounting, Bachelor of Laws
- Started working at Agribank since 2016
- He was appointed as Deputy General Director from 1 February 2024



MR. VUONG HONG LINH
DEPUTY GENERAL DIRECTOR

- Year of birth: 1973
- Professional qualifications: Master of Finance - Banking
- Started working at Agribank since 2001
- He was appointed as Deputy General Director from 23 August 2024



MR. DO DUC THANH
DEPUTY GENERAL DIRECTOR

- Year of birth: 1978
- Professional qualifications: Master of Economics
- Started working at Agribank since 2001
- He was appointed as Deputy General Director from 18 October 2024

BOARD OF MANAGEMENT



Mr. PHAM CHI THANH
DEPUTY GENERAL DIRECTOR

- Year of birth: 1985
- Professional qualifications: Master of Business Administration
- Started working at Agribank since 2001
- He was appointed as Deputy General Director from 18 October 2024



Ms. NGUYEN THI PHUONG
DEPUTY GENERAL DIRECTOR
(Retired from 01 August 2024)

- Year of birth: 1968
- Professional qualifications: Master of Economics
- Started working at Agribank since 1992
- She was appointed as Deputy General Director from 06 June 2014.



Mr. TO DINH TON
DEPUTY GENERAL DIRECTOR
(Retired from 01 September 2024)

- Year of birth: 1963
- Professional qualifications: Doctor of Economics
- Started working at Agribank since 1996
- He was appointed as Deputy General Director from 29 July 2016.



Mr. PHUNG VAN HUNG QUANG
CHIEF ACCOUNTANT

- Year of birth: 1965
- Professional qualifications: Master of Economics
- Started working at Agribank since 1988
- He was appointed as Chief Accountant from 01 October 2014.

04

REPORTS BY THE BOARD OF **MANAGEMENT**

01

MACROECONOMIC
ENVIRONMENT IN 2024

02

BUSINESS PERFORMANCE OF
AGRIBANK IN 2024

03

ADMINISTRATION AND GOVERNANCE
RESULTS IN 2024

MACROECONOMIC ENVIRONMENT IN 2024



WORLD ECONOMY A PICTURE OF LIGHT AND DARK INTERTWINED

In 2024, the world economy continued its slow recovery process and witnessed divergence in growth prospects among regions. Inflation has cooled, many major economies have begun to start the interest rate cutting cycle, helping to ease financial conditions and support the economy; the global unemployment rate tends to decrease. On the other hand, the world economy is still facing prolonged risks such as political fluctuations; trade tensions between some major economies; escalating conflicts in Ukraine, the Middle East, and the Red Sea; the risk of disruptions in the supply of basic commodities and supply chain; public debt and budget deficits in large economies. Along with that are the increasingly strong and extreme impacts caused by climate change. The average global temperature in 2024 was 15.10°C, 0.72°C higher than the average for the period 1991-2020, and 0.12°C higher than 2023 - the hottest year recorded previously. Despite facing many challenges, the global economy has shown good resilience, maintaining growth momentum in 2024. According to the report of the International Monetary Fund (IMF) and the Organisation for Economic Co-operation and Development (OECD), the growth rate of GDP in 2024 of the world is estimated at 3.2%, slightly higher than the 3.1% achieved in 2023.

VIETNAM'S ECONOMY STRONG RECOVERY IN PROGRESS

Domestically, the economy has faced many unfavorable external factors and internal difficulties and limitations that have lasted for many years; epidemics and natural disasters have developed complicatedly, especially typhoon Yagi, which caused severe damage in many localities. In this context, under the leadership of the Party and Government, all levels, sectors and localities have made outstanding efforts, focusing on drastic and synchronous implementation of solutions, focusing on 03 strategic breakthroughs: institutional reform, infrastructure development and human resources. The economy has clearly recovered, achieving and exceeding all 15 targets for 2024. The macro economy remains stable, inflation is under control, and major balances are ensured. GDP growth for the whole year of 2024 reached 7.09%, among the high-growth countries in the region and the world. Inflation is under control, the average CPI in 2024 increased by 3.63% over the previous year, lower than the target assigned by the National Assembly. Other macroeconomic indicators also achieved very positive results. The National Assembly passed many important laws, including the Law on Credit Institutions, the Land Law, the Housing Law, the Law on Real Estate Business, etc...

BUSINESS PERFORMANCE OF AGRIBANK IN 2024

1. Impressive Growth in Business Activities

2024 continues to be a challenging year for the banking industry in general and Agribank in particular, with many factors affecting the macroeconomic environment, strong competition in the banking industry and pressures on management costs. However, with the strong determination of the Board of Directors and all employees, Agribank has successfully overcome the headwind, successfully reached the goals, comprehensively and outstandingly completed the business plan targets assigned by the SBV, the highest results after 4 years of implementing the Agribank restructuring plan associated with bad debt settlement in the period 2021-2025. Agribank's scale and operational efficiency continue to grow sustainably, maintaining our role and position as the leading State-owned commercial bank in Vietnam, making important contributions to the country's socio-economic development, especially in the agricultural, rural and farmer sectors.

Agribank's business performance as of 31 December 2024 is as follows:

Unit: Billion VND, %

No.	INDICATORS	IMPLEMEN- TATION IN 2023	PLAN IN 2024	IMPLEMENTATION AS OF 31 DEC 2024	COMPARED TO 31 DEC 2023		COMPARED TO 2024 PLAN
					Absolute	GROWTH	
1	Total consolidated assets	2,044,706		2,234,852	190,146	9.3%	
2	Mobilization in the primary market*	1,886,276	Increase from 5% - 8%, adjusted to suit business growth	2,030,067	143,791	7.6%	Completed
3	Outstanding loans to the economy	1,550,247	Up to 12.5% increase	1,721,209	170,962	11%	Completed
4	Bad debt ratio**	1.72%	<2%	1.58%		-0.14%	Completed
5	Separate profit before tax	25,305	26,960	27,307	2,002	7.9%	Completed
6	Consolidated profit before tax	25,641		27,575	1,934	7.5%	Completed
7	Safety ratios	Ensured	Ensured	Ensured			Completed

Source:

- Figures as of 31 December 2023: According to consolidated and separate financial statements for 2023 adjusted according to recommendations of the State Audit.

- Data as of 31 December 2024: According to audited consolidated and separate financial statements for 2024.

* Agribank business performance summary report for 2023 and 2024.

** The bad debt ratio in 2023 according to Circular 11/2021/TT-NHNN and the bad debt ratio in 2024 according to Circular 31/2024/TT-NHNN are audited separate financial statements.

STRENGTHENING A SOLID CAPITAL FOUNDATION:

In 2023 and 2024, Agribank was allocated an additional VND 17,100 billion in charter capital from the State Budget, raising its total charter capital to VND 51,639 billion. This increase in charter capital will enable Agribank to bolster its capital buffer, enhance its risk resilience, improve its financial capacity, and create resources to support the growth of business activities. It will also strengthen the bank's ability to provide capital to the economy, ensuring stable and sustainable development while proactively addressing unpredictable economic fluctuations.

SUSTAINABLE GROWTH IN OPERATING SCALE:

- Total consolidated assets in 2024 reached VND 2,234,854 billion, up 9.3% compared to 2023, Agribank continued to maintain its position as the second-largest commercial bank in Vietnam by total assets.
- With a diversified portfolio of products and services tailored to the needs of various customer segments and a flexible interest rate management mechanism in compliance with the SBV regulations, ensured alignment with credit growth requirements, as of 31 December 2024, the total capital mobilized from the primary market reached VND 2,030,067 billion, up 7.6% compared to the beginning of the year, completing the assigned target. Deposits from the population accounted for over 68.4% of total mobilized capital. The CASA ratio increased by 20% compared to 2023. Agribank continued to maintain leading position in deposit market share of economic organizations and individuals among commercial banks.
- Aiming to meet the growing demand for capital among individuals and businesses, and improve capital utilization efficiency, Agribank's total outstanding loans to the economy in 2024 reached VND 1,721,209 billion, an increase of 11.5% from the beginning of the year, fulfilling the assigned credit growth target. Loans to individual customers accounted for nearly 74% of the total outstanding loans. Agribank continued to focus on credit programs aligned with the Government's priorities, promoting production and business activities in prioritized and low-risk sectors in accordance with the guidance of the Government and the SBV.

BREAKTHROUGH AND IMPRESSIVE BUSINESS RESULTS:

Maintaining its growth momentum, in 2024, Agribank achieved positive financial outcomes, successfully fulfilling the plan assigned by the SBV, including:

- Total revenue reached VND 165,953 billion, exceeding the target set by the SBV;
- With a strategic focus on enhancing non-interest income, Agribank's service income continued to grow steadily, reaching VND 8,600 billion, a 4.0% increase compared to the previous year, surpassing the set targets. Notably, several service segments of Agribank recorded positive growth, particularly E-Banking services (up 12.6%), domestic payment services (up 10.4%), and entrusted agency services (up 9.6%).
- Separated pre-tax profit reached VND 27,307 billion, up 7.9% compared to 2023, consolidated reached VND 27,575 billion, up 7.5% compared to 2023, exceeding the plan assigned by the SBV. Agribank maintained stable growth based on a solid foundation of ensuring operational safety indicators and creating sustainable financial resources, continuing to play an active role as a state-owned commercial bank in supporting the economy.
- State budget contributions during 2021-2024 totaled over VND 48,000 billion, making Agribank one of the top contributors among commercial banks for many consecutive years.
- Consolidated ROA and ROE in 2024 reached 1.03% and 19.67%, respectively, continuing to reflect impressive business performance – particularly in terms of return on equity-while maintaining Agribank's role as a pillar of the financial system and taking the lead in implementing the Government's policy directions.

TIGHTLY CONTROL RISKS IN PARALLEL WITH SUSTAINABLE GROWTH:

In 2024, Agribank remained steadfast in its approach of cautious, sustainable growth while tightly controlling risks to ensure credit quality and minimize new NPLs. For existing NPLs and debts that have been written off, Agribank allocated significant resources and implemented comprehensive, synchronized and flexible measures to accelerate recovery. As of 31 December 2024, the following results were achieved:

- The on-balance-sheet NPL ratio, as per Circular 31/2024/TT-NHNN, was 1.58%, a decrease of 0.14% from the beginning of the year, in line with the assigned plan.
- The NPL coverage ratio remained high at 130%, well above the industry average.
- The SML ratio, as per Circular 31/2024/TT-NHNN, stood at 1.58%, down 0.34% from the start of the year.
- Written-off debt recovery reached VND 11,662 billion, a 4.1% increase compared to 2023.
- All operational safety ratios complied with the regulations of the SBV.

OPTIMIZING OPERATING COSTS:

Agribank focuses on management and maximizing operating cost efficiency by prioritizing the use of costs for lending activities, key investments, supporting activities, promoting business activities while making efforts to minimize unnecessary costs, especially management costs associated with the Party and Government's policy of practicing thrift and fighting waste. As a result, Agribank's cost-to-income ratio (CIR) in 2024 reached 37.3%, down 3.4% compared to 40.7% in 2023.

2.

Secure and efficient investment

Agribank currently has 5 subsidiary companies, including:

ASC

Agribank Services Company Limited

Agribank holds 100% of the charter capital.

📍 No 10, phố Chùa Bộc St., Quang Trung Ward, Dong Da District, Ha Noi, Viet Nam.

☎ 024 3572 9457 - Fax: 024 3573 6640

AGRISECO

Agribank Securities Joint Stock Company

Agribank holds 74.92% of the charter capital.

📍 5 Floor - Green Diamond Building - No 93 Lang Ha St., Dong Da District, Ha Noi, Viet Nam.

☎ 024 3572 9457 - Fax: 024 3573 6640

AMC

Agribank Debt and Asset Management Company Limited

Agribank holds 100% of the charter capital.

📍 8+9 Floor Agribank Building, No 135, Lac Long Quan Str., Cau Giay District, Ha Noi, Viet Nam.

☎ 024.37728435

ABIC

Agribank Insurance Joint Stock Company

Agribank holds 52.08% of the charter capital.

📍 6 Floor - 29T1 Building - Hoang Dao Thuy -Str., Cau Giay District, Ha Noi, Viet Nam.

☎ 024.37728435

ALCI

Agribank Financial Leasing Company I

Agribank holds 52.08% of the charter capital.

📍 No 4 Pham Ngoc Thach Str, Dong Da District, Ha Noi, Viet Nam.

☎ 024.35745420

The investment activities in subsidiary companies have remained stable over the years. Agribank's subsidiary companies operate safely and efficiently, with all 5 subsidiary companies being profitable; 4 out of 5 companies exceeded their assigned profit targets.



3.

Enhancing global integration and cooperation



In our short-term and long-term business development strategy, Agribank remains steadfast in our goal of building a modern and sustainable bank that integrates internationally. Therefore, Agribank proactively enhances our role and contributions on the international stage by participating in reputable international associations and organizations.

- Active membership in international organizations and associations:

Currently, Agribank has been a member and plays an important role in 5 international associations, including: The World Savings and Retail Banking Institute (WSBI), The Asian Bankers Association (ABA), The Asia-Pacific Rural and Agricultural Credit Association (APRACA), The European Business Association in Vietnam (EUROCHAM), The French Chamber of Commerce and Industry in Vietnam (CCIFV).

- Strengthening connections and cooperation:

Agribank actively connects and cooperates with international financial organizations and partner banks both within and outside the region. Agribank is a traditional, long-standing partner of major financial institutions such as the World Bank (WB), the Asian Development Bank (ADB), the French Development Agency (AFD), and the Luxembourg Agency for Development Cooperation (LuxDev), etc... In 2024, Agribank coordinated and participated in over 100 international conferences, seminars, and forums to expand and develop cooperative relationships with partners.

Notable Conferences and Events: Attending the World Economic Forum in Switzerland; The Annual Meetings of the IMF and World Bank in the United States; The ADB Annual Meeting 2024 in Georgia; The Global Financial Institutions Conference in Spain; The Regional Policy Forum and the 77th Executive Committee Meeting of APRACA in Cambodia...

- Leveraging international resources:

International cooperation has supported Agribank to enhance its access to international resources in terms of credit funds, technical assistance and training. As of 31 December 2024, Agribank has cumulatively received 40 international credit projects through the Government (via the Ministry of Finance, the SVB, etc...), of which 14 projects are active with a total credit limit equivalent to nearly VND 6,000 billion. The total project funding reached VND 2,615 billion to support the development of agriculture, rural areas and farmers; the total outstanding loans from project funding reached over VND 2,500 billion; the NPL ratio remained low at 0.2%.

Alongside cooperating with major financial institutions, Agribank has been maintaining and developing a diverse and secure network of 649 correspondent banks in 77 countries and territories, while actively exchanging and working with partners to strengthen relationships, seeking opportunities and enhancing cooperation efficiency in various fields.

4.

Pioneering digital transformation in the banking industry



COMPREHENSIVE DIGITAL TRANSFORMATION STRATEGY AT AGRIBANK

Digital transformation is becoming an inevitable trend in the banking industry, playing a crucial role in enhancing productivity, optimizing customer experience, and creating competitive advantages. Recognizing this trend, Agribank has developed and implemented a Digital Transformation Plan to 2025, with a vision to 2030, aiming to transform Agribank into a modern bank, a leader in digital transformation and retail banking in Vietnam, developing stably and sustainably, pioneering the testing of new technologies and business models, in line with the banking industry's development strategy to 2030 and the national digital transformation program. Agribank has promptly established 19 Implementation Committees corresponding to the solutions, along with specialized Implementation Teams to concentrate personnel and resources in researching, exploring, and effectively implementing key solution groups and tasks under the IT development strategy and the Agribank digital transformation plan.

The Digital transformation plan focuses on innovating thinking, raising awareness throughout the system about digital transformation, promoting innovation and creativity, making technology a breakthrough, and taking concerted action towards the goal of comprehensive digitalization of Agribank. Specific objectives include: (i) Enhancing technological capabilities towards a modern and secure digital bank; (ii) Improving customer experience, providing convenient and accessible digital services; (iii) Strengthening information security, ensuring transaction and customer data safety; (iv) Optimizing operations, minimizing administrative procedures, and improving labor productivity and (v) Developing and enhancing the quality of human resources, mastering science and technology. To achieve these goals, Agribank focuses on implementing 51 key tasks divided into 05 solution categories: (i) Forming and developing the digital banking model at Agribank; (ii) Developing and effectively exploiting digital data; (iii) Ensuring cybersecurity; (iv) Developing human resources, transforming awareness, and enhancing knowledge

about digital transformation at Agribank; (v) Promoting communication and cooperation in financial technology and digital banking.

ACHIEVEMENTS IN DIGITAL TRANSFORMATION AT AGRIBANK

- Digital ecosystem on a modern technology platform:

With the motto "customer-centric", Agribank's digital ecosystem is tied to the customer's journey and personalization while digitizing internal processes towards the goal of a comprehensive digital bank. In 2024, Agribank has strongly promoted the development of its digital ecosystem with multi-channel platforms such as:

- Agribank Digital: A minimal bank branch model, flexibly serving remote and rural areas;
- ATM system for transactions using chip-embedded Citizen Identification cards: Using chip-embedded Citizen Identification cards to authenticate customer information, reducing the risk of fraud and enhancing security in online transactions, and deploying QR code withdrawal services. Customers can withdraw money quickly without a card or phone, ensuring safety and convenience;
- Agribank Plus, Agribank Retail eBanking for individual customers and Agribank Corporate eBanking for businesses: A digital banking ecosystem providing over 100 financial utilities, supporting all online transactions from bill payments, money transfers to online savings;
- Collaborating with NAPAS to deploy the Tap to Phone (Soft POS) service: A modern and convenient payment solution, bringing superior benefits to shop owners, small traders, and small business households.



Corporate customers: Agribank Corporate eBanking



- Modernizing the core technology system:

Agribank has invested heavily in modernizing our technology infrastructure and optimizing our systems to enhance transaction processing capabilities and service quality. Major technology solutions implemented include: Comprehensive upgrade of the server system; Development of the centralized Payment Hub system, improving 24/7 transaction processing capabilities; Application of cloud computing technology and AI in customer service; Enhancement of information security solutions with a 4-layer model, deployment of biometric authentication on electronic channels, and connection of data with the national database system to prevent financial fraud, reduce security risks, and increase the reliability of the banking system...The successful implementation of these solutions has enabled the IPCAS system to handle large and continuously increasing transaction volumes in recent years. Notably, financial transactions on electronic channels are increasing rapidly. In 2024, Agribank's system recorded a record of over 56 million transactions per day for the first time.

- Innovating card products and digital payments:

Developing the Loc Viet card, integrating credit and domestic debit cards, aiming for cashless payments in rural areas. Implementing the BillPayment system linked to nearly 7,000 suppliers, allowing 24/7 payments via virtual accounts and QR codes, meeting the needs of customers without Agribank accounts.

Individual customers:

- Agribank Plus
- Agribank Retail eBanking
- Agribank Digital
- Booking online
- Cash withdrawal via QR Code at ATM/CDM
- Withdrawal Transactions Using Chip-Embedded Citizen Identification Card
- Open Smart Bank (OSB) – Plus Account

NOTABLE DIGITAL BANKING PRODUCTS

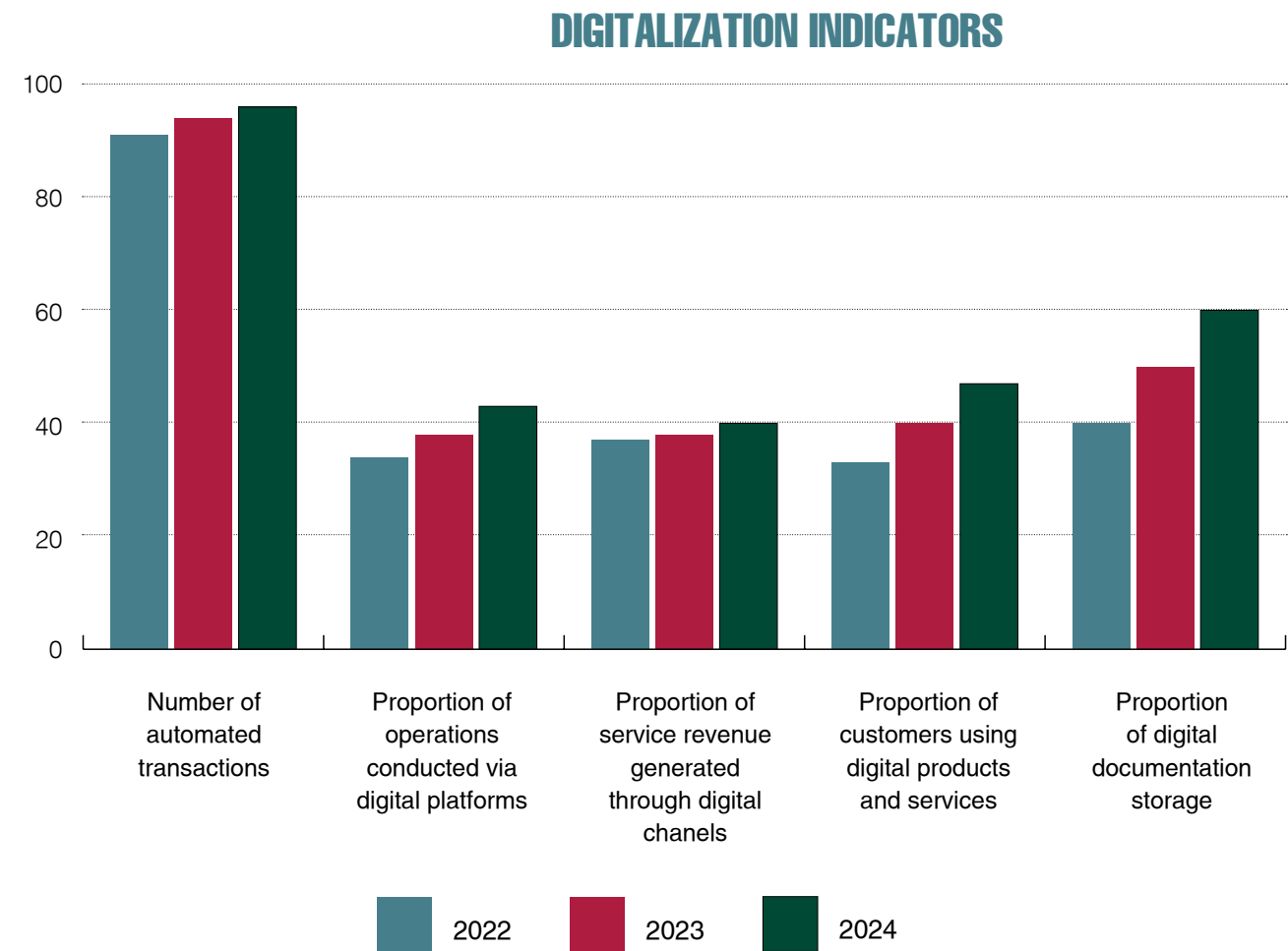
Digitization of Internal Processes:

- Agribank Realtime Payments
- 24/7 payment gate
- Open API Platform connecting three parties: Agribank, Fintech, and customers
- Applications on Cloud Computing Environment
- Agribank Payment hub
- System for Collecting, Managing, Authenticating, and Cleaning Customer Data

Agribank participated in the 2024 Banking digital transformation event with the theme "Expanding connections and developing the digital ecosystem"

At the event, Agribank showcased 6 products corresponding to 06 digital banking solutions with-drawal: transactions using chip-embedded Citizen Identification cards; Cardless QR Code withdrawals at ATMs; Multi-channel digital banking services for corporate customers via Agribank Corporate eBanking; Advanced Agribank Payment Hub; OPEN API services and customers' data collecting, managing, authenticating and cleaning system at the counter to minimize risks and ensure transaction accuracy. Agribank was honored to introduce our digital products and services to the Government leaders, the SBV's leaders, and several ministries during the VIP tour at the event.

Outstanding results from digital transformation in business activities:
The level of digital transformation at Agribank has grown significantly each year:



- The proportion of transactions through digital channels increased from 91% (2022) to 96% (2024); the proportion of customers using digital services reached 47% in 2024, up from 33% in 2022; the proportion of records stored in digital environment reached 60% (2024), up from 40% (2022).

- Over 16 million customers using Mobile Banking services, of which more than 10 million using Agribank Plus;

- Nearly 18 million active cards, nearly 200,000 new Loc Viet cards issued, ranking 3rd in the market in terms of the number of cards in circulation, card usage turnover, and payment turnover.

- Leading the market with nearly 3,300 ATMs and CDM machines and over 15,000 POS devices operating nationwide, supporting millions of customers to conduct transactions quickly and safely.

Agribank boasts an extensive branch network spanning from border regions to remote islands, serving a significant proportion of customers, including farmers, ethnic minorities and vulnerable groups. Consequently, developing digital financial products tailored to these customers presents greater challenges compared to other commercial banks. Customers' access to digital

services remains limited due to their preference for cash transactions, low technology adoption, and incomplete telecommunications infrastructure in many areas. Nevertheless, through advancements in digitalization, Agribank is progressively enabling customers to access banking services more conveniently, thereby contributing to the promotion of financial inclusion in Vietnam.

- Innovating operational models and mastering technology:

To ensure an effective digital transformation, Agribank has focused on innovating its operational methods, enhancing the application of technology in internal governance and prioritizing the development of a workforce aligned with digitalization trends. Internal digital management tools, human resource management systems, and E-learning platforms, have been implemented to boost labor productivity and enhance operational efficiency.

With breakthrough advances in technology, Agribank has been affirming its efforts to modernize our core technology system, contributing to enhancing operational efficiency and creating a modern, secure, and flexible banking experience for customers, aiming to become a leading bank in the field of digital finance.

5. Elevating human resources - Ready to enter the digital era



In the era of digitalization and global integration, human resources are not only the most valuable asset but also the decisive factor for the sustainable development of each organization. At Agribank, we continuously build and develop a team with deep knowledge, solid skills, and flexible thinking, ready to adapt to all challenges of the finance and banking industry, successfully implementing the system's business performance targets.

- In 2024, following the direction of the Government and the SBV, Agribank focused on key tasks, including implementing comprehensive solutions to improve the quality of human resources, perfecting mechanisms for personnel work, especially mechanisms for selecting, planning, training, fostering, appointing, and dismissing officials with titles and positions; continuing to innovate training content and methods to enhance the quality of human resources, fostering personnel to meet the requirements of management and governance and operation in the context of digital technology and towards the equitization of Agribank; increasing the organization of exams, tests, and competent assessments, raising awareness of the responsibility for self-training to meet job requirements.

FOCUS ON HUMAN RESOURCE MANAGEMENT

- In 2024, Agribank focused on reviewing and refining our system of policies and regulations related to human resource management, covering aspects from recruitment to training, succession planning, appointment, performance evaluation, rewards and disciplinary actions. These efforts aimed to create favorable conditions and a positive working environment, encouraging employees to maximize their potential and enhancing the overall quality of the workforce.

- Recruitment activities were conducted systematically, transparently, and efficiently, earning high recognition in the market. This approach successfully attracted high-quality talent, meeting the operational needs of the bank.

- Succession planning and appointments were carried out rigorously and methodically, adhering to regulations of the Party and the Government. These processes upheld the principles of unified Party leadership in personnel management, democratic centralism, thoroughness, consistency, openness, and transparency. Agribank considers succession planning a critical and ongoing task, aimed



TOTAL WORKFORCE AT AGRIBANK AS OF 31/12/2024

42.278



PROPORTION OF EMPLOYEES WITH A UNIVERSITY DEGREE OR HIGHER

94.9%



at early identification of personnel with high qualifications, competence, credibility, and development potential. This enables training, development, rotation and appointment plans to build a pipeline of capable leaders for key positions within Agribank network.

- The rotation of employees between the Head Office and branches, as well as across units within the system, continued to be implemented to provide training, enhance practical experience, and improve professional skills for the workforce.

IMPROVING THE QUALITY OF TRAINING IN CONJUNCTION WITH DIGITAL TRANSFORMATION

In 2024, Agribank achieved remarkable progress in our training efforts, with over 385,000 employees on training sessions, an 18% increase compared to 2023. This reflects Agribank's strong commitment to enhancing workforce quality to meet the bank's robust development needs during our digital transformation phase.

- Breakthrough with E-learning - Digitalized Training, Optimizing Costs:

Moving beyond traditional training methods, Agribank pioneered the digital transformation of our training programs through the adoption of an E-learning system. This breakthrough in implementing E-learning has significantly

E-learning

Compared to 2023:

- The number of online training courses increased by 2.2 times.
- The number of participants in online training sessions rose by 2.43 times.
- The total number of online training days grew by 2.46 times.

reduced costs while markedly improving the efficiency of training activities across Agribank.

- Standardizing professional skills through a comprehensive competency assessment system:

In 2024, Agribank organized nine rounds of professional competency assessments, with over 75,000 employee participations, a remarkable increase of more than 10 times compared to 2023. These assessments served not only as evaluations of capability but also as a vital tool to standardize professional expertise. This initiative supports Agribank's leadership in planning, utilizing, and developing our human resources effectively.

- Strengthening training partnerships:

Alongside enhancing internal training programs, Agribank deepened our collaboration with leading universities such as the Banking Academy, Vietnam National University in Hanoi, Vietnam National University in Ho Chi Minh City, etc... These partnerships facilitated specialized training programs in credit, finance, risk management, and digital transformation for employees across the system. Furthermore, Agribank proactively sent staff to participate in training programs offered by regulatory bodies, associations, and domestic and international financial organizations. This ensured that employees stayed updated on emerging banking trends, enhancing workforce quality and competitiveness in the market.

With a training strategy focused on digitalization, personalization and knowledge dissemination, Agribank is committed to continued substantial investment in its human resources, constantly innovating training methods to build a professional, tech-savvy workforce ready to adapt to digitalization trends. We firmly believe that Agribank's sustainable development is driven by the growth of each individual within the Agribank system.

ADMINISTRATION AND GOVERNANCE RESULTS IN 2024

The year 2024 marked a pivotal milestone, serving as a transitional year for the successful implementation of Agribank's restructuring plan associated with bad debt settlement for the period 2021 - 2025. It was also critical to the realization of the Resolution of the Agribank Party Congress for the 2020 - 2025 term, and the Strategic development plan of Agribank to 2025, with a vision toward 2030, laying the groundwork for sustainable growth in the upcoming phases. In alignment with the Government and the SBV's monetary credit, and banking policy directions, Agribank has synchronously and comprehensively implemented a wide range of governance and operational measures from the Head Office to branches, business units, and each employee. Specific highlights include:



01.

Funds mobilization and balance were managed in line with credit growth; maximize the effectiveness of operational and capital balancing management, aligned with planning mechanisms and the FTP tool, to optimize capital utilization efficiency, enhance business performance, and ensure compliance with operational safety ratios; improved analysis and forecasting capacity to effectively support interest rate management.

- In 2024, Agribank effectively implemented capital management tools. With high customization according to management requirements, the FTP mechanism allowed business units to quickly and diversely deploy preferential credit programs to implement customer and product policies and improve competitiveness. Capital balancing management, interest rates, internal funds purchase/sale prices and implementation of business plans of branches were carried out in conjunction with the goals and orientations of the 2024 target asset balance.

- Flexibly managed interest rates in accordance with market interest rate fluctuations and the target of capital balance, closely following the direction of the SBV "to ensure stable deposit interest rates and implement measures to strive to reduce the lending interest rates".

- Diversified funds mobilization methods/channels, promoted funds mobilization through digital banking

channels to reduce mobilization costs; deploy the issuance of deposit certificates, successfully issue VND 10,000 billion of bonds to the public to supplement Tier 2 equity capital, which was the transaction with the fastest licensing, closing and listing procedures and was the bond issuance transaction with the largest volume and longest term (10 years) in Vietnam in 2024; deployed funds mobilization solutions to increase the proportion of CASA to reduce mobilization costs.

- Flexibly managed capital balance between primary and secondary markets in accordance with the actual situation and ensuring capital balance, the BoM resolutely directed specialized units to have solutions to promote investment in the secondary market to maximize the use of excess capital, contributing to the financial results of the whole system.

02.

Prioritize credit growth in tandem with maintaining credit quality; streamline credit approval processes and procedures tailored to specific credit products, in line with the comprehensive restructuring of earning assets, with a focus on enhancing operational efficiency and competitiveness



- Directed and thoroughly instructed the entire system to treat credit growth targets as mandatory without lowering credit standards, growth must go hand in hand with credit quality control; proactively sought and had policies to attract customers with effective business operations; regularly organized and participated in Bank - Enterprise connectivity programs.

- Strongly changed the mindset of customer relations in lending activities, identifying “credit as a special form of service provision for customers”. Deployed the Credit Approval Support System (CASS) to support and improve the efficiency of credit approval beyond branch-level authority. The system was conducted at 70 branches, preparing procedures for official deployment throughout the system in Q1/2025.

- Directed branches to develop and complete local economic profiles in 2024 to identify industries and investment fields in each locality, creating a basis for expansion and improving credit quality associated with the development of products and services. In 2024, Agribank completed and approved local economic profiles of 63/63 provinces and cities nationwide.

03.

Supporting and accompanying customers to overcome difficulties; encouraging customers to apply technology in production and business, meeting international requirements and standards on environmental protection.

- Proactively allocated resources to implement a variety of tailored credit programs and packages offering preferential interest rates for specific customer segments, with interest rates 2-3% per annum lower than standard rates. A total of 19 preferential credit programs were launched, amounting to VND 480,000 billion targeting a wide range of customer groups, with a strong focus on implementing policy credit

programs initiated by the Government and the SBV, including: (i) Expanding the credit program for the forestry and aquaculture sectors from VND 3,000 billion to VND 13,000 billion; (ii) Continuing the credit program for social housing, worker housing, and renovation/reconstruction of old apartment buildings in accordance with Resolution No. 33/NQ-CP14; (iii) Launching a credit program to support the production, processing, and consumption of high-quality, low-emission rice in the Mekong Delta region as per Decision No. 1490/QĐ-TTg. Continued to implement debt restructuring measures and maintain debt classification to support customers facing financial difficulties, in line with the SBV's circulars and guidance.

- To stimulate credit growth and support customers in overcoming difficulties, restoring and expanding their business operations, particularly those affected by typhoon Yagi, Agribank implemented has: (i) Adjusted and reduced the floor lending interest rates four times, with reductions ranging from 1.0% to 2.5% per annum; (ii) Applied medium- and long-term lending rates starting from as low as 5.5%-6.5% per annum; (iii) Reduced interest rates on both existing and new outstanding loans, and imposed a cap on lending rates until the end of 2024 to support customers suffering damages from typhoon Yagi. As a result, the average lending rate by year-end decreased by nearly 2% compared to the beginning of the year, placing Agribank among the group of banks offering the lowest rates in the market; (iv) Continued to issue tailored credit policies and regulations on restructuring debt repayment terms to assist customers adversely impacted by typhoon Yagi, including those facing challenges due to subsequent flooding and landslides.



04.

Effectively implementing the Agribank's restructuring plan associated with bad debt settlement for the period 2021 - 2025; focusing on measures to control bad debts and potential debts, enhance financial capacity and business efficiency, compliance with operational safety ratios.

- Based on the Agribank's restructuring plan associated with bad debt settlement for the 2021-2025 period approved by the Governor of the SBV, the Implementation plan issued by the BoD, Agribank promptly rolled out 08 restructuring pillars, comprising 10 groups of solutions and 144 specific tasks. These tasks were clearly assigned to individual members of the BoM and to each unit across the entire system, with detailed implementation measures, timelines, and designated responsibilities, ensuring timely and effective achievement of the restructuring goals as directed by the SBV Governor.

- Continued to rigorously and effectively implement measures to monitor potential risk exposures, prevent and minimize new NPLs, and recover existing NPLs and written-off debts. Directed the formulation of the NPL



Resolution Plan for 2024-2025 and its early implementation, outlining specific solutions, recovery timelines, expected recoverability, anticipated NPL generation and provisioning requirements. Regularly reviewed and managed SMLs, potential NPLs, existing NPLs and previously written-off loans.

- In financial management, Agribank provided guidance on the following: (i) Developing and assigning the 2024 financial plan to branches in alignment with their actual business conditions; (ii) Continuing to implement multiple measures to increase revenue and strictly control unnecessary expenditures, especially administrative costs, in line with savings and anti-waste requirements; (iii) Issuing Agribank's 2024 Action program on practicing thrift and combating wastefulness.

05.

Developing policies and solutions to develop and improve the quality of products and services, diversify E-banking products and services to meet the increasing needs of customers.

- Officially launched the Agribank Plus application on Mobile app/web channel to replace the old version on the entire system; maintained the list of over 200 products and services; developed about 90 utility functions on Agribank Plus application, contributing to promoting cashless payment in Vietnam; developed and deployed online booking system on Agribank website for online transaction scheduling and gold bar trading.

- Continued implementing solutions to promote cashless payments, expanded the digital ecosystem and promoted the provision of cashless payment services in the public sector and public administration. The total payment-transaction volume reached over 65 million transactions, with total revenue reaching over VND 65,000 billion.



06.

Focusing resources on implementing solutions under the Information technology development strategy project and the Digital transformation plan, especially platform solutions and solutions supporting compliance goals, effectively meeting the requirements of business development, management and governance.

- In 2024, Agribank has continued to resolutely direct the parallel implementation of key solutions and long-term solutions under the IT development strategy project for the period 2022-2026, Agribank digital transformation plan to 2025 to improve the capacity of the information technology system, minimize system congestion, ensure service quality and customer experience.

- Along with long-term solutions, Agribank also directed the implementation of many key solutions to improve service quality and enhance Agribank's competitiveness: (i) Launching a new version of the Agribank E-Mobile Banking application called Agribank Plus with breakthroughs in both interface and convenient payment ecosystem; (ii) Deploying the Open Smartbank solution to 100% of branches and customers; (iii) Timely deploying solutions to comply with Decision 2345/QĐ-NHNN dated 18 December 2023 of the SBV on implementing safe and secure solutions in online payment and bank card payment; (iv) Implementing biometric collection and authentication according to regulations and instructions of the SBV.



07.

Enhancing the sense of discipline of staff, the effectiveness of inspection and supervision work to prevent and handle operational risks

- Regularly and comprehensively inspected and supervised the operations of units, focusing on potential risks that exist in operations, especially in the credit sector to detect and warn of early risks, promptly prevent and strictly handle violations.

- Raised awareness of responsibility, tightened discipline to ensure compliance with internal processes, procedures, and legal regulations; improved capacity, efficiency, and role of internal audit, supervision, and inspection from Head Office to branches, promptly detected, prevented, and handled existing problems, risks, and violations arising during operations.



08.

Focusing on researching future banking trends to have appropriate strategies and solutions for the network, operations and personnel of branches; reviewing and developing a roadmap for restructuring the network and operations of branches.

- Based on Circular No. 32/2024/TT-NHNN dated 30 June 2024 of the SBV regulating the operational network of commercial banks, Agribank proactively and actively developed a plan to arrange and utilize the network in areas with much room for development to maximize operational efficiency based on the strengths and development potential of the branch.

- Developed an electronic map and software to evaluate the efficiency of Transaction Offices to monitor and manage the network; proactive in evaluating operational efficiency and proposing plans to arrange Transaction Offices.



09.

Synchronously deploying solutions to improve the quality of human resources and salary mechanisms to motivate employees to contribute and develop.

- Implemented cooperation agreements with reputable training institutes; conducted surveys of advanced and modern training models to learn from experience, organize and implement training activities suitable for Agribank.

- Innovated and improved salary mechanisms and policies to motivate employees.

10.

Developing solutions to enhance Agribank's corporate culture and brand communication strategies in alignment with new requirements and evolving conditions; comprehensively implemented the Action Plan for the application of ESG standards at Agribank and fulfilled the Bank's responsibilities to the community.

Strengthened multi-channel communication efforts, with a particular focus on digital platforms; officially issued Agribank's ESG standards and the Action Plan for implementing key objectives and solutions aligned with the ESG framework for the 2024-2030 period and intensified both internal and external communications to promote awareness of Agribank's ESG journey and its commitment to sustainable development.





05

EVALUATION BY THE BOARD OF **DIRECTORS**

01

EVALUATION OF AGRIBANK'S
OPERATIONS IN 2024

02

EVALUATION OF THE BOARD OF
MANAGEMENT'S ACTIVITIES

EVALUATION OF AGRIBANK'S OPERATIONS IN 2024



In 2024, the global and domestic economies continued to experience complex and unpredictable developments. In particular, typhoon Yagi and the subsequent floods caused severe human and material losses in many localities, significantly impacting the banking sector and Agribank's business operations. The BOD assessed the overall market developments; efforts to overcome difficulties and challenges, the decisive and effective implementation of tasks and solutions set forth, and the comprehensive achievement of 2024 operational targets across various aspects: operational scale, asset quality, capital structure, cost reduction, enhancement of labor productivity, and customer service quality; continuing to demonstrate our leading role as a State-owned commercial bank in implementing monetary policies, contributing to macroeconomic stability, inflation control, growth support and ensuring social welfare, specifically as follows:

- Pioneering in demonstrating the responsibility of a leading State-owned commercial bank, actively implementing the Government's and the SBV directives and policies, particularly those related to credit, interest rates, and solutions to alleviate difficulties for businesses and individuals, as well as stabilizing the gold market, contributing to inflation control, stability of the macroeconomy, the money market and foreign exchange market, and economic growth.
- Decisively, synchronously, and effectively implementing tasks and solutions to successfully achieve the 2024 business plan targets and key system-wide tasks. Funds mobilization efforts achieved stable liquidity and timely credit extension to the economy, with tight control over the NPL ratio, reflecting the effectiveness of Agribank's credit strategy.
- Focusing resources on implementing key information technology solutions and projects, accelerating the digital transformation process in business operations and management and governance, laying the foundation for transforming Agribank into a modern, integrated banking model.
- Strongly implementing the restructuring and reorganization of the business network, particularly in Hanoi and Ho Chi Minh City, in line with enhancing operational efficiency, risk control and aligning with the customer-centric orientation.
- Urgently restructuring and reorganizing the internal inspection and control departments with dedicated responsibilities, coupled with rigorous system-wide implementation; strictly and promptly addressing violations and negative issues, especially those involving leadership.
- Strengthening the personnel structure at all levels in conjunction with innovating training content and methods, improving human resource quality to meet management and governance requirements and banking digitization trends.
- Decisively implementing solutions to restructure, reorganize, and enhance the operational efficiency of subsidiaries and retained investments.
- Reviewing and issuing internal regulatory documents to ensure consistency and compliance with current legal regulations, addressing difficulties and obstacles in operations, and meeting the requirements of management and governance, risk management, and in compliance with legal and the SBV's regulations; continuing to implement solutions to update and apply international standards in business operations, management and governance.
- Strengthening and expanding cooperative relationships with domestic and international agencies and partners; proactively, transparently, and promptly disclosing information as required; emphasizing brand promotion to enhance Agribank's position and reputation, positively supporting business activities.
- Issuing a comprehensive strategy to implement the ESG standards within the Agribank system for the 2024-2030 period, aiming to realize Agribank's commitments to three pillars i.e. environmental, social and governance and active contributing to Vietnam's green transformation and sustainable development goals.

EVALUATION OF THE BOARD OF MANAGEMENT'S ACTIVITIES



In 2024, the BoD's oversight of the BoM continued to be emphasized, conducted in full compliance with the Charter, internal governance regulations, the BOD's operational regulations, and internal control regulations, ensuring that all BOD resolutions, decisions, and directives were fully implemented, with regular monitoring of progress. Through its oversight activities, the BoD highly evaluated the BoM's performance in 2024, with several notable results as follows:

- Immediately after the BoD issued Resolution No. 01/NQ-HDTV on 5 January 2024, outlining 11 targets and 10 key task groups and solutions as the basis and orientation for the General Director to manage and organize the implementation of the 2024 business tasks, based on market trend analysis and forecasts and adhering to the targets, tasks, solutions, and business plan orientation assigned by the BoD, following the system-wide operational principles, the General Director issued a plan to organize the implementation of key tasks and solutions for 2024, with specific and comprehensive task assignments across all operational aspects, ensuring the achievement of the system's common goals.
- In the process of directing and managing, the General Director promptly organized the implementation of the BoD's directives and orientations, as well as tasks assigned under their functions and responsibilities. For each BoD resolution, the General Director assigned specific tasks to BoM members and specialized units, incorporated them into monthly briefing sessions, and reported progress to the BoD.

- When difficulties or obstacles arose during the implementation of BoD resolutions, decisions, or other issues in fulfilling duties and responsibilities, the General Director and BoM proactively reported to the BoD for timely guidance and support in resolving and addressing them, ensuring Agribank's operations remained safe and effective.

- The BoM had assigned tasks to its members for specific periods, ensuring the principles of centralized leadership, the responsibility of the head, while maximizing proactive creativity suited to professional expertise; handling tasks in accordance with functions, duties, and authority as regulated, with effective coordination among members; adhering to procedures, processes, and deadlines for task resolution, ensuring thorough, timely, and transparent task handling.

- The BoM's direction and management of units at the Head Office and branches were consistently ensured to be smooth, effective, and flexible, contributing to enhancing operational efficiency and promptly addressing difficulties and obstacles.

With results achieved in 2024, the BoD acknowledges and highly appreciates the unity, consensus, exemplary conduct, and high sense of responsibility demonstrated by the General Director and BoM members in striving to fulfill their duties under the motto "Accelerate - Proactive - Responsible - Effective - Disciplined," contributing to the outstanding completion of the business targets and plans assigned by the BoD, and enhancing Agribank's brand, reputation, and position in domestic and international markets.

06

CORPORATE GOVERNANCE AT **AGRIBANK**

01

ACTIVITIES OF THE BOARD OF DIRECTORS

02

STRUCTURE OF COMMITTEES UNDER THE BOARD
OF DIRECTORS

03

ACTIVITIES OF THE SUPERVISORY BOARD

04

REMUNERATION AND ALLOWANCES OF THE BOARD
OF DIRECTORS, BOMAND SUPERVISORY BOARD

05

RISK MANAGEMENT



ACTIVITIES OF THE BOARD OF DIRECTORS

Agribank BoD effectively fulfilled its role as the direct representative of the owner at the enterprise, with policy planning and guidance in developing business plans, clearly demonstrating its position as Vietnam's leading bank, and continuing to effectively implement the Government's and the SBV's directives and policies. BoD members closely coordinated in their work and task resolution, managing and overseeing Agribank's operations as assigned by the Chairman. The work assignment and authorization within the BoD are strictly adhering to Agribank's Charter of organization and operation, internal governance regulations, coordination regulations between the BoD and the Supervisory Board and relevant regulations, ensuring independence and proactivity in performing their functions and duties.

In 2024, the BoD organized 24 meetings, issued 222 resolutions to guide operations, and 40 regulatory documents directing various aspects of Agribank's activities; reviewed and decided matters within the BoD's authority in compliance with legal and Agribank's regulations.

STRUCTURE OF COMMITTEES UNDER THE BOARD OF DIRECTORS

1. PERSONNEL COMMITTEE

The Personnel Committee, a unit under the BoD, functions to advise and assist the BoD and the Chairman in organizational, personnel, salary matters and certain other related tasks as per legal regulations, the Charter and Agribank's internal regulations.

2. RISK MANAGEMENT COMMITTEE

The Risk Management Committee, a unit under the BoD, functions to advise and assist the BoD in exercising duties and powers related to risk management and certain other related tasks as per legal regulations, the Charter and Agribank's internal provisions.

3. POLICY COMMITTEE

The Policy Committee, a unit under the BoD, functions to advise and assist the BoD in issuing internal regulations related to organization, governance and Agribank's operations; developing strategies and business plans, and certain other related tasks as per legal regulations, the Charter and Agribank's internal regulations.

4. INVESTMENT COMMITTEE

The Investment Committee, a unit under the BoD, functions to advise and assist the BoD in internal investment activities and certain other related tasks as per legal regulations, the Charter and Agribank's internal regulations.



ACTIVITIES OF THE SUPERVISORY BOARD

As a 100% State-owned bank, Agribank takes the lead in implementing Government policies while being subject to strict management and oversight by the SBV, with all activities reported transparently and promptly. The Supervisory Board model, with members appointed by the SBV Governor, allows the regulatory authority to independently oversee Agribank's operations.

The key activities of the Supervisory Board in 2024 include:

- Conducting oversight of the BoD and the BoM in achieving the objectives, strategies, and business plans for 2024; monitoring compliance with legal regulations and Agribank's Charter in governance and management activities.

- Closely coordinating with the BoD in performing its functions and duties, exchanging information based on principles of compliance with legal regulations and Agribank's internal policies. Based on periodic oversight results, internal audit findings, and opinions raised during BoD meetings, the Supervisory Board has provided numerous specific recommendations and observations regarding the governance activities of the BoD. These efforts support the BoD by providing additional information for decision-making and directing relevant units to review and implement measures to ensure business operations align with set strategies while effectively managing risks. Periodic and ad-hoc reports are submitted to the BoD and the General Director for guidance, aiming to enhance the internal control system, improve its effectiveness, address shortcomings, and mitigate risks within the system.

- In accordance with the Law on Credit Institutions, the Supervisory Board has compiled a list of related persons of members of the BoD, Supervisory Board and the members, and the General Director of Agribank, regularly

monitoring and updating this information periodically to ensure full and timely compliance with regulations.

- Fully implementing tasks outlined in the working programs, as well as additional tasks arising from requests by the SBV and the BoD. Oversight activities have been increasingly emphasized, with the quality of supervision continuously improved. Internal audits have been conducted in line with the planned audit schedule, and the financial statements and other reports of Agribank have been thoroughly reviewed with high quality.

- In 2024, the Supervisory Board conducted 18 regular and ad-hoc meetings in order to approve the Supervisory Board's decisions for implementing the function and working programs, issued 82 resolutions under the work program, and released 53 periodic/ad hoc reports to the General Director, BoD and the SBV as required.

REMUNERATION AND ALLOWANCES OF THE BOARD OF DIRECTORS, BOMAND SUPERVISORY BOARD

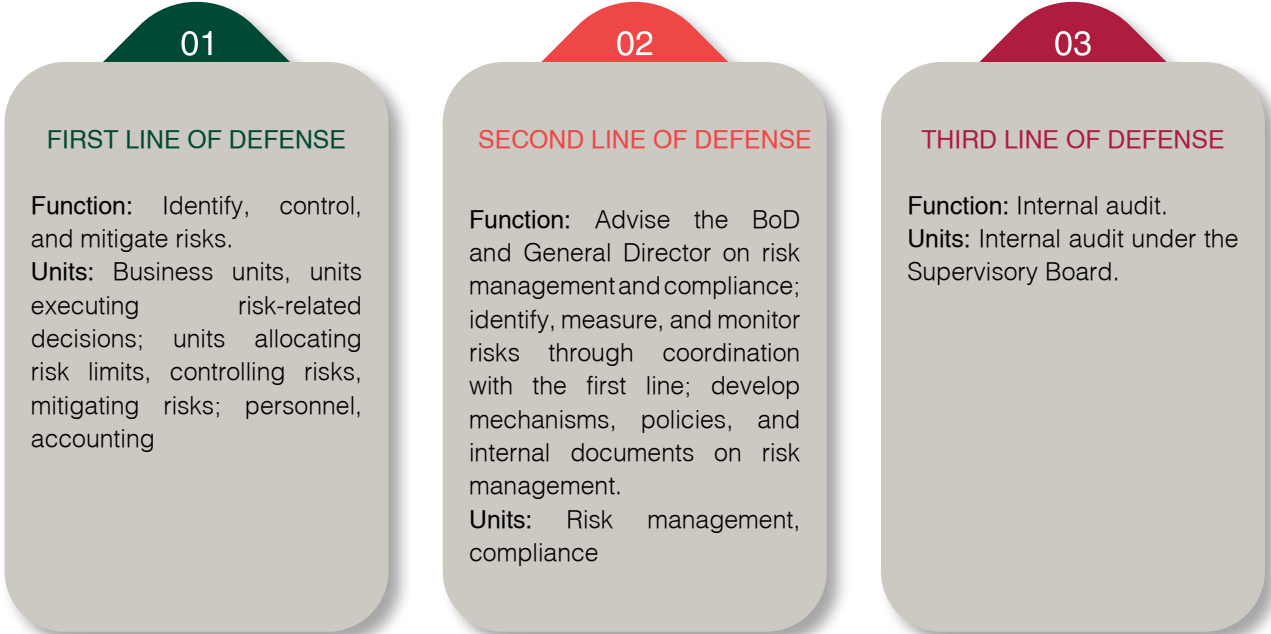
Members of the BoD, BoM and Supervisory Board receive remuneration and other allowances in compliance with legal regulations, the SBV's and Agribank's regulations. This remuneration is not part of Agribank's general salary fund but is determined and approved annually by the SBV.

The remuneration of BoD, BoM and Supervisory Board members is calculated based on working efficiency, management and operational results, and control performance. Additionally, remuneration is reasonably adjusted, with a maximum cap and ensuring a reasonable ratio with the salaries of Agribank employees

01. Risk management framework at Agribank

Regarding organizational structure, Agribank regularly reviews and refines its risk management apparatus and internal regulatory documents to ensure compliance with Circular No. 13/2018/TT-NHNN dated May 18, 2018, of the SBV on internal control systems for commercial banks and

foreign bank branches, aligning with international practices and Agribank’s actual conditions.
Agribank’s internal control system is implemented based on a three-line defense structure:



The organizational structure for senior management oversight has been refined and effectively implemented: (i) The BoD oversees the General Director on internal control, risk management, internal capital adequacy assessments with advice from four committees (Risk Management Committee, Personnel Committee, Policy Committee, and Investment Committee); (ii) The General Director oversees the implementation of Agribank’s business operations, with advice from three councils (Risk Council, ALCO Council, Capital Management Council) related to risk management, asset and liability management, and internal capital adequacy assessments; (iii) The Supervisory Board ensures oversight of internal audits as per legal and Agribank regulations.

Internal control activities are conducted across all business processes, procedures, and units to ensure compliance with legal and Agribank’s regulations, control conflicts of interest, and promptly detect and address violations.

Key risks are fully identified, accurately measured, and regularly monitored to promptly implement preventive and mitigative solutions.

02. Management of key risk in 2024



Credit risk, credit concentration risk

At Agribank, the management of credit risk and credit concentration risk is implemented consistently throughout the process of credit review, appraisal, approval, and management. The key measures for managing credit risk and credit concentration risk in 2024 include:

- Promptly issue and update institutional documents, regulations, and operational procedures to ensure compliance with legal requirements, policies of the SBV, and the demands of business management. Key focuses include: (i) Regulations on credit risk limits and credit concentration risk limits for credit extension activities, which have been supplemented with additional warning thresholds and corresponding remedial measures to be implemented at each threshold, enabling early classification of potential limit breaches, while providing plans and timelines to address and restore limit statuses to safe levels; (ii) Regulations on credit risk management and credit concentration risk management for credit extension activities within the Agribank system.
- Regularly control credit risk limits and credit concentration limits to ensure safety targets;
- Develop scenarios for credit quality, calculate credit

risk and credit concentration risks-weighted assets and assess impacts on the capital under each scenario;

- Upgrade the early warning system for credit risks for corporate customers and build a database to support credit risk management;
- Proactively update and timely implement policies and regulations on environmental and social management in credit activities in line with Government and the SBV orientations; tightly control compliance with environmental and social issues in project operations and promptly propose credit response measures when necessary.

As a result, Agribank’s provisions and profits reached the highest levels to date, with a lower NPL ratio compared to 2023, demonstrating the effectiveness of combining strict oversight in debt classification, provisioning, and financial results with bad debt resolution plans. Provisioning efforts contributed to ensuring sustainable credit growth through enhanced provisioning.

Liquidity risk

Liquidity risk management at Agribank was conducted through limits and early warning zones for liquidity risks; liquidity position was monitored and measured using methods and tools in compliance with Circular 13/2018/TT-NHNN, Circular 22/2019/TT-NHNN, and related amendments and supplements, including: (i) Measuring liquidity risk using the cash flow method; (ii) Measuring liquidity risk based on balance sheet structure indicators as regulated by the SBV.

In 2024, Agribank's liquidity risk position consistently complied with SBV regulations, the 2022-2024 risk appetite, and Agribank's limits.

Interest rate risk on the banking book

Interest rate risk on the banking book at Agribank was controlled by setting limits on deposit and lending interest rates; regulating repricing periods for short- and long-term loans; regularly monitoring market interest rate developments, information from major banks and partners, the SBV's policy updates, and capital balancing capabilities, enabling Agribank to make interest rate management decisions to minimize interest rate risk on the banking book, ensuring competitiveness and effective business operations.

Units responsible for measuring, monitoring, and controlling interest rate risk on the banking book were independent of business units generating such risks. Risk statuses and violations in interest rate risk management were promptly and fully reported to the BoD, the Supervisory Board and the General Director for preventive and remedial actions to enhance operational efficiency and safety.



Operational risk

Agribank is currently implementing method for measuring operational risk, aligning with the requirements of the SBV and Agribank's actual operational conditions. Agribank controls operational risks through: (i) Internal control mechanisms as per Agribank's Internal Control Regulations; (ii) Establishing operational risk limits and monitoring operational risk levels within these limits; (iii) Developing and implementing appropriate risk control measures based on the identification, measurement, and monitoring of operational risks to prevent and mitigate the likelihood and/or impact of operational risk events while ensuring compliance with the established risk limits. Based on these risk measurement approaches, losses are quantified across six business activity groups: Interest income and similar revenue-generating activities; Interest expense and similar cost-incurring activities; Service-related activities; Foreign exchange trading; Trading and investment in securities; Other activities.

Agribank regularly collects information and monitors the development of operational risk events occurring at: (i) Agribank's internal units through the Operational Risk Data Management System; (ii) Other Vietnamese commercial banks and international financial institutions via publicly disclosed information on media channels, press releases, and periodic meetings with correspondent banks and other partners.

In 2024, Agribank continues to focus on implementing the Operational Risk Management Solution Project under the IT Development Strategy Plan for the 2022-2026 period, with a vision toward 2030, in which technology is applied to enhance the effectiveness of operational risk management, minimize incurred losses, and maintain operational risk levels in alignment with the Agribank's risk appetite and business strategy.

Market Risk

Agribank is currently utilizing three market risk measurement tools that comply with the requirements of the SBV and align with Agribank's operational realities, including: (i) Net Open Position; (ii) Method, model of market value valuation for foreign exchange and securities portfolio; (iii) Historical VaR method (for foreign exchange portfolio). The process for monitoring and controlling market risk under normal conditions and in cases where market risk exceeds warning thresholds or breaches risk limits at the bank-wide level is clearly defined. This ensures strict compliance with the SBV regulations on market risk management.

Agribank monitors and controls market risk by supervising foreign exchange position limits, foreign exchange trading loss limits, and gold position limits. Additionally, each year, Agribank allocates foreign exchange trading limits between Agribank and other CIs to hedge against foreign exchange risk.

In 2024, Agribank's market risk position has consistently adhered to the limits set by the SBV aligning with the 2022-2024 risk appetite and Agribank's internal market risk limits.





07

AGRIBANK'S JOURNEY OF **SUSTAINABLE DEVELOPMENT**

01

REPORTING FRAMEWORK

02

OVERVIEW OF SUSTAINABLE DEVELOPMENT

03

KEY SUSTAINABLE DEVELOPMENT
ACTIVITIES AT AGRIBANK

01

REPORTING FRAMEWORK

01. Report Content:

The Sustainability Report is developed to review and evaluate Agribank's activities throughout the year related to various aspects of sustainable development. Through this report, Agribank aims to ensure transparency regarding our economic, environmental and social impacts for stakeholders. This serves as the foundation for Agribank's leadership to strategically align business objectives with sustainable development goals while balancing the interests of all relevant parties.



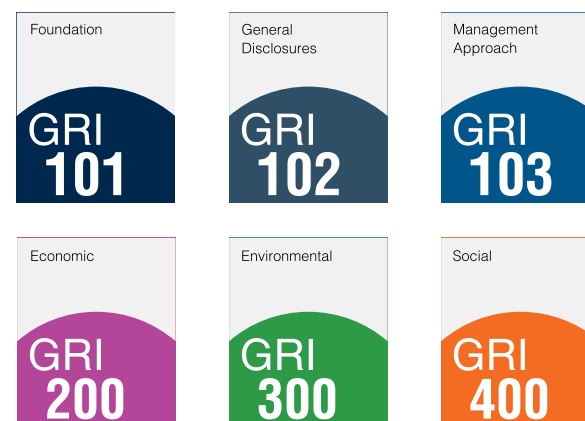
02. Scope of the Report:

Agribank's Sustainability Report is prepared annually and presented within the Annual Report. The information and data in this report cover the period from 01 January 2024 to 31 December 2024, with certain indicators including historical data to demonstrate growth and development trends over time. All information in this report is ensured to be accurate, clear, up-to-date, and reliable.

03. Reporting Standards:

The reporting standards in Agribank's Sustainability Report are based on the Global Reporting Initiative (GRI) Sustainability Reporting Guidelines, includes 04 key standards:

- GRI 100: General Standards
- GRI 200: Economic Standards
- GRI 300: Environmental Standards
- GRI 400: Social Standards



02

OVERVIEW OF SUSTAINABLE DEVELOPMENT

01. Leadership Message on Sustainable Development



The global economy has been and continues to suffer severe impacts from extreme weather phenomena caused by climate change, ranging from storms and floods to prolonged droughts. Estimates from the World Bank indicate that if the goal of "Net Zero" is not achieved by 2050, global GDP could decline by approximately 10%. Vietnam, with its long coastline and traditional agriculture and fisheries-based economy, is also facing serious challenges such as rising temperatures, sea level rise, saltwater intrusion, and changing rainfall patterns, threatening food security and the livelihoods of millions of people.

In response to this situation, the Vietnamese Government has proactively issued national strategies on climate change and green growth, along with specific policies to transition the economy toward a sustainable model. These efforts not only establish a solid legal framework but also create opportunities for businesses, particularly in the financial sector, to actively participate in this transition. International organizations are also increasingly requiring banks to adopt ESG standards, ensuring transparent and effective environmental risk management to attract sustainable investment and contribute to mitigating the impacts of climate change.

Accompanying the Vietnamese government in the process of greening the economy, Agribank proudly affirms its strong commitment to transitioning its business model towards green and sustainable development. As a key player in the agricultural and rural financial market, Agribank has taken the lead in implementing green credit programs and applying ESG standards across all business

activities. Over the years, Agribank has introduced preferential credit policies for "clean agriculture," supported renewable energy projects such as wind and solar power, and launched rural development programs to enhance agricultural productivity and quality. At the same time, Agribank has focused on digital transformation, making significant investments in information technology infrastructure to optimize workflows, reduce resource consumption, and ensure security and safety in banking operations.

In addition to financial activities, Agribank actively participates in environmental protection and social welfare initiatives. We have successfully launched the "For a Green Future" campaign, featuring tree-planting activities, spreading the message "one tree, more life," and supporting communities, especially in rural and remote areas. These efforts not only contribute to improving living environments but also create opportunities for people to access preferential credit, enhance their livelihoods, and achieve sustainable development.

Looking toward the future, Agribank is committed to further enhancing the effectiveness of green credit, accelerating digital technology adoption, and expanding sustainable financial products and services. We will strengthen cooperation with international partners to attract green capital, integrate ESG standards more rigorously into our operational processes, and promote environmental protection solutions to meet the demands of a global economy transitioning toward sustainable development.

02. Orientation and sustainable development strategy at Agribank



In the context of a global shift towards green and sustainable development, Agribank recognizes that adopting the ESG standards is not only a requirement of the times but also a key factor in enhancing business efficiency and long-term sustainability. With a vision to build a transparent, secure and digitally-driven operational system that aligns with international standards, Agribank has identified sustainable development through the rigorous implementation of ESG standards as a top priority in its business development strategy. This commitment is reflected in the establishment of a set of strategic objectives aimed at affirming Agribank's role in supporting the agricultural sector, rural areas and farmers while mitigating environmental and social risks. On this basis, Agribank has issued an Action plan to implement the goals and solutions to deploy the ESG standards set for the period 2024-2030.

OBJECTIVES:

- Affirming Agribank's position as a key commercial bank, especially in the agricultural, rural, and farmer sectors; Ensuring transparent, competitive, secure, and efficient business operations based on a digital technology platform; Implementing advanced banking governance in line with international operational standards, aiming towards a green bank model; Committing to partnering with organizations and individuals to implement policies, objectives, and requirements set by the Vietnamese government in building a sustainable community and nation.
- Implement the ESG standards in alignment with Agribank's business development strategy, aiming for sustainable growth and the development of a green bank as directed by the Government and the SBV; mitigate environmental and social risks; and effectively contribute to the Banking sector's action plan for implementing the National green growth strategy for the 2021-2030 period, as well as the Project on tasks and solutions for executing the outcomes of COP26 and the 17 United Nations Sustainable Development Goals.

STRATEGIC ORIENTATION FOR THE PERIOD 2024-2025:

- 100% of Agribank's leaders and employees understand the importance of sustainable development and the necessity of implementing ESG in a synchronized, substantive and effective manner across the entire system; promote, encourage, and guide Agribank's customers in adopting ESG.
- Establish Agribank's internal document system to implement credit granting for green industries/sectors, manage environmental and social risks in credit granting activities for projects in industries and sectors sensitive to environmental and social risks.
- Prioritize credit capital for projects/plans that positively impact the environment; promote sustainable, low-carbon production, service, and consumption sectors; gradually increase the proportion of green credit in line with Agribank's sustainable development roadmap; strengthen activities to mobilize green and sustainable resources.
- Assign dedicated personnel towards establishing an ESG implementation department at Agribank for the post-2025 period.
- 100% of employees across the entire system receive training on Agribank's commitment to ESG implementation.
- Develop and issue a new salary regulation to meet governance and management requirements, fully applying a salary payment mechanism based on position, productivity, quality, and work efficiency, thereby enhancing employee benefits while ensuring consistency and alignment with Agribank's internal regulations.
- Develop policies and mechanisms to encourage the entire system to use natural resources efficiently and economically, manage environmental impacts sustainably, and promote green and sustainable procurement.
- Develop policies and incentive mechanisms for customers and projects that have a positive impact on the environment and sustainable development.

IMPLEMENTATION SOLUTIONS:

Focus on developing and refining the system of regulatory documents and internal regulations to implement ESG standards at Agribank:

Issue a list of business sectors excluded or restricted from credit approval for projects with negative environmental and social impacts; develop a green and social finance framework; improve the environmental and social risk management system in credit activities; update strategies and policies on ESG... Through this, Agribank establishes a solid legal framework to support the synchronized and effective implementation of green and social finance.

Focus on enhancing governance and management capacity in line with ESG orientation:

Strengthen the structure and ESG governance model; establish a dedicated unit responsible for implementing ESG standards and sustainable development; develop specialized human resources through recruitment and training programs, ensuring consistency in achieving sustainable development goals.



Implement regulations and action programs on environmental and social aspects within Agribank's internal operations:

Environmental policies are refined through the development of internal action programs, incorporating "greening" criteria into regulations related to project management, procurement, and asset investment; continuously improving personnel management regulations, promoting gender equality, and ensuring information security, thereby creating a healthy, safe, and sustainable working environment.

Strengthening communication activities related to ESG and sustainable development:

Research and develop a sustainability report following international standards and proactively disclose information through official communication channels; enhance internal communication on the inevitable trend of sustainable development and Agribank's sustainability journey, thereby spreading sustainable values to each employee, customer, partner, and the community.

Other solutions suitable for Agribank's business activities in each period:

These solutions include inspecting and supervising compliance with environmental and social requirements in credit activities and internal operations; strengthening international cooperation to mobilize green resources; researching participation in the carbon credit and quota trading market; and developing digital transformation solutions to identify and reduce greenhouse gas emissions from internal operations and credit activities, thereby contributing to minimizing negative environmental impacts.

By implementing these solutions in a synchronized and effective manner, Agribank has been building a solid foundation for the adoption of ESG standards, contributing to green growth, sustainable development, and realizing its commitment to accompanying the Government and the SBV in building a safe and prosperous economy and society.

03. Agribank’s milestone in the ourney of sustainable development



- Issuing the ESG standards applicable at Agribank and the Action Plan for implementing key goals and solutions to deploy ESG standards across the Agribank system for the 2024-2030 period. These documents strongly affirm the leadership’s policy and commitment to adopting ESG standards toward sustainable development; as a crucial foundation for implementing specific, synchronized, and comprehensive solutions within the Agribank system.

- Agribank and the Ministry of Agriculture and Rural Development (now the Ministry of Agriculture and Environment) have signed a Memorandum of Understanding to implement the Cooperation Program for providing banking products and services to beneficiaries under the Project “Sustainable Development of 1 Million Hectares of High-Quality, Low-Emission Rice Cultivation Linked to Green Growth in the Mekong Delta Region by 2030.”

- Successfully secured a €50 million green credit line from AFD to finance clean agriculture, high-tech agriculture and support the development of an environmental and social risk management system in credit granting activities.

- Successfully mobilized technical assistance from LuxDev for projects promoting smart agriculture to adapt to and withstand climate change in Thua Thien Hue province, marking LuxDev’s first collaboration with a commercial bank in Vietnam.



- Provided green sector loans to over 42,000 customers, with a total outstanding balance of nearly VND 29,000 billion, accounting for 1.7% of Agribank’s total credit balance and 4.35% of the total green credit balance of the entire economy.

- Implemented a preferential “green credit” loan program for individual customers with a scale of VND 10,000 billion and a minimum lending interest rate of only 3.5% per year.

- Won the special prize at the “Green Bank for a Green Life” competition, organized for the first time across the entire banking sector by the Vietnam Bank Trade Union, demonstrating Agribank’s strong efforts in raising employee awareness of green and sustainable development.

- Contributing nearly VND 700 billion to social welfare activities and community support in the fields of education, healthcare, poverty alleviation, and disaster prevention, etc.

- Continuing the journey “Agribank - One million green trees, adding trees, adding life”.

- Implemented online training programs via E-learning with an average of 2,000 participants per day, enabling employees to proactively learn and research while increasing accessibility and reducing costs and travel time.

04. Promoting Engagement with Stakeholders

During its operations, Agribank frequently engages with both internal and external stakeholders. These are organizations or individuals who may be affected by Agribank’s activities or have an interest in and influence over the bank’s operations. Agribank interacts with stakeholders through various appropriate methods to listen to their opinions and concerns regarding the bank’s activities, particularly in corporate governance, human resource development, economic growth and contributions to society and the environment.

METHODS OF INTERACTING WITH STAKEHOLDERS	FREQUENCY OF INTERACTION
<i>Customer</i>	
Branch/Transaction Office	Daily
Customer Service Center and 24/7 Hotline	24/7
Customer satisfaction surveys	Periodically
Website/Social Media	Daily
Information from mass media	Daily
Other communication channels (email, etc.)	Daily
<i>Employee</i>	
Employee Conference	Annually
Internal publications, newsletters	Daily
Discussion with the Labor Union	Regularly
Organizing internal events, meetings	Regularly
Internal training	Regularly
Receiving and handling internal complaints	Daily
Tiếp nhận và xử lý khiếu nại nội bộ	Hàng ngày
<i>Regulatory agencies</i>	
Maintain regular dialogue mechanisms	Regularly
Direct meetings	As issues arise
Meetings and discussions at forums	As issues arise
Implement official documents and reports as required	Monthly/quarterly/annually depending on the subject matter
Provide feedback on policy drafts	As issues arise
<i>Community</i>	
Coordinate with local authorities	Regularly
Social welfare and community programs:	Regularly
Engage with the local community	Regularly
<i>Press and Media Agencies</i>	
Press Conference	As Arising in Practice
Press Release	As Arising in Practice
Expert Team Providing Information to the Press	As Arising in Practice
<i>Service Providers</i>	
Face-to-Face Meetings	Regularly as Arising
Other Communication Channels (Email, Phone)	Regularly as Arising



05. Key Sustainable Development Topics

Key sustainable development topics at Agribank are a collection of important environmental, social, and governance standards, closely related to, directly and indirectly impacting Agribank's internal operations as well as stakeholders, and referencing the United Nations' Sustainable Development Goals (SDGs). The ESG standards are a crucial element that helps Agribank better identify and manage key issues as well as maximize the efficient use of resources and demonstrate Agribank's level of commitment to the journey of sustainable development. Key sustainable development topics (referencing the 17 SDGs of the United Nations) include:





03

KEY SUSTAINABLE DEVELOPMENT ACTIVITIES AT AGRIBANK

01. Promoting sustainable economic development



CONTRIBUTION TO ECONOMIC DEVELOPMENT

Recognizing its significant role in the banking sector and the overall economy, Agribank continuously strives to contribute by generating economic value, creating job opportunities for workers, fulfilling its obligations to the state budget, promoting local economic development, supporting small and medium-sized enterprises, and actively participating in poverty reduction and local community support efforts.

In 2024, despite the global and domestic economies continuing to face many strong fluctuations, with profound impacts on the operations of the banking sector as well as Agribank's business, the bank still affirmed the superior strength of its entire system. Agribank excellently completed the business plan approved by the SBV, ensuring the full achievement of key business performance indicators, thereby affirming its strong position and flexible adaptability to the challenges of the new era.

- Pre-tax profit reached VND 27,307 billion, an increase of 7.9% compared to 2023; written-off debt recovery reached VND 11,610 billion, an increase of 4.0% compared to 2023; and service revenue reached VND 8,600 billion, an increase of 4.0% compared to 2023.

- Total assets reached over VND 2.2 quadrillion, an increase of 9.4% compared to 2023.

- The NPL ratio was maintained at 1.58%, a decrease of 0.14% compared to 2023, lower than the target assigned by the SBV for 2024.

- The market share of deposits from economic organisations and residents accounted for around 13%; the market share of total outstanding loans accounted for over 11%, maintaining its position as one of the banks with the highest market share in the system.

- The number of employees reached 42,278, an increase of 195 employees compared to 2023, and the average income of employees reached VND 34.31 million/person/month, an increase of 4.96% compared to 2023.

CONTRIBUTE POSITIVELY TO THE STATE BUDGET

During the period 2021-2024, Agribank contributed nearly VND 48,000 billion to the State Budget and has been ranked among the TOP 10 largest tax-paying enterprises in Vietnam for many consecutive years.

02. Sustainable environment

Key topics within the environmental pillar and implementation solutions:

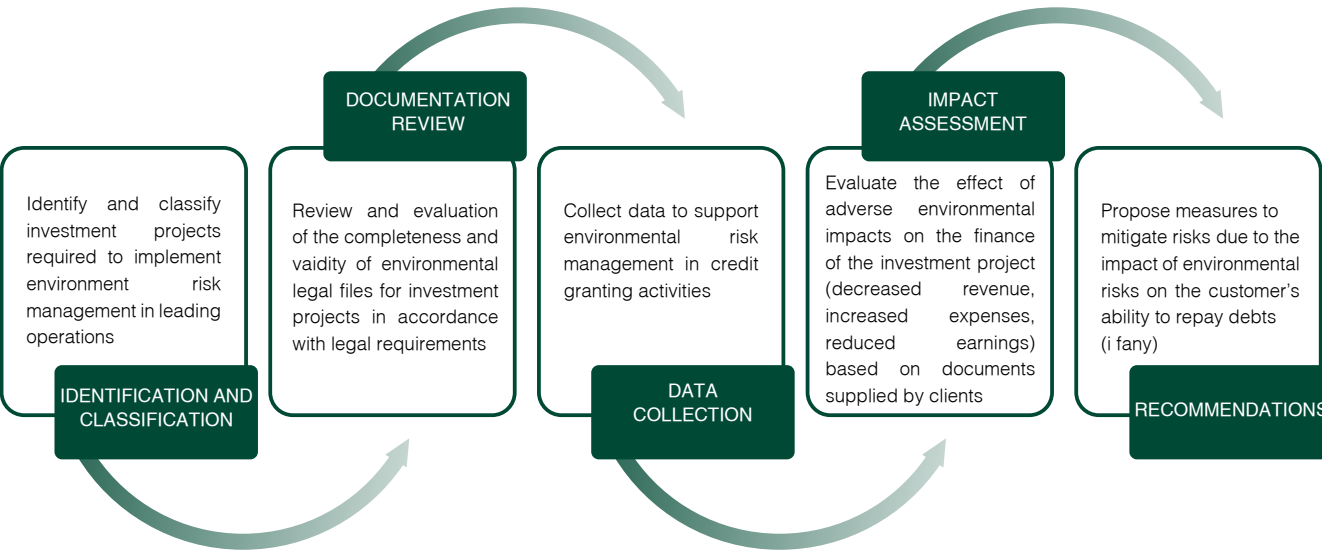
TOPICS	SOLUTIONS
Preventing and controlling climate change and its adverse effects on the environment	<ul style="list-style-type: none"> ➔ Enhancing the effectiveness of environmental risk management in credit granting activities: Agribank considers environmental risk assessment as one of the mandatory criteria for making credit granting decisions. Agribank is actively implementing the development of an environmental and social risk management system in credit granting activities applicable to loans considered for green and sustainable credit granting. ➔ Efforts to protect the environment through the credit granting portfolio: Reviews and issues a list of exclusions/restrictions for credit granting to projects in sectors with a risk of causing negative environmental impacts. ➔ Assessing environmental impact for contractors/service providers: Specific regulations regarding the implementation of environmental impact assessments for contractors and service providers for Agribank in the contractor/supplier selection process. ➔ Compliance with environmental protection laws: Regularly reviews, updates, and strictly complies with current legal documents on environmental protection.
Funding positively impacts the environment	<ul style="list-style-type: none"> ➔ Promoting green credit growth: Agribank is committed to directing credit capital into green sectors, having a positive impact on the environment by providing credit for projects and business plans in the green sector in accordance with the regulations of the SBV; actively cooperating with international financial institutions to implement green and sustainable credit programs in Vietnam. ➔ Encouraging green lifestyles and environmentally-oriented activities: Agribank focuses on communication related to ESG and sustainable development to raise awareness among employees, partners, and customers, encouraging them to change habits, practice green living, and protect the environment. ➔ Promoting green procurement: For projects and tasks using Agribank's funds in accordance with current regulations, priority is given to using and consuming environmentally friendly products and services certified with the Vietnam Green Label in procurement activities within the Agribank system.
Conservation of natural resources	<ul style="list-style-type: none"> ➔ Seriously practice thrift and combat wastefulness: Disseminate and thoroughly implement to each unit and individual within the system the spirit of thrift and anti-wastefulness in the use of resources; conduct inspection and supervision and have forms of reward and encouragement. ➔ Managing energy consumption: Agribank implements energy norm allocation for the system of shared vehicles, closely monitors the amount of electricity and water used, and applies energy-saving measures.

STRENGTHEN THE EFFECTIVENESS OF ENVIRONMENTAL RISK MANAGEMENT IN CREDIT GRANTING ACTIVITIES.

To meet the requirements of Circular 17/2022/TT-NHNN on guiding the implementation of environmental risk management in credit granting activities of credit institutions, Agribank has issued Regulations on environmental risk management in credit granting activities. The regulations clearly specify that the subjects required to conduct environmental risk assessment are credit extensions for investment projects stipulated in Appendices III, IV, and V issued together with Decree

08/2022/ND-CP, and where the borrowers are the project owners. All credit extension proposals falling under the scope of mandatory environmental risk assessment are screened to identify and classify the level of environmental risk, thereby determining appropriate environmental risk management measures corresponding to the identified level of risk.

Environmental risk assessment process of Agribank



Agribank is currently cooperating with a reputable international technical assistance organization to develop an environmental and social risk management system in our credit granting activities, in accordance with Vietnamese law and referencing international standards. This aims to establish a legal framework for conducting environmental and social risk assessments for projects being considered

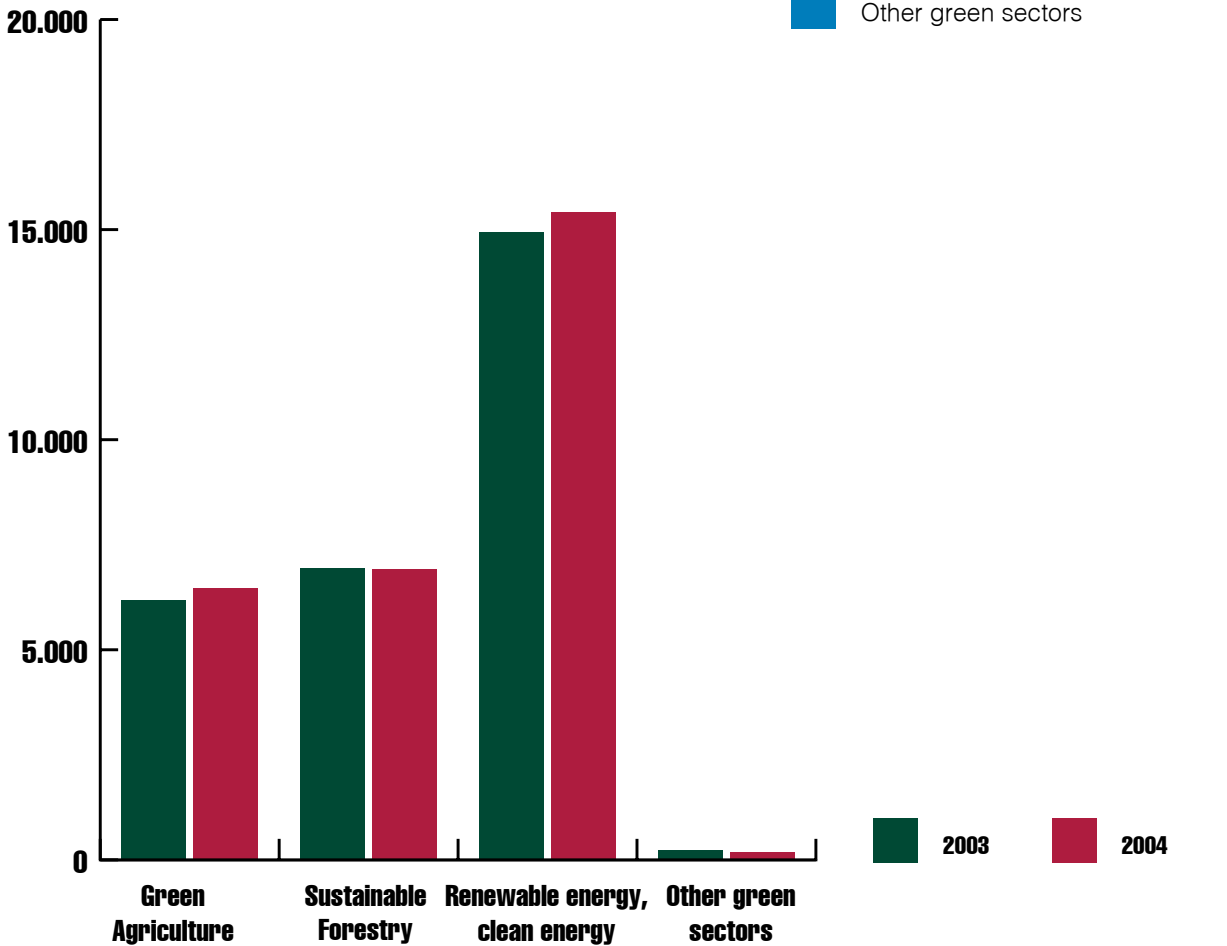


FACILITATING GREEN CREDIT GROWTH

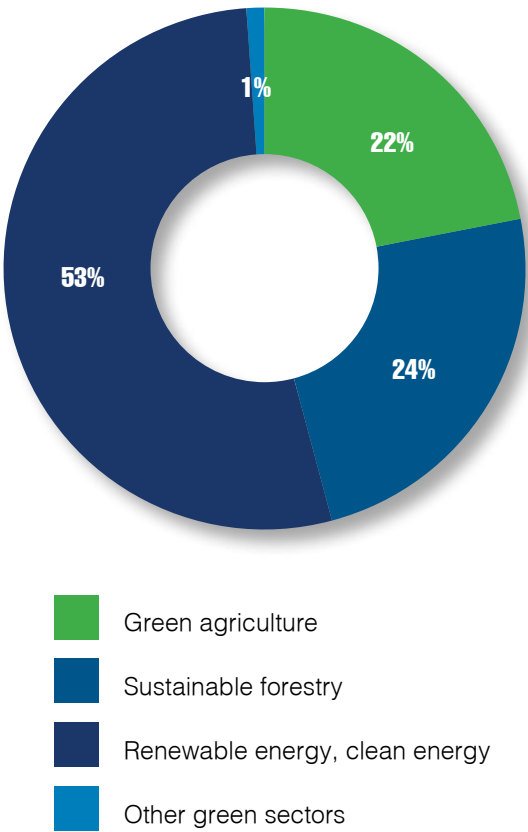
With our position as a leading bank in the development of the agricultural and rural sectors, Agribank identifies promoting green growth and moving towards sustainable development as an important mission and a key focus for green economic development for agriculture, farmers and rural areas. Over the years, Agribank has been and continues to focus on prioritizing capital resources and effectively expanding lending to projects and programs for production and business development in green sectors, following the guidance of the Government and the SBV.

As a result, the outstanding loans for green sectors at Agribank have shown stable growth year by year, with the proportion of green project financing in Agribank's total outstanding credit increasing from 0.9% in 2020 to 1.7% in 2024. In 2024, Agribank continued to be the leading bank in terms of the number of customers granted credit in the green sector, with over 42,000 customers and a total outstanding loan of nearly VND 29,000 billion. The outstanding loan in the renewable energy and clean energy sector reached over VND 15,000 billion, accounting for more than 53%; followed by the sustainable forestry sector with an outstanding loan of over VND 6,900 billion, accounting for nearly 24%; and thirdly, green agriculture with an outstanding loan of nearly VND 6,500 billion, accounting for over 22% of the total outstanding green credit.

Green credit growth by sector



Green outstanding loans by sector in 2024



* Key green lending programs:

- Allocate VND 2,000 billion to implement a preferential credit program for individual customers investing in the production and business of OCOP products, with an interest rate up to 2.0%/year lower than Agribank's floor lending interest rate floor.
- Implement a lending program to encourage the development of high-tech and clean agriculture with a minimum amount of VND 50,000 billion, targeting customers such as enterprises, cooperatives, cooperative unions, farm owners, etc., participating in various stages of the large-scale, safe agricultural product production chain, with lending interest rates reduced by 0.5% to 1.5%/year compared to the preferential lending interest rate for the agricultural and rural sectors according to current regulations of the SBV and Agribank.
- Collaborate with the Ministry of Agriculture and Rural Development (now the Ministry of Agriculture and Environment) to implement credit support for the Pilot scheme on building standardized agricultural and forestry material areas for domestic consumption and export in the period 2022-2025, and the Scheme on sustainable development of one million hectares of high-quality, low-emission rice specialized cultivation associated with green growth in the Mekong Delta region by 2030, with a minimum amount of VND 30,000 billion.
- Implement a preferential "green credit" lending program for individual customers with a total of VND 10,000 billion and a floor lending interest rate starting from only 3.5%/year for customers borrowing capital to implement plans and projects for the production and business of products and services in the green sector: production and business of organic agricultural products; products with eco-labels; safe food supply chain products; seafood, cultivation, and livestock products produced and preliminarily processed in accordance with Good Agricultural Practices (GAP); production and business meeting the national standard for environmental management systems ISO 14001; development of self-produced, self-consumed rooftop solar power.
- Expand lending in projects related to environmental protection funded by international financial institutions such as: Improving the quality and safety of agricultural products and developing biogas programs; coastal resources for sustainable development project; disaster risk management; supporting low-carbon agriculture; clean water supply and rural sanitation in the Red River Delta region; wind power; solar power; drought and salinity prevention in the Mekong Delta and the Central Highlands, etc.
- From Agribank's capital, many large-scale, high-tech agricultural production models have been and are being formed across all regions of Vietnam, creating agricultural production linkages, contributing to the creation of high-quality agricultural products with high commercial value, bringing practical efficiency such as: vegetable, flower, and fruit growing models (Lam Dong); large-scale model

fields (Can Tho); livestock breeding (Bac Ninh, Lao Cai, Ha Nam); investment in agricultural machinery and equipment (Tien Giang, Long An); corn (Son La); safe fruits and vegetables in the Central Highlands provinces (Dak Nong, Kon Tum); dragon fruit according to VietGap standards (Binh Thuan), etc.

* Mobilizing capital for green credit development

Over the past years, Agribank has consistently maintained our position among commercial banks with a large market share in mobilizing international funds to support sustainable development goals. In 2024, Agribank continued to actively work with international organizations to attract resources for implementing projects supporting green and sustainable credit development.

- Successfully accessed 03 banking projects related to climate change mitigation and environmental improvement with a total value equivalent to USD 406 million, funded by reputable international financial institutions worldwide.
- Cooperating with AFD on a green credit line for lending to the clean agriculture and high-tech agriculture sectors and supporting the development of an environmental and social risk management system in credit granting activities.
- Cooperating with the WB to support the development of a Green Finance Framework and the issuance of the first green bond for Agribank.
- Cooperating with LuxDev for technical assistance in developing financial products for resilience and promoting climate-smart agriculture for smallholder farmers in Thua Thien Hue province, with a particular focus on women.

As a result, as of December 31, 2024, the total capital from international projects reached over VND 2,600 billion, outstanding loans to customers from international project capital reached over VND 2,500 billion, and the non-performing loan ratio remained low (0.2%), of which the capital mainly serves lending to the clean energy and renewable energy sectors; clean, high-tech, and low-carbon agriculture; protection and development of mangrove areas, etc.





PRACTICE GREEN LIVING AND BE ENVIRONMENTALLY ORIENTED.

- Promote and encourage the practice of green living: Agribank continuously strengthens our internal communication activities to encourage the implementation of green lifestyles, thrift, and anti-wastefulness throughout the entire system. Through internal information channels, training, and communication campaigns on the bulletin board system, website, and internal network, Agribank has raised employees' awareness about using resources efficiently. Messages about saving electricity, minimizing the use of plastic, and encouraging the switch to environmentally friendly products are always emphasized, contributing to spreading green values throughout the entire system.

In 2024, Agribank excellently surpassed 22 participating teams with 440 outstanding contestants from banks and units throughout the system, winning the Special Prize of the "Green Bank for a Green Life" contest organized by the Vietnam Bank for Trade Union. Through the contest, it can be seen that Agribank's staff not only possess in-depth knowledge about green transformation, the green banking model, and sustainable development but also effectively apply green financial solutions to business operations. This award is also clear evidence that Agribank's Board of Directors always prioritizes raising awareness about green and sustainable development, while also investing heavily in communication solutions to spread the spirit and values of green transformation to all employees in the system, so that each Agribank employee becomes a living green ambassador

- Carry out actions to promote environmental sustainability within internal operations.

• Resource conservation and waste reduction:

Các biện pháp tiết kiệm nước và tài nguyên được thực hiện triệt để tại Agribank. Điển hình áp dụng việc theo dõi chỉ số tiêu thụ nước hàng ngày qua phần mềm quản lý của Ban quản lý tòa nhà; lắp các khóa nhỏ van cấp nước tại hệ thống nhà vệ sinh và khu vực liên quan; khoán chi phí văn phòng phẩm hàng tháng đến người lao động và khuyến khích lưu trữ văn bản điện tử qua hệ thống nội bộ I-office nhằm giảm thiểu tối đa chi phí hoạt động và lượng giấy in sử dụng hàng ngày.

Agribank đồng bộ triển khai trong hệ thống các biện pháp tiết kiệm năng lượng thông qua việc giám sát, đánh giá và tối ưu hiệu quả việc sử dụng nhiên liệu như chuyển đổi 100% hệ thống chiếu sáng sang đèn LED; thay thế hệ thống điều hòa cũ bằng các thiết bị hiện đại; tuyên truyền tích cực tới người lao động chú ý tắt các thiết bị sử dụng (đèn chiếu sáng, điều hòa...) sau giờ làm.



• **Prioritizing the use of green materials and reducing plastic:** Agribank implements green procurement by prioritizing the selection of suppliers with demonstrable commitments to environmental protection; utilizing glass bottles and single-use plastic alternatives such as paper straws, paper cups, and recycled paper bags during meetings to minimize plastic waste and contribute to environmental preservation.

- Digital Transformation: A Green Driver for Operational Efficiency:

Agribank has been actively investing in and deploying technology to accelerate a comprehensive digital transformation across all operational areas, encompassing internal workflow processes. The digitization of administrative tasks through the internal I-office system and various professional management applications enhances work efficiency, reduces the consumption of resources (such as printing paper and stationery), and saves significant operational costs. Furthermore, Agribank consistently strives to develop innovative digital banking products and services; continuously enhancing customer experience by improving the quality of online banking services, electronic transactions, and leveraging advanced information technology. This strategic focus aims to cultivate environmentally responsible habits, thereby facilitating the deployment of green finance solutions, improving overall operational efficiency, and playing a pivotal role in environmental stewardship.

- Environmental Protection and Green Community Initiatives: Agribank consistently promotes environmental awareness through a range of impactful campaigns and practical activities.

• The "Agribank - One Million Green Trees, More Trees, More Life" campaign actively contributes to the reforestation of vacant land, the enhancement of public spaces, and the mitigation of climate change impacts such as salt-water intrusion and soil erosion.

• Agribank actively promotes awareness of programs related to green economy and sustainable agriculture models, including initiatives such as the "Super Fruit Orange Trees," the "1 Million Hectares of High-Quality, Low-Emis-

sion Rice" project, and supports Vietnamese businesses in their international expansion, exemplified by the "Golden Harvest Season in Cao Phong" initiative.

• Agribank actively participates in working delegations to Truong Sa, Bach Long Vi, and the Southwest sea region, with a dual focus on promoting border sovereignty awareness and protecting the marine ecological environment. Agribank has been and continues to implement numerous action programs under the overarching theme of "For a Green Future," with the objective of fostering a shift in both awareness and actions among our more than 42,000 employees.

PROMOTE GREEN, SUSTAINABLE, AND COST-EFFECTIVE PROCUREMENT

- Thoroughly implementing the policy of thrift and anti-waste in asset procurement and construction investment: Agribank periodically reviews capital investment plans for construction and asset procurement of member units, Head Office, and Branches, following the direction of centralized synchronization, thrift, and investment in practical projects; develops reasonable asset procurement plans to meet the usage needs of units (selecting products with high durability; reviewing and rotating assets to utilize them between units; practicing thrift in the preparation, appraisal, and approval of cost estimates for investment and procurement projects).

- Prioritizing the selection of green contractors/suppliers, using environmentally friendly building materials: During the process of construction investment and product procurement, Agribank focuses on prioritizing suppliers who are concerned about environmental protection. At the same time, during the product selection process, Agribank always evaluates the environmental impact aspects of the products.

Agribank believes that implementing internal green procurement not only demonstrates our commitment to the environment but also contributes to building a green economy for the future. These actions initially demonstrate Agribank's efforts in our journey to pioneer internal green transformation.

- All 105 construction projects currently underway in the system use non-fired bricks. The production process of non-fired bricks reduces environmental pollution because it does not generate pollutants, create waste or toxic waste; on the other hand, non-fired bricks are composed of cement, stone dust, and some industrial and agricultural waste, making them very environmentally friendly.
- For the centralized procurement package of specialized vehicles for transporting money in 2024, Agribank specifies technical requirements that meet the Euro 5¹ emission standard. The application of the Euro 5 emission standard not only improves air quality but also minimizes negative impacts on the environment and human health.
- For the procurement package for the supply of generators in 2024, Agribank specifies requirements that meet the national technical regulation on industrial emissions for dust and inorganic substances QCVN19:2009/ BTNMT dated November 16, 2009².

1. This standard is used to control and minimize the amount of emissions from vehicles, while also tightening the limits on emissions from diesel engines.

2 This regulation specifies the maximum permissible concentration of dust and inorganic substances in industrial emissions when discharged into the ambient air, in order to minimize air pollution caused by industrial emissions.

Material Topics within the Social Pillar and Implementation Solutions

TOPICS	IMPLEMENTATION SOLUTIONS
Customer - centric approach	<ul style="list-style-type: none">➔ Enhancing customer experience: Agribank is undertaking comprehensive transformation initiatives with a customer-centric orientation, aiming to maximize accessibility to banking services and utilities for customers and partners, developing a diversified ecosystem of products and services, with a strong focus on digital platforms and personalized solutions tailored to each customer segment.➔ Diversifying products and services: Agribank continues to expand our portfolio of products and services to meet the distinct needs of each customer group, ensuring optimal satisfaction and access to financial services.➔ Enhancing information security: Agribank continuously enhances customer data protection; technological solutions are regularly applied to improve the effectiveness of data privacy and security measures.
Human resource development	<ul style="list-style-type: none">➔ Ensuring occupational safety and employee wellbeing: Agribank is committed to providing a safe and healthy working environment, improves workplace conditions and labor productivity to attract and retain high-quality talent.➔ Promoting employee welfare: Agribank establishes policies and mechanisms to ensure income stability, social benefits, and career development opportunities for all employees.
Promoting gender equality	<ul style="list-style-type: none">➔ Prohibiting discrimination: Agribank strictly prohibits all forms of gender discrimination in the workplace and in career advancement opportunities.➔ Empowering women in leadership: Agribank actively promotes the participation of female employees in leadership roles through professional training programs and career development roadmaps, enabling equitable access to management positions across the system.
Pioneering Financial Inclusion	<ul style="list-style-type: none">➔ Developing financial products targeting underserved groups: Agribank develops and delivers financial products targeting underserved segments, including SMEs, micro-enterprises; low-income individuals, ethnic minorities and other vulnerable groups.➔ Enhancing access to financial services and opportunities to all individuals: Agribank has expanded our branch network to rural, geographically disadvantaged areas, border, and island areas, as well as through digital and online banking platforms and reduced service fees.
Strengthening community engagement and social responsibility	<ul style="list-style-type: none">➔ Agribank devotes significant resources to social welfare initiatives, reaffirming our responsibility to the community and contributing to the advancement of an inclusive and sustainable society.

CUSTOMER – CENTRIC APPROACH

* Enhancing customer experience

- **Elevating digital customer experience:** Agribank continuously upgrades our technology infrastructure to deliver a superior customer experience, optimize financial and payment services, and provide personalized journeys across all digital platforms. Agribank consistently innovates and launches new digital products and services aimed at offering seamless, user-friendly, and convenient customer interactions.

- **Diversifying customer support channels:** To ensure timely and effective customer assistance, Agribank has developed a wide range of customer service channels: Including in-branch support, customer service hotlines, email, fanpage, website platforms...

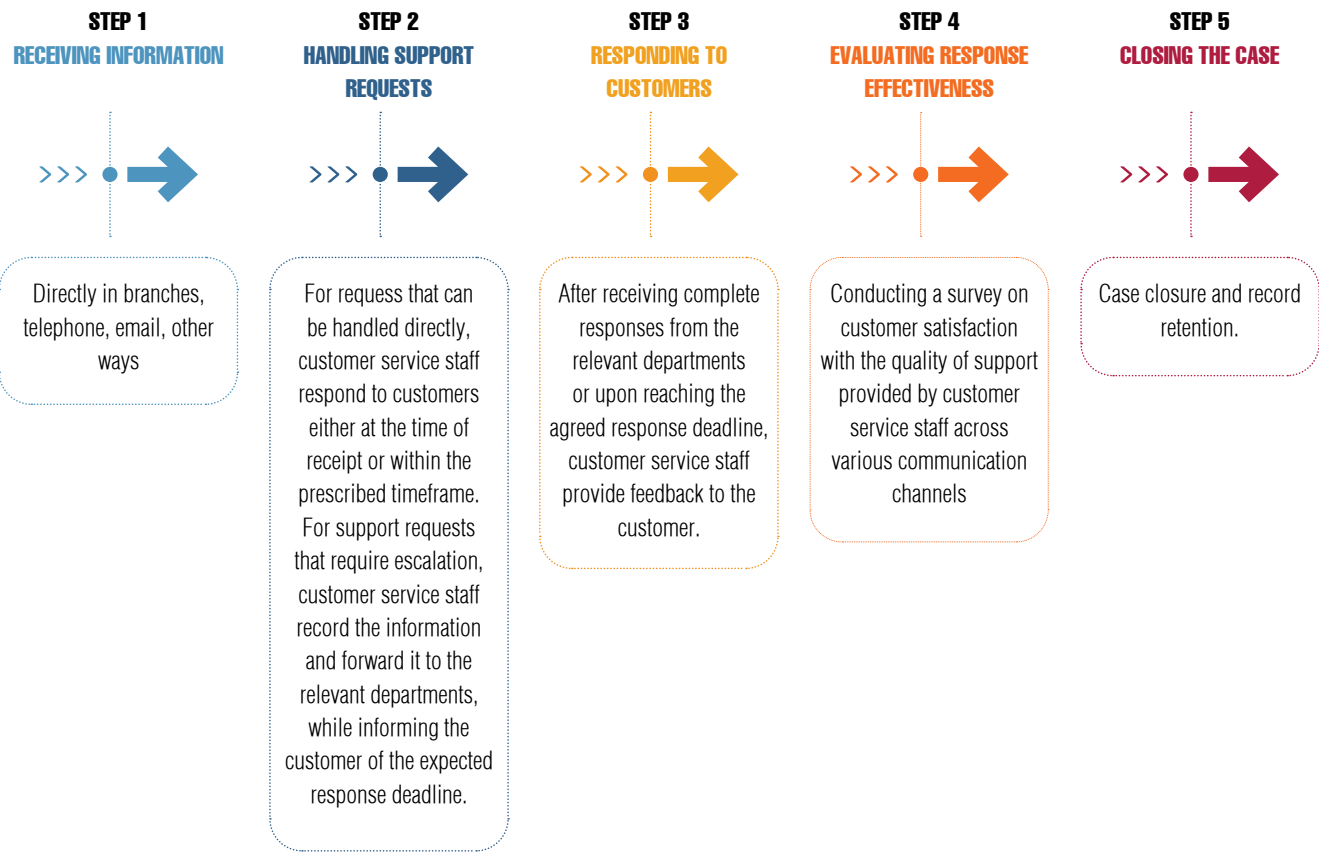
- **Applying advanced technology in customer support:** In pursuit of maximizing customer convenience and meeting the rising expectations of the digital era, in 2024 Agribank introduced AI-powered chatbot services on its official Fanpage. The chatbot operates 24/7, offering instant

responses to frequently asked questions, transaction guidance, and information on banking services, loans, cards, and promotional programs, customized to individual needs.

Additionally, Agribank has implemented Voice Brandname Calling Services, enabling proactive outreach to understand customer needs, provide timely assistance, and improve communication and product promotion effectiveness.

- **Receiving and responding to customer feedback:** Agribank dedicates substantial resources to enhancing customer experience, including establishing a responsive mechanism for receiving and handling customer feedback efficiently and promptly. Corresponding regulations and procedures have been issued to ensure coordinated implementation across Customer Service Centers, branches/transaction offices, and business units at the Head Office. The feedback handling process includes:

Quy trình xử lý và phản hồi thông tin khách hàng của Agribank bao gồm:



Each year, Agribank conducts assessments on the quality of customer service across our branches through dedicated performance evaluations.

*** Enhancing information security**

- Ensuring robust information technology systems:

Recognizing the importance of information security in banking operations, Agribank has implemented a comprehensive suite of security solutions, including: Network security, application security, database protection, end user security, identity and access management, endpoint security, digital signature authentication (PKI), and one-time password (OTP) verification systems... All internal network connections and data center access points are secured through advanced firewall technologies, ensuring defense against cyber threats and potential system breaches. Agribank utilizes cutting-edge firewall systems from globally recognized providers to mitigate technology vulnerabilities and intrusion risks. Moreover, Agribank has deployed a Security Operations Center (SOC) for log collection, security event correlation, real-time monitoring, forensic analysis, and incident response (if any). The Bank's data centers are independently audited and certified to meet ISO 27001:2022 standards. To enhance protection levels across our IT infrastructure, Agribank has classified and approved a comprehensive information system risk level inventory for 54 systems from Level 2 and above, implementing all corresponding

technical safeguards in line with guidance from the Ministry of Information and Communications. Agribank also conducts annual internal and third-party penetration testing to proactively identify system vulnerabilities and enhance security resilience.

- Safeguarding Customer Data Privacy:

All systems and applications at Agribank are deployed with structured access control matrices, clearly defining administrative rights, approval rights, and operational roles. Dual-control mechanisms are applied to separate initiation and approval processes, ensuring data integrity and traceability. To further strengthen data security, Agribank has introduced database encryption and masking solutions for our core banking systems, preventing unauthorized access and protecting sensitive customer information such as account numbers, transaction records, and authentication data. These measures are fully compliant with the regulations of the SBV and internal security protocols. Agribank actively monitors potential data leakage risks across digital platforms in coordination with the Authority of Information Security and relevant agencies for timely handling. Periodic data backups are performed according to the frequency of system changes, especially for Level 3 information systems and those involving personal customer data, in line with Circular No. 09/2020/TT-NHNN. These practices ensure prompt recovery in the event of data loss, system errors, or ransomware attacks.



HUMAN RESOURCE DEVELOPMENT

*** Ensuring occupational safety and employee wellbeing**

Agribank has established clear policies on occupational safety, hygiene factors, and employee healthcare as part of our internal labor regulations, including the following terms:

ENSURING OCCUPATIONAL SAFETY

- Employers are responsible for providing equipment and implementing measures to ensure occupational safety in the workplace.
- Managers, supervisors, and employees are responsible for thoroughly understanding and strictly complying with regulations, internal rules, procedures, and safety measures to ensure occupational safety in the workplace...

HYGIENE FACTORS

- Functional departments must strictly implement periodic inspections, maintenance, and repair of machinery and equipment in accordance with established procedures and regulations.
- Propose renovations and repairs to office facilities to ensure environmental standards, hygiene, and the safety of people and property

EMPLOYEE HEALTHCARE

- Employers shall recruit and assign employees based on the health standards prescribed for each type of job.
- Employees are provided with annual health check-ups, while female employees receive an additional examination focusing on obstetrics and gynecology. Staff engaged in physically demanding or hazardous jobs, persons with disabilities, and older employees (aged 50 and above for women, 55 and above for men) are given periodic health check-ups every six months...

Agribank complies with legal regulations, ensuring working conditions regarding lighting, ventilation, hygiene, drinking water, and toilets... ; maintaining green and well-equipped office buildings; providing meal subsidies and organizing subsidized meals for staff. Representatives of Agribank's workforce participate in employee conferences and trade union congresses at all levels, engaging in dialogue and negotiation with management to ensure favorable working conditions and labor protection.

Agribank's Trade Union plays a proactive role in protecting the legitimate rights and interests of employees, especially during times of economic and social uncertainty, public health crises or natural disaster. Specific initiatives include: Providing emotional and financial support to employees with seriously ill children, financial assistance to employees with critical illnesses through the Compassion Fund, and care for Vietnamese heroic mothers, war invalids, and martyrs' family members supported by grassroots trade unions. These activities shall support the employees to spend time from the bank and devote to the development of the bank.

*** Ensuring income, social welfare, and career development opportunities**

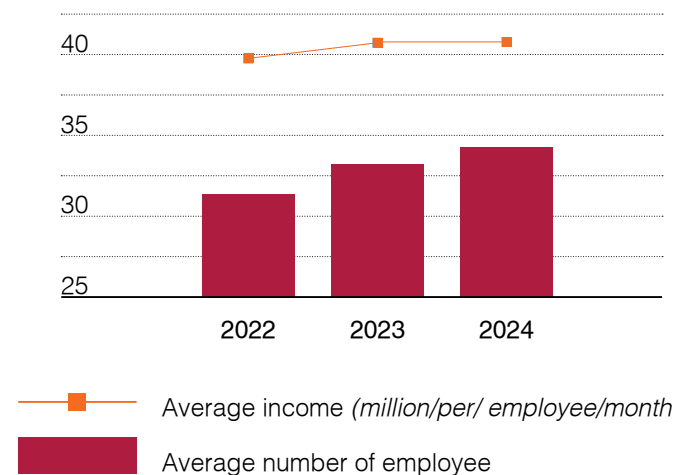
- Enhancing employee income

Agribank ensures that employee income remains competitive with market levels in the information technology and banking sectors. This income policy serves as both an incentive for employees and a key factor in attracting high-quality talent, improving labor productivity, and strengthening recruitment efforts in line with international integration and digital banking transformation.

Employee income at Agribank has steadily increased over the years, consistently ranking among the highest in the banking sector and remaining well above the industry average. These indicators reflect Agribank's strong employer brand and our ability to attract and retain qualified professionals in the financial and banking sector.



AVERAGE EMPLOYEE INCOME AT AGRIBANK IN THE PERIOD 2022 - 2024



Source: Consolidated audited financial statements 2022- 2024

- Ensuring employee welfare

In addition to salaries and allowances, Agribank provides comprehensive support for both the material and spiritual wellbeing of our employees. This includes favorable working conditions, competitive remuneration, rest and recreational benefits, performance recognition, and professional development opportunities. All employees are covered by social insurance, health insurance, and unemployment insurance. Agribank also organizes annual health checkups for all employees and biannual checkups for female staff. Agribank Insurance Company (ABIC) offers free medical insurance for employees at various units and preferential premiums for their family members. Moreover, employees are entitled to annual retreats at Agribank guest houses nationwide. Outstanding contributions by employees are regularly recognized through awards and commendations at various levels.

Agribank also ensures timely support and settlement of retirement benefits and severance payments for departing employees-serving as a meaningful gesture of appreciation for their years of dedication to the bank.



PROMOTING GENDER EQUALITY

- Pioneering in implementing the Party and Government directives on gender equality:

In alignment with the Party and Government's directives on gender equality, since 2022, Agribank has taken proactive steps to implement the National gender equality strategy for the 2021-2030 period. In 2024, Agribank actively guided and monitored units throughout our system in implementing Official Document No. 3709/NHNN-TCCB (dated 6 May 2024) on gender equality and Official Document No. 8473/NHNN-TCCB (dated 16 October 2024) on the Action Month for gender equality and prevention of gender-based violence. Furthermore, Agribank continuously promotes internal communication and awareness-raising efforts on gender-related legislation, while pursuing the objectives set forth in its institutional gender equality strategy for the 2021-2030 period.

- Ensuring the benefits and rights of female employees:

At Agribank, gender equality policies are clearly embedded in internal regulations and guidelines. The bank's labor regulations explicitly outline provisions ensuring the rights of female employees, including maternity protection, paid leave and allowances during child illness and maternity periods, in accordance with social insurance laws. Workplace sexual harassment prevention is also addressed through defined procedures and disciplinary measures. Special attention is given to health care for all employees, particularly female staff. Periodic health checkups are conducted annually for all employees, and twice a year for female employees, in collaboration with relevant units and the Trade Union.



- Promoting female participation in leadership:

Female employees (accounting for 56.6% of the entire system) are considered a core human resource and have made vital contributions to Agribank's success in affirming our position as a leading commercial bank in Vietnam, particularly in the agricultural and rural sectors. Agribank's leadership has adopted a clear policy in our planning regulations, targeting a minimum of 25% female representation in leadership succession planning. The Bank also actively appoints women to leadership roles at both headquarters, branches, subsidiaries with women currently holding 49.4% of all management positions, including 04 female members on the BoD and BoM. These figures underscore the Bank's consistent efforts to advance gender equality and the vital role of female staff in fostering sustainable development.

Statistics on female workforce structure at Agribank

No.	INDICATORS	2024
1	Proportion of female leaders in senior executive level (the Board of Directors, Board of Management and Supervisory Board)	16.7%
4	Proportion of female managers to total management personnel	49.4%
6	Proportion of female employees to total workforce	56.6%

- Strengthening activities for women's advancement:

The Committee for the Advancement of Women at Agribank continues to operate effectively with the goal of enhancing gender equality, fostering an enabling environment for female staff to thrive, and ensuring their employment, income, and wellbeing. This empowers women to excel in both their professional and personal lives.

The bank's Party Committee, the BoD and BoM prioritize and support the planning, training, and development of female talent. The proportion of women selected for talent pipelines continues to grow, accompanied by training and placement in leadership roles at all levels. Many female staff members have risen through the ranks and made significant contributions to Agribank's progress.

Agribank's Trade Union has actively promoted gender equality and women's advancement throughout the system. Key activities include: developing gender equality action plans tailored to unit-specific contexts; integrating gender content into communication campaigns and labor union activities; enhancing training and succession planning for female candidates, aiming for at least 30% female representation in new trade union executive committees; and strengthening the quality of the Women's Affairs Committees across the network.

In addition, Agribank organizes diverse cultural and sports activities to celebrate gender-focused milestones such as International Women's Day (March 8), Vietnamese Family Day (June 28), and Vietnamese Women's Day (October 20), under themes like "Family Happiness," "Women Are Meant to Be Cherished," and "Excellent at Work, Devoted at Home." Campaigns are also conducted to promote the values of Agribank women: "Responsibility - Intelligence - Diligence - Elegance." The Bank hosts events honoring outstanding female leaders and achievers to foster unity in 2024, improve well-being, and empower women to balance their careers and family lives effectively.



PIONEERING FINANCIAL INCLUSION

With a firm commitment to the effective implementation of Decision No. 1309/QĐ-NHNN dated 24 July 2020, issued by the Governor of the SBV on "Promulgating the banking sector's action plan to implement the National financial inclusion strategy to 2025, with orientation to 2030," Agribank has introduced various programs and solutions to promote financial inclusion and has achieved notable results, as follows:

* Developing financial products targeting underserved groups:

Agricultural and rural development lending programs with outstanding loans exceeding VND 700,000 billion:

Agribank continues to lead the implementation of credit programs in alignment with Government directives, including: outstanding loans for the National Target Program on New Rural Development (VND 701,685 billion); outstanding loans under Decree No. 67/2014/NĐ-CP for fisheries development and exploitation (VND

423 billion); outstanding loans to support housing under Circular No. 11/2013/TT-NHNN (VND 216 billion); outstanding loans under policies to reduce agricultural losses according to Decision No. 63, 65, and 68/2013/QĐ-TTg (VND 30 billion); preferential outstanding loans to poor districts under Resolution No. 30a/2008/NQ-CP (VND 413 billion); outstanding loans for coffee replantation (VND 56.8 billion).



Lending program for social housing, workers' housing, and renovation of old apartment buildings under Resolution No. 33/NQ-CP, with a credit package of VND 30,000 billion:

Agribank actively implements supportive policies to help individuals and businesses access preferential loans, accelerating disbursement for social housing, workers' housing, and redevelopment of aging apartment buildings. This contributes to the national plan to develop one million social housing units during the 2021-2030 period.



Preferential loan program for SMEs:

Agribank has allocated VND 10,000 billion for a preferential credit program for SMEs offering interest rates up to 1.5% lower than standard rates. The program supports SMEs in accessing short-term working capital, especially production and business in agriculture, aquaculture, salt production, high-tech agriculture, and environmentally friendly or green products.



Consumer credit programs for individuals and households:

This is one of Agribank's key initiatives to support agricultural and rural development and limit "black credit", particularly in far and remote areas. As of 31 December 2024, cumulative disbursement under the program reached nearly VND 90,000 billion, serving close to 1 million customers.



* Enhancing access to financial services and opportunities for all individuals in society:

Expanding the branch and transaction office network in rural, far and remote areas:

Agribank currently operates a widespread transaction network nationwide, reaching remote, border, and island areas (being the only commercial bank present in 9 out of 13 island districts). The bank consistently prioritizes network expansion in agricultural and rural areas, facilitating access to credit and modern banking products and services for local residents and businesses.



Investing in, expanding, and reorganizing the ATM and POS network:

As of 31 December 2024, Agribank had deployed nearly 3,300 ATMs/CDMs across our system, with 54.6% of the machines installed in agricultural and rural areas.



Implementing automobile transaction units:

Agribank launched Phase I of our automobile transaction unit Project with 68 specialized vehicles to serve customers in far and remote areas where no branches or transaction offices are available. As of 31 December 2024, nearly 35,000 transaction sessions had been conducted, serving over 3.1 million customer visits, disbursing more than VND 12,500 billion, collecting debts totaling nearly VND 15,500 billion, mobilizing savings of over VND 10,000 billion, and processing fund transfers worth nearly VND 8,400 billion.



Implementing policies to promote cashless payments:



Agribank has effectively implemented the Cashless Payment Development Plan for the 2021-2025 period, along with numerous preferential fee policies for customers. These include fee exemptions or reductions for domestic payment services and account management; free cash deposits and withdrawals at various locations; waiver of maintenance fees for Agribank Plus services and balance notification messages for accounts opened via OSB; free card issuance for specific customer groups (e.g., students, employees

receiving social insurance payments, and social welfare beneficiaries); fee waivers or reductions for collection/payment services for corporate customers, including corporations, general companies, and utility/service providers (e.g., electricity, water, telecommunications, schools); and preferential rates for merchant fees, e-statements, and centralized account management services.

Developing modern distribution channels through digital technologies, with a strong focus on mobile platforms:

Agribank diversifies utilities and enhances the digital customer experience across all service groups, including deposit mobilization, domestic payments, cards, international payments, foreign exchange trading, remittances, digital banking, treasury and cash management, agency services, partnership services, insurance, etc...



Implementing financial education programs to enhance financial literacy and consumer protection:



The National financial inclusion strategy has been disseminated throughout Agribank's workforce to ensure effective communication to customers and integration into the Bank's overall action plans and communication strategies. Community-focused communication and financial education initiatives are designed to introduce Agribank's products and services to a broad audience, especially those in agricultural, rural, and geographically disadvantaged areas, thereby contributing to the realization of the national strategy. Dedicated sections on Agribank's official website and social media platforms - such as

'FAQs', 'Consulting Corner', 'Business Support', and 'Agribank Digital Banking - Easy to Use for an Easier Life' - are regularly updated to promote financial inclusion. Educational articles and video tutorials guide customers in using financial services and highlight promotional programs supporting cashless payments. Agribank also provides regular alerts and warnings to help customers recognize and avoid high-tech scams and fraudulent schemes, ensuring safety and security when using financial services via its website, email, Zalo, and OTT notifications on the Agribank Plus application.

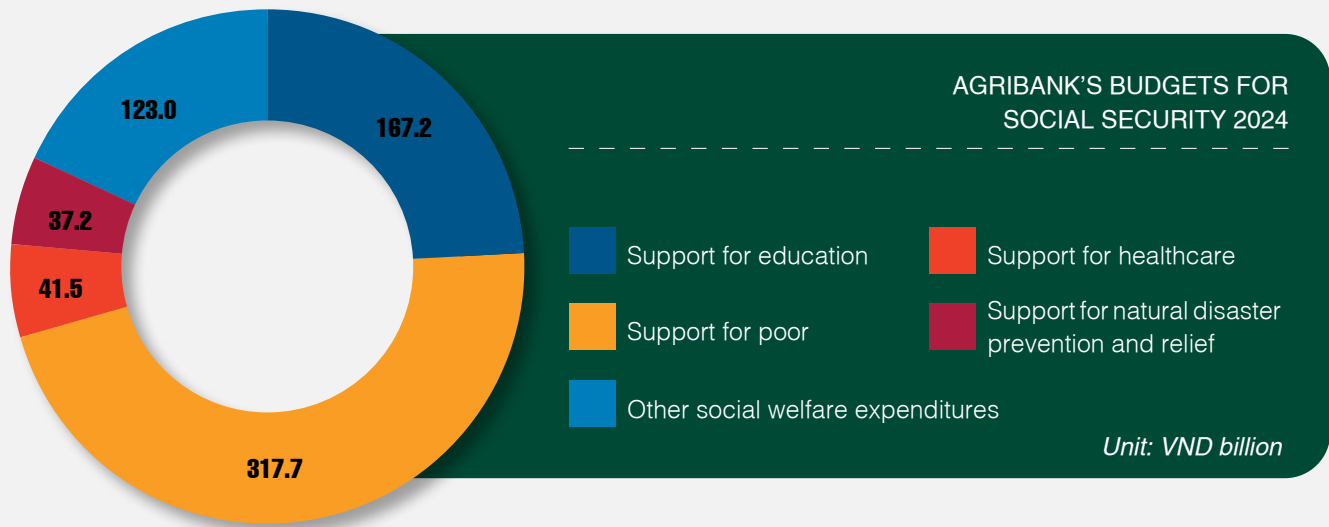


PENHANCE RESPONSIBILITY TO THE COMMUNITY

Agribank has continued to play a vital role in the community, with practical activities towards sustainable social and community development. Agribank devotes large amount of resources to implementing funding programs for social welfare projects, supporting the poor and localities with difficult circumstances. Agribank focuses on developing rural infrastructure, providing preferential credit capital for farmers and small and medium enterprises in areas serving the community’s benefits, such as education, health, and the environment.

In 2024, from business profits, Agribank spent nearly VND 700 billion to fund welfare programs, focusing on the fields of education and healthcare, building charity housing; poverty reduction; eradicating hunger; gratitude; overcome the consequences of natural disasters, etc.

Specifically, Agribank’s budgets for social security 2024 was demonstrated below:



Education, healthcare, and the poor continue to be the three key areas that Agribank focuses on. Social welfare activities for these sectors have been widely implemented in many regions nationwide in the last few years.

* Some notable social welfare programs of Agribank in 2024:

Launching the 'Eliminate temporary and dilapidated houses' movement:



In response to the nationwide campaign to eliminate temporary and dilapidated housing, Agribank has committed VND 20 billion to support the construction and repair of homes for impoverished and near-impoverished households in Da Bac district, Hoa Binh province. This initiative aligns with Agribank's broader goal of addressing decrepit house issues nationwide. The program has become a beacon of

Agribank's contribution to sustainable poverty reduction, improving living conditions for the poor, and further fostering unity among the people. In addition, Agribank has launched an internal campaign across all branches and individuals within the system, utilizing a competitive and rewarding approach to inspire and encourage each employee to take an active role in contributing to the community and society.

Joint Effort to Overcome the damages affected by typhoon Yagi:



Typhoon Yagi inflict severe damages to people properties and business, especially affecting agricultural activities, Agribank promptly provided financial support, with total amount of over VND 37 billion, to accelerate recovery efforts. This contribution helped vulnerable communities overcome this challenging period. In addition, Agribank's Trade Union launched a campaign encouraging our employees to donate one day's salary towards disaster relief efforts. As a result, Agribank's entire system contributed more than VND 20 billion to assist in the recovery from the typhoon's aftermath. Continuing the 'Efforts to Overcome the damages of Typhoon Yagi campaign, Agribank made a donation

of VND 4 billion for Vietnam Social Security (VSS) to provide over 2,500 social insurance books and health insurance cards to typhoon-affected communities. This initiative aimed to ensure that affected individuals receive the necessary healthcare and social benefits, alleviating their financial burden. Through this program, Agribank would like to collaborate with VSS in fulfilling the strategic goal of 'Social Insurance and Health Insurance for all citizens' set by the Party and the State, with the aim of achieving universal health insurance coverage and ensuring that 60% of the working-age labor force participate in social insurance by 2030.

"For the Poor - Leaving No One Behind":

In recent years, Agribank has consistently been a proactive contributor to the "For the Poor - Leaving No One Behind" movement initiated by the Prime Minister. At the launch ceremony of the "For the Poor" month and the social welfare campaign in Hanoi in 2024, Agribank continued its support by donating VND 2 billion to the "For the Poor" fund and Hanoi's social welfare fund for 2024.



04. Sustainable Corporate Governance

Key Topics in the Governance Pillar and Implementation Solutions

TOPIC	SOLUTIONS
Corporate Culture Development	Building and spreading healthy corporate culture: Issuing, regularly reviewing, evaluating, and updating internal policies that encompass corporate culture, professional ethics standards, and codes of conduct for banking staff.
Anti-Corruption, Anti-Waste, and Negative behavior prevention	Raising awareness and promoting anti-corruption and crime prevention: Disseminating relevant legal documents on anti-corruption, anti-waste, and anti-negative behavior measures to all employees; organizing training sessions on these topics. Reporting and monitoring: Regularly reporting the progress and results of anti-corruption, anti-waste, and anti-negative behavior efforts within Agribank.
Anti-Money Laundering, Counter-Terrorist Financing, and Non-Proliferation of Weapons of Mass Destruction	Compliance with Vietnamese laws and international practices on AML, CTF and Non-Proliferation of Weapons of Mass Destruction: Agribank continuously reviews and updates internal regulations regarding AML, CTF and Non-Proliferation of Weapons of Mass Destruction, ensuring compliance with legal regulations, sanctions policies, and international practices.

BUILDING AND SPREADING CORPORATE CULTURE

* Agribank's cultural value

With a vision, mission and business philosophy for 35 years of development throughout, Agribank defines our cultural value and cultural characteristics with the motto "better every day" by promoting innovation, focusing on development science and technology. In addition, the Bank continuously upgraded the management model, enhanced operational efficiency, and improved the quality of services and products. Agribank remains the leading role in serving agriculture, farmers, and rural areas, playing a crucial part in implementing monetary policies and contributing to the country's economic development goals.

Agribank culture guides the ethical standards, responsibilities, behaviors and communication of Agribank employees. Agribank creates a civilized, professional working environment, associated with brand prestige and reputation. When economic integration is an inevitable trend for all countries, including Vietnam, Agribank is determined to build a professional, innovative, trustworthy, receptive culture on the basis of inheriting and preserving the identity and cultural characteristics of Agribank.



* Spread Agribank's culture

Agribank has issued the Agribank Cultural Handbook and regulations on the Code of Ethics and Code of Conduct for its staff in order to spread Agribank culture to all employees. The bank actively promotes and disseminates these guidelines to units and individuals within the system, ensuring that Agribank's culture is deeply ingrained and propagates to employees, customers, and the community. These are comprehensive guiding documents regarding the identity and distinctive culture, behavioral and communication standards, ethics, and responsibilities of Agribank's employees. They aim to build and shape a system of values, ethical standards, behavioral norms, and unified communication practices across the entire Agribank system, transforming corporate culture into an internal strength that contributes to the implementation of Agribank's sustainable development strategy.

AGRIBANK'S CORE CULTURAL VALUES:
Honesty - Discipline - Creativity - Quality - Efficiency

AGRIBANK CULTURAL CHARACTERISTICS
Connection - Friendliness - Affection - Locality - "Serving agriculture, farmers and rural areas"



* Corporate Culture Highlights in 2024

- The 4th Agribank Talented and Elegant Staff Contest

The 4th Agribank Talented and Elegant Staff Contest is a cultural and professional event organized by Agribank's Trade Union. Over 1,000 outstanding members from 173 grassroots trade unions across provinces nationwide participated in this contest. Twenty teams from 7 regions were selected through preliminary rounds and competed in the grand final scheduled for November 2024 in Hue city. The competition events are designed with diversity, ranging from banking knowledge, communication skills, and problem-solving to artistic performances, enabling each contestant to showcase creativity, elegance and resilience.

This event not only was a playing field, but also connected the entire staff across the system, fostering a spirit of unity, responsibility, and pride in working at Agribank. Moreover, it provides an opportunity for individuals to refine their skills, improve themselves, and simultaneously spread corporate values such as professionalism, dedication, and commitment to the community.

- Vietnam Business Culture Standard Enterprise 2024

Agribank is proud to be the only bank honored with the title "Vietnam Business Culture Standard Enterprise 2024" as selected by the National Council for the "Vietnam Business Culture Standard Enterprise 2024" award. The award was presented at the 4th Annual National Forum on "Culture and Business" in 2024, as well as the 2024 "Vietnam Business Culture Standard" recognition program, organized by the Central Propaganda Department, the Ministry of Industry and Trade, the Ministry of Culture, Sports and Tourism, in



cooperation with other agencies. The program took place to honor enterprises that have implemented business culture well and met Vietnamese business culture standards and criteria.

The award is the results of Agribank's Party Committee's leadership on strengthening leadership in developing and implementing corporate culture associated with building the image and brand of Agribank. It also acknowledges Agribank's achievements in harmonizing economic benefits with cultural and ethical values, while pioneering in community-oriented activities, particularly in the fields of Agriculture - Farmers - Rural.



EFFECTIVE ANTI-CORRUPTION EFFORTS

In alignment with the directives and policies of the Party and the laws of the State on anti-corruption, Agribank has consistently taken a proactive and resolute approach in implementing anti-corruption initiatives, setting a positive example within the Party Committee of the Central Business Sector and the banking industry as a whole.

Agribank proactively implements and disseminates all relevant documents from the Party, State and higher authorities regarding anti-corruption efforts to all employees across the Agribank entire through Party Committee meetings, monthly coordination meetings, integration into specialized training courses, and internal communication via the internal information system. Alongside information dissemination and educational efforts, Agribank has issued internal documents on anti-corruption, as well as enacted and amended regulatory documents focusing on key areas that may lead to legal violations. Additionally, the bank has conducted awareness campaigns and training on the Anti-Corruption Law No. 36/2018/QH14, and Decree No. 59/2019/ND-CP dated 01 July 2019, detailing certain provisions and measures for the implementation of the Anti-Corruption Law.



Agribank has effectively developed and implemented an internal audit plan, direct contact monitoring, supervisory checks, and anti-corruption, anti-negative behavior, and crime prevention efforts. In 2024, Agribank conducted 3,150 internal audits, inspections, and monitoring activities. Through inspections and checks by the SBV's provincial and city inspectors, as well as the Party Committee's Inspection Commission, no acts of corruption were recorded or recommended for handling. Employees, Party members, and staff consistently strive to improve their political qualities, ethics, and lifestyle; there are no signs of deterioration in their ideological, political, ethical, or lifestyle standards; they show respect for customers and are dedicated to providing excellent service, earning the trust of customers.



ANTI-MONEY LAUNDERING, COUNTER-TERRORISM FINANCING, AND NON-PROLIFERATION OF WEAPONS OF MASS DESTRUCTION

*** Improve the governance model and organizational structure for anti-money laundering and counter-terrorism financing efforts.**

Based on the scale, network, number of customers, and increasing number of daily transactions of Agribank as well as upward trend of money laundering crimes, Agribank established the Anti-Money Laundering Center on 26 December 2023. At the same time, Agribank has perfected the governance model and organizational structure for AML and CTF efforts, contributing to the strengthening of human resources and improving the effectiveness of AML, CTF and non-proliferation of weapons of mass destruction activities. Agribank is the first credit institution in Vietnam to establish an Anti-Money Laundering Center at its headquarters and AML/CTF units at its Type I and II branches throughout the system. Agribank has assigned one member of the Board of Directors and one member of the BoM to oversee AML and CTF activities, ensuring consistency between strategy and implementation, while ensuring strict supervision at the highest level.

*** Anti-Money Laundering and Counter-Terrorism Financing activities at Agribank in 2024**

- Actively develop and issue internal regulations to ensure compliance with legal requirements on AML and CTF.
- Implement monitoring and inspection plan to prevent and minimize risks in AML and CTF activities.
- Implement an internal training plan on AML and CTF across Agribank system. In 2024, Agribank organized 34

AML and CTF training sessions with 2,940 participants, including staff at the headquarters, branches, and newly recruited employees.

- Cooperate with the SBV, relevant authorities, international organizations, and partners to receive, collect, analyze, and process information. Agribank also provide daily electronic data and other reports as required by the authorities on AML and CTF activities.

- Apply technology systems in risk management for AML and CTF, develop an information technology system for electronic data reporting; upgrade software systems to scan and filter against blacklists, watchlists, politically exposed persons (PEPs) lists, classify customers according to their money laundering risk levels, meet Agribank's risk management requirements, and comply with the requirements of relevant authorities and recommendations, standards of international organizations.

- Application of digital technology platforms in training and communication regarding AML and CTF; development of AML awareness materials on Agribank's website.

- Annually, Agribank conducts internal audits, reviews, and assessments to ensure compliance with legal regulations, sanctions policies, and international practices related to AML and CTF.

- Agribank's efforts in AML and CTF financing are not only aimed at meeting domestic legal requirements and risk management standards but also reflect our commitment to aligning with international standards in the context of globalized finance and the increasing cybercrime.



08

BUSINESS ORIENTATION IN 2025

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FORECAST OF THE SOCIO
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AGRIBANK'S BUSINESS ORIENTATION IN 2025

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SOLUTIONS FOR IMPLEMENTING BUSINESS
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01

FORECAST OF THE SOCIO-ECONOMIC ENVIRONMENT IN 2025



Global economic growth in 2025 is forecasted by international organizations to stay steady at 3.2% - 3.3%. Domestic macroeconomics are also expected to remain stable. The SBV will continue to manage monetary policy in a proactive and flexible manner use fiscal policy and other macroeconomic policies to control inflation as well as develop domestic economy. There will be a balanced approach to controlling interest rates, stabilizing exchange rates, and managing the gold market, ensuring stability in the monetary and credit markets. In 2025, the Government aims to achieve a GDP growth rate of at least 8.0%, exceeding the previously approved target of 6.5%-7%, with the goal of creating momentum toward achieving a double-digit growth rate in the 2021-2030 period. The average inflation rate (CPI) is expected to be around 4.5%. The Government will focus on implementing 08 key tasks and solutions, including striving for credit growth of around 16%, with a focus on restructuring CIs, addressing non-performing loans, and managing special-controlled CIs.

In addition to favorable factors, the global situation is expected to have complex and unpredictable events. Domestically, while the demand for and absorption of

capital in the economy have improved, they remain weak due to high input costs, especially for imported materials, and the slow recovery of the output market and business orders. NPLs continue to be a challenging issue for banks, particularly as businesses are still struggling, having recently gone through a prolonged period affected by the Covid-19 pandemic, economic difficulties, and ongoing consequences from natural disasters, such as typhoon Yagi in 2024. The sectors most affected include manufacturing, trade, industry, construction, and fisheries, etc. CIs have implemented various solutions to support clients in restoring their business operations and restructuring loan repayment terms, but this will also impact the control of NPL ratio for banks in 2025. When Circular No. 02/2023/TT-NHNN expires in 2025, the loans with restructured repayment terms will place pressure on credit institutions in managing NPLs, leading to increased provisioning costs and affecting financial plans. Deposit interest rates are showing signs of rising again, while the implementation of the Government's policy to reduce lending rates and support the economy will narrow the interest rate margin, reducing revenue from credit activities.

02

AGRIBANK'S BUSINESS ORIENTATION IN 2025

01. General Objectives

Agribank determined to comprehensively achieve the business targets assigned by the SBV, the objectives and targets of the Agribank restructuring plan linked to bad debt resolution for the period 2021-2025, the Resolution of the 10th Party Congress of Agribank for the 2020-2025 period, and the Agribank Development Strategy until 2025, with a vision towards 2030. This will lay the foundation for sustainable development in the next phase, striving to be ranked among the Top 100 strongest banks in Asia.

02. Business orientation

The year 2025 is the final year and a decisive year for the implementation of the Resolution of the 10th Party Congress of Agribank for the 2020-2025 term and the Agribank restructuring plan linked to bad debt resolution for the 2021-2025 period. With the determination to "accelerate efforts and attain successful outcomes", Agribank will continue to focus on implementing 06 key activities as follows:

01

Credit growth associated with credit quality control:

Loan structure will be adjusted to achieve safe and effective growth, reducing the proportion of short-term loans as well as increasing the proportion of medium-term and long-term loans. Agribank's strategies will concentrate on manufacturing fields, priority sectors, and green projects, while maintaining strict control over lending activities in high-risk sectors, in alignment with the policies and directions of the Government and the SBV.

02

Optimizing the operational network:

Continue to implement and enhance the restructuring and reorganization of branch and transaction office networks, with a focus on optimizing the existing network in compliance with Circular No. 32/2024/TT-NHNN. This will aim to improve the quality and efficiency of operations, particularly in the two key areas of Hanoi and Ho Chi Minh City.

03

Promoting innovation and digital transformation:

Raise awareness, achieve breakthroughs in mindset, and strongly develop digital transformation, innovation, and the application of information technology in business operations and activities.

04

Ensuring safe and effective capital management:

Enhance the effectiveness of capital management through planning mechanisms, internal capital management processes and FTP tools to optimize capital usage, improve financial capacity and comply with operational safety ratios.

05

Cost-saving and waste reduction:




Implement measures to practice cost-saving and prevent wastage of resources in operations, particularly wastage resulting from internal inefficient processes and coordination between units and departments.

06

Strengthening governance and discipline:

Implement measures for inspection, supervision, and other actions to improve governance and operational discipline. This includes promptly identifying, preventing, and addressing shortcomings and risks during operations.

03. Performance Targets for 2025

Total assets	Funds mobilization from the economy:	Outstanding loans to the economy:
<div></div> <div>GROWTH ASSOCIATED WITH CAPITAL GROWTH</div>	<div>INCREASE BY</div> <div>7%-10%</div> <div>WITH ADJUSTMENTS IN ACCORDANCE WITH CREDIT GROWTH.</div>	<div>INCREASE BY AT LEAST</div> <div>11%</div> <div>IN ACCORDANCE WITH THE PLAN APPROVED BY THE SBV.</div>
Proportion of loans to agriculture and rural areas:	Non-performing loan ratio according to Circular No. 31/2024/TT-NHNN:	Total income:
<div>STRIVE FOR</div> <div>65%</div>	<div>BELOW</div> <div>1,5%</div>	<div>AT LEAST</div> <div>160.000 VND billion.</div>
Profit before tax:	ROE	Increase employee income
<div>INCREASE BY</div> <div>3% - 5%</div> <div>COMPARED TO 2024 AND NO LESS THAN THE PROFIT TARGET APPROVED BY THE SBV.</div>	<div>AT LEAST</div> <div>18%</div>	<div></div> <div>NCREASE EMPLOYEE INCOME IN ACCORDANCE WITH SBV REGULATIONSNHNN</div>
		<div>Operational safety ratios:</div> <div></div> <div>ENSURE COMPLIANCE WITH SBV REGULATIONS AND AGRIBANK'S STANDARDS.</div>

03

SOLUTIONS FOR IMPLEMENTING BUSINESS ORIENTATION AND PLANS

To effectively implement the business orientation and plans, Agribank has the comprehensive and synchronized deployment of solutions, focusing on 10 key initiatives, including:

- 1/.

Focus on restructuring operations and strive to fully achieve the objectives of the Agribank's restructuring plan associated with bad debt settlement in the period 2021-2025.
- 2/.

Manage safe and effective capital balance,promote business operations based on the management of the target asset balance sheet, assign and evaluate the implementation of business plans and utilize tools such as interest rates and FTP.
- 3/.

Sustainable credit growth; restructure the credit portfolio and develop potential customers in alignment with the socio-economic characteristics of each locality.
- 4/.

Focus on controlling credit quality, reducing the NPL ratio on the balance sheet and recovering bad debts and written-off debts.
- 5/.

Consistently adhere to the “customer-centric” approach, diversify and enhance the quality of products and services, optimize costs and transaction times, improve customer experience, and protect the rights of service users.
- 6/.

Continue to improve management and governance methods, and risk models and management tools, gradually aligning with international practices, meeting Basel II standards, and progressing towards the implementation of Basel III.
- 7/.

Accelerate the implementation of IT development solutions, digital transformation and innovation.
- 8/.

Implement the Agribank brand development strategy through 2030, aligned with corporate culture; fully apply the ESG standards framework, with a focus on sustainable development.
- 9/.

Implement measures to enhance financial capacity, improve operational cost efficiency and create room for reducing lending interest rates as directed by the Government and the SBV
- 10/.

Focus on restructuring and reorganizing the operational network towards efficiency, quality, and effectiveness; enhance labor productivity and the quality of human resources.

A nighttime city skyline with numerous illuminated skyscrapers. Overlaid on the image are several vertical blue lines of varying heights, each topped with a small blue dot, resembling a data visualization or a stylized rain effect. In the foreground, there are horizontal, wavy blue lines that look like a digital signal or a stylized representation of water or data flow.

09

**AUDITED
CONSOLIDATED
FINANCIAL
STATEMENTS**

01

CONSOLIDATED STATEMENT OF
FINANCIAL POSITION

02

CONSOLIDATED STATEMENT OF INCOME

03

CONSOLIDATED STATEMENT OF CASH FLOWS

AUDITED CONSOLIDATED FINANCIAL STATEMENTS

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

		31/12/2024	12/31/2023
		VND million	VND MILLION (RESTATED) (*)
A	ASSETS		
I	Cash and gold on hand	16,991,829	15,214,944
II	Balances with the State Bank of Vietnam ("SBV")	26,821,585	22,882,727
III	Deposits with and loans to other credit institutions ("CIs")	226,735,054	283,335,334
1	Deposits with other CIs	226,735,054	282,442,859
2	Loans to other CIs	-	892,475
IV	Held-for-trading securities	406,150	10,459
1	Held-for-trading securities	414,716	10,750
2	Allowance for held-for-trading securities	(8,566)	(291)
V	Derivatives and other financial assets	3,583,161	-
VI	Loans to customers	1,685,103,439	1,514,092,949
1	Loans to customers	1,723,382,194	1,552,157,827
2	Allowance for loans to customers	(38,278,755)	(38,064,878)
VIII	Investment securities	241,629,984	174,322,712
1	Available-for-sale investment securities	167,248,323	97,779,755
2	Held-to-maturity investment securities	75,169,979	77,212,166
3	Allowance for investment securities	(788,318)	(669,209)
IX	Capital contribution, long-term investments	26,800	26,800
3	Investments in associates	-	-
4	Other capital contribution, long-term investments	33,100	33,100
5	Allowance for diminution in value of long-term investments	(6,300)	(6,300)

X	Fixed assets	11,461,031	11,258,449
1	Tangible fixed assets	9,032,652	8,789,916
a	Cost	26,214,911	24,582,945
b	Accumulated depreciation	(17,182,259)	(15,793,029)
2	Finance lease tangible fixed assets	346	544
a	Cost	19,247	19,247
b	Accumulated depreciation	(18,901)	(18,703)
3	Intangible fixed assets	2,428,033	2,467,989
a	Cost	4,225,060	4,137,819
b	Accumulated amortisation	(1,797,027)	(1,669,830)
XII	Other assets	22,095,188	23,561,728
1	Receivables	7,649,733	8,292,640
2	Accrued interests and fees receivable	12,937,769	13,500,246
3	Deferred tax assets	2,541	2,118
4	Other assets	2,319,918	3,523,107
5	Allowance for other on-balance sheet assets	(814,773)	(1,756,383)
TOTAL ASSETS		2,234,854,221	2,044,706,102

B	LIABILITIES AND OWNER'S EQUITY		
LIABILITIES			
I	Amounts due to the Government and the SBV	1,022,970	1,276,596
1	Deposits and borrowings from the Government and the SBV	1,022,970	1,276,596
II	Deposits and borrowings from other CIs	38,429,655	2,743,201
1	Deposits from other CIs	37,506,764	2,189,173

2	Borrowings from other CIs	922.891	554.028
III	Deposits from customers	1.914.664.361	1.817.271.030
IV	Derivatives and other financial liabilities	-	1.628.985
V	Borrowed and entrusted funds received	2.644.488	3.736.982
VI	Valuable papers issued	108.146.541	60.559.038
VII	Other liabilities	45.878.450	57.128.856
1	Accrued interest and fees payable	30.269.026	39.837.191
2	Deferred tax liabilities	3.628	5.878
3	Other liabilities	15.605.796	17.285.787
	TOTAL LIABILITIES	2.110.786.465	1.944.344.688
	OWNER'S EQUITY		
VIII	Capital and reserves	124.067.756	100.361.414
1	Capital	52.216.663	41.846.893
a	Charter capital	51.638.603	41.268.833
g	Other capital	578.060	578.060
2	Reserves	42.876.508	42,872.071
4	Asset revaluation differences	223.104	223.104
5	Retained profits	27.406.375	14.071.099
6	Non-controlling interest	1.345.106	1.348.247
	TOTAL OWNER'S EQUITY	124.067.756	100.361.414
	TOTAL LIABILITIES AND OWNER'S EQUITY	2.234.854.221	2.044.706.102
	OFF-BALANCE SHEET ITEMS		
1	Loan guarantees	132.700	30.506
2	Foreign exchange commitments	386.575.112	257.037.937
	Foreign currency purchase commitments	133.024	337.214
	Foreign currency sale commitments	544.022	306.441

	Swap commitments	385.898.066	256.394.282
4	Letters of credit	2.837.090	3.466.651
5	Other guarantees	21.866.527	23.347.736
6	Other commitments	169.684	772.280
7	Uncollected loan interest and fees	19.687.340	19.890.901
8	Written-off bad debts	235.401.951	205.225.933
9	Other assets and documents in custody	4.495.762	5.946.244

(*) The figures as at 31/12/2023 have been restated according to the State Audit results for 2023.

28 MAR 2025

Preparer: 



Nguyen Van Chat
Head of Finance
and Accounting Department

Chief Accountant: 

Phung Van Hung Quang
Chief Accountant

Approver: 



Vuong Hong Linh
Deputy General Director

CONSOLIDATED STATEMENT OF INCOME

CONSOLIDATED STATEMENT OF INCOME FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 MILLION VND	2023 VND MILLION (RESTATED) (*)
1 Interest and similar income	140.271.366	153.454.657
2 Interest and similar expenses	(73.717.250)	(97.666.782)
I Net interest income	66.554.116	55.787.875
3 Fee and commission income	9.806.607	9.467.768
4 Fee and commission expenses	(4.780.864)	(4.901.056)
II Net fee and commission income	5.025.743	4.566.712
III Net gain from trading of gold and foreign currencies	4.538.643	2.006.773
IV Net gain from trading securities	14.910	4.748
V Net (loss)/gain from investment securities	(93.131)	2.976.980
5 Other income	12.011.929	11.347.650
6 Other expenses	(1.558.005)	(813.773)
VI Net other income	10.453.924	10.533.877
VII Income from capital contribution, share purchases	2.265	90.439
VIII Operating expenses	(32.263.408)	(30.927.479)
IX Net operating profit before allowance expenses for credit losses	54.233.062	45.039.925
X Allowance expenses for credit losses	(26.658.287)	(19.398.794)
XI Profit before tax	27.574.775	25.641.131
7 Corporate income tax expense - current	(5.510.173)	(5.120.675)
8 Corporate income tax benefit - deferred	2.673	905
XII Income tax expense	(5.507.500)	(5.119.770)

XIII Profit after tax	22.067.275	20.521.361
XIV Non-controlling interest	131.997	155.226
Net profit belong to the owner	21.935.278	20.366.135

(*) The figures for 2023 have been restated according to the State Audit results for 2023

28 MAR 2025

Preparer: 

Chief Accountant:  Approver: 



Nguyen Van Chat
Head of Finance
and Accounting Department

Phung Van Hung Quang
Chief Accountant

Vuong Hong Linh
Deputy General Director

CONSOLIDATED STATEMENT OF CASH FLOWS

CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2024
(DIRECT METHOD)

	2024 Triệu VND	2023 Triệu VND
CASH FLOWS FROM OPERATING ACTIVITIES		
01 Interest and similar income received	140.708.364	150.914.503
02 Interest and similar expenses paid	(83.419.776)	(86.538.179)
03 Net fees and commission income received	5.214.122	4.565.788
04 Net receipts/(payments) from trading activities (foreign currencies, gold and securities)	4.659.267	5.007.814
05 Other payments	(1.178.539)	(655.248)
06 Collection of bad debts previously written off	11.610.980	11.167.150
07 Payments for salary and operating expenses	(29.329.131)	(28.480.881)
08 Corporate income tax paid during the year	(6.710.146)	(3.191.284)
Cash flows from operating activities before changes in operating assets and liabilities	41.555.141	52.789.663
Changes in operating assets		
09 Increase in deposits with and loans to other CIs	(2.337.070)	(32.759.329)
10 (Increase)/decrease in securities trading	(67.830.347)	39.669.576
11 (Increase)/decrease in derivatives and other financial assets	(3.583.161)	599.758
12 Increase in loans to customers	(171.224.367)	(107.356.066)
13 Utilisation of allowance for credit losses	(27.412.457)	(18.169.618)
14 Decrease/(increase) in other operating assets	1.862.410	(2.422.040)
Changes in operating liabilities		
15 Decrease in amounts due to the Government and the SBV	(253.626)	(4.630.537)
16 Increase/(decrease) in deposits and borrowings from other CIs	35.686.454	(29.759.265)
17 Increase in deposits from customers	97.393.331	193.335.948
18 Increase/(decrease) in valuable papers issued (except for those charged to financing activities)	47.587.503	(17.903.809)

19	Decrease in borrowed and entrusted funds received	(1.092.494)	(1.219.592)
20	(Decrease)/increase in derivatives and other financial liabilities	(1.628.985)	1.628.985
21	Decrease in other operating liabilities	(1.520.455)	(2.796.978)
I	NET CASH FLOWS FROM OPERATING ACTIVITIES	(52.798.123)	71.006.696
CASH FLOWS FROM INVESTING ACTIVITIES			
01	Purchases of fixed assets	(2.146.989)	(2.277.699)
02	Proceeds from disposals of fixed assets	28.252	17.295
09	Dividends and profit from long-term investments	2.265	90.439
II	NET CASH FLOWS FROM INVESTING ACTIVITIES	(2.116.472)	(2.169.965)
CASH FLOWS FROM FINANCING ACTIVITIES			
01	Additions to charter capital	10,369,770	6.821.970
04	Profit transferred to the State Treasury and distributed to owners	(8.676.782)	(7.370.134)
III	NET CASH FLOWS FROM FINANCING ACTIVITIES	1.692.988	(548.164)
IV	NET CASH FLOWS DURING THE YEAR	(53.221.607)	68.288.567
V	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	286.421.050	218.132.483
VII	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR (Note 35)	233.199.443	286.421.050

28 MAR 2025

Preparer:  Chief Accountant:  Approver: 

 NGÂN HÀNG NÔNG NGHIỆP VÀ PHÁT TRIỂN NÔNG THÔN VIỆT NAM

Nguyen Van Chat
Head of Finance
and Accounting Department

Phung Van Hung Quang
Chief Accountant

Vuong Hong Linh
Deputy General Director



10

**OPERATION
NETWORK**

01

LIST OF SUBSIDIARIES

02

LIST OF BRANCHES

LIST OF SUBSIDIARIES

No.	SUBSIDIARIES	ABBREVIATIONS	OPERATING LICENSE	FIELD OF ACTIVITY	CHARTER CAPITAL (BILLION VND)	OWNERSHIP RATIO
1	Vietnam Agricultural Bank Services Company Limited	ASC	Business Registration Certificate No. 0101452242 issued by the City Department of Planning and Investment. Hanoi issued it for the first time on April 15, 2011, changed it for the 7th time on September 29, 2022.	Commercial printing, Printing related services, providing treasury services for banks	350	100%
2	Agribank Debt Management and Asset Exploitation Company Limited	AMC	Business Registration Certificate No. 0106134589 issued by the City Department of Planning and Investment. Hanoi issued it for the first time on March 25, 2013, changed it for the 13th time on April 4, 2023.	Receive and manage loan collateral assets for processing; Handling debt collateral; Debt sale record control service; Debt collection services for Agribank; Receive and manage outstanding debts...	30	100%
3	Financial leasing company I Vietnam Bank for Agriculture and Rural Development	ALCI	- Operating License No. 238/1998/QĐ-NHNN dated July 14, 1998 of the Governor of the State Bank. -Business Registration Certificate and State Enterprise Tax Registration No. 0100780297 issued by Hanoi Department of Planning and Investment for the first time on December 7, 2005, issued with the 10th change on December 6, 2019.	Financial leasing; Consulting and receiving guarantees related to financial leasing operations; Entrustment, management of financial leasing assets...	200	100%
4	Agribank Securities Joint Stock Company	Agriseco	- Operating license No. 08/GPHDKD dated May 4, 2001 and adjusted license No. 06/GPĐC-UBCK dated Jan 31, 2024 issued by the State Securities Commission. -Business registration certificate 0101150107 issued by Hanoi Department of Planning and Investment for the first time on May 4, 2001, changed for the 11st time on Feb 21, 2024.	Stock brokerage, stock trading, stock investment consulting and stock underwriting	2.154	74,92%
5	Agricultural Bank Insurance Joint Stock Company	ABIC	Establishment and operation license No. 38GP/KDBH dated October 18, 2006 and changed for the 9th time with adjustment license No. 38/GPĐC9/KDBH dated Feb 19, 2024.	Insurance, reinsurance and financial investment	723,9	52,08%

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
I	HANOI CITY AREA			
1	1200	Agribank Transaction Office Branch	No. 2 and No. 4 Lang Ha, Thanh Cong Ward, Ba Dinh District, Hanoi City	02437724265
2	1400	Agribank Lang Ha Branch	24 Lang Ha, Lang Ha Ward, Dong Da District, Hanoi City	02437760248
3	1500	Agribank Hanoi Branch	No. 77, Vinh Tuy Ward, Hai Ba Trung District, Hanoi City	02436365634
4	1401	Agribank Hanoi Branch I	1st floor, 2nd floor HH2 Building, residential area 90 Nguyen Tuan, 90 Nguyen Tuan Street, Thanh Xuan Trung Ward, Thanh Xuan District, Hanoi City	02438683220
5	1505	Agribank Hanoi Branch II	No. 34 To Hieu Street, Nguyen Trai Ward, Ha Dong District, Hanoi City	02432424930
6	1420	Agribank East Hanoi Branch	House number 23B Quang Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi City	02439364838 (268,269)
7	1440	Agribank North Hanoi Branch	Building 459 Doi Can, Vinh Phuc Ward, Ba Dinh District, Hanoi City	02437627630
8	1410	Agribank My Dinh Branch	A009 The Manor Tower, My Dinh 1 Ward, Nam Tu Liem District, Hanoi City	02437940312
9	2203	Agribank Ha Tay Branch I	No. 189, Le Loi Ward, Son Tay Town, Hanoi City	02433831873
10	3140	Agribank Dong Anh Branch	Dong Anh Lottery Branch Transaction Center building and facility 2 of Thu Do Lottery One Member LLC in Co Duong village, Tien Duong commune, Dong Anh district, Hanoi City	02438832463
11	1504	Agribank Dong Da Branch	No. 211 Xa Dan Street, Nam Dong Ward, Dong Da District, Hanoi City	02435738871

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
12	2208	Agribank Thuong Tin Branch	House number 116, Thuong Tin town, Thuong Tin district, Hanoi City	02433851078
13	1508	Agribank Tam Trinh Branch	Lot 03-3A and 04-3A, Hoang Van Thu ward, Hoang Mai district, Hanoi City	02438628520
14	1462	Agribank Tay Do Branch	No. 36 Nguyen Co Thach Street, My Dinh 1 Ward, Nam Tu Liem District, Hanoi City	02438379651
15	1483	Agribank Thu Do Branch	459C Bach Mai, Truong Dinh Ward, Hai Ba Trung District, Hanoi City	02439448277
16	1302	Agribank Trung Yen Branch	Floors 1, 2, 3, Diamond Flower Building, No. 48 Le Van Luong Street, Nhan Chinh Ward, Cau Giay District, Hanoi City	02462818233
17	1305	Agribank Trang An Branch	No. 1 Pham Huy Thong, Ngoc Khanh Ward, Ba Dinh District, Hanoi City	02437957371
18	3120	Agribank Gia Lam Branch	No. 187 Nguyen Duc Thuan Street, Trau Quy Town, Gia Lam District, Hanoi City	02436763699
19	1220	Agribank Long Bien Branch	No. 562 Nguyen Van Cu, Gia Thuy Ward, Long Bien District, Hanoi City	02438735646
20	1506	Agribank Tay Ho Branch	No. 135 Lac Long Quan, Xuan La Ward, Tay Ho District, Hanoi City	02437184437
21	2802	Agribank Me Linh Branch	District administrative center area, Dai Thinh commune, Me Linh district, Hanoi City	02437194143
22	1300	Agribank Thang Long Branch	No. 4 Pham Ngoc Thach, Kim Lien Ward, Dong Da District, Hanoi City	02435744337
23	1303	Agribank Ha Thanh Branch	No. 23B Quang Trung, Tran Hung Dao Ward, Hoan Kiem, Hanoi	02436284026

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
24	1507	Agribank Cau Giay Branch	No. 99 Tran Dang Ninh, Dich Vong Ward, Cau Giay District, Hanoi City	02437931172 (301,302,303,305)
25	3180	Agribank Thanh Tri Branch	No. 300 Ngoc Hoi, Van Dien town, Thanh Tri district, Hanoi City	02436875965
26	1482	Agribank Hung Vuong Branch	1st floor, Bea Sky building, Dai Kim ward, Hoang Mai district, Hanoi City	02436410912
27	3100	Agribank Tu Liem Branch	No. 10 Nguyen Co Thach, Cau Dien Ward, Nam Tu Liem District, Hanoi City	02438341124
28	3160	Agribank Soc Son Branch	Road III, Soc Son town, Soc Son district, Hanoi City	02438851619
29	1240	Agribank Hoang Mai Branch	Sky Central apartment building, Dinh Cong ward, Hoang Mai district, Hanoi City	02436646346
30	2200	Agribank Ha Tay Branch	No. 2, Mo Lao Ward, Ha Dong District, Hanoi City	02433550622
II RED RIVER DELTA AREA				
1	2100	Agribank Hai Phong City Branch	No. 283 Lach Tray, Bach Dang ward, Ngo Quyen district, Hai Phong city	02253829526
2	2112	Agribank East Hai Phong Branch	No. 12 Ho Sen, Du Hang Ward, Le Chan District, Hai Phong City	02253710577
3	2111	Agribank North Hai Phong Branch	No. 9 Hong Bang Street, So Dau Ward, Hong Bang District, Hai Phong City	02253747383
4	2800	Agribank Vinh Phuc Province Branch	Kim Ngoc Street, Lien Bao Ward, Vinh Yen City, Vinh Phuc Province	02113862553
5	2890	Agribank Vinh Phuc II Branch	No. 88A, Tran Hung Dao Street, Trung Trac Ward, Phuc Yen City, Vinh Phuc Province	02113869226 (222)

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
6	2300	Agribank Hai Duong Province Branch	No. 16 Pham Hong Thai, Quang Trung ward, Hai Duong city, Hai Duong province	02203891035
7	2311	Agribank Hai Duong Branch II	No. 136, Nguyen Trai I Street, Sao Do Ward, Chi Linh City, Hai Duong Province	02203592888
8	3400	Agribank Thai Binh Province Branch	No. 150, Le Loi Street, De Tham Ward, Thai Binh City, Thai Binh Province	02273833093
9	3401	Agribank North Thai Binh Branch	No. 297, Tran Hung Dao Street, De Tham Ward, Thai Binh City, Thai Binh Province	02273838606
10	3200	Agribank Nam Dinh Province Branch	No. 315 Tran Hung Dao, Ba Trieu ward, Nam Dinh city, Nam Dinh province	02283840681
11	3203	Agribank North Nam Dinh Branch	Lot N5, Pham Ngu Lao Street, My Xa Commune, Nam Dinh City, Nam Dinh Province	02283670941
12	3300	Agribank Ninh Binh Province Branch	Tran Hung Dao Street, Tan Thanh Ward, Ninh Binh City, Ninh Binh Province	02293871505
13	3303	Agribank Nam Ninh Binh Branch	No. 268, Van Giang ward, Ninh Binh city, Ninh Binh province	0229362113
14	2400	Agribank Hung Yen Province Branch	No. 793 Nguyen Van Linh Street, Hien Nam Ward, Hung Yen City, Hung Yen Province	02213568366
15	2407	Agribank Hung Yen Branch II	No. 619, Nguyen Van Linh street, Ban Yen Nhan ward, My Hao town, Hung Yen province	02213942996
16	2600	Agribank Bac Ninh Province Branch	No. 26 Ly Thai To, Dai Phuc ward, Bac Ninh city, Bac Ninh province	02223854549
17	2603	Agribank Bac Ninh II Branch	New land, Dinh Bang ward, Tu Son city, Bac Ninh province	02223833766
18	2900	Agribank Ha Nam Province Branch	No. 52 Tran Phu Street, Quang Trung Ward, Phu Ly City, Ha Nam Province	02263852842
19	2906	Agribank Ha Nam Branch II	Le Chan Street, Le Hong Phong Ward, Phu Ly City, Ha Nam Province	02263851273

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
III BORDER MOUNTAINOUS AREA				
1	8300	Agribank Cao Bang Province Branch	New urban area Km5, De Tham ward, Cao Bang city, Cao Bang province	02063859038
2	8400	Agribank Lang Son Province Branch	No. 03, Dong Kinh ward, Lang Son city, Lang Son province	02053717255
3	7800	Agribank Lai Chau Province Branch	Dien Bien Phu Street, Tan Phong Ward, Lai Chau City, Lai Chau Province	02133878482
4	7900	Agribank Son La Province Branch	No. 8, Quyet Thang ward, Son La city, Son La province	02123852497
5	8800	Agribank Lao Cai Province Branch	House number 003A, Coc Leu ward, Lao Cai city, Lao Cai province	02143821233
6	8802	Agribank Lao Cai Branch II	No. 005, Nguyen Hue Street, Lao Cai Ward, Lao Cai City, Lao Cai Province	02143830013
7	8200	Agribank Ha Giang Province Branch	No. 101 Tran Hung Dao, Nguyen Trai ward, Ha Giang city, Ha Giang province	02193861618
8	8600	Agribank Bac Kan Province Branch	Group 1, Phung Chi Kien ward, Bac Kan city, Bac Kan province	02093879637
9	8900	Agribank Dien Bien Province Branch	House number 884, Vo Nguyen Giap street, Muong Thanh ward, Dien Bien Phu city, Dien Bien province	02153825745
IV NORTH CENTRAL REGION				
1	8100	Agribank Tuyen Quang Province Branch	House number 112, Minh Xuan ward, Tuyen Quang city, Tuyen Quang province	02073816160
2	8700	Agribank Yen Bai Province Branch	No. 2, Nguyen Tat Thanh Street, Dong Tam Ward, Yen Bai City, Yen Bai Province	02163859214

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
3	8702	Agribank North Yen Bai Branch	No. 133, Nguyen Thai Hoc Ward, Yen Bai City, Yen Bai Province	02163862671
4	8500	Agribank Thai Nguyen Province Branch	No. 279, Thong Nhat Street, Gia Sang Ward, Thai Nguyen City, Thai Nguyen Province	02083855103
5	8501	Agribank South Thai Nguyen Branch	No. 10, Phan Dinh Phung ward, Thai Nguyen city, Thai Nguyen province	02083856528
6	2500	Agribank Bac Giang Province Branch	No. 166, Nguyen Thi Luu Street, Ngo Quyen Ward, Bac Giang City, Bac Giang Province	02043555636
7	2501	Agribank Bac Giang Branch II	No. 45, Ngo Gia Tu Street, Tran Phu Ward, Bac Giang City, Bac Giang Province	02043582789
8	8000	Agribank Quang Ninh Province Branch	No. 72, Tran Hung Dao ward, Ha Long city, Quang Ninh province	02033622671
9	8090	Agribank East Quang Ninh Branch	No. 29, Hoa Binh Avenue, Tran Phu Ward, Mong Cai City, Quang Ninh Province	02033772023
10	8003	Agribank West Quang Ninh Branch	No. 211, Dong Trieu ward, Dong Trieu town, Quang Ninh province	02033870555
11	3000	Agribank Hoa Binh Province Branch	No. 1/175 Tran Hung Dao Street, Quynh Lam Ward, Hoa Binh City, Hoa Binh Province	02183851981
12	2700	Agribank Phu Tho Province Branch	Tran Phu Street, Gia Cam Ward, Viet Tri City, Phu Tho Province	02103812621-02103840657
13	2707	Agribank Phu Tho Branch II	House number 1674, Hung Vuong street, Gia Cam ward, Viet Tri city, Phu Tho province	02103898368

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
V	NORTH CENTRAL REGION			
1	3500	Agribank Thanh Hoa Province Branch	No. 12 Phan Chu Trinh, Dien Bien ward, Thanh Hoa city, Thanh Hoa province	02373857195
2	3590	Agribank Bac Thanh Hoa Branch	No. 39, Ho Xuan Huong Street, Truong Son Ward, Sam Son City, Thanh Hoa Province	02373821379
3	3519	Agribank Nam Thanh Hoa Branch	No. 56, Street 2, Tan Phong town, Quang Xuong district, Thanh Hoa province	02373737686
4	3600	Agribank Nghe An Province Branch	No. 364, Nguyen Van Cu Street, Hung Phuc Ward, Vinh City, Nghe An Province	02383599375
5	3601	Agribank Nam Nghe An Branch	No. 02, Duong Van Nga street, Hung Phuc ward, Vinh city, Nghe An province	02388690335
6	3611	Agribank Tay Nghe An Branch	Kim Tan block, Hoa Hieu ward, Thai Hoa town, Nghe An province	02383881354
7	3700	Agribank Ha Tinh province branch	No. 01, Phan Dinh Phung Street, Bac Ha Ward, Ha Tinh City, Ha Tinh Province	02393850245
8	3701	Agribank Ha Tinh Branch II	No. 5, Xo Viet Nghe Tinh Street, Quarter 6, Nguyen Du Ward, Ha Tinh City, Ha Tinh Province	02393685899
9	4000	Agribank Thua Thien Hue Provincial Branch	10 Hoang Hoa Tham, Vinh Ninh ward, Hue city, Thua Thien Hue province	02343883849
10	3800	Agribank Quang Binh Province Branch	No. 02 Me Suot, Dong Hai ward, Dong Hoi city, Quang Binh province	02323829697
11	3801	Agribank North Quang Binh Branch	Sub-area 1, Hoan Lao town, Bo Trach district, Quang Binh province	02323611818 02323611959
12	3900	Agribank Quang Tri Province Branch	No. 01 Le Quy Don Street, Ward 1, Dong Ha City, Quang Tri Province	02333529579

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
VI CENTRAL COAST AREA				
1	2000	Agribank Da Nang City Branch	53 Le Hong Phong, Phuoc Ninh ward, Hai Chau district, Da Nang city	02363891068
2	2001	Agribank South Da Nang Branch	No. 228, 2/9 Street, Hoa Cuong Bac Ward, Hai Chau District, Da Nang City	02363897704
3	4200	Agribank Quang Nam Province Branch	06 Phan Boi Chau, Tan Thanh ward, Tam Ky city, Quang Nam province	02353852265
4	4500	Agribank Quang Ngai Province Branch	194 Tran Hung Dao, Nghia Lo ward, Quang Ngai city, Quang Ngai province	02553712102
5	4300	Agribank Binh Dinh Province Branch	No. 64 Le Duan Street, Ly Thuong Kiet Ward, Quy Nhon City, Binh Dinh Province	02563525338
6	4600	Agribank Phu Yen Province Branch	No. 321 Tran Hung Dao, Ward 4, Tuy Hoa City, Phu Yen Province	02573601567
7	4700	Agribank Khanh Hoa Province Branch	No. 12 Hung Vuong, Loc Tho ward, Nha Trang city, Khanh Hoa province	02583524408
8	4900	Agribank Ninh Thuan Province Branch	No. 540-544 Thong Nhat, Dao Long ward, Phan Rang - Thap Cham city, Ninh Thuan province	02593824618 - 02593832231
9	4800	Agribank Binh Thuan Province Branch	No. 02 - 04 Trung Trac, Duc Nghia ward, Phan Thiet city, Binh Thuan province	02523814946
VII HIGHLANDS REGION				
1	5000	Agribank Gia Lai Province Branch	160 Hai Ba Trung, Yen Do ward, Pleiku city, Gia Lai province	02693888450
2	5020	Agribank Dong Gia Lai Branch	102 Le Duan, Phu Dong ward, Pleiku city, Gia Lai province	02693868585
3	5100	Agribank Kon Tum Province Branch	House number 88, Tran Phu street, Thang Loi ward, Kon Tum city, Kon Tum province	02603913183

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
4	5200	Agribank Dak Lak Province Branch	No. 51, Nguyen Tat Thanh Street, Tan An Ward, Buon Ma Thuot City, Dak Lak Province	02623853777
5	5219	Agribank North Dak Lak Branch	No. 37, Phan Boi Chau Street, Thang Loi Ward, Buon Ma Thuot City, Dak Lak Province	02623678886
6	5300	Agribank Dak Nong Province Branch	No. 35, Street 23/3, Residential Group 3, Nghia Trung Ward, Gia Nghia City, Dak Nong Province	02613543250 (103)
7	5400	Agribank Lam Dong Province Branch	No. 23 Tran Phu Street, Ward 3, Da Lat City, Lam Dong Province	02633531528
8	5402	Agribank Lam Dong Branch II	No. 693 National Highway 20, Lien Nghia Town, Duc Trong District, Lam Dong Province	02633843760
VIII SOUTHEAST REGION				
1	5500	Agribank Binh Duong Province Branch	No. 45 Binh Duong Avenue, Chanh Nghia Ward, Thu Dau Mot City, Binh Duong Province	02743811759
2	5590	Agribank Song Than Industrial Park Branch	No. 27 Thong Nhat Avenue, Di An Ward, Di An City, Binh Duong Province	02743794686 (3)
3	5700	Agribank Tay Ninh Province Branch	No. 468, Cach Mang Thang Tam Street, Ward 3, Tay Ninh City, Tay Ninh Province	02763815566
4	5900	Agribank Dong Nai Province Branch	180, 30/4 Street, Thanh Binh Ward, Bien Hoa City, Dong Nai Province	02513818135
5	5990	Agribank North Dong Nai Branch	No. 1034, Hanoi Highway, Quarter 2, Binh Da Ward, Bien Hoa City, Dong Nai Province	02518825033
6	5911	Agribank South Dong Nai Branch	No. 01, Tran Phu Street, Long Thanh Town, Long Thanh District, Dong Nai Province	02513844211 (122)
7	6000	Agribank Ba Ria Vung Tau Province Branch	No. 21 Nguyen Huu Tho, Phuoc Trung ward, Ba Ria city, Ba Ria - Vung Tau province	02543717115

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
8	6090	Agribank Vung Tau Branch	No. 43A, Street 30/4, Ward 9, Vung Tau City, Ba Ria - Vung Tau Province	02543627333
9	5600	Agribank Binh Phuoc Province Branch	No. 711, National Highway 14, Tan Binh Ward, Dong Xoai City, Binh Phuoc Province	02713885495
10	5601	Agribank Tay Binh Phuoc Branch	No. 1037 Phu Rieng Do Street, Tan Binh Ward, Dong Xoai City, Binh Phuoc Province	02713885009
IX SOUTHWEST REGION				
1	7000	Agribank Hau Giang Province Branch	No. 22 Vo Nguyen Giap Street, Ward 5, Vi Thanh City, Hau Giang Province	02933838834
2	1800	Agribank Can Tho City Branch	No. 3 Phan Dinh Phung, Tan An ward, Ninh Kieu district, Can Tho city	02923829186
3	1890	Agribank Can Tho Branch II	8-10 Nam Ky Khoi Nghia, Tan An ward, Ninh Kieu district, Can Tho city	02923817795
4	6600	Agribank Long An Province Branch	No. 1, Vo Van Tan Street, Ward 2, Tan An City, Long An Province	02723837061
5	6612	Agribank Bac Long An Branch	Lot 5, Area B, Hau Nghia Town, Duc Hoa District, Long An Province	0273851773
6	6603	Agribank Dong Long An Branch	No. 3, Huynh Chau So, Area 1, Ben Luc town, Ben Luc district, Long An province	02723891093
7	6500	Agribank Dong Thap Province Branch	No. 01, Nguyen Du, Ward 2, Cao Lanh City, Dong Thap Province	02773856770
8	6700	Agribank An Giang Province Branch	No. 51B Ton Duc Thang Street, My Binh Ward, Long Xuyen City, An Giang Province	02963856542
9	6900	Agribank Tien Giang Province Branch	No. 31 Le Loi, Ward 1, My Tho City, Tien Giang Province	02733971763

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No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
10	7100	Agribank Ben Tre Province Branch	No. 284A1, Dong Khoi Avenue, Phu Tan Ward, Ben Tre City, Ben Tre Province	02753824790
11	7300	Agribank Vinh Long Province Branch	No. 28 Hung Dao Vuong Street, Ward 1, Vinh Long City, Vinh Long Province	02703821173
12	7400	Agribank Tra Vinh Province Branch	No. 138 Tran Quoc Tuan, Ward 2, Tra Vinh City, Tra Vinh Province	02943858020
13	7600	Agribank Soc Trang Province Branch	No. 20B Tran Hung Dao, Ward 2, Soc Trang City, Soc Trang Province	02993615833
14	7700	Agribank Kien Giang Province Branch	No. 01 Ham Nghi Street, Vinh Thanh Van Ward, Rach Gia City, Kien Giang Province	02973680199
15	7709	Agribank Kien Giang Branch II	No. 784, Minh An neighborhood, Minh Luong town, Chau Thanh district, Kien Giang province	02973836059
16	7790	Agribank Phu Quoc Branch	No. 02 Tran Hung Dao Street, Duong Dong Ward, Phu Quoc City, Kien Giang Province	02973994865
17	7200	Agribank Bac Lieu Province Branch	No. 250, Tran Phu Street, Ward 7, Bac Lieu City, Bac Lieu Province	02913824660 - 02913555545
18	7500	Agribank Ca Mau Province Branch	No. 5, An Duong Vuong Street, Ward 7, Ca Mau City, Ca Mau Province	02903833385
X HCMC AREA				
1	1602	Agribank Branch 3	112 Tran Quoc Thao, Vo Thi Sau Ward, District 3, Ho Chi Minh City	02862907134
2	1902	Agribank Branch 4	Ground floor, mezzanine, 1st floor, 2nd floor, H2 Hoang Dieu Building, Ward 08, District 4, Ho Chi Minh City	02839408479 (220)
3	6222	Agribank Branch 5	No. 1101-1103-1105, Tran Hung Dao Street, Ward 05, District 5, Ho Chi Minh City	02839246704

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
4	6170	Agribank Branch 7	40/2 Quarter I, Tan Thuan Tay Ward, District 7, Ho Chi Minh City	02838723337
5	1702	Agribank Branch 8	925, 925 (ABCD) Ta Quang Buu (specifically: 925, 925A, 925B, 925C, 925D), Ward 05, District 8, Ho Chi Minh City	02839823957 (118/128)
6	6300	Agribank Branch 9	No. 284 Le Van Viet Street, Tang Nhon Phu B Ward, Thu Duc City, Ho Chi Minh City	02837220333 (316,307)
7	6420	Agribank Branch 10	326 Nguyen Chi Thanh, Ward 05, District 10, Ho Chi Minh City	02839571511
8	1600	Agribank Saigon Branch	No. 2, Vo Van Kiet Street, Nguyen Thai Binh Ward, District 1, Ho Chi Minh City	02838210567 (700,701,707)
9	1900	Agribank Saigon Central Branch	No. 28-30-32, Mac Thi Buoi Street, Ben Nghe Ward, District 1, Ho Chi Minh City	02838272224
10	6321	Agribank North Saigon Branch	No. 58 Ha Huy Giap Street, Thanh Loc Ward, District 12, Ho Chi Minh City	02837164715 (101/102)
11	6160	Agribank South Saigon Branch	1st floor, 2nd floor, part of 3rd floor of V5 building, lot V, Sunrise City South Building, 23 Nguyen Huu Tho Street, Tan Hung Ward, District 7, Ho Chi Minh City	02838725759
12	6280	Agribank East Saigon Branch	No. 96, Dong Van Cong Street, Thanh My Loi Ward, Thu Duc City, Ho Chi Minh City	02837415168 (307/309)
13	6320	Agribank West Saigon Branch	No. 131A, Le Van Khuong Street, Hiep Thanh Ward, District 12, Ho Chi Minh City	02838918301
14	1090	Agribank Ben Thanh Branch	No. 422 Tran Hung Dao Street, Ward 2, District 5, Ho Chi Minh City	02836222378
15	1603	Agribank Ly Thuong Kiet Branch	No. 162-166 Ly Thuong Kiet, Ward 14, District 10, Ho Chi Minh City	02838638419 (106/303/304/305)
16	1604	Agribank Phu Nhuan Branch	No. 135A, Phan Dang Luu Street, Ward 02, Phu Nhuan District, Ho Chi Minh City	02839955676 (208)

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
17	1606	Agribank An Phu Branch	310-312-314 Cong Hoa, Ward 13, Tan Binh District, Ho Chi Minh City	02838121227 (203)
18	1903	Agribank Tan Tao Industrial Park Branch	208-210 Le Van Quoi Street, Binh Hung Hoa A Ward, Binh Tan District, Ho Chi Minh City	02839785885 (227)
19	1904	Agribank Eastern Branch	No. 129 Binh Quoi Street, Ward 27, Binh Thanh District, Ho Chi Minh City	02835561904 (111, 301,303)
20	1700	Agribank Ho Chi Minh City Branch	No. 02A, Pho Duc Chinh Street, Nguyen Thai Binh Ward, District 1, Ho Chi Minh City	02838222752 (320)
21	6421	Agribank North Branch Ho Chi Minh City	358 Nguyen Van Luong, Ward 12, District 6, Ho Chi Minh City	02837515939 (206)
22	6440	Agribank South Branch Ho Chi Minh City	322 Bui Thanh Khiet Street, Tan Tuc Town, Binh Chanh District, Ho Chi Minh City	02837602501 (116-120)
23	6100	Agribank Thu Duc City Branch	No. 14, Street 6, Linh Chieu Ward, Thu Duc City, Ho Chi Minh City	02837228595
24	1940	Agribank Thu Duc City Branch II	280A12-A13 Luong Dinh Cua, An Phu Ward, Thu Duc City, Ho Chi Minh City	02854027575 (102)
25	6380	Agribank Binh Thanh Branch	347-349-351 Dien Bien Phu, Ward 15, Binh Thanh District, Ho Chi Minh City	02835129295
26	6120	Agribank Cu Chi Branch	No. 44 Provincial Road 8, Cu Chi town, Cu Chi district, Ho Chi Minh City	02837925964
27	6110	Agribank Binh Trieu Branch	131 National Highway 13, Hiep Binh Chanh ward, Thu Duc city, Ho Chi Minh City	02862749979
28	6140	Agribank Hoc Mon Branch	No. 12, Ly Thuong Kiet Street, Hoc Mon Town, Hoc Mon District, Ho Chi Minh City	02838910493 (111)
29	6150	Agribank Xuyen A Branch	No. 2025/2A National Highway 1A, Dong Hung Thuan Ward, District 12, Ho Chi Minh City	02837154037

LIST OF BRANCHES

No.	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
30	6180	Agribank Can Gio Branch	No. 46 Luong Van Nho Street, Can Thanh Town, Can Gio District, Ho Chi Minh City	028338740454
31	6200	Agribank Binh Tan Branch	676 Kinh Duong Vuong, An Lac ward, Binh Tan district, Ho Chi Minh City	02837524058
32	6220	Agribank Cho Lon Branch	No. 43, Hai Thuong Lan Ong Street, Ward 10, District 5, Ho Chi Minh City	02838578227 (1062/1067)
33	6223	Agribank Thanh Do Branch	No. 56-58-60, Nguyen Van Cu Street, Cau Kho Ward, District 1, Ho Chi Minh City	02838361682 (0/113)
34	6340	Agribank Nha Be Branch	18 Huynh Tan Phat, Nha Be town, Nha Be district, Ho Chi Minh City	02837827358 (304/305)
35	6360	Agribank Tan Binh Branch	No. 1200, Lac Long Quan Street, Ward 08, Tan Binh District, Ho Chi Minh City	02839717951
36	6460	Agribank Tan Phu Branch	No. 126, Thoai Ngoc Hau Street, Phu Tho Hoa Ward, Tan Phu District, Ho Chi Minh City	02839734939
37	6400	Agribank Gia Dinh Branch	No. 110 Pham Ngu Lao Street, Ward 04, Go Vap District, Ho Chi Minh City	02838956301



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