

ANNUAL REPORT



2025



**UNWAVERING
COMMITMENT
SUSTAINABLE
GROWTH**

***UNWAVERING COMMITMENT
SUSTAINABLE GROWTH***

CONTENTS



CHAPTER 1 7

MESSAGE FROM AGRIBANK'S LEADERSHIP

Message from Agribank's leadership	7
------------------------------------	---



CHAPTER 2 9

AGRIBANK'S ACHIEVEMENTS IN 2025

1. Awards	10
2. Outstanding achievements	14



CHAPTER 3 21

AGRIBANK OVERVIEW 2025

1. About Agribank	22
2. Mission - Vision - Business Philosophy - Core Value	25
3. History	26
4. Business Areas and Location	28
5. Wholesale Banking Activities	30
6. Retail Banking Activities	34
7. Digital Banking Activities	38
8. Key operating indicators for the period 2021 - 2025	40
9. Management model and organizational structure	44
10. Senior leaders	46
11. Risk Management	64



CHAPTER 4 69

REPORTS BY THE BOARD OF THE MANAGEMENT

1. Macroeconomic environment in 2025	70
2. Business performance of Agribank in 2025	71
3. Management and operational performance	90



CHAPTER 7 107

BUSINESS ORIENTATION FOR 2026

1. Socio-economic outlook	108
2. Orientation	109
3. Solutions for implementing business orientation and plan	112



CHAPTER 5 95

EVALUATION OF THE BOARD OF DIRECTORS

1. Evaluation of Agribank's operational aspects	96
2. Evaluation of the Board of Management's activities	99



CHAPTER 8 115

AUDITED FINANCIAL STATEMENTS

1. Consolidated statement of financial position	116
2. Consolidated statement of profit or loss	120
3. Statement of cash flows	122



CHAPTER 6 101

CORPORATE GOVERNANCE AT AGRIBANK

1. Activities of the Board of Directors	102
2. Structure of Committees under the Board of Directors	103
3. Activities of the Supervisory Board	104
4. Remuneration, compensation and benefits of the Board of Directors, the Board of Management, and the Supervisory Board	105



CHAPTER 9 125

OPERATION NETWORK

1. List of Subsidiaries	126
2. List of branches	129

MESSAGE FROM AGRIBANK'S LEADERSHIP

To our Valued Customers and Partners,

The year 2025 concluded with remarkable milestones, not only for Agribank but for the broader Vietnamese banking sector. Against a global backdrop of geopolitical instability, supply chain fluctuations, volatile investment and trade flows, Vietnam's economy proved exceptionally resilient, maintaining one of the region's highest GDP growth rates. This served as both a foundational strength and a catalyst for State-owned commercial banks to fulfill their dual mandate: a pillar of stability and a primary engine for national economic growth.

For Agribank, 2025 was a year of unprecedented significance. We successfully exceeded all performance targets established in our 2021-2025 Restructuring plan associated with NPL Resolution, while simultaneously laying the foundations for our 2026-2030 development cycle. These achievements represent more than just impressive growth figures; they reflect a fundamental shift in our governance, financial strength, and organizational culture—reinforcing the trust of millions of customers and partners nationwide.

Reflecting on the past five years, Agribank takes pride in achieving the following results:

These milestones stem from four years of disciplined restructuring and the unwavering commitment of our 42,000 employees, efforts resonating from urban hubs to the most remote coastal regions of Vietnam.

In 2025, Agribank continued to solidify its position as **the anchor bank for the "Tam Nong" mission**. Beyond serving as a source of capital, we have become an essential partner to millions of rural households, driving the sustainable development and modernization of Vietnam's agricultural landscape. Alongside scale and financial efficiency, Agribank has achieved foundational advancements across several key pillars:

Risk Management and Asset Quality: Agribank successfully reduced its NPL ratio from over 6% in 2021 to **a record low of 1.17%**. This achievement serves as clear evidence of a fundamental pivot in our credit policy and risk discipline, establishing a robust foundation for safe and sustainable growth in the coming period.

Digital Transformation: Agribank focused on adopting core technology platforms, expanded the digital transaction proportions, and laid the foundations for a modern digital banking ecosystem. The launch of the

Data Management Center marks the transition from traditional operations to data-driven management - setting up competitive edges in the digital era.

Human Capital and Corporate Culture: Agribank considers people as strategic assets, not just resources. In 2025, we modernized our training, recruitment, and rotation protocols to ensure transparency and merit-based advancement. We are systematically building a professional, tech-forward workforce dedicated to service excellence and our institutional mission.

Green Banking and Sustainability: Agribank takes proactive steps to expand its green credit portfolio in alignment with the national mandates for energy transition, clean agriculture, and sustainable rural development. We recognize ESG as a core long-term growth strategy, rather than just a global trend.

Social Responsibility: As a leading State-owned commercial bank, Agribank pioneers large-scale preferential credit programs to provide tangible support to businesses, households, and underserved communities. We remain dedicated to our legacy as the "Bank for the Community" through impactful social welfare initiatives nationwide.

Entering 2026 - the inaugural year for implementing the 11th Agribank Party Congress Resolution and Politburo Resolution No. 79-NQ/TW on State economic development - this serves as a powerful catalyst for our institutional reshaping. We have identified five strategic pillars for the 2026 - 2030 period:

Digital and Data as Core Drivers: In 2026, Agribank prioritizes digital transformation across all operations. Beyond mere technology investment, this entails a comprehensive shift in management mindset, customer service, and operational models to build a modern Agribank brand.

Capital Adequacy and Growth Expansion: We are intensifying capital expansion efforts and expediting the development of the 2035 Strategic Development Vision. These calculated steps reinforce our financial base and competitiveness to secure a long-term growth trajectory worthy of Agribank's mission.

Sustainable Growth: Agribank prioritizes value over volume, focusing on high-tech agriculture, export value chains, the green economy, and emerging market drivers. We will expand agricultural insurance initiatives

to mitigate climate and market risks for agriculture producers.

Comprehensive Financial Ecosystem and Brand Equity: We are moving toward an integrated Banking-Insurance-Securities model to deliver comprehensive value-added services. Key priorities include capturing the younger demographic and implementing the "2030 Brand Strategy"—positioning Agribank not only as the largest bank network, but as the nation's favorite financial brand.

Governance and Corporate Culture: Agribank is committed to a comprehensive upgrade to modern governance standards in line with advanced international practices, spanning risk management, transparency, and human development. This is paired with cultivating a culture of service excellence, professional dedication, robust compliance and risk discipline along with professional integrity - the operational backbone of the institution.

Agribank remains committed to a core development philosophy: growth must be anchored in safety; scale must be balanced by quality; and financial efficiency must align with social responsibility. Every future product, service, and innovation is designed to deliver tangible, sustainable value to our customers, partners, and the nation.

Our 2025 successes are a direct result of the strategic guidance provided by the Government and the State Bank of Vietnam. We also extend our sincere appreciation to the various Ministries, sectors, and local authorities for their coordination, and specifically to our customers and partners for their enduring trust and partnership.

We extend our profound gratitude to nearly 42,000 Agribank employees. Driven by passion and resilience, their tireless dedication ensures we deliver excellence to every customer - from the bustling urban centers to the nation's most remote regions.

Building on a solid foundation and a unified, highly motivated team, Agribank enters this next developmental phase with absolute resolve. We remain steadfast in our mission of service excellence and institutional integrity -continuing to serve as a pillar of the banking system, pioneering sustainable value, and driving the progress of the Vietnamese economy.

~2,7 Quadrillion VND
+20% YoY in Total Assets

>1,97 Quadrillion VND
Outstanding Loans to Economic Entities

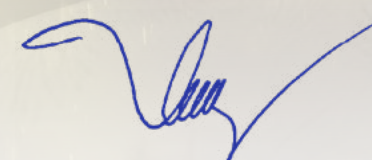
>30.600 Billion VND
all-time high Pre-tax Profit

1,17%
record low NPL Ratio

17,397 Billion VND
Written-off debt recovered – exceed 145% of the target

>64%
Share of our portfolio towards the rural causes

ON BEHALF OF THE
BOARD OF MANAGEMENT
GENERAL DIRECTOR



PHAM TOAN VUONG

ON BEHALF OF THE
BOARD OF DIRECTORS
CHAIRMAN



TO HUY VU



02

CHAPTER 2

AGRIBANK'S ACHIEVEMENTS IN 2025


1. Awards	10
2. Outstanding achievements	14

1. AWARDS

INTERNATIONAL AWARDS



Top 50 Largest Enterprises in Southeast Asia.



2025 Vietnam Brand Valuation for Top 10 Most Valuable Brands in Vietnam (~USD 1.3 billion).



2025 Sustainable Development Award for Financial Inclusion and Social Impact.



2025 Visa Awards for Leading Bank in Contactless Acceptance Network Growth.



2025 Innovation Award for Dual-Network Card Technology.



2025 JCB Awards for Leading Bank in Card Transaction Volume.



2025 LSEG Awards for Excellence in Bond Trading (Third Consecutive Year).



2025 Asian Banking & Finance Awards for Best Foreign Exchange Bank in Vietnam.



2025 MT103 Elite Quality Recognition Award for International Payment Excellence.



2024 STP Award for Straight-Through Processing (STP) Excellence (16th Consecutive Years).



2024 STP Excellence Award for International Payment Quality.



2024 Special Recognition Award for Automated Transaction Quality.

DOMESTIC AWARDS



2025 Prime Minister Certificate of Merit for "Eliminating Temporary and Dilapidated Housing".



2025 State Bank of Vietnam Governor Certificate of Merit for the "New Rural Areas" Emulation Movement (2021-2025).



2025 State Bank of Vietnam Governor Certificate of Merit for the "80 Years of National Achievements" Exhibition.



Customer Data Authentication and Cleansing, Centralized Data Center Infrastructure Monitoring, Vault Asset Management, Out-of-Authority Credit Approval Digitization, Agribank Plus, and FTP Software Systems.



2025 NAPAS Awards for Leading Bank in Domestic Card Spending, Bank with the Best ATM Network, Card Issuance and Development, and Project Implementation (the National Payment Corporation).



2025 Top Industry 4.0 Vietnam for Exemplary Digital Transformation and the CASS (Credit Approval Support System) for Digitizing Credit Approvals Beyond Delegated Authority.



Ranked among Top 10 Bond Market Makers 2025 for contribution to the 15-Year Market Development.



Ranked among Top 10 Contributing Commercial Banks 2025..



2025 Vietnam General Confederation of Labour Honor for The Rural Trifecta (Vietnam Glory Program).



2025 Vietnam Retail Banking Forum Awards for Exemplary Retail Bank, Exemplary Green Credit Bank, Bank for the Community, and Partner Bank for High-Tech Agriculture.



Ranked among Top 10 Most Transparent and Sustainable Real Estate Lending Banks 2025.



2025 Vietnam Digital Transformation Awards for Exemplary Digital Transformation Enterprise and Exemplary Digital Solutions.



Ranked among Top 10 Largest Enterprises in Vietnam 2025.



Ranked among Top 10 Excellent Business Brands 2025.



Ranked among Top 10 ESG Enterprises in the Banking Sector 2025.



Ranked among Top 20 Largest Taxpayers in Vietnam 2025.



Ranked among Top 10 Reputable Commercial Banks 2025.



2025 Vietnam ESG Awards for Exemplary Bank for Value Chain Development and Social Security.



2025 Vietnam Financial Advisors Summit for Exemplary Priority Banking Service, Exemplary Digital Transformation Product, Innovative Personal Financial Solution, and Enterprise for Financial Service Development.



2025 SEI Awards for Education Environment of the Year and Education Innovation of the Year - Smart Education Initiative.

OUTSTANDING ACHIEVEMENTS

The year 2025 demonstrated Agribank's exceptional fortitude within a global and domestic landscape of shifting challenges and opportunities. Driven by system-wide synergy, we successfully concluded the 2021-2025 restructuring cycle, delivering landmark gains in financial capacity and asset quality. Simultaneously, through a steadfast commitment to sustainable development, Agribank reaffirmed its leadership in catalyzing green credit flows and partnering with the Government to fulfill national climate commitments and advance modern agriculture.

01

Completion of the 2021-2025 Restructuring Plan associated with NPL Resolution

The year 2025 marked the successful conclusion of Agribank's 2021-2025 Restructuring Plan associated with NPL Resolution, delivering the peak performance of the five-year cycle. Through strategic network optimization and rigorous governance, we achieved significant gains in asset scale, operational efficiency, and credit quality, establishing a formidable foundation for our next development phase.



NGÂN HÀNG NÔNG NGHIỆP VÀ PHÁT TRIỂN NÔNG THÔN VIỆT NAM



02

Crossing the USD 100 Billion Asset Milestone, Affirming leading position in Vietnam banking system

In 2025, Agribank's total assets reached nearly VND 2.7 quadrillion (~USD 100 billion), reinforcing our position as one of Vietnam's largest large-scale banks. This milestone underscores our vital role in anchoring capital supply and driving national economic growth.



03

Profit reaches the highest level in the bank's operating history

By synchronizing the implementation of enhanced governance and administrative efficiency, Agribank achieved a record profit before tax of VND 31,170 billion in 2025. This historic performance validates the success of our restructuring strategy, which effectively balanced credit growth with rigorous asset quality control and an optimized funding structure to establish a resilient financial foundation for future development.



04

Breakthrough in the development of a comprehensive digital banking model

In pursuit of complete digitalization, Agribank has finalized a robust digital ecosystem centered on flagship platforms such as Agribank Plus, Open API, and the Smart Bank system. Currently, digital channels facilitate approximately 97% of all transactions, marking a definitive transition from traditional operations to a customer-centric, modern digital banking model that catalyzes adoption across our entire user base.



05

Maintaining a leading position as the bank with the largest retail network in Vietnam

With a presence in every province and city - including remote island districts - Agribank operates a network of more than 2,200 branches and transaction offices. This unmatched scale allows the bank to act as a systemic anchor for financial inclusion, delivering essential services nationwide. Furthermore, strategic network optimization in major hubs like Hanoi and Ho Chi Minh City has significantly improved service quality and operational efficiency across the system.



06

Enhancing risk management in line with international standards

Throughout 2025, Agribank continued to refine its risk management framework in accordance with international practices, implementing integrated solutions to improve risk identification, measurement, and control across all operations. The Bank effectively maintained the Three Lines of Defense model while strengthening its credit risk early warning system and capital stress testing capabilities. Consequently, key operational safety indicators remained robust and the non-performing loan (NPL) ratio was kept at a low level, reinforcing a secure foundation for operations amidst ongoing market volatility.



07

Agribank is ranked among the Top 50 Largest Enterprises in Southeast Asia

Driven by consistent growth in total assets and operational efficiency, Agribank was ranked 45th in the Fortune Southeast Asia 500 by Fortune (USA). This ranking as one of the region's leading large-scale enterprises reflects our strong financial capacity and substantial operational scale. This achievement further underscores Agribank's vital role as a cornerstone of the Vietnamese banking system and a significant player in the regional economy.



08

Promoting financial inclusion on the foundation of digital transformation

Leveraging a robust digital foundation, Agribank has expanded access to modern banking services, particularly within rural areas and among small businesses. The development of a customer-centric digital ecosystem has significantly improved the user experience and narrowed the financial access gap. In recognition of these efforts, Agribank received the 2025 Sustainable Development Award from WSBI and ESG for Financial Inclusion and Social Impact, specifically honoring the Agribank Plus platform. This accolade reaffirms Agribank's global imprint in promoting sustainable development and financial accessibility.



09

Affirming the pivotal role in the development of agriculture, farmers, and rural areas

Steadfast in its mission to serve the Rural Trifecta, Agribank continues to act as the primary engine for specialized credit policies, directly fueling socio-economic growth and ensuring social stability in rural regions. In 2025, these enduring contributions were recognized as Agribank became the only bank honored at the "Vietnam Glory" program. This recognition reaffirms the Bank's leading position in executing the nation's rural development mandates and advancing modern agricultural standards.



10

Continuing to promote community responsibility and social security

Building on its legacy as a "Bank for the Community", Agribank remains a vanguard of social security in Vietnam. During 2025, the Bank allocated nearly VND 600 billion to national welfare programs spanning education, healthcare, the construction of "Great Unity" houses, and disaster recovery. For its proactive role in the movement "Eliminating Temporary and Dilapidated Housing" Agribank was awarded a Certificate of Merit from the Prime Minister. This distinction reflects the Bank's vital role in partnering with the Government to improve living conditions for the underprivileged and foster sustainable social progress.





03

CHAPTER 3

AGRIBANK OVERVIEW
2025

1. About Agribank	22
2. Mission - Vision - Business Philosophy - Core Value	25
3. History	26
4. Business Areas and Location	28
5. Wholesale Banking Activities	30
6. Retail Banking Activities	34
7. Digital Banking Activities	38
8. Key operating indicators for the period 2021 - 2025	40
9. Management model and organizational structure	44
10. Senior leaders	46
11. Risk Management	64

1. ABOUT AGRIBANK

- 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**

Established on 26 March 1988 (Decree No. 53/HDBT) as the Vietnam Bank for Agriculture Development; renamed to Vietnam Bank for Agriculture and Rural Development on 15 October 1996. Agribank currently operates as a wholly State-owned single-member limited liability company.

- Licensed under Commercial Banking License No. 24/GP-NHNN issued on 26 May 2021 by the State Bank of Vietnam Governor, including all subsequent amendments

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

 No. 2 Lang Ha St., Giang Vo ward, Ha Noi, Viet Nam.

 1900558818/ (+84)24 32053205/
(+84)24 22332345/(+84)37 3532345/
(+84)37 3482345/(+84)37 3462345

 (+84)24 38313717/(+84)24 38313719

 www.agribank.com.vn

CHARTER CAPITAL AS OF
31/12/2025
51,638,603,001,584
(VND)





2. MISSION - VISION - BUSINESS PHILOSOPHY - CORE VALUE

MISSION:

Agribank is the leading State-owned commercial bank in Vietnam, playing a pivotal role in investing in the development of Agriculture, Farmers, and Rural Areas and driving national socio-economic growth.

VISION:

Agribank strives to become a modern commercial bank guided by the motto "Growth - Safety - Efficiency - Sustainability." We aim to affirm our primary role in credit investment for agricultural and rural development while enhancing our capacity to compete and integrate into the global economy.

BUSINESS PHILOSOPHY:

Bring prosperity to customers.

CORE VALUE:

Agribank adopts five core values - Integrity, Discipline, Creativity, Quality, and Efficiency - as the guiding principles for its cultural identity, business strategy, and HR development. This value system generates the internal strength to achieve operational goals and sustainable growth.

1

Integrity:

Agribank fosters a unified alignment between thought and action, exhibiting the courage to express ideas, take initiative, and assume responsibility. Our operations are rooted in sincerity and professionalism, establishing integrity as the source of trust that customers and partners place in Agribank.

2

Discipline:

We strictly adhere to the guidelines of the Party, the laws of the State, and the internal regulations of Agribank. By contributing to a socialist rule-of-law environment and centralized governance, we ensure that discipline remains the foundation of our brand reputation.

3

Creativity:

We take a proactive approach to continuous learning and the application of advanced science and technology. By streamlining administrative processes and fostering innovative initiatives, we maximize benefits for our customers, partners, the community, and the Bank.

4

Quality:

Agribank is committed to the continuous refinement of its products and services to ensure high-quality, competitive offerings. Work quality serves as the measure of our employees' dedication and the guiding principle for all business activities.

5

Efficiency:

With efficiency as our core objective, we focus on enhancing productivity and work quality to drive the sustainable development of Agribank.

3. HISTORY



4. BUSINESS AREAS AND LOCATION

BUSINESS AREAS



BANKING ACTIVITIES:

- Mobilizing funds: (i) Receiving demand, term, and savings deposits; (ii) Issuing certificates of deposit, promissory notes, treasury bills, and bonds.
- Granting credit: (i) Lending; (ii) Discounting and rediscounting negotiable instruments; (iii) Bank guarantees; (iv) Credit card issuance; (v) Domestic and international factoring.
- Opening customer payment accounts.
- Providing payment services: (i) Supplying payment instruments; (ii) Delivering domestic services, including cheques, payment orders, collections, letters of credit, and disbursement services.



Account opening:

- (i) Deposit accounts at the State Bank of Vietnam;
- (ii) Payment accounts at other credit institutions and foreign bank branches.



Operating internal settlements and national interbank payment participation.



Trading in government and corporate bonds.



Engaging in interbank lending, borrowing, and deposit placements with domestic and foreign financial institutions.



Capital contribution and share acquisition.



Entrustment and agency services.



Trading and provision of foreign exchange services in domestic and international markets.



Other business activities in accordance with the Establishment and operation License.

OPERATIONAL LOCATION

DOMESTIC NETWORK

Agribank maintains the most extensive network in Vietnam, with a presence in every province and municipality. The Bank prioritizes service delivery in remote, border, and island regions to advance financial inclusion in alignment with the Government's national development strategy.

Agribank operates the country's largest retail system, spanning all 34 provinces and centrally-governed cities:

34/34

provinces and centrally-governed cities

Head Office

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

936

Branches (including 159 Type I Branches, 777 Type II Branches).

1.278

Transaction offices.

03

regional representative offices: Serving the Central, Southern, and Southwest regions.

03

administrative entities: Agribank Training Academy; Information Technology Center; Card Center.

05

Agribank Banking Services One Member Limited Company (ASC); Agribank Asset Management One Member Limited Company (AMC); Agribank Financial Leasing Company Limited (ALC); Agriculture Bank Insurance Joint Stock Company (ABIC); Agribank Securities Joint Stock Company (Agriseco).

2.277

ATM (Automatic Teller Machine) and 1.036 CDM (Cash Deposit Machine).

68

automobile transaction units.

17

Agribank Digital Kiosks.

INTERNATIONAL NETWORK

01

Branch in Cambodia.

641

Correspondent banks across 77 countries and territories.

5. WHOLESALE BANKING ACTIVITIES

To align with digital transformation trends and sustainable development mandates, Agribank has progressively restructured its product portfolio around three core pillars: diversifying credit and fund mobilization for target segments, driving breakthroughs in digital banking, and elevating trade finance capacity to international standards.



5.1. COMPREHENSIVE AND FLEXIBLE FINANCIAL SOLUTIONS FOR CORPORATE CUSTOMERS

Partnering with corporate customers through recovery and expansion phases, Agribank deploys flexible financial packages tailored to specific business cycles and sectoral requirements:

- Optimizing cash flow and fund mobilization: The Bank provides a diverse range of online deposit products - including accumulative and flexible withdrawal options - via the Agribank eBanking system to optimize returns on idle capital. Agribank implemented synchronized fee waivers and incentives for new accounts, specifically supporting business households transitioning into Small and Medium Enterprises (SMEs) and issuing dedicated policies for Party organizations nationwide.

- Sectoral and value-chain-driven credit: Agribank established specialized credit guidelines for digital infrastructure, automotive chains, industrial park development, and large-scale agriculture. The Bank promoted electronic bid bond guarantees integrated with the National e-Procurement System (e-GP) and provided project financial gap financing to secure enterprise contingency funding.

- Driving strategic credit flows and green credit: Agribank leads large-scale preferential programs targeting the economy's primary growth drivers, such as FDI enterprises, import-export companies, SMEs, and major economic groups. Simultaneously, the Bank continues to expand financing for production and business projects in green and environmentally friendly sectors - including clean energy, renewable energy, sustainable forestry, clean agriculture, and high technology - to progressively "greenify" its credit portfolio. Notably, Agribank supports the Project on linking production, processing, and consumption of high-quality, low-emission rice in the Mekong Delta, reaffirming its commitment to the nation's Net Zero targets. Guided by the motto "no one left behind", the Bank promptly issued debt rescheduling policies to support corporate customers impacted by storms and floods, anchoring its role as a steadfast financial pillar during periods of heightened risk.



5.2. PIONEERING A DIGITAL BANKING ECOSYSTEM FOR CORPORATE CUSTOMERS

Agribank views digital transformation as a core competitive driver. In 2025, the Bank successfully integrated advanced banking services directly into corporate governance and operational workflows, achieving several key milestones:

- Digitalization of the Credit Journey: To streamline the borrowing process, six core credit modules were operationalized on the institutional eBanking platform. These modules - covering everything from loan registration and disbursement to automated debt collection - allow enterprises to minimize administrative lead times while significantly enhancing transparency and credit management efficiency.

- Expansion of the Open Banking (Open API) Platform: The Bank expanded its Open API platform by issuing comprehensive guidelines that facilitated the rapid deployment of digital products across the branch network. By December 31, 2025, the system achieved wide-scale implementation, integrating approximately 15 payment intermediaries and thousands of partners in the education and healthcare sectors. These integrations now offer customers a diverse suite of services, including linked e-wallets, Account Aliases, and QR Code payments.

- ERPConnect Integration: Agribank accelerated the integration of its systems with customer Enterprise Resource Planning (ERP) platforms to automate the exchange of financial data. This solution ensures the secure, high-speed delivery of digitally signed debit/credit advice and bank statements, allowing corporate

clients to manage their finances with greater convenience and transparency.

- Upgrading and expanding the payment network: Agribank actively strengthens connectivity with a diverse range of partners, including schools, hospitals, and fintech companies. By deploying synchronized channels across physical counters, mobile applications, eBanking, and QR Code payments, the Bank has optimized seamless accessibility for both partners and clients. As a result of these ecosystem development efforts, Agribank had integrated with over 1,600 partners by mid-January 2026, processing more than 90 million transactions with a total turnover of nearly VND 83,000 billion.

- Modernizing the international transaction processing platform: Significant investments were directed toward modernizing IT infrastructure and system optimization to enhance processing capacity and service quality. In 2025, the Bank launched international foreign currency transfers via SWIFT for institutional clients on the Agribank eBanking platform. Simultaneously, international payment transactions were transitioned to a centralized Payment Hub designed to meet ISO 20022 standards. Furthermore, the Cross-Border Payment System (CBPS) was refined and integrated with the IPCAS system, facilitating streamlined trade payments and export-import services across border-gate economic zones.

6. RETAIL BANKING ACTIVITIES

Against a backdrop of diversifying personal financial needs and accelerating digitalization, Agribank continues to consolidate its position as one of Vietnam's most influential retail banks. Leveraging its extensive nationwide network and vast customer base, the Bank is continuously refining its product ecosystem to deliver comprehensive, convenient financial solutions across all customer segments.

In 2025, Agribank prioritized a customer-centric development model, accelerating technological integration and digital transformation while maintaining its core strengths in agricultural and rural finance. The strategic migration from traditional products toward digital financial solutions, integrated with specialized credit packages, has resulted in exceptional growth in both customer scale and operational efficiency.

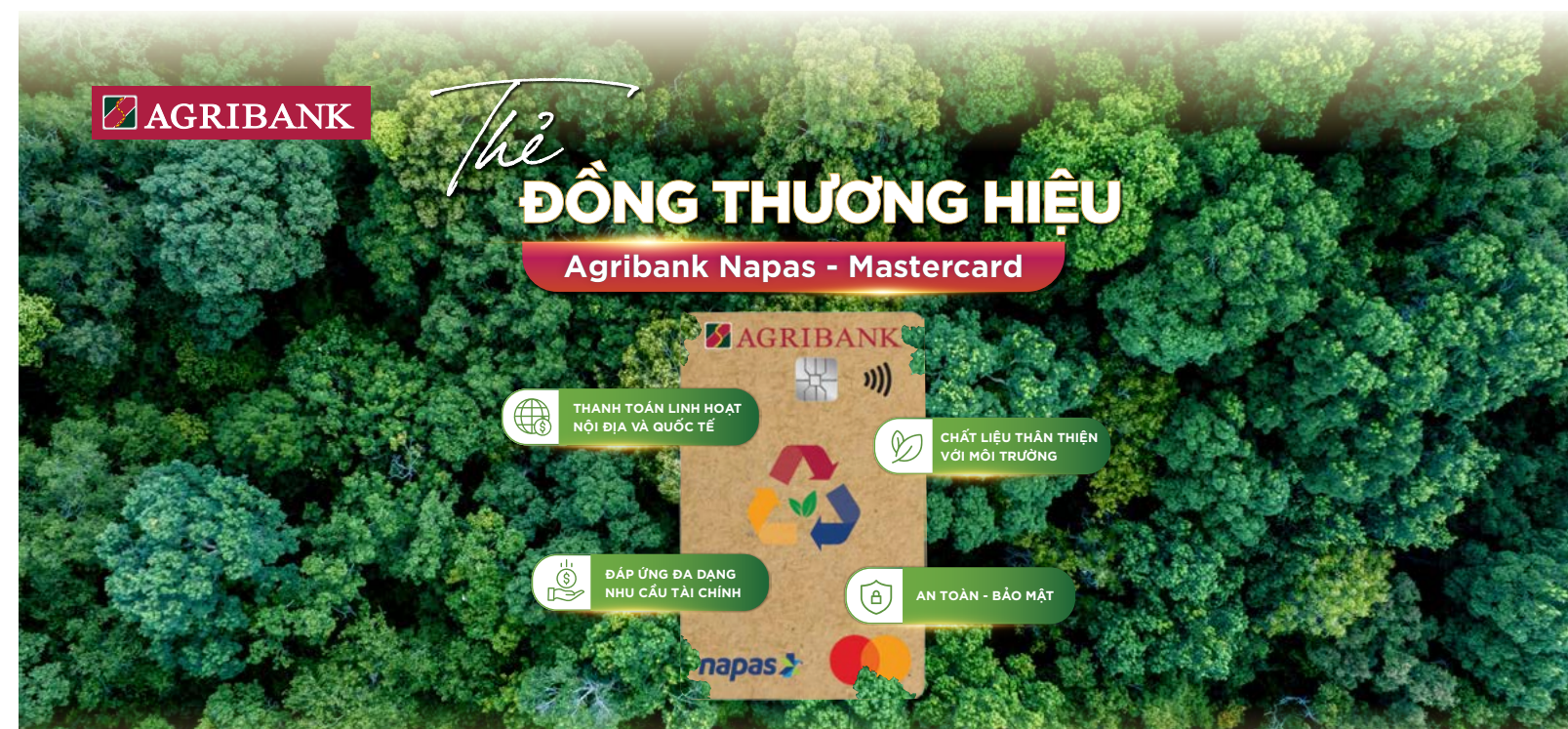


6.1. AGRIBANK PLUS - MODERN FINANCIAL EXPERIENCE AT YOUR FINGERTIPS

Digital transformation is a primary driver of Agribank's retail banking development strategy. On this foundation, the Agribank Plus digital banking application underwent comprehensive upgrades to provide a modern, secure, and seamless financial experience. In 31/12/2025, Agribank integrated several new utilities, including online credit facilities collateralized by deposit balances, digital FX retail services, and audio-enabled transaction alerts,

alongside enhanced security solutions and automated fraud mitigation.

Alongside platform development, Agribank actively expanded cooperation with fintech partners and e-wallet providers to build a diverse payment ecosystem. Driven by these continuous enhancements, the digital banking user base grew significantly. By year-end 2025, more than 19.1 million individual customers had registered for Mobile



Banking services, with nearly 14.4 million active Agribank Plus users - an increase of over 1.8 million from 2024. Total Mobile Banking transactions for the year exceeded 1.6 billion, with a total transaction value surpassing VND 8.2 quadrillion, confirming a decisive institutional shift toward digital platform-based transactions.

6.2. DEVELOPING SPECIALIZED CREDIT AND PROMOTING FINANCIAL INCLUSION

In 2025, Agribank continued to orient individual credit toward specialization and enhanced accessibility. The product portfolio was rigorously reviewed and refined to align with the specific income characteristics and borrowing requirements of diverse segments. During the year, the Bank introduced specialized facilities to stimulate genuine consumer demand, including housing loans for young customers, sustainable home purchase loans, and automobile financing. The credit portfolio was allocated in a balanced and prudent manner across three primary sectors: consumer lending (28.2%), wholesale and retail trade (27.2%), and agriculture (27.1%).

Specialized credit for agriculture and rural development remained a core institutional strength. Agribank deployed targeted solutions such as small-scale credit limits, seasonal loans, and group-based lending models, alongside consumer credit designed specifically to curb informal lending in rural areas. To expand access to formal capital, the Bank coordinated with the Vietnam Farmers' Union and the Vietnam Women's Union to implement inter-sectoral credit policies. In 2025, Agribank executed 18 concessional lending programs for individual customers with a total scale of VND 280,400 billion, prioritizing production, business activities, and state-mandated sectors.

As of December 31, 2025, the individual loan book reached VND 1.48 quadrillion, representing a 16.2% year-over-year increase and accounting for 74.9% of Agribank's total outstanding loans to the economy. Despite rapid expansion, credit quality remained exceptionally well-controlled, with the Non-Performing Loan ratio for individual customers maintained at 0.67%.

6.3. GREEN CREDIT - PIONEERING A SUSTAINABLE LIFESTYLE

In alignment with the National Strategy on Green Growth and the banking sector's sustainable development mandates, Agribank has integrated environmental and social criteria into its retail credit operations. Green credit allocation is prioritized for clean and high-tech agricultural production, circular economic frameworks, and business initiatives focused on resource efficiency and emissions reduction.

In 2025, the Bank launched the "Green Start - Together with You" preferential lending program for electric vehicle acquisitions. With a scale of VND 2,000 billion, the program supports loans for electric cars and motorbikes featuring preferential interest rates and high Loan-to-Value (LTV) ratios. Additionally, VND 10,000 billion was allocated to a specialized credit facility for individual projects involving green products and services, with interest rates starting from 3.5%. These green initiatives reflect Agribank's commitment to inspiring eco-friendly living while accelerating the systemic shift toward a sustainable, resilient economy.



6.4. DIVERSIFYING SAVINGS PRODUCTS - PARTNERING IN CUSTOMER FINANCIAL PLANNING

Agribank's portfolio refinement remains in lockstep with the evolving wealth management needs of its individual clientele. Alongside traditional instruments - such as fixed-term savings with maturity-based interest and flexible savings, Agribank has accelerated the rollout of deposit products and payment accounts via its digital platforms. These enhancements provide customers with the high-liquidity tools necessary for real-time cash flow management and seamless transaction flexibility. Simultaneously, targeted programs were implemented to incentivize account utilization among core segments, including salary earners, students, young professionals, and household businesses. Notable campaigns, such as "Open a Payroll Account - Start a Strong Connection" and "Agribank Accompanies Students," successfully

leveraged digital platforms to increase the volume of active, transacting users. As of December 31, 2025, these synchronized solutions drove an 11.4% year-over-year increase in Current Account Savings Account (CASA) balances, with the number of active individual payment accounts exceeding 18.5 million. These results reflect a structural shift toward account-based transactions and the deepening maturity of digital banking within the Agribank retail ecosystem.

6.5. A MODERNIZED PAYMENT AND SERVICE ECOSYSTEM

Agribank continues to expand its ecosystem of payment services and financial utilities in lockstep with its credit and deposit product development. Digital platforms

have been leveraged to integrate a comprehensive suite of services, including automated bill payments, tax obligations, and state budget contributions. Furthermore, modernized payment solutions were extended to e-commerce platforms and specialized facilities were deployed for household businesses and small-scale traders. These solutions catalyze digital transformation at the micro-enterprise level, streamlining account opening, cashless settlements, and operational cash flow management.

To bridge the gap in rural and remote accessibility, Agribank utilizes its extensive branch network alongside mobile transaction vehicles. These specialized units bring modern banking directly to underserved and isolated communities. In 2025, these mobile banking units recorded more than 3.7 million customer visits, serving as a critical instrument for advancing financial inclusion and ensuring equitable access to formal financial services nationwide.

THANH TOÁN DƯ NỢ THẺ TÍN DỤNG DỄ DÀNG

NGAY TRÊN ỨNG DỤNG **AGRIBANK PLUS**

Thanh toán mọi lúc, mọi nơi

Quản lý dư nợ hiệu quả

Giao dịch an toàn & bảo mật

Tuân hoàn hạn mức ngay lập tức

1900 5588 18 - (84) 24.32053205 | www.agribank.com.vn | 2300 điểm giao dịch

7. DIGITAL BANKING ACTIVITIES



Digital transformation remains a cornerstone of Agribank's strategic vision, serving as the primary catalyst for enhanced governance, optimized operational workflows, and the delivery of modern service experiences. Amidst the industry's decisive shift toward digital-first models, the Bank has prioritized investment in robust technology infrastructure and the deployment of scalable digital platforms. These initiatives are designed to build a resilient, secure, and highly efficient banking ecosystem.

7.1. DIGITALIZING GOVERNANCE AND OPERATIONAL FRAMEWORKS

Agribank is aggressively digitalizing its administrative and governance frameworks to drive institutional excellence. By prioritizing the optimization of internal workflows and empowering data-driven decision-making, the Bank has deployed a synchronized suite of technology solutions across its network. These advancements have facilitated the transition to a unified digital workspace, significantly improving management efficiency and operational agility.

Key systems and solutions deployed include:

- **Smart Report System:** Developed as a centralized business intelligence (BI) tool, Smart Report automates the aggregation and synthesis of disparate data streams for governance and administration. By providing intuitive real-time dashboards, the system enables management to monitor performance metrics, risk indicators, and operational efficiency with high precision.

- **Credit Approval System for Cases Beyond Delegated Authority (CASS):** Operationalized at the Head Office and regional credit centers, CASS facilitates the end-to-end digitalization of the credit lifecycle for high-value applications. The system manages everything from initial appraisal to final digital archiving, significantly reducing turnaround times and enhancing risk transparency across the institution.

- **Online Loan Registration (Booking Online):** This digital gateway allows customers to pre-register loan requirements before entering a branch. By streamlining

the initial intake process, Booking Online enables branch staff to transition into a proactive advisory role, ensuring files are pre-screened and tailored financial solutions are ready upon arrival.

- **Trade Finance Information System (TFIS):** Agribank has fully deployed TFIS to modernize document-heavy trade finance workflows. The system enables centralized document circulation for international settlements, ensuring synchronized transaction management at the Head Office and increasing labor productivity for frontline processing staff.

- **Customer Sentiment and Feedback Analytics:** This platform was deployed to quantify customer satisfaction across Agribank's product suite. By integrating feedback links through digital touchpoints and social media, the Bank aggregates real-time sentiment data to orient service refinements in direct alignment with customer preferences.

- **Enterprise Content Management & Internal Data Platform:** Agribank has accelerated its transition toward a paperless environment by deploying unified document and data management platforms. These systems enable the centralized receipt, circulation, and secure storage of internal records, systematically replacing legacy paper-based workflows with a resilient digital archive.

Building upon its Digital Office and electronic document management foundations, Agribank has deployed a sophisticated ecosystem of applications focused on centralized data storage and streamlined internal administration. These systems empower

internal divisions with seamless data retrieval and secure information-sharing capabilities, while rigorously maintaining information integrity and cybersecurity standards.

Through the synchronized rollout of these platforms, the Bank is successfully institutionalizing a modern digital workspace. This transition not only enhances operational efficiency by significantly reducing administrative overhead but also serves as the primary engine accelerating Agribank's comprehensive digital transformation across the entire banking network.

7.2. MODERNIZING TECHNOLOGY INFRASTRUCTURE

2025 marked a pivotal shift for Agribank, transitioning from a focus on legacy stability to the construction of a modernized, shared technology platform designed to power system-wide digital transformation.

Key infrastructure milestones include:

- **Architectural Standardization:** Agribank developed a comprehensive IT reference framework to unify technical configurations and implementation standards. This ensures that internal divisions across the system manage and utilize technology resources with maximum efficiency and consistency.

- **Modernizing Data Center infrastructure:** Agribank adopted solutions aligning with the Software-Defined Data Center model, integrating Private Cloud Appliance and Container technologies. These facilitate automated resource provisioning and increase processing capacity and flexibility for new application deployment.

- **Enhancing Resilience and Disaster Recovery:** Targeted investments in the data center system strengthened backup capabilities and fault tolerance.

This infrastructure ensures business continuity and operational stability under all circumstances.

- **Safe and Sustainable Operations, protecting systems and data in the digital environment:** In tandem with the advancement of technology infrastructure and digital platforms, Agribank has prioritized system operations and information security. Throughout 2025, the Bank's entire IT infrastructure maintained 24/7 operational stability, functioning seamlessly and effectively with no major incidents impacting business operations. Core systems underwent continuous upgrades; specifically, the IPCAS framework was enhanced with numerous critical APIs to facilitate robust interoperability with digital platforms and service integration systems. Transaction volumes continued a sharp upward trajectory, averaging approximately 43 million per day and reaching a peak of 59 million.

Payment and electronic banking infrastructures were likewise upgraded to bolster security and align with international connectivity protocols. In 2025, Agribank recorded more than 2 billion transactions via the interbank system and 90 million through the Open Smartbank (OSB) platform, in addition to tens of millions via payment systems and online public service portals. Furthermore, the Agribank completed a system-wide rollout of multi-layered security, improving both monitoring precision and early-threat detection. Critical systems remain under continuous surveillance at designated data centers to ensure the integrity of information and the protection of customer data system-wide.



8. KEY OPERATING INDICATORS FOR THE PERIOD 2021 - 2025

Unit: VND billion, %

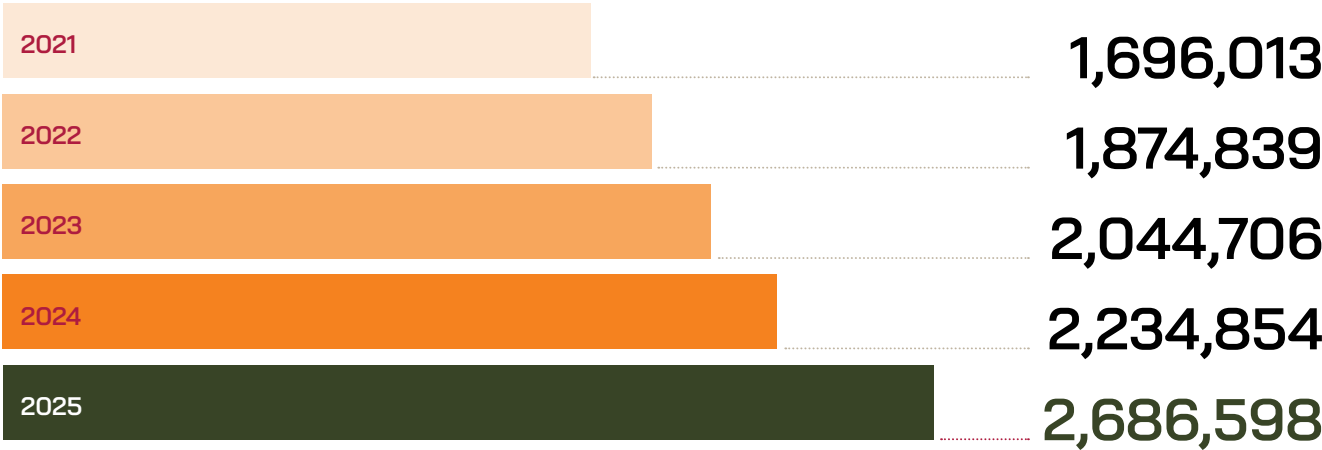
NO.	INDICATORS	31/12/2025	31/12/2024	31/12/2023	31/12/2022	31/12/2021
I	KEY BUSINESS PERFORMANCE INDICATORS					
1	Total assets	2,686,598	2,234,854	2,044,706	1,874,839	1,696,013
2	Owner's equity	131,191	124,068	100,361	86,997	76,112
3	Charter capital	51,639	51,639	41,269	34,447	34,328
4	Customer deposits	2,156,383	1,914,664	1,817,271	1,623,935	1,542,504
5	Loans to customers	1,976,369	1,723,382	1,552,158	1,444,802	1,316,473
6	Operating income	97,522	86,496	75,967	77,861	61,819
7	Operating cost	34,544	32,263	30,927	28,150	24,804
8	Provision for credit losses	31,808	26,658	19,399	27,172	21,676
9	Profit before tax	31,170	27,575	25,641	22,539	15,339
10	Corporate income tax	6,215	5,508	5,120	4,496	3,012
11	Profit after tax	24,955	22,067	20,521	18,043	12,327
II	EFFICIENCY INDICATORS					
1	ROA	1.01%	1.03%	1.05%	1.01%	0.76%
2	ROE	19.55%	19.67%	21.91%	22.12%	16.53%
III	SAFETY INDICATORS					
1	Non-performing loan ratio*	1.17%	1.58%	1.77%	1.71%	1.78%
2	Capital Adequacy Ratio (CAR)	10.22%	11.36%	9.20%	10.80%	10.50%

Notes:

- Figures as of 31/12/2021 to 31/12/2024 are based on the consolidated financial statements for 2021 to 2024, adjusted in accordance with the recommendations of the State Audit Office of Vietnam.
- Figures as of 31/12/2025 are based on the audited consolidated financial statements for 2025.
- Non performing loan ratio: based on the separate financial statements.

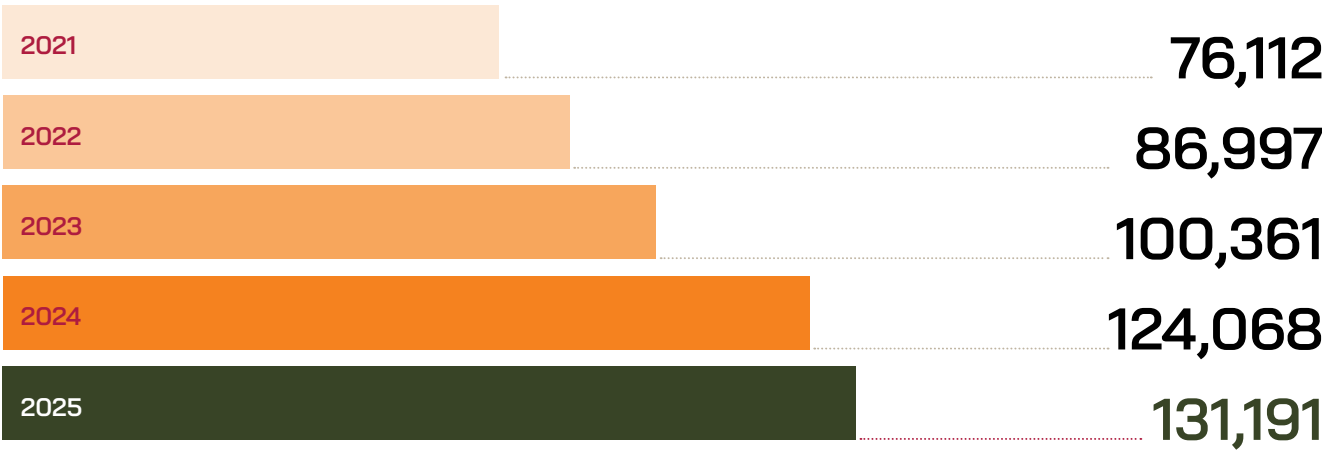
TOTAL ASSETS

2,686,598 VND
Billion



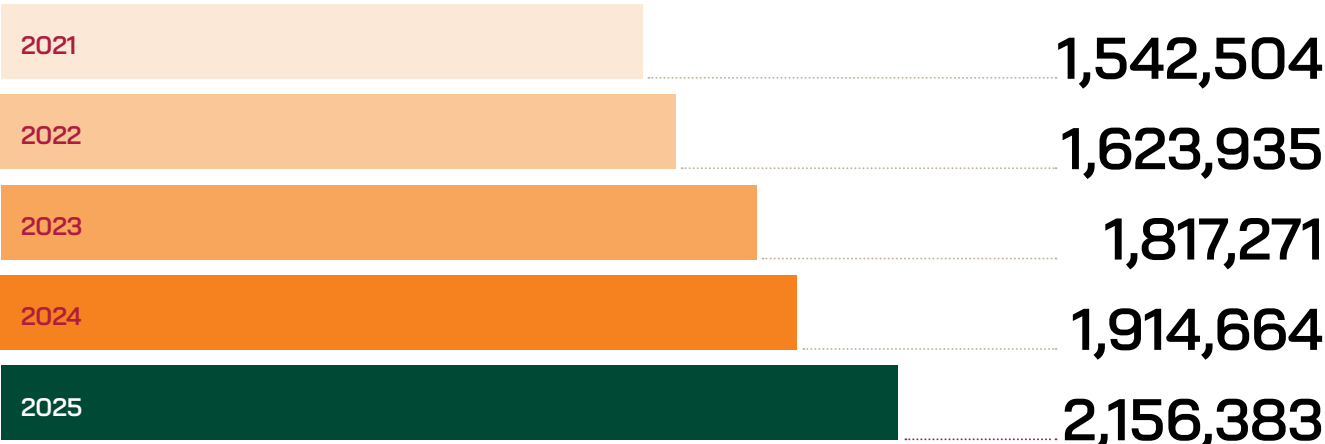
OWNER'S EQUITY

131,191 VND
Billion



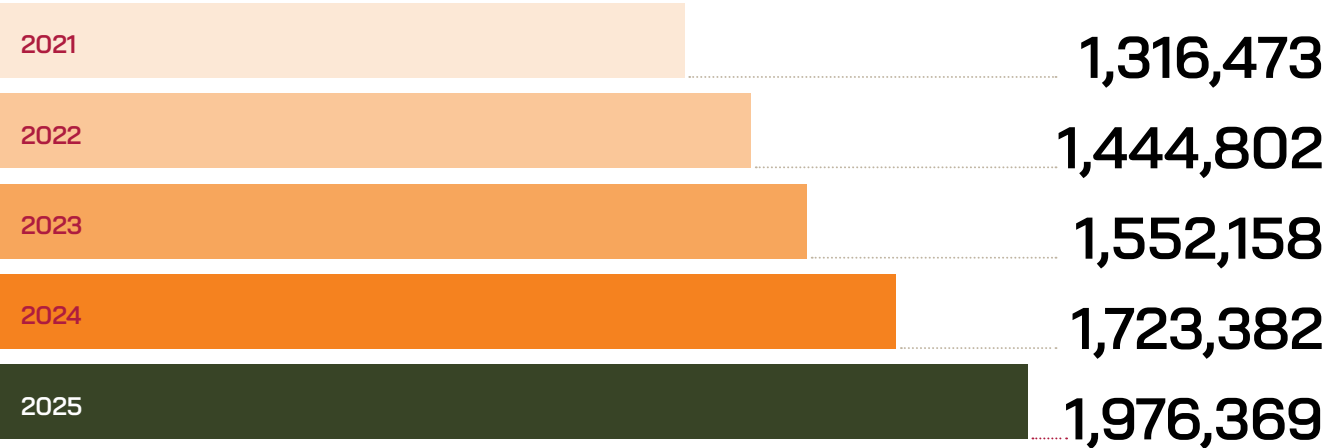
CUSTOMER DEPOSITS

2,156,383 VND Billion



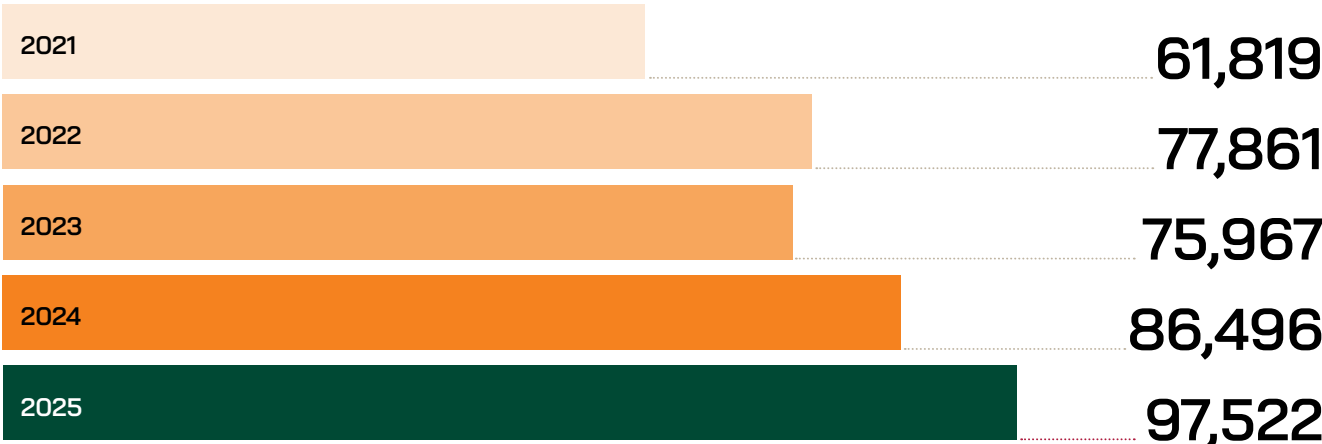
LOANS TO CUSTOMERS

1,976,369 VND Billion



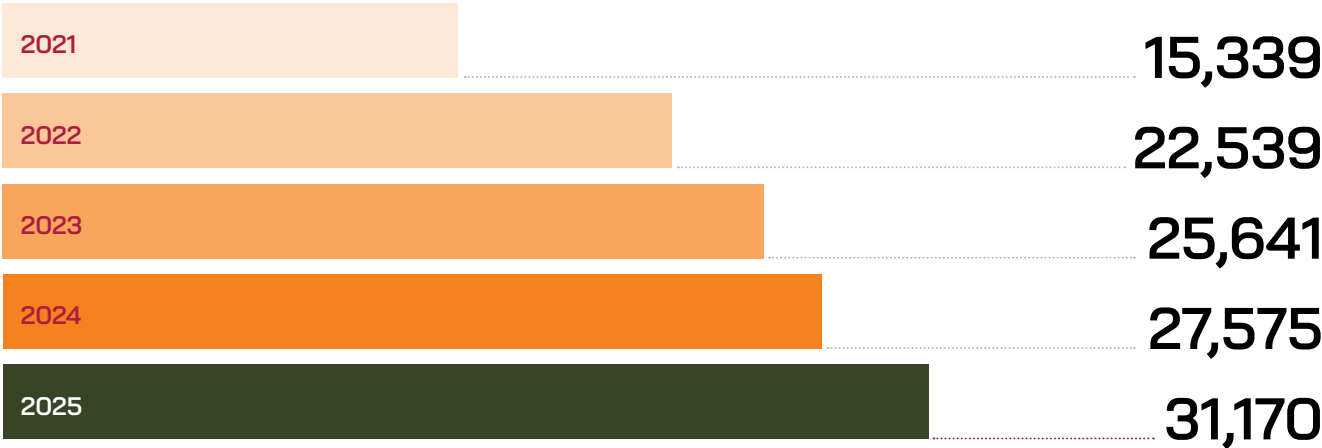
OPERATING INCOM

97,522 VND Billion



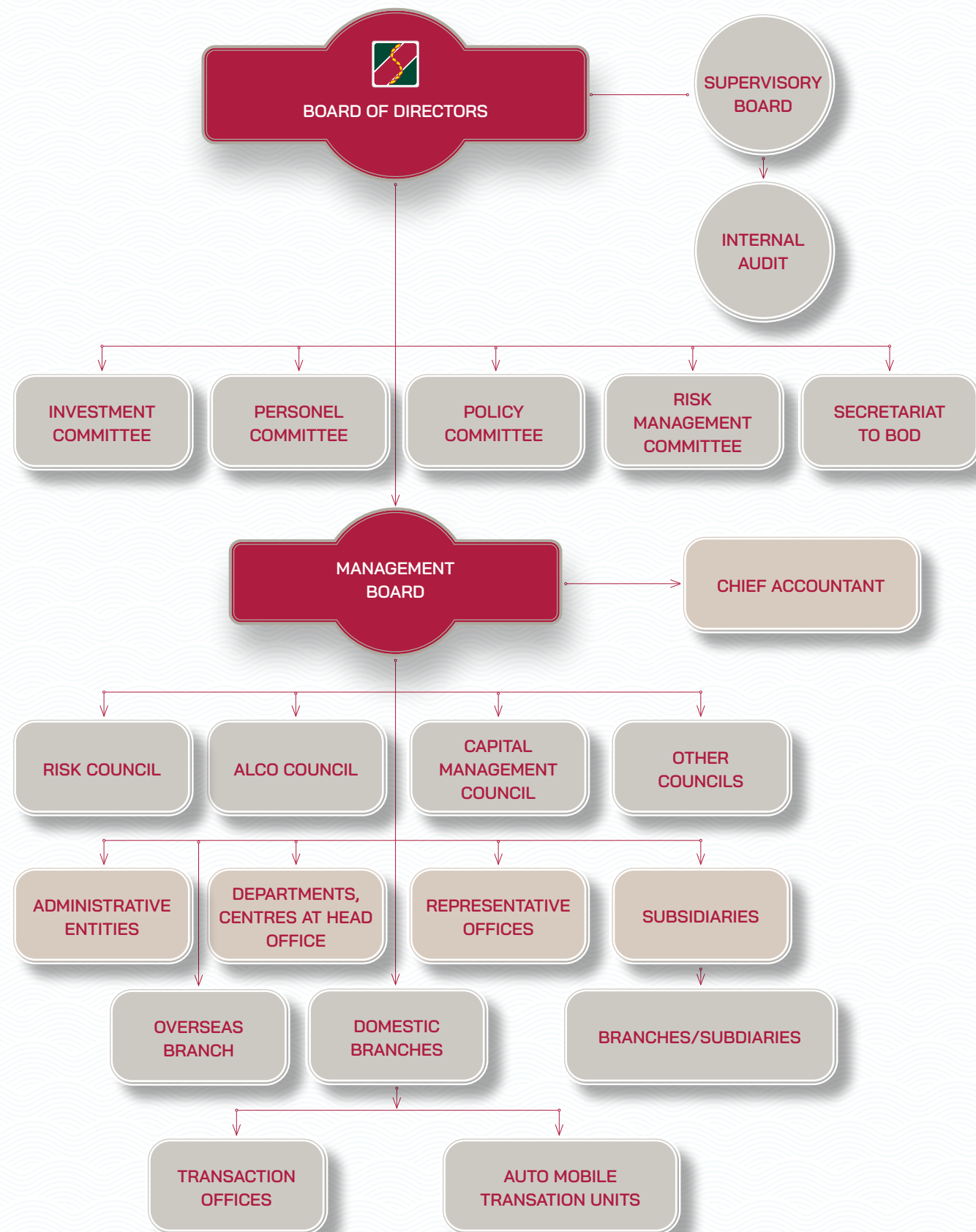
PROFIT BEFORE TAX

31,170 VND Billion

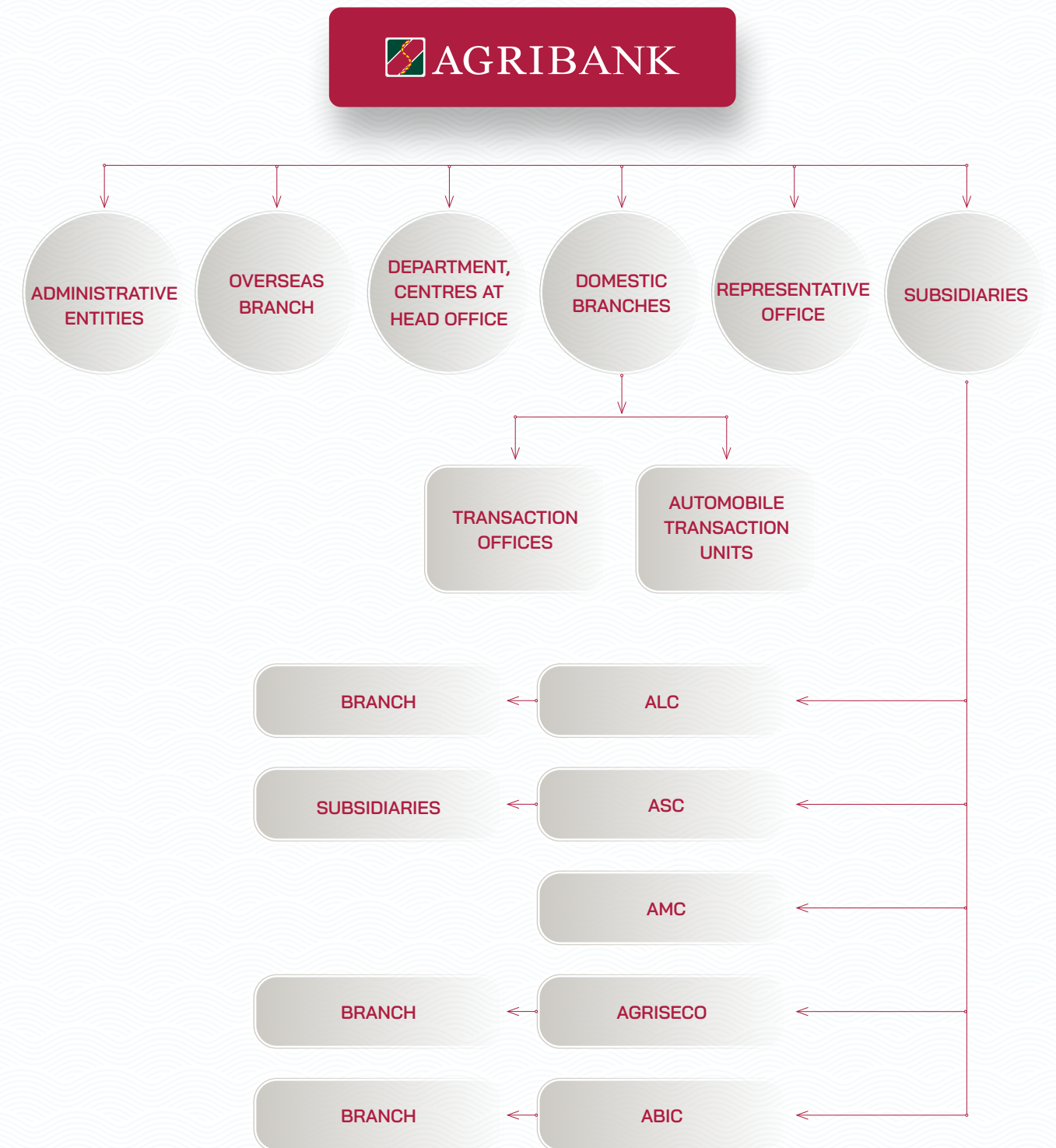


9. MANAGEMENT MODEL AND ORGANIZATIONAL STRUCTURE

MANAGEMENT MODEL



ORGANIZATIONAL STRUCTURE



10. SENIOR LEADERS

BOARD OF DIRECTORS



Mr. TO HUY VU
CHAIRMAN OF THE BOARD OF DIRECTORS

- Year of birth: 1980
- Professional Credentials: Ph.D. in Economics
- Held the position of Deputy Director General of the Monetary Forecasting and Statistics Department, State Bank of Vietnam, from January 2013 to May 2015.
- Held the position of Party Branch Secretary and Director General of the Monetary Forecasting and Statistics Department, State Bank of Vietnam, from May 2015 to August 2017.
- Held the position of Member of the Party Executive Committee of the State Bank of Vietnam; Party Branch Secretary and Director General of the International Cooperation Department, State Bank of Vietnam, from August 2017 to April 2, 2025.
- Held the position of Party Committee Secretary and Chairman of the Board of Directors of Agribank, from April 3, 2025 to present.

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

- Year of Birth: 1976
- Professional Credentials: Master of Economics
- Joined Agribank in 1999.
- Held the position of Deputy General Director of Agribank from June 10, 2015.
- Held the position of Deputy General Director in charge of the Executive Board from October 1, 2022.
- Held the position of Member of the Board of Directors cum General Director of Agribank from December 1, 2022.
- Held the position of Deputy Secretary of the Party Committee (Acting/In-charge) of Agribank from December 10, 2024 to April 2, 2025.
- Held the position of Chairman of the Vietnam Banks Association from February 24, 2025 to present.





Mr. TRAN VAN DZUNG
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1966
- Professional Credentials: Master of Economics
- Joined Agribank in 1994.
- Held the position of Member of the Board of Directors since September 1, 2022.
- He was appointed as Member of the Board of Directors in charge of Board operations from December 10, 2024 to April 2, 2025.



Ms. NGUYEN THI THAO
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1979
- Professional Credentials: Master of Business Administration (MBA)
- Joined Agribank in 2001.
- She was appointed as Member of the Board of Directors since September 1, 2022.



Mr. NGUYEN MINH PHUONG
MEMBER OF THE BOARD OF DIRECTORS

- Year of Birth: 1968
- Professional Credentials: Master of Economics
- Joined Agribank in 1988.
- He was appointed as Member of the Board of Directors since December 1, 2022.



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

- Year of birth: 1972
- Professional Credentials: Master of Economics
- Joined Agribank in 2022.
- She was appointed as Member of the Board of Directors from 01 December 2022



Mr. LE XUAN TRUNG
MEMBER OF THE BOARD OF DIRECTORS

- Year of birth: 1970
- Professional credentials: Master of Economics
- Joined Agribank in 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
- Year of birth: 1969
- Professional credentials: Master of Economics
- Joined Agribank in 1992
- He was appointed as Member of the Board of Directors from 15 August 2023



Ms. NGUYEN TUYET DUONG
MEMBER OF THE BOARD OF DIRECTORS

(Retired from 01 September 2025).

- Year of birth: 1968
- Professional credentials: Master of Laws
- Joined Agribank in 2019
- She was appointed as Member of the Board of Directors from 01 January 2019

SUPERVISORY BOARD



Mr. **TRAN TRONG DUONG** HEAD OF THE SUPERVISORY BOARD

- Year of birth: 1964
- Professional credentials: Bachelor of Economics
- Joined Agribank in 1988
- He was appointed as Head of the Supervisory Board from 10 August 2017



Mr. **NGUYEN XUAN HUNG** MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1974
- Professional credentials: Master of Economics
- Joined Agribank in 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 credentials: Master of Economics
- Joined Agribank in 2016
- He was appointed as Member of the Supervisory Board from 18 October 2024



Ms. THAI THI AN HOA
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1972
- Professional credentials: Master of Administrative Law
- Joined Agribank in 2025
- She was appointed as Member of the Supervisory Board from 03 April 2025

Mr. LE VAN ĐE
MEMBER OF THE SUPERVISORY BOARD

- Year of Birth: 1966
- Professional credentials: Bachelor of Economics
- Joined Agribank in 2025
- He was appointed as Member of the Supervisory Board from 01 March 2025



Mr. NGUYEN QUANG HAI
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1972
- Professional credentials: Bachelor of Economics
- Joined Agribank in 2025
- He was appointed as Member of the Supervisory Board from 04 July 2025

Mr. LE MANH THANG
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1976
- Professional credentials: Master of Economics
- Joined Agribank in 2025
- He was appointed as Member of the Supervisory Board from 03 April 2025





Mr. NGUYEN VAN THANH
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1976
- Professional credentials: Master of Business Administration
- Joined Agribank in 1998
- He was appointed as Member of the Supervisory Board from 05 August 2025



Mr. DINH VIET DONG
MEMBER OF THE SUPERVISORY BOARD

- Year of birth: 1978
- Professional credentials: Master of Economics
- Joined Agribank in 2002
- He was appointed as Member of the Supervisory Board from 05 August 2025



Mr. BUI HONG QUANG
MEMBER OF THE SUPERVISORY BOARD

- (until 28 February 2025)
- Year of birth: 1970
 - Professional credentials: Master of Economics
 - Joined Agribank in 1994
 - Held the position of Member of the Supervisory Board from October 1, 2014 to February 28, 2025.
 - Held the position of Head of the Compliance Inspection and Supervision Division since March 1, 2025.

Mr. HOANG VAN THANG
MEMBER OF THE SUPERVISORY BOARD

- (until 28 February 2025)
- Year of birth: 1966
 - Professional credentials: Master of Economics
 - Joined Agribank in 2014
 - Held the position of Member of the Supervisory Board from October 1, 2014 to February 28, 2025.
 - Held the position of Head of the Communications and Brand Development Group since March 1, 2025.



BOARD OF MANAGEMENT



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

- Year of Birth: 1976
- Professional Credentials: Master of Economics
- Joined Agribank in 1999.
- Held the position of Deputy General Director of Agribank from June 10, 2015.
- Held the position of Deputy General Director in charge of the Executive Board from October 1, 2022.
- Held the position of Member of the Board of Directors cum General Director of Agribank from December 1, 2022.
- Held the position of Deputy Secretary of the Party Committee (Acting/In-charge) of Agribank from December 10, 2024 to April 2, 2025.
- Held the position of Chairman of the Vietnam Banks Association from February 24, 2025 to present.

Mr. TRAN VAN DU

DEPUTY GENERAL DIRECTOR

- Year of birth: 1964
- Professional credentials: Doctor of Economics
- Joined Agribank in 1988
- He was appointed as Deputy General Director from 10 August 2017



Mr. NGUYEN QUANG HUNG

DEPUTY GENERAL DIRECTOR

- Year of birth: 1967
- Professional credentials: Master of Economics
- Joined Agribank in 1988
- He was appointed as Deputy General Director from 01 September 2022





Ms. PHUNG THI BINH

DEPUTY GENERAL DIRECTOR

- Year of birth: 1977
- Professional credentials: Master of Economics
- Joined Agribank in 1998
- She was appointed as Deputy General Director from 15 April 2023



Mr. HOANG MINH NGOC

DEPUTY GENERAL DIRECTOR

- Year of birth: 1977
- Professional credentials: Master of Economics
- Joined Agribank in 2001
- He was appointed as Deputy General Director from 15 April 2023



Mr. LE HONG PHUC

DEPUTY GENERAL DIRECTOR

- Year of birth: 1976
- Professional credentials: Master of Economic Management
- Joined Agribank in 1998
- He was appointed as Deputy General Director from 15 April 2023



Mr. DOAN NGOC LUU

DEPUTY GENERAL DIRECTOR

- Year of birth: 1976
- Professional credentials: Bachelor of Accounting, Bachelor of Laws
- Joined Agribank in 2016
- He was appointed as Deputy General Director from 1 February 2024



Mr. VUONG HONG LINH
DEPUTY GENERAL DIRECTOR

- Year of birth: 1973
- Professional credentials: Master of Finance - Banking
- Joined Agribank in 2001
- He was appointed as Deputy General Director from 23 August 2024



Mr. DO DUC THANH
DEPUTY GENERAL DIRECTOR

- Year of birth: 1978
- Professional credentials: Master of Economics
- Joined Agribank in 2001
- He was appointed as Deputy General Director from 18 October 2024

CHIEF ACCOUNTANT



Mr. PHAM CHI THANH
DEPUTY GENERAL DIRECTOR

- Year of birth: 1985
- Professional credentials: Master of Economic Management
- Joined Agribank in 2011
- He was appointed as Deputy General Director from 18 October 2024



Mr. PHUNG VAN HUNG QUANG

CHIEF ACCOUNTANT

- Year of birth: 1965
- Professional credentials: Master of Economics
- Joined Agribank in 1988
- He was appointed as Chief Accountant from 01 October 2014

11. RISK MANAGEMENT

11.1. RISK MANAGEMENT FRAMEWORK

Agribank regularly reviews and refines its risk management governance and internal governance documents to ensure full compliance with Circular No. 13/2018/TT-NHNN dated May 18, 2018, of the State Bank of Vietnam 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 anchored in the Three Lines of Defense model:

- First line of Defense

a) Function: Identify, control and mitigate risks.

b) Units:

- (i) Business units; units executing risk-related decisions;
- (ii) Units responsible for risk limit allocation, risk control, and risk mitigation (within business units or independent units) for each type of transaction and business activity;
- (iii) Human Resources, accounting.

- Second line of Defense

a) Function: Advise the BoD and General Director on risk management and compliance; identify, measure, and monitor risks through coordination with the first line; develop mechanisms, policies, and internal documents on risk management.

b) Units:

- (i) Risk management function: Credit risk management center, Non-credit risk management center;
- (ii) Compliance function: Legal Department, Internal Inspection and Supervision Department and/or other departments or units as prescribed by the Board of Directors from time to time.

- Third line of defense

a) Function: Internal audit in accordance with the Law on Credit Institutions and regulations of the State Bank of Vietnam.

b) Units: Internal audit under the Supervisory Board.

11.2. MANAGEMENT OF KEY RISK IN 2025

11.2.1. Credit risk, credit concentration risk

At Agribank, the management of credit risk and credit concentration risk is integrated throughout the end-to-end processes of review, appraisal, approval, monitoring, and portfolio management. This framework ensures rigorous compliance with applicable laws, State Bank of Vietnam regulations, and Agribank's internal policy standards. Key measures for credit risk and credit concentration risk management in 2025 include:

- *The timely issuance and updating of institutional frameworks, regulations, and professional workflows to ensure full alignment with legal mandates and State Bank of Vietnam policies while fulfilling corporate governance requirements. Key priorities include:* (i) Regulations on credit risk early warning systems and operational guidelines for the Credit Risk Early Warning Program; (ii) Regulations on environmental and social risk management in credit extension, ensuring compliance with State Bank of Vietnam directives on environmental risk management while supporting Agribank's strategic orientation toward Environmental, Social, and Governance (ESG) standards; (iii) Methodologies for measuring concentration risk within credit extension activities; (iv) Protocols for identifying material risks; and (v) Guidelines for capital stress testing relative to credit risk.

- *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.* The NPL ratio in 2025 was lower than in 2024, demonstrating the effectiveness of close coordination in debt classification management and supervision, risk provisioning aligned with financial performance, and NPL resolution strategies. Risk provisioning reached a record high, contributing to ensuring sustainable credit growth.

11.2.2. 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 State Bank of Vietnam.

In 2025, Agribank's liquidity risk position consistently complied with State Bank of Vietnam regulations, the 2025-2027 risk appetite, and Agribank's limits.

11.2.3. INTEREST RATE RISK ON THE BANKING BOOK

Agribank currently applies methods and tools for measuring interest rate risk in the banking book in compliance with the requirements set out in Circular No. 13/2018/TT-NHNN and its amendments and supplements, including: (i) Repricing gap (GAP); (ii) Changes in net interest income (ΔNII); and (iii) Changes in the economic value of equity (ΔEVE). To date, these interest rate risk in the banking book measurement tools have met the requirements of the State Bank of Vietnam and are aligned with Agribank's actual business operations.

Interest rate risk in the banking book at Agribank is controlled through the establishment, measurement, and monitoring of interest rate risk in the banking book



limits; the determination of repricing tenors for lending rates; the management of deposit and lending interest rates in conjunction with the internal Funds Transfer Pricing (FTP) mechanism; and the continuous monitoring of market interest rate movements, the monetary policy of the State Bank of Vietnam, and funding capacity to promptly implement appropriate management measures. These efforts ensure effective control of interest rate risk in the banking book while enhancing competitiveness and business efficiency.

In 2025, Agribank's interest rate risk in the banking book position consistently complied with the prescribed limits and early warning thresholds for interest rate risk in the banking book.

11.2.4. OPERATIONAL RISK:

In 2025, Agribank continued to focus on the synchronized implementation of operational risk management tools tailored to its actual conditions, meeting the requirements of the State Bank of Vietnam and aligning with international practices. These efforts aim to fully and promptly identify, measure, monitor, and control operational risks across all products, business activities,

operational processes, information technology systems, and other management systems of the Bank.

With the objective of optimizing prevention capacity and minimizing potential losses, Agribank prioritizes the application of proactive control measures and strengthens early warning mechanisms. As a result, actual financial losses and non-financial risk limit indicators have remained within safe thresholds, in compliance with the Bank's operational risk appetite and limits as prescribed.

In addition, Agribank continuously enhances and develops its operational risk management culture through training programs on operational risk management, promoting professional ethics and codes of conduct among staff, fostering a cohesive working environment, and strengthening compliance and individual accountability. These efforts contribute to ensuring safe, efficient, and sustainable banking operations.

11.2.5. MARKET RISK:

Agribank is currently utilizing three market risk measurement tools that comply with the requirements of the State Bank of Vietnam 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 State Bank of Vietnam 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 2025, Agribank's market risk position has consistently adhered to the limits set by the State Bank of Vietnam aligning with the 2025-2027 risk appetite and Agribank's internal market risk limits.



04

CHAPTER 4

REPORTS BY THE BOARD OF THE MANAGEMENT

1. Macroeconomic environment in 2025	70
2. Business performance of Agribank in 2025	71
3. management and operational performance	90

1. MACROECONOMIC ENVIRONMENT IN 2025



1.1. WORLD ECONOMY

In 2025, the global economy continued its recovery amid intertwined volatility and challenges. Inflationary pressures eased compared to previous periods but remained elevated in many major economies; prudent monetary policies, geopolitical tensions, and the ongoing restructuring of global supply chains continued to affect growth prospects. According to the International Monetary Fund (IMF), global economic growth in 2025 reached approximately 3.2%, remaining stable but significantly lower than the pre-pandemic period. Advanced economies continued to experience modest growth, while emerging markets and developing economies remained the primary drivers of global growth. Global inflation continued to moderate compared to the 2022 - 2023 period, as many economies implemented tight monetary policies to control prices; however, it remained above the targets of numerous central banks. According to the IMF, global inflation in 2025 was estimated at approximately 4.1%, and is expected to continue declining in the coming years as financial conditions gradually stabilize. In this context, major economies maintained prudent monetary policies to curb inflation and ensure financial stability. Global interest rates remained at relatively high levels, affecting the cost of capital, investment flows, and international trade activities. In addition to economic factors, the global economic environment in 2025 was also influenced by geopolitical uncertainties, rising trade protectionism, and the ongoing restructuring of global supply chains. These developments posed challenges to global economic growth while simultaneously creating new opportunities for economies capable of adapting and integrating more deeply into global value chains.

1.2. VIETNAM'S ECONOMY

Amid a global economic environment in 2025 characterized by continued uncertainties - such as slow growth, geopolitical tensions, and disruptions in global supply chains - Viet Nam's economy was also subject to certain external impacts. Domestically, challenges were intertwined with development opportunities, particularly as natural disasters occurring in the third quarter and the early months of the fourth quarter of 2025 affected production and business activities in several localities. However, with the timely leadership of the Party, the National Assembly, and the Government, together with the concerted efforts of the entire political system in implementing major policies and directives, the economy continued to maintain its recovery momentum and achieve positive growth.

According to the General Statistics Office of Vietnam, GDP in 2025 increased by 8.02% compared to 2024, placing it among the higher growth rates in the region and marking one of the standout achievements during the 2011-2025 period. The size of the economy reached approximately USD 514 billion, an increase of about USD 38 billion compared to 2024, while GDP per capita was estimated at around USD 5,026. Economic growth was driven by the balanced development of economic sectors, with the services sector accounting for approximately 51% of the contribution to growth, followed by industry and construction, and agriculture, forestry, and fisheries. Macroeconomic balances continued to be maintained in a stable manner. The average Consumer Price Index (CPI) in 2025 rose by approximately 3.31%, remaining within the target set by the National Assembly and sustaining the stable trend observed in recent years.

In addition, international trade and investment activities continued to serve as key drivers of economic growth. The ongoing shift in global supply chains, together with the implementation of new-generation free trade agreements, continued to create favorable conditions for Viet Nam to attract foreign investment, promote production, and boost exports.

In the monetary and banking sector, the State Bank of Vietnam administered monetary policy in a proactive and flexible manner, in close coordination with fiscal policy to stabilize the macroeconomy and support growth. Capital mobilization of the credit institution system increased by 13.68%, while credit growth reached 19.01%, exceeding the initial target set at the beginning of the year.

2. BUSINESS PERFORMANCE OF AGRIBANK IN 2025

2.1. IMPRESSIVE GROWTH IN BUSINESS ACTIVITIES

In 2025, Viet Nam's banking sector continued to play a pivotal role in supporting economic recovery and promoting growth, with monetary policy being administered in a proactive and flexible manner to ensure macroeconomic stability, control inflation, and facilitate access to credit for businesses and individuals. In this context, Agribank closely followed the policy directions of the Government and the State Bank of Vietnam, decisively implementing business and

governance solutions. As a result, the Bank achieved a year of outstanding growth, successfully fulfilling and exceeding most of its assigned business targets. The achievements attained during the year also marked a significant milestone in the completion of Agribank's restructuring roadmap for the 2021-2025 period, laying a solid foundation for the Bank to enter a new phase of development focused on operational modernization and comprehensive digital transformation.

Agribank's business performance as of 31 December 2025 is as follows:

Unit: Billion VND, %

No.	INDICATORS	IMPLEMEN- TATION IN 2024	PLAN IN 2025	IMPLEMENTATION AS OF 31 DECEM- BER 2025	COMPARED TO 2024		COMPARED TO 2025 PLAN
					GIÁ TRỊ (+/-)	%	
1	Total assets	2,234,854	Increase by 7% -10%, in line with mobilized capital growth	2,686,598	+451,744	+20.2	Exceeded plan
2	Funds mobiliza- tion (Market 1)*	2,029,273	Increase by 7%-10%, in line with loans growth	2,300,793	+271,520	+13.4	Exceeded plan
3	Outstanding loans to the economy*	1,721,279	Minimum 11% and Maximum 14,8%	1,973,568	+252,289	+14,7	Exceeded plan
4	Share of lending to agriculture and rural areas	61.7%	Target around 65%	64.1%		+2.4	
5	Non performing loan ratio**	1.58%	<1.5%	1.17%		-0.41	Exceeded plan
6	Recovery of bad debts written-off	11,662	Minimum VND 12,000 billion	17,397	+5,735	+49.2	Exceeded plan
7	Service income	8,600	Minimum VND 9,000 billion	9,170	+570	+6.6	Exceeded plan
8	Profit before tax	27,575	28,688	31,170	+3,595	+13.0	Exceeded plan
9	Profit after tax	22,067		24,955	+2,888	+13.1	
10	Safety ratios	Ensured	Ensured	Ensured			Ensured

Noted:

- Figures as of 31 December 2024: According to consolidated and separate financial statements for 2024 adjusted according to recommendations of the State Audit.

- Data as of 31 December 2025: According to audited consolidated and separate financial statements for 2025.

** Agribank business performance summary report for 2024 and 2025*

*** NPL ratio according to audited separate financial statements.*



- **Operational scale continued to expand strongly, reaffirming its position as a leading commercial bank:** In 2025, Agribank recorded robust growth in its operational scale, reflecting increasingly strong financial capacity and a solid foundation for sustainable growth. As of December 31, 2025, Agribank's total assets reached nearly VND 2.7 quadrillion, an increase of approximately VND 452 trillion compared to 2024, equivalent to a growth rate of 20.2%. With this scale, Agribank continued to maintain its position as one of the largest commercial banks in Viet Nam in terms of total assets, playing a pivotal role in providing capital to the economy and promoting the development of the agriculture and rural sectors.

- **Strong growth in mobilized funds, providing a solid foundation for credit activities:** Amid intensifying competition in capital mobilization, Agribank maintained stable growth in its funding base, reaffirming its brand credibility and market attractiveness. By the end of 2025, Market 1 deposits (excluding the State Treasury) reached VND 2.3 quadrillion, up 13.4% compared to 2024 and exceeding the set plan. This result provided a solid foundation for Agribank to expand credit to support the economy, while ensuring liquidity and operational safety across the entire system.

- **Effective credit growth, continuing to affirm the pivotal role in "Agriculture, Farmers and Rural Areas":** Agribank continues to promote its role as the key commercial bank in investing in the development of agriculture, farmers, and rural areas, while expanding credit to production and business sectors and key economic industries. By the end of 2025, outstanding loans to the economy reached more than 1,970,000 billion VND, an increase of 14.7% compared to 2024 and within the credit growth limit assigned by the State Bank of Vietnam. Of which, credit for agriculture and rural areas accounted for more than 64% of total outstanding loans , continuing to affirm

Agribank's leading role in supplying capital for rural economic development and ensuring social security.

- **Asset quality continues to be consolidated, financial foundation becomes increasingly strong:** Along with credit growth , Agribank continues to strengthen risk management, strictly control credit quality, and promote bad debt settlement, contributing to improving the efficiency and sustainability of business operations. By the end of 2025, the NPL ratio was controlled at 1.17%, down 0.41 percentage points compared to 2024. Recovery of bad written off reached 17,397 billion VND, far exceeding the set plan, thereby contributing to cleaning up the balance sheet and consolidating the bank's financial foundation.

- **Service activities grow positively, gradually diversifying revenue sources:** Along with credit activities, Agribank continues to promote the development of modern banking products and services, expanding the payment ecosystem, and enhancing customer experience. In 2025, service income reached 9,170 billion VND, an increase of 6.6% compared to 2024 and exceeding the set plan. This result reflects the effectiveness of the digital banking service development strategy, cashless payment , and diversification of financial products for individual customers , corporate customers , and credit institution customers.

- **Operating performance grows strongly, creating resources for the new development phase:** By maintaining stable growth and improving administration and governance efficiency, Agribank continues to record positive results in operating efficiency. Profit before tax in 2025 reached 31,170 billion VND, up 13% compared to 2024 and exceeding the set plan. This result not only consolidates Agribank's financial capacity but also creates an important resource for the bank to continue investing in digital transformation, modernizing operations, and enhancing competitiveness in the coming period.

2.2. INVESTMENT ACTIVITIES MAINTAIN EFFICIENCY, SAFETY, AND SUSTAINABILITY
Agribank currently has 5 subsidiaries including:

- ASC**

AGRIBANK BANKING SERVICES ONE MEMBER LIMITED COMPANY

Agribank holds 100% of charter capital.
- AMC**

AGRIBANK ASSET MANAGEMENT ONE MEMBER LIMITED COMPANY

Agribank holds 100% of charter capital.
- ALC**

AGRIBANK FINANCIAL LEASING COMPANY LIMITED

Agribank holds 100% of charter capital.
- AGRISECO**

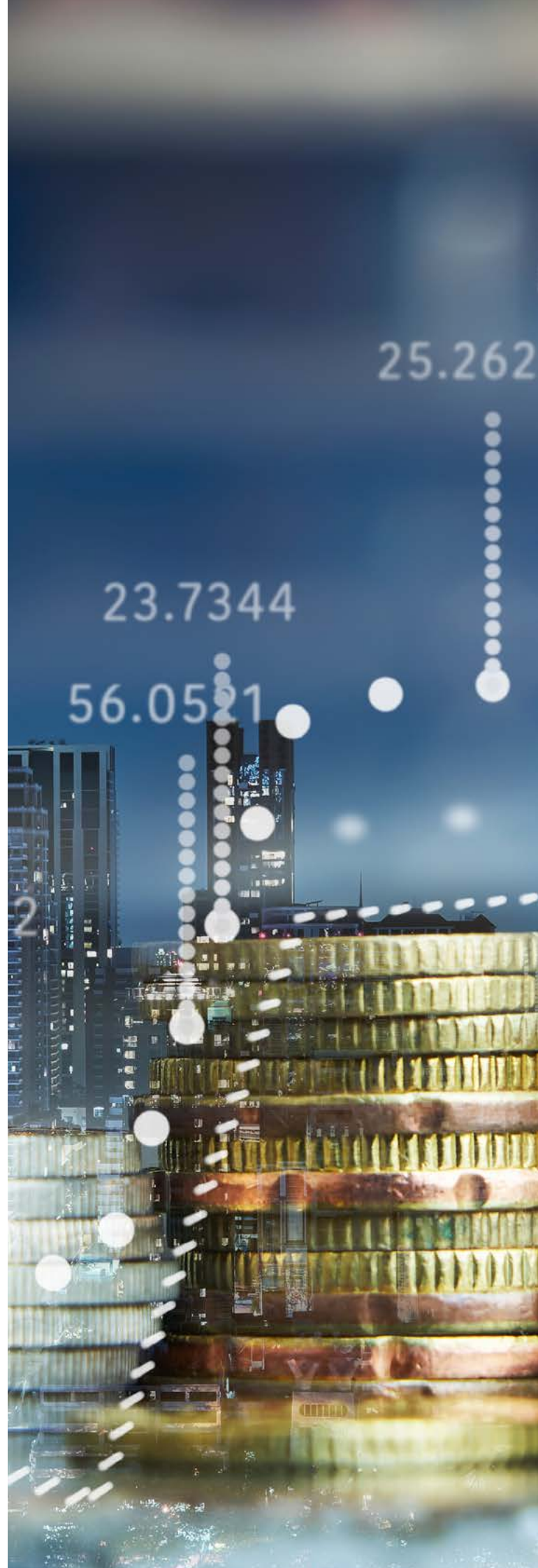
AGRIBANK SECURITIES JOINT STOCK COMPANY

Agribank holds 74.92% of charter capital.
- ABIC**

AGRICULTURAL BANK INSURANCE JOINT STOCK COMPANY

Agribank holds 52.08% of charter capital.

Investment activities in subsidiaries have maintained stable effectiveness over the years. Agribank's subsidiaries operate safely and efficiently, with all 5/5 subsidiaries being profitable; 4/5 companies have achieved or exceeded their assigned profit targets. These investment activities have provided positive support to Agribank's business operations, contributing to the diversification of its banking product and service ecosystem based on three core pillars: Banking - Insurance - Securities.



2.3. EXPANDING INTERNATIONAL COOPERATION AND STRENGTHENING GLOBAL CONNECTIVITY

In its development and integration strategy, Agribank consistently identifies international cooperation as one of the key drivers to enhance competitiveness, expand development resources, and promote the transformation of its business model toward modernization and sustainability. In 2025, Agribank continued to promote international cooperation across multiple dimensions, from strengthening connections with global financial institutions, mobilizing capital and technical assistance, to enhancing its position and brand in the international market. These cooperative activities have made significant contributions to supporting business operations, promoting green finance, and affirming Agribank's role in the process of international financial integration.

2.3.1. Enhancing Presence and Position in International Financial Forums

In 2025, Agribank actively participated in international forums, conferences, and cooperation programs to strengthen its engagement with the global financial community. Agribank hosted more than 120 international delegations, including financial institutions, associations, embassies, and partner banks, for meetings and discussions on cooperation opportunities. At the same time, the Bank organized over 20 business delegations to attend international financial conferences and forums in various countries.

Notable events included the SIBOS 2025 Conference in Germany, investment promotion conferences organized by the Ministry of Finance in the United Kingdom, Italy, Germany, and South Korea, as well as multiple working programs with strategic partner banks in Asia.

In addition, Agribank signed 05 key international cooperation agreements aimed at exploring and expanding opportunities in the banking and finance sector, proactively capturing global trade trends, with a particular focus on digital transformation and green transition in line with the orientations of the State and the Government. These initiatives have provided strong support to Agribank's business operations.

Through these activities, Agribank has not only expanded its cooperation with international financial institutions but also reaffirmed its strategy of deep international integration.

2.3.2. Effectively Leveraging International Resources for Sustainable Development

In 2025, Agribank continued to effectively manage and utilize funding from international projects to support the development of the agricultural and rural sectors. As of 31 December 2025, Agribank had cumulatively received 40 on-lent Official Development Assistance (ODA) projects from the Government, of which 12 projects remained active with a total committed credit limit exceeding VND 5,000 billion. Total project funding reached nearly VND 1,420 billion, while outstanding loans financed by these projects amounted to nearly VND 1,580 billion, with the



NPL ratio maintained at a low level of below 0.4%.

In parallel, Agribank proactively engaged in and implemented various new international cooperation programs in the fields of green finance and sustainable development. Notable initiatives include cooperation with the the French Development Agency (Agence Française de Développement - AFD), the green finance framework development program with the World Bank (WB), the climate-resilient agriculture project funded by the Luxembourg Development Cooperation Agency (LuxDev), as well as cooperation programs with the Asian Development Bank (ADB), the Food and Agriculture Organization of the United Nations (FAO), and the Green Climate Fund (GCF). These programs have made significant



contributions to supporting Agribank in building its green finance framework, developing sustainable financial products, and enhancing environmental and social risk management capacity.

Agribank has also received high recognition from ministries, government agencies, and international donors for its management and disbursement of servicing bank projects. Agribank is currently acting as the servicing bank for 25 projects with a total value equivalent to USD 1.22 billion. As of 31 December 2025, Agribank has cumulatively received and implemented 188 servicing bank projects with a total capital equivalent to USD 9.8 billion.

2.3.3. Strengthening International Reputation and Enhancing Brand Value

The year 2025 continued to mark significant milestones in enhancing Agribank's international reputation and position. Notably, Agribank was honored for the first time by the World Savings and Retail Banking Institute (WSBI) with an award for sustainable development in the category of "Inclusive Banking and Social Impact," recognizing the Bank's contributions to global sustainable development goals. At the same time, Agribank continued to receive



05 international awards for outstanding payment quality from leading global banks such as J.P. Morgan, Citibank, Standard Chartered Bank New York, BNY Mellon, and Wells Fargo.

Agribank has also maintained strong recognition from international organizations by ranking highly in prestigious listings, including the Top 500 Largest Companies in Southeast Asia by Fortune, the Top 500 Most Valuable Banking Brands Worldwide by Brand Finance, and the Top 500 Banks in the Asia-Pacific Region published by The Asian Banker.

In addition, Agribank continues to maintain international credit ratings among the highest tier of Vietnamese commercial banks. Specifically, Moody's Ratings assigned a rating of Ba2, while Fitch Ratings assigned BB+ with a Stable outlook, reaffirming Agribank's credibility and financial strength in both domestic and international markets.

2.3.4. Expanding Correspondent Banking Network and International Financial Cooperation

Alongside strengthening cooperation with international financial institutions, Agribank has continued to maintain and expand its global correspondent banking network. By the end of 2025, Agribank maintained relationships with 641 correspondent banks across 77 countries and territories, including 16 newly established relationships during the year, thereby providing a solid foundation for expanding international payment and trade finance activities.

In parallel, Agribank has actively utilized trade finance limits and international funding sources from partner banks, with 12 foreign banks providing short-term trade finance limits, along with multiple medium- and long-term loans from international financial institutions. These resources have contributed to enhancing foreign currency funding capacity and strengthening Agribank's competitiveness in trade finance and international payment operations.

2.4. DEVELOPING HIGH-QUALITY HUMAN RESOURCES FOR DIGITAL TRANSFORMATION AND SUSTAINABLE GROWTH

2.4.1. Modern Human Resource Management, Fostering a Professional and Transparent Working Environment

In 2025, Agribank continued to focus on reviewing and improving its system of policies and regulations related to human resource management, covering all stages from recruitment to training, planning, appointment, and performance evaluation. These efforts aim to create a favorable and positive working environment that encourages employees to maximize their capabilities and enhances the overall quality of human resources.

Recruitment activities were implemented in a structured, transparent, and effective manner. A notable highlight in 2025 was Agribank's application of digital technology to conduct professional examinations via the E-Learning system. The transition from written examinations to computer-based testing has delivered practical benefits, aligning with technological development trends, reducing costs and administrative procedures, and improving efficiency while ensuring transparency, openness, and clarity. The organization of recruitment examinations was conducted professionally, with no complaints arising, thereby enhancing Agribank's credibility. Examination content, developed by Agribank, closely reflects practical knowledge requirements, enabling accurate assessment and differentiation of candidates' capabilities. This provides branch-level recruitment councils with a solid basis for candidate selection, contributing to improved recruitment quality and supporting Agribank's objectives of enhancing human resource quality and achieving sustainable development.

The reassignment, appointment, and reappointment of personnel were carried out in a rigorous, disciplined, and authority-compliant manner. These processes ensured adequate staffing levels across all units and compliance with political standards and position-specific requirements in accordance with regulations. Procedures and conditions for reassignment and appointment were strictly implemented in an objective manner, with clearly defined responsibilities for both collectives and individuals, particularly for heads of units, in personnel management.

Personnel planning within the authority of each level was implemented in accordance with Party regulations, laws, State policies, and Agribank's internal rules, ensuring compliance with prescribed procedures



TOTAL NUMBER OF EMPLOYEES

41.813



PROPORTION OF EMPLOYEES HOLDING A UNIVERSITY DEGREE OR HIGHER

95%

As of 31 December 2025



and timelines while maintaining transparency and timeliness. Particular attention was given to identifying and developing a pipeline of young personnel who meet required standards in terms of quantity, structure, and quality. Planned personnel possess strong qualifications, professional expertise, competence, and integrity, especially young and female employees with leadership and management potential. This creates a solid talent pipeline for future appointments, meeting both immediate and long-term operational requirements.

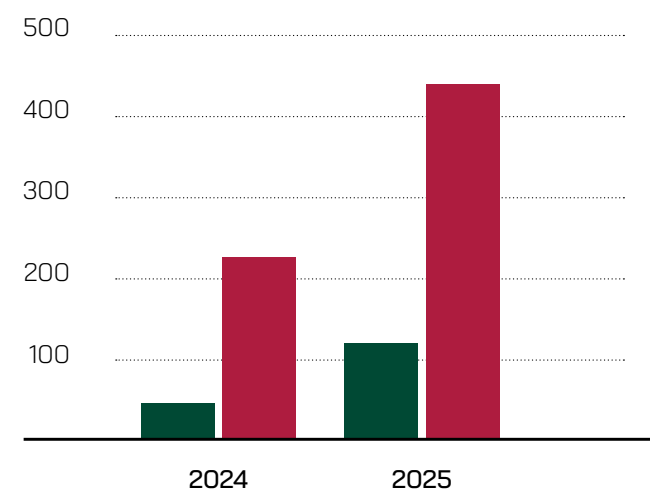
The arrangement and allocation of personnel across the system (including recruitment, rotation, and workforce restructuring under Agribank's network restructuring plan), particularly in Hanoi and Ho Chi Minh City, were implemented in alignment with employees' capabilities, expertise, and fields of training. This approach helps maximize individual strengths and provides favorable conditions for employees to effectively fulfill their assigned duties.

2.4.2. Promoting Training and Human Resource Development

a) Breakthrough growth in training scale and effectiveness

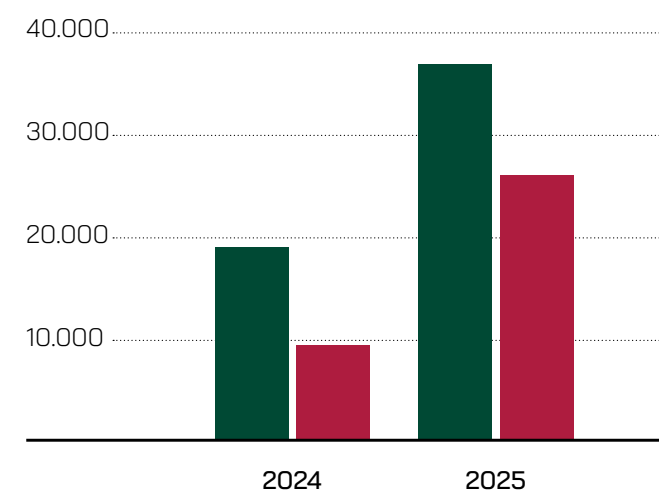
The year 2025 marked significant progress in Agribank's training and human resource development, with remarkable growth in both scale and effectiveness. Specifically, compared to 2024:

TRAINING RESULTS IN 2025



■ NUMBER OF TRAINING PROGRAMS

■ NUMBER OF TRAINING SESSIONS



■ NUMBER OF PARTICIPANT ATTENDANCES

■ NUMBER OF TRAINING DAYS



- The total number of training participations reached 585,776, an increase of 52% compared to 2024, demonstrating Agribank's strong commitment to investing in human resource development.

- The total number of training days reached 545,891, up 63% compared to 2024.

- The average number of training days per employee across the system reached approximately 13.5 days per person, an increase of 63% compared to 2024 and significantly higher than the minimum requirement of 5-10 days per person per year.

These results reflect Agribank's serious and systematic investment in human resource development, contributing to enhanced competitiveness and meeting the requirements of digital transformation and sustainable development.

b) Pioneering the Application of Artificial Intelligence (AI), Digital Transformation, and Green Transition for Sustainable Development

In 2025, Agribank accelerated the integration of digital technology and artificial intelligence (AI) into its training activities, reaffirming its pioneering role in workforce digital transformation. The "Digital Literacy for All" program was implemented system-wide, creating significant improvements in employees' awareness, skills, and digital learning culture. Training programs focused on technology, digital transformation, and AI accounted for 35% of total training programs, attracting nearly 98,000 participations, while establishing a network of 720 Digital Ambassadors and Digital Champions who serve

as core drivers in disseminating and guiding technology application within units. The competition "Agribankers Mastering Technology in the Digital Era," with nearly 36,000 participants, has effectively promoted digital thinking and enhanced the practical application of technology, contributing to the development of a digital workforce foundation for sustainable growth.

In addition, Agribank organized training programs on ESG, green finance, and sustainable development, thereby enhancing its capacity to implement green growth strategies, manage environmental and social risks, and meet international integration requirements. The Bank also actively participated as speakers, presenters, and contributors at numerous reputable domestic and international conferences and forums on ESG risk management, green bonds, and sustainable agricultural finance. Through these activities, Agribank not only updated international knowledge and experience but also reinforced its pioneering role while promoting its brand image in the fields of green finance and sustainable development.

c) Diversifying Training Methods and Applying the E-learning System

Agribank continued to comprehensively innovate its training approach toward greater modernization and flexibility, meeting the requirements of digital transformation and sustainable development. The E-learning system was upgraded with a diverse digital library, enabling employees to learn anytime and anywhere. The implementation of in-person, blended, and online training formats has helped expand training scale, optimize resources, and reduce costs. The



training process has been fully digitalized, from course organization to certification issuance, thereby enhancing professionalism, transparency, and the overall learning experience.

Professional examinations were conducted rigorously, with 11 examination rounds held during the year, attracting 116,238 candidates, an increase of 55% compared to 2024, contributing to the standardization and improvement of workforce quality. Notably, the competition "Agribankers Mastering Technology in the Digital Era" achieved a participation rate of 88.52%, generating strong momentum across the system.

d) Developing a Synchronized Policy Framework to Innovate Training Activities

In 2025, Agribank focused on developing and issuing a comprehensive and synchronized system of training management documents, establishing a unified, practical, and long-term legal framework for human resource development across the entire system. These documents are closely aligned with digital transformation, green growth, and the Bank's business development strategy. The Human Resource Training Strategy Project through 2030 plays a central role in providing overall direction, defining objectives and a roadmap for long-term workforce capability development, and serving as a unified basis for implementing training activities. The Training Program Framework Regulation further operationalizes this strategy by standardizing training content according to job positions and titles, while strengthening the linkage between training and practical requirements.

The completion of the policy framework and training guidelines has contributed to standardizing content and delivery methods, improving management efficiency and training quality assessment, and establishing a foundation for building a workforce with strong professional expertise, digital skills, and innovative thinking, capable of meeting the requirements of sustainable development in the coming period.

d) Expanding International Cooperation in Training and Capacity Building

Agribank's training activities extend beyond internal programs and generate broader external impact. In 2025, Agribank established and maintained cooperative relationships with more than 37 reputable domestic and international partners, including the State Bank of Vietnam, the Vietnam Association of Accountants and Auditors (VAA), the Association of Chartered Certified Accountants (ACCA), KPMG, PwC, and the Singapore Management University. These partnerships have contributed to aligning Agribank's human resources with international standards.

The year 2025 also marked the first time Agribank received two awards at the SEI Awards 2025 in the categories of "Learning Environment of the Year" and "Educational Innovation of the Year" recognizing its efforts in fostering a culture of learning, creativity, and innovation.

2.5. ENVIRONMENTAL AND SOCIAL IMPACT REPORT

2.5.1. Environmental Protection Activities

In addition to focusing on providing green financial products to the economy, Agribank has proactively implemented environmental governance solutions within its internal operations, gradually building a green banking model that promotes resource efficiency and environmental friendliness. In 2025, Agribank issued and implemented an Internal Environmental Action Program for the 2025–2026 period, with the participation of all individuals and units across the system. The program focuses on key solutions such as optimizing resource utilization, reducing waste generation, promoting green procurement and investment, and enhancing awareness while fostering a green lifestyle among employees.

a) Efficient Use of Resources

Agribank has implemented various measures to optimize the use of resources in its operations. In particular, paper consumption has been reduced through the increased use of the electronic office system (iOffice), the application of digital signatures, and the circulation of electronic documents across the system. Printing devices have been configured for double-sided printing, and unnecessary printing has been minimized.

At the same time, units across the system have strengthened efforts to conserve energy and resources, including replacing fluorescent lighting with energy-efficient LED systems, maximizing the use of natural lighting in workplaces, appropriately adjusting air conditioning temperatures, and enabling energy-saving modes for electronic equipment. These measures have significantly contributed to reducing overall electricity consumption across the system.

In addition, Agribank has implemented various solutions to promote efficient water usage, such as conducting periodic inspections for water leaks, installing water-saving devices, and reusing water from air conditioning systems or greywater for irrigation and cleaning where infrastructure conditions permit. Furthermore, units encourage employees to limit the use of single-use plastics and replace them with environmentally friendly alternatives such as ceramic cups, glassware, and personal water bottles.

b) Minimizing Environmental Impact

Agribank places strong emphasis on enhancing management measures to minimize environmental impacts arising from its operations. This includes implementing waste segregation and management at source, providing classified waste bins, and disseminating waste classification guidelines to employees in order to improve waste treatment efficiency.

Regarding wastewater, office premises have installed drainage and wastewater treatment systems in compliance with environmental protection regulations. At the same time, priority is given to the use of environmentally friendly, low-impact cleaning chemicals, along with periodic inspections to ensure compliance with wastewater treatment standards.



c) Green Procurement and Investment

Agribank has progressively promoted green procurement practices, prioritizing environmentally friendly products, recycled materials, and products with environmental certifications in the procurement of equipment, supplies, and office materials. In addition, Agribank gives preference to partnering with suppliers that demonstrate commitments to environmental protection and sustainable development.

In the field of construction and investment, Agribank applies selected green building standards to new construction projects and office renovations. Projects within the system are required to use non-fired

construction materials and comply with regulations on the proportion of environmentally friendly materials. To date, 100% of ongoing construction projects within Agribank utilize non-fired materials, contributing to emissions reduction in the construction sector.

d) Promoting Green Lifestyle and Raising Awareness

Alongside technical solutions, Agribank focuses on fostering a corporate culture aligned with green living and sustainable development. Communication, training, and awareness-raising activities related to ESG and environmental protection are regularly implemented across the system.



Units throughout the system actively participate in environmental initiatives such as “Green Sunday,” “Green Transaction Points,” and the “Clean Up the World Campaign,” as well as organizing tree planting and local environmental sanitation activities. In 2025 alone, Agribank’s youth union members planted 66,799 trees nationwide, contributing to improved environmental landscapes and raising public awareness of environmental protection.

Through concrete action programs and the active participation of the entire system, Agribank is gradually building a green banking model within its internal operations, contributing to minimizing environmental impacts, enhancing resource efficiency, and promoting sustainable development values within the community..



GREENTRANSACTIONPOINTS—ANENVIRONMENTALLY FRIENDLY BANKING MODEL

“Green Transaction Points” is a model implemented by Agribank to develop environmentally friendly banking outlets, integrating digital transformation with green governance in operations. This model aims to reduce resource consumption, enhance customer experience, and promote a culture of “green living – green working” across the system.

At Green Transaction Points, Agribank focuses on implementing various solutions, including:

- Promoting digital and paperless transactions, utilizing e-invoices and digital banking services such as Agribank Plus;
- Applying technology in transaction processes to reduce processing time and minimize paper usage;
- Expanding the use of self-service devices such as multifunctional ATMs/CDMs, enabling customers to perform financial transactions quickly and conveniently;
- Developing green transaction spaces by reducing single-use plastics, conserving energy, and increasing greenery in working areas.

The “Green Transaction Points” model not only helps reduce operating costs and resource consumption but also contributes to building a modern, environmentally friendly banking ecosystem in line with Agribank’s sustainable development strategy.

GREEN SUNDAY – PROMOTING ENVIRONMENTAL RESPONSIBILITY

“Green Sunday” is an annual initiative widely embraced by Agribank’s youth union members, staff, and employees across the system. The activity focuses on practical activities such as environmental clean-up, waste collection and classification, tree planting and maintenance, and the improvement of office premises and public areas, particularly historical and national heritage sites.

Simultaneous activities carried out across multiple localities not only contribute to improving environmental landscapes but also enhance community awareness of environmental protection and promote a civilized, nature-friendly lifestyle. The initiative has become a regular activity of Agribank’s youth, spreading a strong sense of social responsibility and contributing to building the image of a sustainably developing bank.

In addition, activities under the “Green Sunday” initiative are aligned with major environmental campaigns such as Earth Hour, environmental clean-up campaigns, and movements to reduce plastic waste, thereby raising awareness among Agribank employees and the wider community about natural resource conservation and climate change response.



2.5.2. Green Capital Market Activities

a) Green Credit

In recent years, Agribank has progressively established its role as a key financial institution in promoting green finance and sustainable development, particularly in the agriculture and rural sectors. The Bank has proactively coordinated with ministries, agencies, and local authorities to implement credit programs that support the transition toward green growth models, emissions reduction, and climate change adaptation.

In 2025, Agribank actively participated in implementing major Government programs and initiatives in sustainable agriculture. Notable examples include its coordination with the Ministry of Agriculture and Environment to provide credit support for the Pilot Project on Developing Standardized Raw Material Areas for Agro-Forestry Products for Domestic Consumption and Export (2022–2025), as well as the Project on Sustainable Development of One Million Hectares of High-Quality, Low-Emission Rice Associated with Green Growth in the Mekong Delta through 2030, with a minimum scale of VND 30,000 billion.

In parallel with policy-driven credit programs, Agribank has also implemented a number of large-scale preferential credit programs to promote investment and the transition toward green business models for both corporate and individual customers, including:

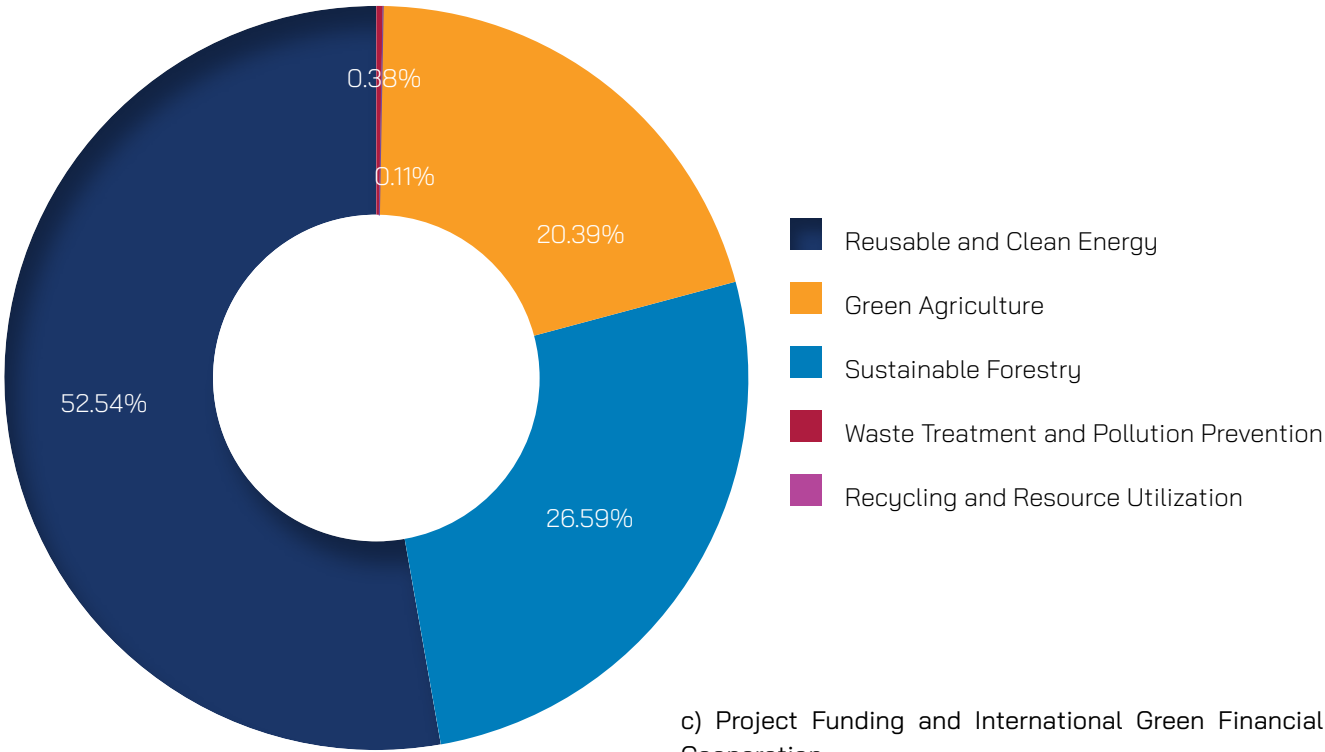
- A VND 30,000 billion preferential credit program financing investment projects, prioritizing green projects, projects meeting ESG criteria, or those with sustainable development certifications;

- A VND 100,000 billion preferential credit program supporting SMEs, prioritizing enterprises operating in high-tech agriculture, clean agriculture, agro-forestry-fishery processing, and environmentally friendly products;

- A VND 5,000 billion preferential credit program “Sustainable Business with Women-Owned Enterprises,” contributing to promoting gender equality in access to finance and encouraging sustainable business models;
- A VND 2,000 billion preferential credit program “Green Start - Together with you,” designed for individual customers seeking loans to purchase electric vehicles;
- A VND 10,000 billion green credit program for individual customers to implement production and business plans or projects in green sectors, with interest rates starting from as low as 3.5%.

In addition, Agribank has continued to expand financing for renewable energy projects, sustainable forestry, and green agriculture. By 2025, Agribank’s total outstanding green credit reached nearly VND 28,000 billion, serving approximately 39,000 customers, with key focus areas including renewable and clean energy, sustainable forestry, and green agriculture. Through the implementation of large-scale green credit programs and participation in the Government’s sustainable agriculture initiatives, Agribank has progressively directed credit flows toward green economic sectors, contributing to the transition toward a low-emission growth model of the economy.

Outstanding Green Credit by Sector in 2025



b) Green Capital Mobilization

In addition to promoting green credit, Agribank has gradually participated in the green capital market to diversify funding sources for sustainable development projects. In the context of Vietnam's green finance market progressively improving its legal framework and aligning with international standards, in 2025 Agribank successfully issued VND 5,000 billion of bonds for green credit purposes through private issuance. The proceeds from this issuance have been utilized to strengthen funding capacity for environmentally friendly projects and green economic sectors, particularly in energy, sustainable agriculture, and greenhouse gas emission reduction projects.

Agribank's issuance of bonds for green credit purposes marks a significant milestone in its participation in the sustainable capital market, while also establishing a practical foundation for managing, allocating, and monitoring the use of green funds in accordance with international standards. In the coming period, based on the completion of its internal green finance framework, green project taxonomy, and mechanisms for reporting, auditing, and independent verification, Agribank will continue to explore and progressively implement green bond issuance in line with international practices. This will not only help diversify medium- and long-term funding sources but also enhance Agribank's reputation as a financial institution actively contributing to Vietnam's green growth and sustainable development objectives.

c) Project Funding and International Green Financial Cooperation

In parallel with domestic funding channels, Agribank has actively leveraged international funding sources and project-based financing to support the implementation of green finance programs. To date, Agribank has cumulatively received 40 on-lent ODA projects from the Government, of which 12 projects remain active with a total committed credit limit exceeding VND 5,000 billion. These project funds primarily finance agriculture, rural development, and sustainable development initiatives, including the Rural Finance Projects (RFP I, II, III) and the Vietnam Sustainable Agriculture Transformation Project (VnSAT). These programs have contributed to supporting enterprises and rural households in accessing long-term financing at reasonable costs, while promoting environmentally friendly agricultural production models.

In addition, Agribank continues to expand cooperation with international financial institutions such as the WB, ADB, AFD, and LuxDev, in order to access funding sources and technical assistance programs in green finance, sustainable agriculture, and climate finance. Through these cooperation programs, Agribank has gradually enhanced its environmental and social risk management capacity, improved its green finance framework, and expanded sustainable financial products across the system.

In the coming period, based on the continued development of its internal green finance framework, strengthened green project classification system, and enhanced transparency in reporting mechanisms, Agribank will further explore and implement green financial instruments in line with international practices, contributing to funding diversification and promoting the economy's green transition.

2.5.3. Employee-Related Policies

CRITERIA YEAR	AVERAGE NUMBER OF EMPLOYEES	PROPORTION OF EMPLOYEES WITH A UNIVERSITY DEGREE OR HIGHER	AVERAGE MONTHLY INCOME PER EMPLOYEE
2024	41,802	94.9%	VND 33.42 million
2025	41,575	95%	VND 36.50 million

a) Policies on Occupational Health, Safety and Employee Welfare

In addition to salaries and allowances, Agribank employees are comprehensively supported in both material and spiritual aspects, including employment stability, working conditions and facilities, income, rest entitlements, reward policies, as well as opportunities for learning and professional development. These policies help employees build trust, feel secure in their roles, and dedicate themselves to Agribank's development. Employee benefits are fully implemented, with 100% of employees covered by social insurance, health insurance, and unemployment insurance. Agribank also provides comprehensive annual health check-ups for all employees, along with an additional annual health examination for female employees, those engaged in hazardous or physically demanding work, employees with disabilities, and senior employees (aged 50 and above for women, and 55 and above for men).

Support and benefit payments for employees upon retirement, resignation, or termination of employment contracts are consistently handled in a timely and comprehensive manner, serving as a source of encouragement and recognition for employees' long-term contributions to Agribank.

b) Skill Development and Continuous Learning Programs to Support Employment and Career Development

Agribank has implemented a comprehensive system of training programs aligned with competency frameworks and job positions to support employees in achieving sustainable career development, as follows:

- Specialized training aligned with practical needs
Agribank has developed a comprehensive training system closely aligned with human resource development requirements in the context of digital transformation and sustainable growth. Leadership and management development programs are structured along a succession roadmap, from planned personnel to senior executives, focusing on modern management capabilities, strategic leadership, and leadership in a digital environment.

In parallel, digital skills and technology programs were promoted, with a focus on universalizing digital transformation, applying AI in operations, and fostering



Agile thinking, thereby creating a foundation for improving performance and innovation capacity throughout the system.

Regarding professional operations, Agribank focused on updating knowledge in credit, risk management, accounting and finance, IFRS, green finance, and ESG to meet new standards and integration requirements. Besides, soft skills programs, corporate culture, and elective online training contributed to perfecting personal capacity and improving customer service quality.

- Building a continuous and proactive learning system
Agribank maintained a continuous learning model through a self-training mechanism at units, with a periodic implementation plan, linking training results with emulation evaluation and classification. Units proactively organized training, updated documents, shared professional experiences, and evaluated the effectiveness of thematic training.

The E-learning system was developed in a modern direction, becoming a central platform, serving a large scale of learners and a variety of programs, forms of training, examinations, and tests. Training contents were digitized with hundreds of electronic lectures and professional documents on the Digital Knowledge Center, integrated on online and mobile platforms, meeting the needs of flexible learning anytime, anywhere.

- Building a career development roadmap
Agribank maintained periodic professional examinations and tests, using evaluation results as a basis for the management, planning, and training of staff. The bank continued to perfect the question bank in the direction of increasing practical situations, categorizing levels from basic to advanced, and regularly updating institutional documents to ensure practicality and effectiveness.

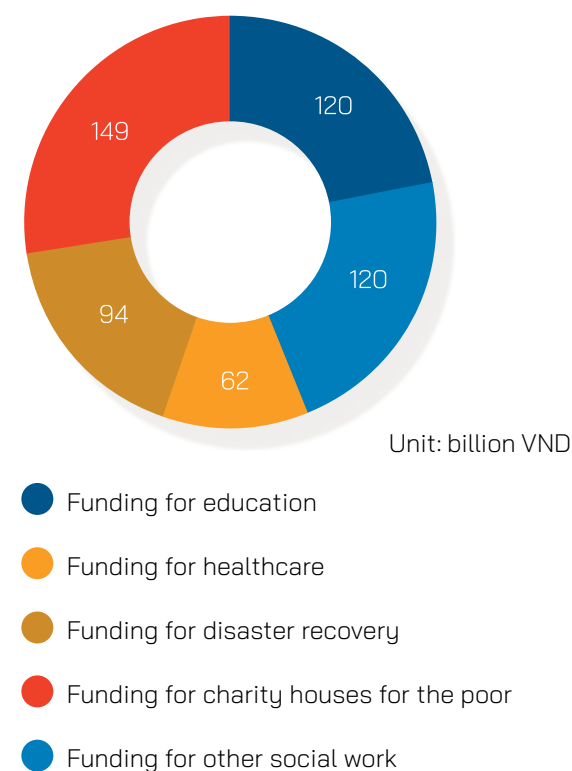
In parallel, Agribank promoted a culture of lifelong learning, encouraging employees to proactively self-study, research, and update knowledge; innovating training methods according to the 70:20:10 model, increasing learning through practice and internal sharing.



2.5.4. Community responsibility

In parallel with business activities, Agribank has always identified social responsibility as one of the core values in the sustainable development strategy. With the motto “Bank for the community”, Agribank persistently implemented many large-scale social security programs, contributing to improving the quality of life for the people, especially in rural, remote, and highly disadvantaged areas.

Over the years, Agribank maintained significant resources for social security programs. On average, the bank spends about 500 - 600 billion VND each year on community activities; in 2025 alone, the total social security funding reached nearly 600 billion VND. In the 2020 - 2025 period, Agribank dedicated over 2,900 billion VND to social security programs nationwide.



Education, healthcare, and the poor continued to be the 3 key areas of special concern for Agribank, and social security activities invested in these 3 areas were widely implemented in many localities across the country over the past time.

a) Supporting education and human resources development

Identifying education as an important foundation for sustainable development, Agribank dedicated large resources to investing in the construction of educational facilities, awarding scholarships, and supporting students in difficult circumstances. In the 2020 - 2025 period, Agribank allocated more than 930 billion VND for educational programs such as building schools, libraries, computer rooms, awarding scholarships, and providing

learning equipment for students in many disadvantaged localities. Some typical projects in 2025 included: Funding the construction of Thanh Tam Commune Kindergarten (Thanh Hoa) with a budget of 7 billion VND; Supporting the construction of Tan Binh 1 Primary School (Can Tho/ Hau Giang) with a budget of 5 billion VND; Supporting the construction of Thach Lac Kindergarten (Ha Tinh) with a budget of 5 billion VND. These constructions contributed to improving learning conditions for students in difficult areas, creating a foundation for local human resources development.

b) Supporting healthcare and community health

With a development orientation linked to social responsibility, Agribank actively accompanied the healthcare sector in improving the quality of community healthcare, especially in highly disadvantaged areas. In 2025, Agribank sponsored over 60 billion VND for healthcare and community health support activities, focusing on supporting the procurement of medical equipment, emergency vehicles, and facilities for many provincial and district hospitals, contributing to enhancing medical examination and treatment capacity, reducing the overload for higher-level hospitals, and helping people access medical services more timely and effectively.

Besides, Agribank implemented many practical activities such as presenting health insurance cards to people in difficult circumstances, organizing free medical examinations and distributing medicines, and launching voluntary blood donation drives throughout the system. The programs implemented synchronously





and persistently contributed to improving healthcare conditions for the community, spreading humanistic values, and affirming Agribank's role in accompanying the sustainable development of social security.

c) Supporting housing and poverty reduction

Agribank implemented many programs to support the construction of charity houses and great solidarity houses for poor households, policy families, and people with meritorious services to the revolution. In the 2020 - 2025 period, Agribank spent more than 798 billion VND on programs to build charity houses, great solidarity houses, and support improving living conditions for households in difficult circumstances. These activities were implemented in many localities, contributing to improving living conditions and enhancing the quality of life for the people.

d) Supporting disaster recovery and accompanying the community

Facing complex disaster developments, Agribank always promptly implemented programs to support people in overcoming disaster consequences and stabilizing their lives. In 2025, Agribank allocated 100 billion VND to support localities in overcoming disaster consequences, simultaneously implementing many programs to assist people in restoring production and stabilizing their lives post-disaster. Besides, many other community activities such as giving gifts to poor households, supporting livelihoods, and donating social insurance and health insurance to people in difficult circumstances were also regularly implemented by Agribank nationwide.

With positive and persistent contributions to the community, Agribank was recognized and commended by the Government, the State Bank of Vietnam, and

localities for its social security work for many consecutive years. In the movement "For the poor - Leaving no one behind", many collectives and individuals of Agribank were rewarded, in which 06 collectives and 02 individuals were awarded Certificates of Merit by the Governor of the State Bank of Vietnam, while many Agribank units were recognized by ministries, branches, and localities for their outstanding contributions to the community.

2.5.5. Customer care and protection of customer rights

a) Enhancing customer service experience

In parallel with developing products and services to meet the increasingly diverse needs of customers, Agribank paid special attention to improving the quality of customer support and care services across the system, gradually perfecting the multi-channel customer care model associated with the digital transformation orientation. Currently, alongside the nationwide widespread system of transaction counters, Agribank has developed many interaction channels to facilitate customers' easy access to support services at all times. Customers can contact the bank through the 24/7 customer care hotline, email, website, Fanpage, Zalo Agribank, and other online support channels, helping the process of receiving and processing information be carried out quickly and conveniently. In which, the hotline remained the primary support channel, while digital interaction channels increasingly promoted their effectiveness in receiving and responding to customer requests.

To improve service quality and aim for personalized experiences, Agribank gradually perfected the customer care model according to each target group, while simultaneously strengthening the training of consultants to more effectively support the different needs of individual customers and corporate customers. Besides



receiving and processing customer requests, Agribank also focused on proactively listening to and recording customer feedback during the use of products and services, thereby promptly improving the service process, perfecting products, and enhancing service quality. Customer feedback was synthesized and analyzed through a survey and satisfaction measurement system to support service quality management throughout the system.

By continuously perfecting the customer care system, diversifying interaction channels, and improving service quality, Agribank continued to affirm its customer-centric orientation, gradually building a convenient, professional, and friendly service experience, aligning with the development trend of digital banking in the new period.

b) Applying technology in customer support and care:

In the context of the strong digital transformation of the banking industry, Agribank stepped up the application of modern technology solutions to enhance the operational efficiency of the customer care system and improve the service experience. In 2025, many new technological solutions were deployed and gradually put into operation, contributing to forming a smart, multi-channel, and automated customer care model. Some typical technological applications included:

- **AI Chatbot supporting customers on digital platforms:** the AI Chatbot system on Fanpage, Website, and Zalo channels aimed to assist customers in looking up information and answering common questions about banking products and services. The system was regularly updated and perfected with thousands of response scripts to ensure consulting contents comply with regulations, policies, and the actual needs of customers.

- **AI Voicebot in the customer care hotline system:** Agribank piloted the AI Voicebot system at the 24/7 customer care hotline to automate the process of receiving and routing calls. Voicebot supported customers in performing basic requests, providing information about products and services, and guiding transaction operations, contributing to improving the operational efficiency of the customer care center.



- **Customer Satisfaction (CSAT) measurement and survey system:** an automated survey system designed to collect customer feedback after using services; the survey data was synthesized and analyzed to serve service quality evaluation, helping the bank promptly adjust the service process and enhance customer experience.

- **Applying AI in service quality management and evaluation:** Agribank gradually deployed artificial intelligence tools to support monitoring and evaluating call quality and customer interactions at the customer care center. These tools helped improve service quality management efficiency and optimize operational processes.

- **Voice Brandname service:** deploying the Voice Brandname service at the customer care hotline to help customers easily identify official calls from the bank; this solution contributed to enhancing call reliability, mitigating impersonation risks, and strengthening the protection of customer rights.

c) Achievements in enhancing customer experience

Agribank's efforts in continuously improving service quality, perfecting the retail product ecosystem, and improving customer experience were recognized by many prestigious domestic and international organizations. In 2025, Agribank was honored with "Outstanding Priority Customer Service" at the Vietnam Wealth Advisor Summit 2025, while continuing to affirm its market position with the "Outstanding Retail Bank" award at the Vietnam Retail Banking Forum 2025. These awards reflect the recognition of the professional community for Agribank's efforts in developing modern products and services, enhancing service quality, and building customer experiences that are increasingly convenient and professional.

3. MANAGEMENT AND OPERATIONAL PERFORMANCE

The year 2025 holds special importance for Agribank, being the “finish line” year that determined the completion of the 2021-2025 Restructuring plan associated with NPL Resolution. From correct guidelines and decisions, timely and drastic direction from the Party Committee, the Board of Directors, and the Board of Management, together with the solidarity and outstanding efforts of units and branches throughout the system, Agribank’s business performance underwent a positive transformation, comprehensively fulfilling and exceeding plans, and making breakthroughs in indicators assigned by the State Bank of Vietnam compared to the previous year and the banking industry average, achieving the highest results after 05 years of implementing restructuring. Agribank focused on systematically, synchronously, and drastically deploying direction and administration solutions from the Head Office to branches, business units, and every employee, specifically as follows:

3.1 Directing and administering business performance was implemented early, synchronously, and flexibly, closely following business realities and strictly complying with legal regulations

- The direction and administration work was carried out comprehensively, uniformly, and timely with innovative thinking, drastic actions, and steadfastness towards the common goal despite a large workload; focusing on directing units and branches to execute key business targets in 2025 at levels higher than those assigned by the State Bank of Vietnam and the Board of Directors.
- Based on the Resolutions and directions of the Board of Directors regarding key tasks, solutions, and foundational orientations for Agribank’s business operations, the General Director issued documents implementing the Resolutions and directives on business operations early and throughout the year according to market developments and the business situation, in an urgent, serious, drastic, and systematic spirit, prioritizing resources for critical areas such as credit, funds mobilization, customer development, digital transformation, bad debt settlement, recovery of bad debts written off, inspection and supervision, and legal affairs...; flexibly and promptly issuing solutions, mechanisms, and policies to support business operations, in accordance with reality.

3.2. Organizing the synchronous implementation of solutions to comprehensively achieve the goals under Agribank’s 2021-2025 Restructuring plan associated with NPL Resolution



Identifying 2025 as the final year of the restructuring roadmap, the Board of Management drastically directed the completion of the goals committed to the Government, the State Bank of Vietnam, and the Board of Directors. Accordingly, Agribank focused on performing key tasks and solutions under Decision No. 2526/QĐ-NHNN dated December 29, 2023, of the Governor of the State Bank of Vietnam to improve operation quality and efficiency, and increase financial capacity; restructuring Assets - Liabilities; bad debt settlement and recovery; restructuring and arranging the operation network; improving the quality of human resources; modernizing the information technology system; enhancing the efficiency of administration and governance, risk management, internal inspection and supervision, and the internal control system.

3.3. Administering capital balance proactively and flexibly; promoting funds mobilization to ensure liquidity and meet capital demand for credit growth

- Administering capital balance in accordance with the target annual/quarterly Asset Balance Sheet and the recommendations of the ALCO Committee to increase capital use efficiency, ensuring liquidity and operational safety ratios.
- Closely following the directives of the State Bank of Vietnam and market developments, focusing on funds mobilization as a throughout task, restructuring terms, effectively controlling input interest rates, and creating conditions to reduce lending interest rates, supporting customers as directed by the Government and the State Bank of Vietnam. In 2025, Agribank proactively and flexibly adjusted interest rates closely following market developments, Agribank’s balance situation, and the monetary policy administration directives of the State Bank of Vietnam, thereby reducing the average VND lending interest rate by nearly 0.5%/year compared to the beginning of the year.

3.4. Implementing solutions for effective outstanding loans growth associated with credit quality control right from the beginning of the year, regulating flexibly, aligned with capital source growth, focusing on production and business, agriculture and rural areas



- Early and synchronous deployment of 26 credit programs with a scale of over 400,000 billion VND; credit programs under the direction of the Government and the State Bank of Vietnam; Credit structure shifting in the right direction, focusing on production and business and economic growth drivers, controlling credit for areas with potential risks.
- Assigning and administering credit plans early and adjusting flexibly during the year; administering lending interest rates, regulating NIM, and FTP flexibly to encourage outstanding loans growth, especially medium and long-term outstanding loans; In 2025, the average lending interest rate decreased by nearly 0.5% compared to the beginning of the year and belonged to the low group in the market.
- Effectively implementing bank - enterprise connection programs and practical solutions to support customers in overcoming difficulties caused by natural disasters.

3.5. Promptly issuing mechanisms and policies, drastically implementing effective solutions in bad debt settlement and recovery of problem debts



- Implementing debt settlement and recovery solutions linking financial results, emulation work, and staff with implementation outcomes. Issuing many policies to encourage and create strong motivation for branches to accelerate debt settlement and recovery such as specific interest and fee exemption/reduction policies for 2025; specific finance and salary plans; reward mechanisms for the results of recovering NPLs and recovery of bad debts written off in 2025.
- Continuing to enhance the role of the Steering Committee for handling problem debts from the Head Office to Branches, creating proactiveness, promoting the role of each member and unit in monitoring and directing to improve effectiveness in debt settlement and recovery, concentrating resources to completely handle debts capable of being settled and recovered right within the year.
- Implementing creative and specific solutions such as establishing Specialized Teams to handle remaining issues and problem debts to improve operations at some branches; adding 02 debt settlement focal branches, enhancing the role of debt settlement focal branches.

3.6. Improving product and service quality, developing a variety of digital banking products, expanding revenue sources, contributing to increase in the financial results



3.7. Continuing to effectively implement financial and salary solutions to motivate branches to complete assigned tasks; practicing thrift, combating waste, and enhancing financial capacity

- Products and services offering have been diversified and innovated, innovating in quality and quantity; strongly applying technology to increase product utilities, enhancing customer experience. Continuing to push the implementation of population data application solutions according to Project 06 of the Prime Minister.
- Communication and promotion of products and services were innovated, targeting young customer groups. Strengthening the exploitation of cooperative relations with domestic and foreign organizations and Financial Institutions; promoting the development of green finance.
- Capitalizing on market opportunities, pushing investment and capital trading on the interbank market; improving the operational efficiency of service groups, bringing positive results in Agribank's service revenue.

- Assigning financial and cost plans based on the State Bank of Vietnam's directives on cost reduction, creating resources to reduce lending interest rates. Implementing Finance and Salary Plans encouraging branches to comprehensively complete assigned business plan targets.

- Issuing action programs on practicing thrift, combating waste, tightly controlling unnecessary expenses. Strengthening directives to accelerate the progress of implementing construction investment projects; in 2025, 109 constructions were completed and put into use, 102 projects commenced, and 100 projects were approved. Actively handling inefficient investments; improving the operational efficiency of the Cambodia Branch.

- Implementing solutions to increase financial capacity through issuing bonds to increase capital; submitting to the State Bank of Vietnam for approval of the Plan to supplement Agribank's charter capital in the 2025-2027 period.

Agribank continued to deploy solutions to arrange and streamline the organizational apparatus to improve governance efficiency. Accordingly, implementing the merger and consolidation of units with similar functions, reducing intermediate focal points, improving management efficiency; promoting the restructuring of the network of branches and transaction offices towards a lean and efficient direction, especially in Hanoi and Ho Chi Minh City. As of December 31, 2025, Agribank's network included 159 tier-I branches, 777 tier-II branches, 1,278 transaction offices, and 01 branch in Cambodia.

3.8. Drastically and systematically implementing the restructuring and arrangement of the network and organizational apparatus from the Head Office to branches, aligning with the goals of the 2021-2025 Restructuring plan associated with NPL Resolution and Agribank's business orientation



3.9. Promoting digital transformation, scientific and technological application, and innovation in operational areas in the spirit of Resolution 57-NQ/TW



- Prioritizing resources to accelerate the deployment of foundational solutions, and compliance-ensuring solutions; Quantifying tasks, roadmaps, and implementation progress, ensuring deployment strictly according to the approved plan in the commercial bank development strategy project, and digital transformation plan; periodically evaluating implementation results; proposing to handle difficulties and obstacles, many important projects/solutions have had positive results and implementation progress, contributing to improving operational capacity.

- Issuing the Plan of the Agribank Party Committee and the Action Program of the General Director to direct the deployment of comprehensive digital transformation of operations, identifying digital transformation and technology application as the main driver to increase labor productivity and operational efficiency in the coming period; establishing the Data Management Center (Big Data) with the role of focal point for data governance, exploitation, and analysis, supporting decision-making and promoting business operations on a data platform.

3.10. Improving the quality of human resources; strengthening institutional work, internal inspection and supervision, and risk management in all business areas

- Training work was comprehensively innovated, playing an important role in improving the quality of human resources, meeting the requirements of business performance, digital transformation, and green transition. Agribank issued the Human Resource Training Strategy Project up to 2030 and Regulations framing training programs according to a modern orientation, aligned with digital trends and sustainable development. Based on that, training programs were deployed synchronously and comprehensively across many fields, diversely, for various job positions, particularly focusing on training planning officials at all levels, artificial intelligence application, data analysis, product cross-selling skills, Agile thinking, and corporate culture, contributing to enhancing the capacity, skills, and adaptability of human resources in the digital era.

- Institutional work is a key task, periodically evaluated twice a month to urge and adjust in accordance with reality; proactively issuing many documents according to practical requirements, removing arising bottlenecks and obstacles, ensuring smooth operations. Strengthening

the improvement and consolidation of legal work at units and branches throughout the system to support branches in business operations.

- Internal inspection and supervision work was strengthened, raising the sense of responsibility, and maintaining executive discipline and rules. Directing strict implementation of recommendations from inspection, supervision, and auditing. Formulating Plans to structure and arrange internal inspection and supervision work aligned with the operations of State Bank of Vietnam branches in the regions.

- Risk management work was enhanced in all professional areas, ensuring growth associated with quality and operational safety; implementing the recommendations of the Risk Council, ensuring regulatory compliance; early warning of potential violations. Completing important solutions to officially meet Basel II under the standardized approach; Establishing a Steering Committee to implement Basel II under the advanced approach, and Basel III at Agribank, and building specific implementation plans.



05

CHAPTER 5

EVALUATION OF THE BOARD OF DIRECTORS

1. Evaluation of Agribank's operational aspects	96
2. Evaluation of the Board of Management's activities	99

1. EVALUATION OF AGRIBANK'S OPERATIONAL ASPECTS



The year 2025 is the “finish line” year in Agribank’s development roadmap as it simultaneously accomplished business goals and concluded the implementation cycle of the 2021-2025 Restructuring plan associated with NPL Resolution. In the context of a highly volatile economic and financial environment, Agribank still maintained stable operations, achieved many positive results across all operational aspects, continuously affirming its role as the key state commercial bank in investing in the development of “Agriculture, Farmers and Rural Areas” and making an important contribution to macroeconomic environment stability. Specific evaluations are as follows:

- Completing Agribank’s Restructuring plan associated with NPL Resolution for the 2021-2025 period: Agribank seriously and effectively implemented the Restructuring plan associated with bad debt settlement in the 2021-2025 Restructuring plan associated with NPL Resolution under the direction of the Government and the State Bank of Vietnam. The key objectives of the restructuring plan were basically fulfilled, contributing to consolidating the financial foundation, enhancing administration capacity,

and improving the bank’s operational efficiency. This result created an important premise for Agribank to enter a new development phase with the orientation of modernization, digital transformation, and enhancing competitiveness in the financial-banking system.

- Business performance growing positively, exceeding plans: Agribank synchronously implemented administration solutions, closely following the directions of the Government and the State Bank of Vietnam, thereby comprehensively completing and exceeding most of the 2025 business plan targets, while simultaneously fulfilling the Restructuring plan according to the proposed roadmap. The scale of total assets, capital sources, and outstanding loans all grew strongly, reaching 1.6 - 1.7 times higher than at the start of restructuring in 2021, creating a solid foundation for the subsequent development phase. Labor productivity clearly increased with average outstanding loans and capital sources per branch both growing by 1.7 - 1.8 times compared to 2021, affirming the bank’s growth in both “quality” and “quantity”.

- Promoting the role of the key bank in the development of “Agriculture, Farmers and Rural Areas”: Agribank continued to play a leading role in supplying credit to agriculture, farmers, and rural areas, maintaining a high proportion of outstanding loans within the banking system. Preferential credit programs serving agriculture and rural development, alongside policy credit programs, were effectively implemented, helping citizens and enterprises recover their production and business, stimulating economic development in rural areas, and ensuring social security.

- Enhancing the efficiency of administration, governance, and risk management: Administration and governance work continued to be consolidated in a proactive and flexible direction, closely following the Bank’s development goals. The internal policy and mechanism system was reviewed and perfected promptly; internal inspection and supervision and the internal control system were strengthened; risk management and asset quality were emphasized, helping ensure safe operations and compliance with laws and State Bank of Vietnam regulations.

- Enhancing the efficiency of administration, governance, and risk management: Administration and governance work continued to be consolidated in a proactive and flexible direction, closely following the Bank’s development goals. The internal policy and mechanism

system was reviewed and perfected promptly; internal inspection and supervision and the internal control system were strengthened; risk management and asset quality were emphasized, helping ensure safe operations and compliance with laws and State Bank of Vietnam regulations.

- Developing human resources and consolidating the organizational apparatus: Human resources governance was implemented synchronously across recruitment, training, planning, and appointing officials. The personnel team was standardized in terms of professional qualifications, management capacity, and adaptability to the digital environment. The arrangement and consolidation of the organizational apparatus and operation network continued per the restructuring orientation, raising governance efficiency and system-wide performance.

- Promoting sustainable development and green bank: Sustainable development orientations continued to be integrated into Agribank’s business operations and administration. Credit capital was prioritized for sustainable agricultural production, high-tech agriculture, clean energy, and environmentally friendly projects. Concurrently, ESG elements were gradually integrated into the risk management process and credit granting activities, contributing to promoting green growth and enhancing sustainability in the bank’s operations.



2. EVALUATION OF THE BOARD OF MANAGEMENT'S ACTIVITIES

Through supervision work, the Board of Directors acknowledged and highly appreciated the executive results of the General Director and the Board of Management with several outstanding points as follows:

- Right after the Board of Directors issued Resolutions on key tasks and solutions for 2025, the General Director formulated and promulgated a plan to implement business tasks across the entire system based on analyzing economic and financial developments, the administration orientations of the Government and the State Bank of Vietnam, while simultaneously assigning specific duties to relevant units and individuals, ensuring the synchronous organization and implementation of targets and tasks assigned by the Board of Directors.

- During operation administration, the Resolutions, orientations, and directives of the Board of Directors were promptly deployed to the whole system; task assignments, tracking, and evaluation of implementation results were conducted regularly via periodic briefing meetings and thematic reports, thereby ensuring administrative tasks were executed consistently and effectively.

- When difficulties and obstacles arose during the implementation of the Board of Directors' Resolutions and decisions as well as in business operations, the General Director and the Board of Management proactively reported and proposed handling solutions for the Board of Directors to provide timely directives and resolve them, ensuring Agribank's operations run stably, safely, and efficiently.

- The allocation of responsibilities within the Board of Management was executed under the principle of democratic centralism, upholding the responsibility

of the head, while simultaneously promoting the proactiveness and creativity of each member in line with their assigned professional field; the processing of work strictly complied with functions, duties, and authorities as prescribed, ensuring progress, quality, and transparency in administration and governance.

- Direction and administration for units at the Head Office and the network of branches and transaction offices were maintained smoothly and flexibly; administration solutions were deployed synchronously to improve business performance, promptly assisting units in removing difficulties, and pushing the completion of assigned business tasks.

- Additionally, administration work continued to focus on driving digital transformation and modernizing banking operations; many IT programs/projects and digital transformation initiatives were deployed to increase operational efficiency, develop digital banking services, while concurrently integrating orientations of sustainable development, green finance, and green bank into Agribank's business operations and administration.

With the results achieved in 2025, the Board of Directors acknowledged and highly appreciated the solidarity, responsibility, and efforts of the General Director and members of the Board of Management in the administration and governance of Agribank's operations, contributing to fulfilling business plan targets, consolidating financial capacity, and elevating Agribank's reputation and standing within the Vietnamese banking system.



06

CHAPTER 6

CORPORATE
GOVERNANCE AT
AGRIBANK

1. Activities of the Board of Directors	102
2. Structure of Committees under the Board of Directors	103
3. Activities of the Supervisory Board	104
4. Remuneration, compensation and benefits of the Board of Directors, the Board of Management, and the Supervisory Board	105

1. ACTIVITIES OF THE BOARD OF DIRECTORS



The Agribank Board of Directors fully executed its functions, duties, and authorities according to legal regulations and the Charter on organization and operation of Agribank; simultaneously following closely the directions of the Government, the State Bank of Vietnam, and state management agencies in strategizing, issuing crucial decisions, and supervising the Board of Management's activities. Governance activities were deployed proactively and synchronously, helping ensure Agribank completed its 2025 business plan targets and continuously consolidated the bank's sustainable development foundation.

Throughout the year, the Board of Directors held 25 meetings, issued over 250 Resolutions and governance decisions, and promulgated numerous directive documents and conclusion notices to guide and supervise the entire Agribank system's operations. The meetings were organized according to regulations, adhering to the principle of democratic centralism, promptly considering and deciding upon important matters under the Board of Directors' authority. The key focuses in the Board of Directors' governance work in 2025 included:

- Strategic orientation and development goals of Agribank, issuing Resolutions on major tasks and solutions, serving as a basis for the Board of Management to organize the implementation of the business plan and administer operations system-wide.
- Directing and supervising the execution of the 2021-2025 Restructuring plan associated with NPL Resolution, focusing on solutions to improve financial capacity, execute bad debt settlement, improve asset quality, and

enhance the bank's operational efficiency.

- Perfecting the corporate governance system and internal governance mechanisms, issuing and reviewing internal regulations and rules to boost governance effectiveness, risk control, and guarantee compliance with laws and State Bank of Vietnam regulations.

- Orienting the implementation of digital transformation programs and IT infrastructure modernization, establishing a foundation for enhancing governance efficiency, developing digital banking services, and upgrading customer service quality.

- Directing the arrangement and restructuring of the organization and network of branches and transaction offices, perfecting the organizational model of the Head Office and units in the system to improve governance effectiveness and performance.

- Carrying out personnel and human resources governance work, including the planning, appointment, and consolidation of the leadership team, and improving human resources quality to meet Agribank's development requirements.

- Directing the execution of communication, brand development, and sustainable development activities, gradually embedding ESG elements into Agribank's governance and business operations.

Through the issuance of Resolutions and governance decisions and the enhancement of operational administration supervision, the Board of Directors continuously promoted its role in strategic orientation, ensuring Agribank's operations were governed transparently, safely, and efficiently, corresponding to modern corporate governance standards.

2. STRUCTURE OF COMMITTEES UNDER THE BOARD OF DIRECTORS

2.1. HUMAN RESOURCES COMMITTEE

The Human Resources Committee is a unit directly under the Board of Directors, tasked with advising and assisting the Board of Directors and the Chairman of the Board of Directors in the fields of organization, human resources, salaries, and other related matters under the law, the Charter, and internal regulations of Agribank.

The Human Resources Committee acts in an advisory capacity, assisting the Board of Directors and the Chairman of the Board of Directors in issuing policies and mechanisms concerning organizational structure, personnel, salaries, and remuneration regimes for Managers, Supervisors, and Executives. Through advisory and supervisory activities, the Human Resources Committee helps ensure organization and personnel work is executed correctly under the law, the Charter, and internal regulations; supporting the Board of Directors in executing senior management supervision, upholding the culture of control and professional ethics standards, thereby improving governance effectiveness and Agribank's human resources quality..

2.2. RISK MANAGEMENT COMMITTEE

The Risk Management Committee is a unit directly under the Board of Directors, functioning to advise and assist the Board of Directors in executing duties and powers related to risk management and several other related tasks according to legal regulations, the Charter, and internal rules of Agribank.

The Risk Management Committee plays a role in advising and assisting the Board of Directors in issuing procedures and policies relating to risk governance, making decisions to approve investments, associated transactions, governance policies, and risk handling plans under the Board of Directors' authority. By analyzing and issuing warnings regarding threats and potential risks; assessing the suitability and effectiveness of risk management policies and procedures and proposing adjustments, the Committee supports the Board of Directors in overseeing senior management in the development and implementation of risk management policies, the organization of internal capital adequacy assessment processes, and ensuring that Agribank's operations comply with applicable laws, the Charter, and risk governance standards, thereby contributing to the achievement of safe, efficient, and sustainable operations

2.3. POLICY COMMITTEE

The Policy Committee is a unit under the Board of Directors, responsible for advising and assisting the Board of Directors in promulgating internal regulations related to the organization, governance, and operations



of Agribank; formulating business strategies and plans, as well as performing other related tasks in accordance with the law, the Charter, and internal regulations of Agribank.

The Policy Committee plays an advisory role to the Board of Directors in developing plans and overseeing the issuance, amendment, and supplementation of the system of mechanisms and regulations on governance and administration within the Agribank system; formulating business strategies and plans based on proposals of the General Director; and researching and assessing the impact of State policies on banking operations, thereby supporting the Board of Directors in setting long-term development directions and enhancing Agribank's competitiveness.

2.4. INVESTMENT COMMITTEE

The Investment Committee is a unit under the Board of Directors, responsible for advising and assisting the Board of Directors in intrasector investment activities and other related tasks in accordance with the law, the Charter, and internal regulations of Agribank.

The Investment Committee plays an advisory role in appraising and supervising Agribank's investment activities, including intrasector investments and external investments; assessing efficiency, risk levels, and proposing investment options aligned with Agribank's development orientation. At the same time, the Investment Committee contributes to strengthening control, ensuring that investment capital is utilized safely, efficiently, and in compliance with regulations, thereby enhancing asset management efficiency and Agribank's financial capacity.

3. ACTIVITIES OF THE SUPERVISORY BOARD



The Supervisory Board of Agribank fully performs its functions and duties in accordance with the Law on Credit Institutions, the Charter on organization and operations of Agribank, the Regulation on organization and operations of the Supervisory Board of Agribank, and other relevant internal regulations. Supervisory activities are implemented proactively and comprehensively, in close alignment with the directives of the State Bank of Vietnam and Agribank's operational orientation, thereby contributing to ensuring that the Bank's operations comply with legal regulations and are conducted safely and efficiently.

3.1. ORGANIZATIONAL STRUCTURE AND FUNCTIONS

The Supervisory Board of Agribank consists of the Head of the Supervisory Board and eight (08) Members, performing inspection and supervision functions through its supporting mechanism, including the General Secretariat Division and the Internal Audit Division, with specialized internal audit departments and regional internal audit departments. This organizational model enhances supervisory and internal control capacity in the context of Agribank accelerating digital transformation and expanding its business operations.

3.2. SUPERVISORY ACTIVITIES

In 2025, the Supervisory Board developed and implemented the following: (i) supervision of Agribank's administration and governance activities in compliance with laws, internal regulations, the Charter, and resolutions and decisions of the owner and the Board of Directors; (ii) supervision of business performance and financial condition; (iii) compliance with prudential limits to ensure safety in Agribank's operations; (iv) the approval and implementation of investment projects, purchase and sale of fixed assets, contracts, and other transactions of Agribank under the decision-making authority of the Board of Directors, as well as unusual business transactions; and (v) other supervisory areas (treasury operations; commercial banking activities; payment activities; card operations; and anti-money laundering and combating the financing of terrorism (AML/CFT)).

Through its supervisory activities, the Supervisory Board promptly identified existing issues and potential risks, and made recommendations to enhance governance effectiveness, ensuring that Agribank's operations comply with legal regulations and banking governance standards.

3.3. INTERNAL AUDIT ACTIVITIES

In accordance with the Law on Credit Institutions, the Supervisory Board of Agribank organizes and promulgates the annual internal audit plan. The Internal Audit Division implemented the 2025 audit plan following a risk-based audit approach, focusing on key areas such as: credit activities, risk management, information technology, accounting and finance, card operations, anti-money laundering and combating the financing of terrorism (AML/CFT), anti-corruption, contractor selection, construction investment project management, procurement and asset management, and other critical operational areas of Agribank. Audit engagements were conducted across multiple units within the system, including branches, units at the Head Office, and other relevant entities.

The internal audit results provided independent and objective assessments of the effectiveness of the internal control system, while also offering recommendations to address shortcomings, improve operational processes, and enhance risk management effectiveness across the system.

3.4. IMPROVEMENT OF INTERNAL REGULATORY FRAMEWORK

In 2025, the Supervisory Board continued to review and improve the system of regulations and rules related to its control and internal audit activities; and developed

and issued various internal documents to enhance the effectiveness of the Supervisory Board's operations, in line with new legal requirements and modern governance practices.

At the same time, the Supervisory Board strengthened the application of information technology and data analytics tools in supervisory and internal audit activities, gradually improving the quality and effectiveness of supervisory functions in the context of Agribank accelerating digital transformation.

3.5. COORDINATION ACTIVITIES

The Supervisory Board maintained close coordination with the Board of Directors, the Board of Management, and relevant units in performing its supervisory duties. Supervisory and internal audit reports, along with the Supervisory Board's recommendations, were submitted to the Board of Directors and the General Director for timely consideration and direction, thereby contributing to enhancing Agribank's governance and management effectiveness.

Through supervisory, inspection, appraisal, and internal audit activities in 2025, the Supervisory Board continued to promote its role as an independent oversight mechanism within Agribank's governance structure, contributing to ensuring that the bank's operations comply with legal regulations, enhancing risk management effectiveness, and supporting Agribank's safe and sustainable development.

4. REMUNERATION, COMPENSATION AND BENEFITS OF THE BOARD OF DIRECTORS, THE BOARD OF MANAGEMENT, AND THE SUPERVISORY BOARD

Members of the Board of Directors, the Board of Management, and the Supervisory Board receive remuneration and other benefits in accordance with legal regulations, the regulations of the State Bank of Vietnam, and those of Agribank. Salaries and remuneration of members of the Board of Directors, the Board of Management, and the Supervisory Board are determined based on business performance and management, operating, or supervisory results, subject to capped limits, and ensuring a reasonable correlation with the remuneration of Agribank's employees.





07

CHAPTER 7

**BUSINESS
ORIENTATION FOR
2026**

1. Socio-economic outlook	108
2. Orientation	109
3. Solutions for implementing business orientation and plan	112

1. SOCIO-ECONOMIC OUTLOOK



Entering 2026, the global economy is projected to continue its recovery but remains exposed to various risks stemming from geopolitical fluctuations, trade protectionism, and changes in global supply chains. International interest rates are expected to gradually stabilize as inflationary pressures ease; however, the global economic environment still contains uncertainties that may affect trade, investment, and international capital flows.

Domestically, the economy is expected to maintain positive growth momentum, supported by a stable macroeconomic foundation, flexible policy management by the Government, and the synchronized implementation of socio-economic development programs. Key growth drivers such as public investment, domestic consumption, exports, and foreign direct investment attraction will continue to be promoted, while digital transformation, green economic development, and innovation are accelerated to enhance the economy's competitiveness.

The Government aims to sustain high economic growth alongside macroeconomic stability, inflation control, and balanced economic fundamentals, supported by breakthrough policies in institutions, infrastructure, human resources, digital transformation, and the development of both private and state-owned sectors. In the financial and banking sector, the State

Bank of Vietnam targets system-wide credit growth of approximately 15%, while continuing to implement proactive and flexible monetary policies in coordination with fiscal policies to control inflation, support economic growth, and ensure the safety of credit institutions.

Despite these opportunities, the economy also faces challenges such as global economic volatility, inflationary pressures, financial market risks, and the need to enhance corporate competitiveness amid deep international integration. According to the International Monetary Fund (IMF), the room for easing monetary policy of the State Bank of Vietnam remains relatively limited. Meanwhile, the banking system is under significant pressure to meet capital demand, as the loan-to-deposit ratio in Market 1 remains high, while credit growth must be aligned with risk control requirements and asset quality assurance.

Nevertheless, with a stable macroeconomic foundation and a clear long-term development orientation, Vietnam's economy is expected to maintain a positive growth outlook in 2026 and the years ahead.

2. ORIENTATION

2.1. OVERALL OBJECTIVES



2.2. KEY ORIENTATIONS

Funds mobilization is the top priority in 2026; the entire system will focus on mobilizing funds from the beginning of the year, applying flexible solutions to develop new customers, retain existing customers, and ensure proactive capital balancing at the grassroots level to meet credit growth demand.

Credit growth will be aligned with improving and controlling credit quality to ensure safety and efficiency; Focusing on production and business sectors, priority sectors, and key economic growth drivers in line with the directives of the Government and the State Bank of Vietnam, and in accordance with the development orientation of each locality and region; strictly controlling credit in high-risk sectors, particularly control the growth of real estate credit in accordance with the directives of the State Bank of Vietnam; Expanding new customers, increasing the proportion of lending to corporate customers, and promoting safe and effective medium and long-term lending consistent with Agribank's orientation; Controlling credit growth by sector, industry, and customer segment, ensuring compliance with prescribed risk limits, and improving capital utilization efficiency.

Resolutely and effectively implementing measures for bad debt settlement and recovery of bad debts written off; promptly controlling and handling newly arising NPLs; and making adequate provision for credit losses in accordance with regulations to ensure financial performance and bad debts control targets for the 2026–2030 period. At least 50% of bad debts written off in 2025 shall be recovered, and recovery of bad debts written off prior to 2025 shall be carried out based on feasibility and timelines (not less than 10%).

Developing and diversifying highly competitive products and services associated with digital transformation, enhancing utilities, customer experience, and continuously improving customer satisfaction with a customer-centric approach, taking "science, technology, innovation, and creativity" as key drivers toward digital banking; striving that by the end of 2030, revenue from digital channels will exceed 60%, and at least 70% of banking operations will be fully conducted on digital platforms.

Enhancing financial capacity, ensuring stable profit growth, and maintaining employees' income; diversifying revenue sources based on service activity analysis; strengthening the recovery of outstanding interest and bad debts written off;... Strictly control costs in accordance with regulations, ensuring savings and preventing, anti wastefulness.

2.3. KEY BUSINESS TARGETS FOR 2026



3. SOLUTIONS FOR IMPLEMENTING BUSINESS ORIENTATION AND PLAN

1./Flexibly managing business operations in line with market developments: Proactively developing management scenarios and implementing business solutions appropriate to the macroeconomic situation and the financial and monetary market, ensuring the achievement of assigned targets while continuing to play a pivotal role in implementing national monetary policy.

2./CREDIT GROWTH ASSOCIATED WITH IMPROVING ASSET QUALITY: Promoting selective credit growth, focusing on priority sectors and production and business activities, particularly in agriculture and rural areas; while strictly controlling credit risks, enhancing asset quality, and accelerating settlement and recovery of NPLs

3./STRENGTHENING FUNDS MOBILIZATION AND IMPROVING CAPITAL UTILIZATION EFFICIENCY: Flexibly managing interest rate policies, diversifying funds mobilization products, and optimizing the capital structure to enhance capital utilization efficiency and ensure system liquidity.

4./Developing customer ecosystems and modern banking services: Promoting the development of ecosystems for individual customers and corporate customers; expanding digital banking products and services, cashless payment, and comprehensive financial solutions

5./Accelerating digital transformation and technology application: Focusing resources on the implementation of technology and digital transformation projects as a key priority; leveraging science and technology, innovation, and the digitalization of business operations as drivers to enhance labor productivity and competitiveness.

6./Restructuring the organization and operational network: Improving the organizational model from the Head Office to branches; restructuring and reorganizing the network of branches and transaction offices in a streamlined and efficient manner, aligned with business development needs in each locality.

7./Enhancing the institutional system and internal governance framework: Proactively reviewing and issuing internal regulations in line with new legal requirements; continuing to improve the governance framework to create a favorable legal corridor for business operations while ensuring compliance.

8./Enhancing financial capacity and capital management: Strengthening financial capacity to meet advanced Basel II risk management standards; promoting saving practices, ensuring efficient management of assets and resources, and preventing, anti wastefulness and misconduct.

9./Promoting the implementation of ESG, green bank, and sustainable development: Gradually integrating ESG factors into business operations and governance; expanding green credit, developing sustainable financial products, and promoting green banking initiatives in line with Agribank's development strategy.

10./Developing high-quality human resources: Implementing comprehensive solutions to enhance professional qualifications, digital skills, and labor productivity of employees; promoting the development of a digital learning culture in conjunction with the effective implementation of the "Digital Literacy" program across the system, thereby building a workforce with high adaptability to meet the requirements of national digital transformation.

11./Enhancing brand value and investment efficiency: Repositioning the Agribank brand toward a modern orientation; implementing the brand development strategy toward 2030; addressing underperforming investments, enhancing the operational efficiency of subsidiaries, and preparing the necessary conditions for the equitization roadmap.



08

CHAPTER 8

AUDITED FINANCIAL STATEMENTS

1. Consolidated statement of financial position	116
2. Consolidated statement of profit or loss	120
3. Statement of cash flows	122

1. CONSOLIDATED STATEMENT OF FINANCIAL POSITION

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

		2025 VND million	2024 VND million
A	ASSETS		
I	Cash and gold on hand	20,964,484	16,991,829
II	Balances with the State Bank of Vietnam (“SBV”)	43,063,984	26,821,585
III	Deposits with and loans to other credit institutions (“CIs”)	342,236,277	226,735,054
1	Deposits with other CIs	341,842,872	226,735,054
2	Loans to other CIs	393,405	-
IV	Held-for-trading securities	2,715	406,150
1	Held-for-trading securities	9,765	414,716
2	Allowance for held-for-trading securities	(7,050)	(8,566)
V	Derivatives and other financial assets	1,416,787	3,583,161
VI	Loans to customers	1,938,903,526	1,685,103,439
1	Loans to customers	1,976,368,775	1,723,382,194
2	Allowance for loans to customers	(37,465,249)	(38,278,755)
VII	Debt purchases	31,958	-
1	Debt purchases	32,199	-
2	Allowance for debt purchases	(241)	-
VIII	Investment securities	305,285,001	241,629,984
1	Available-for-sale investment securities	236,250,351	167,248,323
2	Held-to-maturity investment securities	69,668,650	75,169,979
3	Allowance for investment securities	(634,000)	(788,318)

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	12,157,830	11,461,031
1	Tangible fixed assets	9,829,286	9,032,652
a	Cost	28,450,165	26,214,911
b	Accumulated depreciation	(18,620,879)	(17,182,259)
2	Finance lease tangible fixed assets	181	346
a	Cost	18,102	19,247
b	Accumulated depreciation	(17,921)	(18,901)
3	Intangible fixed assets	2,328,363	2,428,033
a	Cost	4,197,802	4,225,060
b	Accumulated amortisation	(1,869,439)	(1,797,027)
XII	Other assets	22,508,464	22,095,188
1	Receivables	7,797,930	7,649,733
2	Accrued interests and fees receivable	13,827,337	12,937,769
3	Deferred tax assets	3,662	2,541
4	Other assets	1,678,343	2,319,918
5	Allowance for other on-balance sheet assets	(798,808)	(814,773)
TOTAL ASSETS		2,686,597,826	2,234,854,221
B	LIABILITIES AND OWNER’S EQUITY LIABILITIES		
I	Amounts due to the Government and the SBV	118,661,413	1,022,970
1	Deposits and borrowings from the Government and the SBV	118,661,413	1,022,970

II	Deposits and borrowings from other Cls	82,818,279	38,429,655
1	Deposits from other Cls	80,925,342	37,506,764
2	Borrowings from other Cls	1,892,937	922,891
III	Deposits from customers	2,156,382,679	1,914,664,361
V	Borrowed and entrusted funds received	1,436,936	2,644,488
VI	Valuable papers issued	138,909,025	108,146,541
VII	Other liabilities	57,198,243	45,878,450
1	Accrued interest and fees payable	35,699,352	30,269,026
2	Deferred tax liabilities	2,626	3,628
3	Other liabilities	21,496,265	15,605,796
TOTAL LIABILITIES		2,555,406,575	2,110,786,465
OWNER'S EQUITY			
VIII	Capital and reserves	131,191,251	124,067,756
1	Capital	52,464,351	52,216,663
a	Charter capital	51,638,603	51,638,603
b	Capital for construction and purchase of fixed assets		
g	Other capital	633,262	385,659
2	Reserves	59,021,085	42,876,508
4	Differences upon asset revaluation	223,104	223,104
5	Retained profits	18,002,196	27,406,375
6	Non-controlling interest	1,480,515	1,345,106
TOTAL OWNER'S EQUITY		131,191,251	124,067,756
TOTAL LIABILITIES AND OWNER'S EQUITY		2,686,597,826	2,234,854,221
OFF-BALANCE SHEET ITEMS			
1	Loan guarantees	112,955	132,700
2	Foreign exchange commitments	421,071,301	386,575,112

Foreign currency purchase commitments	131,135	133,024
Foreign currency sale commitments	620,792	544,022
Swap commitments	420,319,374	385,898,066
4 Letters of credit	5,233,998	2,837,090
5 Other guarantees	26,770,383	21,866,527
6 Other commitments	-	169,684
7 Uncollected loan interest and fees	15,754,422	19,687,340
8 Written-off bad debts	278,372,378	235,401,951
9 Other assets and documents in custody	5,333,239	4,495,762

Hanoi, 30 March 2026

Preparer:

Chief Accountant

Approver:

Nguyen Van Chat
Head of Finance
and Accounting Department
and Accounting Department

Phung Van Hung Quang
Chief Accountant

Nguyen Quang Hung
Deputy General Director



2. CONSOLIDATED STATEMENT OF INCOME

CONSOLIDATED STATEMENT OF INCOME FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 VND million	2024 VND million
1 Interest and similar income	151,198,694	140,271,366
2 Interest and similar expenses	(80,582,094)	(73,717,250)
I Net interest income	70,616,600	66,554,116
3 Fee and commission income	10,735,932	9,806,607
4 Fee and commission expenses	(4,989,707)	(4,780,864)
II Net fee and commission income	5,746,225	5,025,743
III Net gain from trading of gold and foreign currencies	4,727,772	4,538,643
IV Net gain from trading securities	5,704	14,910
V Net gain/(loss) from investment securities	157,918	(93,131)
5 Other income	17,600,019	12,011,929
6 Other expenses	(1,417,192)	(1,558,005)
VI Net other income	16,182,827	10,453,924
VII Income from capital contribution, share purchases	84,738	2,265
VIII Operating expenses	(34,543,970)	(32,263,408)
IX Net operating profit before allowance expenses for credit losses	62,977,814	54,233,062
X Allowance expenses for credit losses	(31,808,213)	(26,658,287)
XI Profit before tax	31,169,601	27,574,775
7 Corporate income tax expense - current	(6,217,151)	(5,510,173)

8 Corporate income tax benefit - deferred	2,123	2,673
XII Income tax expense	(6,215,028)	(5,507,500)
XIII Profit after tax	24,954,573	22,067,275
XIV Non-controlling interest	157,450	131,997
Net profit belong to the Bank's owner	24,797,123	21,935,278

Hanoi, 30 March 2026

Preparer:

Nguyen Van Chat
Head of Finance
and Accounting Department

Chief Accountant:

Phung Van Hung Quang
Chief Accountant

Approver:

Nguyen Quang Hung
Deputy General Director



3. STATEMENT OF CASH FLOWS

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025 (DIRECT METHOD)

	2025 VND million	2024 VND million
CASH FLOWS FROM OPERATING ACTIVITIES		
01 Interest and similar income received	150,330,006	140,708,364
02 Interest and similar expenses paid	(75,330,985)	(83,419,776)
03 Net fees and commission income received	5,706,236	5,214,122
04 Net receipts from trading activities (foreign currencies, gold and securities)	4,933,886	4,659,267
05 Other income receipts	4,036,037	2,019,733
06 Collection of bad debts previously written off	12,122,764	8,412,708
07 Payments for salary and operating expenses	(31,658,790)	(29,329,131)
08 Corporate income tax paid during the year	(5,657,500)	(6,710,146)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES	64,481,654	41,555,141
CHANGES IN OPERATING ASSETS		
09 Increase in deposits with and loans to other CIs	(3,290,687)	(2,337,070)
10 Increase in securities trading	(63,095,748)	(67,830,347)
11 Decrease/(increase) in derivatives and other financial assets	2,166,374	(3,583,161)
12 Increase in loans to customers and debt purchases	(253,018,780)	(171,224,367)
13 Utilisation of allowance for credit losses	(32,623,221)	(27,412,457)
14 Decrease in other operating assets	349,632	1,862,410
CHANGES IN OPERATING LIABILITIES		
15 Increase/(decrease) in amounts due to the Government and the SBV	117,638,443	(253,626)
16 Increase in deposits and borrowings from other CIs	44,388,624	35,686,454

17 Increase in deposits from customers	241,718,318	97,393,331
18 Increase in valuable papers issued (except for those charged to financing activities)	30,762,484	47,587,503
19 Decrease in borrowed and entrusted funds received	(1,207,552)	(1,092,494)
20 Decrease in derivatives and other financial liabilities	-	(1,628,985)
21 Increase in other operating liabilities	47,188	1,265,751
22 Utilisation made from the credit institution's funds	(3,282,109)	(2,786,206)
I NET CASH FLOWS FROM OPERATING ACTIVITIES	145,034,620	(52,798,123)
CASH FLOWS FROM INVESTING ACTIVITIES		
01 Purchases of fixed assets	(2,649,948)	(2,146,989)
02 Proceeds from disposals of fixed assets	31,394	28,252
09 Dividends and profit from long-term investments	84,738	2,265
II NET CASH FLOWS FROM INVESTING ACTIVITIES	(2,533,816)	(2,116,472)
CASH FLOWS FROM FINANCING ACTIVITIES		
01 Additions to charter capital	-	10,369,770
04 Profit transferred to the State Treasury and distributed to owners	(10,075,214)	(8,676,782)
III NET CASH FLOWS FROM FINANCING ACTIVITIES	(10,075,214)	1,692,988
IV NET CASH FLOWS DURING THE YEAR	132,425,590	(53,221,607)
V CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	233,199,443	286,421,050
VII CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	365,625,033	233,199,443

Hanoi, 30 March 2026

Preparer:

Chief Accountant:

Approver:


Nguyen Van Chat
Head of Finance
and Accounting Department


Phung Van Hung Quang
Chief Accountant


Nguyen Quang Hung
Deputy General Director





09

CHAPTER 9

OPERATION NETWORK

1. List of Subsidiaries	126
2. List of branches	129

1. LIST OF SUBSIDIARIES

1./ASC



SUBSIDIARIES:
AGRIBANK BANKING SERVICES ONE MEMBER LIMITED COMPANY
ABBREVIATION: ASC
OPERATING LICENSE: Business Registration Certificate No. 0101452242 issued by the Hanoi Department of Planning and Investment, first issued on April 15, 2011, and amended for the 8th time on August 4, 2025
BUSINESS ACTIVITIES: Printing and printing-related services; advertising; banking services and treasury services
CHARTER CAPITAL: 350 VND billion
AGRIBANK'S OWNERSHIP RATIO: 100%

2./AMC



SUBSIDIARIES:
AGRIBANK ASSET MANAGEMENT ONE MEMBER LIMITED COMPANY
ABBREVIATION: AMC
OPERATING LICENSE: Business Registration Certificate No. 0106134589 issued by the Hanoi Department of Planning and Investment, first issued on March 25, 2013, and amended for the 13th time on April 4, 2023
BUSINESS ACTIVITIES: Receiving and managing collateral assets for loan recovery; proactively selling collateral assets under Agribank's disposal rights at market prices; handling collateral assets through appropriate measures; providing debt sale documentation control services; providing debt recovery services for Agribank; trading non-performing debts of other credit institutions; and receiving and managing outstanding debts.
CHARTER CAPITAL: 30 VND billion
AGRIBANK'S OWNERSHIP RATIO: 100%

3./ALC



SUBSIDIARIES:
AGRIBANK FINANCIAL LEASING COMPANY LIMITED
ABBREVIATION: ALC
OPERATING LICENSE:
- Operation License No 238/1998/QĐ-NHNN dated July 14, 1998 issued by the Governor of the State Bank of Vietnam.
- Business Registration Certificate and State-owned enterprise tax registration No. 0100780297 issued by the Hanoi Department of Planning and Investment, first issued on December 7, 2005, and amended for the 10th time on December 6, 2019.
BUSINESS ACTIVITIES: Financial leasing; advisory services and receiving of guarantees related to financial leasing operations; entrusted management and administration of financial leasing assets...
CHARTER CAPITAL: 200 VND billion
AGRIBANK'S OWNERSHIP RATIO: 100%

4./AGRISECO

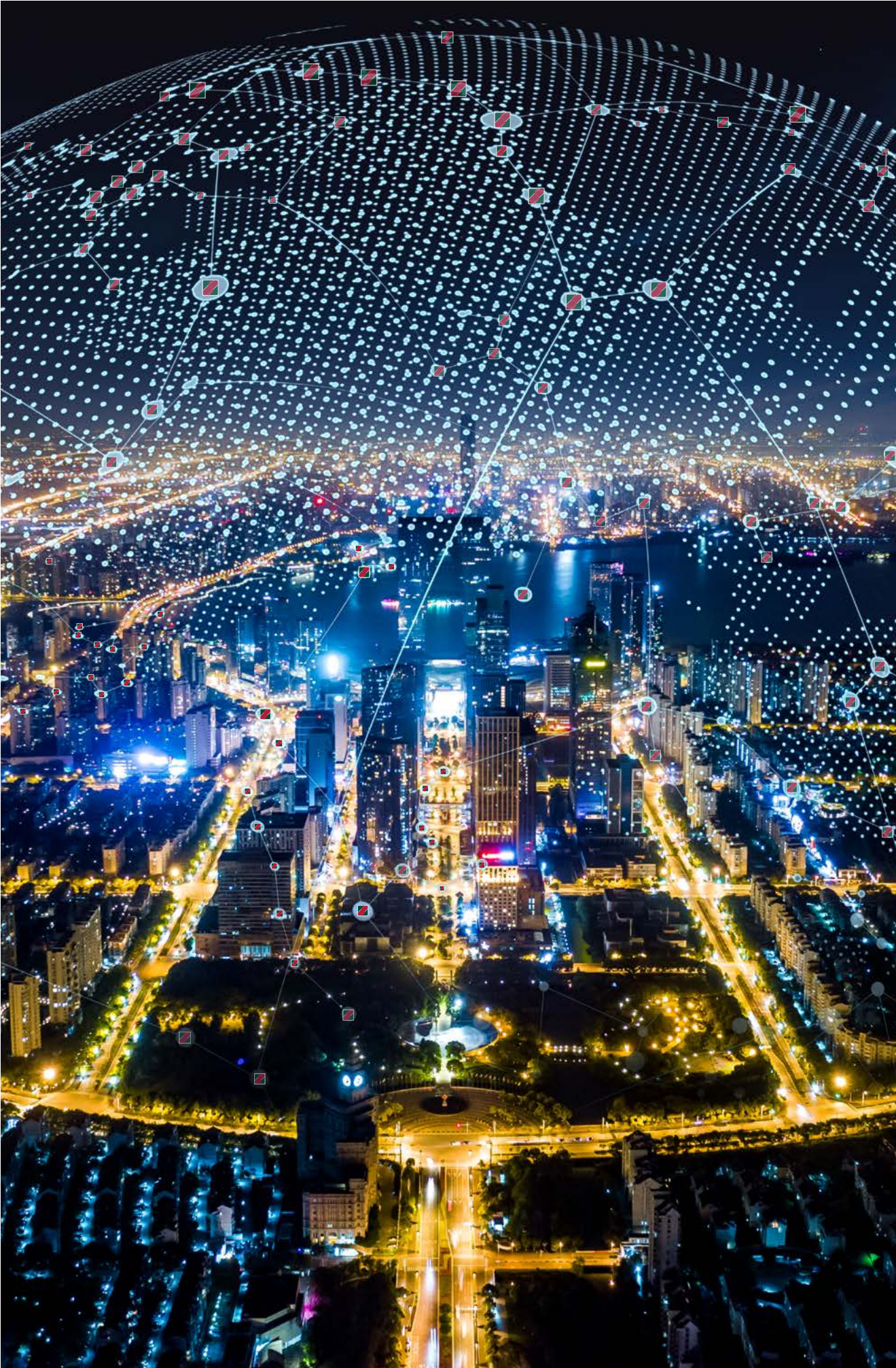


SUBSIDIARIES:
AGRIBANK SECURITIES JOINT STOCK COMPANY
ABBREVIATION: AGRISECO
OPERATING LICENSE:
- Establishment and Operation License No. 108/UBCK-GP dated July 10, 2009, and Amended License No. 31/GPĐC-UBCK dated June 30, 2025 issued by the State Securities Commission of Vietnam.
- Business Registration Certificate No. 0101150107 issued by the Hanoi Department of Planning and Investment, first issued on May 4, 2001, and amended for the 12th time on August 25, 2025.
BUSINESS ACTIVITIES: Securities brokerage, proprietary trading, securities investment advisory, and securities underwriting services.
CHARTER CAPITAL: 2,283 VND billion
AGRIBANK'S OWNERSHIP RATIO: 74,92%

5./ABIC



SUBSIDIARIES:
AGRICULTURAL BANK INSURANCE JOINT STOCK COMPANY
ABBREVIATION: ABIC
OPERATING LICENSE:
- Certificate of Registration or Operating License No. 38/GP/KDBH dated October 18, 2006, and Amended License No. 38/GPĐC10/KDBH dated October 27, 2025 issued by the Ministry of Finance
BUSINESS ACTIVITIES: Life insurance business; reinsurance business; loss assessment services; financial investment activities and other activities in accordance with the law.
CHARTER CAPITAL: 1,013.5 VND billion
AGRIBANK'S OWNERSHIP RATIO: 52,08%



2. LIST OF BRANCHES

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
I	NORTHERN MIDLAND AND MOUNTAINOUS REGION			
1	8300	Agribank Cao Bang Branch	Land plot No. 1, map sheet No. 91, De Tham 7 residential group, Thuc Phan Ward, Cao Bang Province	02063852932
2	8400	Agribank Lang Son Branch	No. 07, Ly Thai To Street, Dong Kinh Ward, Lang Son Province	02053717246
3	7800	Agribank Lai Chau Branch	Land plot No. 10, map sheet No. 90, Dien Bien Phu Street, Residential Group 21, Tan Phong Ward, Lai Chau Province	02133878482
4	7900	Agribank Son La Branch	No. 8 Chu Van Thinh Street, Group 5, Quyet Thang, To Hieu Ward, Son La Province	02123757388
5	7902	Agribank Son La II Branch	Nguyen Luong Bang Street, Residential Group 5, Moc Chau Ward, Son La Province	0212 3866133
6	8800	Agribank Lao Cai Branch	No. 003A, Hoang Lien Street, Lao Cai Ward, Lao Cai Province	02143821233
7	8802	Agribank Lao Cai II Branch	No. 005, Nguyen Hue Street, Lao Cai Ward, Lao Cai Province	02143830013
8	8200	Agribank Ha Giang Branch	No. 101 Tran Hung Dao Street, Ha Giang 1 Ward, Tuyen Quang Province	02193861618
9	8600	Agribank Bac Kan Branch	Land plot No. 330, map sheet No. 17, Truong Chinh Street, Residential Group 5A, Bac Kan Ward, Thai Nguyen Province	0209870951
10	8900	Agribank Dien Bien Branch	No. 884, Residential Group 4, Dien Bien Phu Ward, Dien Bien Province	02153825745
11	8100	Agribank Tuyen Quang Branch	No. 207, Tan Trao Street, Tan Quang 13 Residential Group, Minh Xuan Ward, Tuyen Quang Province	02073816160
12	8700	Agribank Yen Bai Branch	No. 2 Nguyen Tat Thanh Street, Yen Bai Ward, Lao Cai Province	02163859214
13	8702	Agribank North Yen Bai Branch	No. 133 Nguyen Thai Hoc Street, Yen Bai Ward, Lao Cai Province	02163862671

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
14	8500	Agribank Thai Nguyen Branch	No. 279 Thong Nhat Street, Residential Group 12, Gia Sang Ward, Thai Nguyen Province	02083855103
15	8501	Agribank South Thai Nguyen Branch	No. 10 Cach Mang Thang Tam Street, Phan Dinh Phung Ward, Thai Nguyen Province	02083856528
16	3000	Agribank Hoa Binh Branch	No. 751 Cu Chinh Lan Street, Hoa Binh Ward, Phu Tho Province	02183852269
17	2700	Agribank Phu Tho Branch	No. 9 Tran Phu Street, Viet Tri Ward, Phu Tho Province	02103812621
18	2707	Agribank Phu Tho II Branch	No. 1674, Hung Vuong Street, Viet Tri Ward, Phu Tho Province	02103898368
19	2800	Agribank Vinh Phuc Branch	Land plot No. 27, map sheet No. 71, Kim Ngoc Street, Vinh Phuc Ward, Phu Tho Province	02113862553
20	2890	Agribank Vinh Phuc II Branch	No. 88A Tran Hung Dao Street, Phuc Yen Ward, Phu Tho Province	02113869226

II

RED RIVER DELTA REGION

1	2500	Agribank Bac Giang Branch	No. 166 Nguyen Thi Luu Street, Bac Giang Ward, Bac Ninh Province	02043555636
2	2501	Agribank Bac Giang II Branch	No. 45, Ngo Gia Tu Street, Bac Giang Ward, Bac Ninh Province	02043567789
3	8090	Agribank East Quang Ninh Branch	No. 29, Dai Lo Hoa Binh Street, Mong Cai 1 Ward, Quang Ninh Province	02033772023
4	8000	Agribank Quang Ninh Branch	No. 72, Tran Hung Dao Street, Hong Gai Ward, Quang Ninh Province	02033622671
5	8003	Agribank West Quang Ninh Branch	No. 1259, Kim Son New Urban Area, Mao Khe Ward, Quang Ninh Province	02033870555
6	2100	Agribank Hai Phong Branch	No. 283, Lach Tray Street, Gia Vien Ward, Hai Phong City	02253829526
7	2112	Agribank East Hai Phong Branch	No. 12, Ho Sen Street, An Bien Ward, Hai Phong City	02253710577

8	2111	Agribank North Hai Phong Branch	No. 4, Ha Noi Street, Hong Bang Ward, Hai Phong City	02253747383
---	------	---------------------------------	--	-------------

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
9	2311	Agribank Hai Duong II Branch	No. 350 Nguyen Trai Street, Chu Van An Ward, Hai Phong City	02203592888
10	2300	Agribank Hai Duong Branch	No. 16 Pham Hong Thai Street, Hai Duong Ward, Hai Phong City	02203891035
11	3400	Agribank Thai Binh Branch	No. 150 Le Loi Street, Tran Hung Dao Ward, Hung Yen Province	02273833093
12	3401	Agribank North Thai Binh Branch	No. 297 Tran Hung Dao Street, Thai Binh Ward, Hung Yen Province	02273838606
13	3200	Agribank Nam Dinh Branch	No. 315 Tran Hung Dao Street, Nam Dinh Ward, Ninh Binh Province	02283846878
14	3203	Agribank North Nam Dinh Branch	Lot N5, Pham Ngu Lao Street, Hoa Xa Industrial Park, Nam Dinh Ward, Ninh Binh Province	02283670941
15	3300	Agribank Ninh Binh Branch	No. 754, Tran Hung Dao Street, Hoa Lu Ward, Ninh Binh Province	02293871505
16	3303	Agribank South Ninh Binh Branch	No. 268, Street 1, Van Giang Street, Hoa Lu Ward, Ninh Binh Province	0229362111
17	2400	Agribank Hung Yen Branch	No. 793, Nguyen Van Linh Street, Pho Hien Nam Ward, Hung Yen Province	02213568366
18	2407	Agribank Hung Yen II Branch	No. 169, Nguyen Van Linh Street, My Hao Ward, Hung Yen Province	02213942996
19	2600	Agribank Bac Ninh Branch	No. 26, Ly Thai To Street, Vo Cuong Ward, Bac Ninh Province	02223854549
20	2603	Agribank Bac Ninh II Branch	New Land Plot, National Highway 1A, Tu Son Ward, Bac Ninh Province	02223833766
21	2900	Agribank Ha Nam Branch	No. 52 Tran Phu Street, Phu Ly Ward, Ninh Binh Province	02263852842
22	2906	Agribank Ha Nam II Branch	No. 82 Le Chan Street, Phu Van Ward, Ninh Binh Province	02263851273

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
I	HANOI CITY AREA			
1	1200	Agribank Transaction Office Branch	No. 2 and No. 4 Lang Ha Street, Giang Vo Ward, Hanoi City	02437724265
2	1400	Agribank Lang Ha Branch	No. 24 Lang Ha Street, Lang Ward, Hanoi City	02437760248
3	1401	Agribank Hanoi I Branch	1st and 2nd Floors, HH2 Building, 90 Nguyen Tuan Residential Area, No. 90 Nguyen Tuan Street, Thanh Xuan Ward, Hanoi City	02438683220
4	1410	Agribank My Dinh Branch	A009, The Manor Tower, Me Tri Street, Tu Liem Ward, Hanoi City	02437940312
5	2203	Agribank Ha Tay I Branch	No. 189 Le Loi Street, Son Tay, Hanoi City	02433831873
6	3140	Agribank Dong Anh Branch	No. 2 Cao Lo Street, Dong Anh Commune, Hanoi City	02438832351
7	1504	Agribank Dong Da Branch	No. 211 Xa Dan Street, Dong Da Ward, Hanoi City	02435738871
8	1505	Agribank Hanoi Branch II	No. 34 To Hieu Street, Ha Dong Ward, Hanoi City	02432424930
9	2208	Agribank Thuong Tin Branch	No. 116 Tran Lu Street, Thuong Tin Commune, Hanoi City	02433851078
10	1508	Agribank Tam Trinh Branch	Lot 03-3A and 04-3A, Hoang Mai Industrial Cluster, Hoang Mai Ward, Hanoi City	02438628520
11	1302	Agribank Trung Yen Branch	1st, 2nd, and 3rd Floors, Diamond Flower Building, No. 48 Le Van Luong Street, Nhan Chinh Ward, Hanoi City	02462818233
12	1305	Agribank Trang An Branch	No. 1 Pham Huy Thong Street, Giang Vo Ward, Hanoi City	02437957371
13	3120	Agribank Gia Lam Branch	No. 187 Nguyen Duc Thuan Street, Gia Lam Commune, Hanoi City	02436763699
14	1220	Agribank Song Hong Branch	No. 562 Nguyen Van Cu Street, Bo De Ward, Hanoi City	02438735646

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
15	1080	Agribank Northern Treasury Branch	No. 10 Chua Boc Street, Kim Lien Ward, Hanoi City	02438586840
16	1506	Agribank Tay Ho Branch	No. 135 Lac Long Quan Street, Tay Ho Ward, Hanoi City	02437184437
17	2802	Agribank Me Linh Branch	District administrative center area, Me Linh Ward, Hanoi City	02438181256
18	1500	Agribank Hanoi Branch	No 77, Lac Trung Street, Vinh Tuy Ward, Hanoi City	02436365634
19	1440	Agribank North Hanoi Branch	459 Doi Can Street Building, Ngoc Ha Ward, Hanoi City	02437627630
20	1300	Agribank Thang Long Branch	No. 4 Pham Ngoc Thach Street, Kim Lien Ward, Hanoi City	02435744337
21	1303	Agribank Ha Thanh Branch	No. 23B Quang Trung Street, Cua Nam Ward, Hanoi City	02436284026
22	1507	Agribank Cau Giay Branch	No. 99 Tran Dang Ninh Street, Cau Giay Ward, Hanoi City	02437931172
23	3180	Agribank Thanh Tri Branch	Commercial Floor S1.1 – 1st Floor and S2.1 – 2nd Floor, Lot No. 98, Map Sheet No. 69, Thanh Tri Commune, Hanoi City	02436875965
24	1482	Agribank Hung Vuong Branch	1st Floor, Bea Sky Building, Pham Tu Street, Dinh Cong Ward, Hanoi City	02436410912
25	3100	Agribank Tu Liem Branch	No. 10 Nguyen Co Thach Street, Tu Liem Ward, Hanoi City	02438341124
26	3160	Agribank Soc Son Branch	Residential Group 5, Soc Son Commune, Hanoi City	02438851619
27	1240	Agribank Hoang Mai Branch	No. 459C Bach Mai Street, Bach Mai Ward, Hanoi City	02436646349
28	2200	Agribank Ha Tay Branch	No. 2 Vu Trong Khanh Street, Ha Dong Ward, Hanoi City	02433550622

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
IV	NORTH CENTRAL REGION			
1	3500	Agribank Thanh Hoa Branch	No. 12, Phan Chu Trinh Street, Hac Thanh Ward, Thanh Hoa Province	02373857195
2	3519	Agribank Nam Thanh Hoa Branch	No. 56, Street 2, Luu Ve Commune, Thanh Hoa Province	02373737686
3	3590	Agribank North Thanh Hoa Branch	No. 39 Ho Xuan Huong Street, Sam Son Ward, Thanh Hoa Province	02373821379
4	3600	Agribank Nghe An Branch	No. 364, Nguyen Van Cu Street, Truong Vinh Ward, Nghe An Province	02383599375
5	3601	Agribank South Nghe An Branch	No. 2 Duong Van Nga Street, Yen Phuc Quarter, Truong Vinh Ward, Nghe An Province	02388690335
6	3611	Agribank West Nghe An Branch	Lam Son Quarter, Thai Hoa Ward, Nghe An Province	02383881354
7	3700	Agribank Ha Tinh Branch	No. 01 Phan Dinh Phung Street, Thanh Sen Ward, Ha Tinh Province	02393850245
8	3701	Agribank Ha Tinh II Branch	No. 05 Xo Viet Nghe Tinh Street, Thanh Sen Ward, Ha Tinh Province	02393685899
9	4000	Agribank Hue Branch	No. 10, Hoang Hoa Tham Street, Thuan Hoa Ward, Hue City	02343883849
10	3800	Agribank Quang Binh Branch	No. 02 Me Suot Street, Dong Hoi Ward, Quang Binh Province	02323829697
11	3801	Agribank Bac Quang Binh Branch	Subzone 1, Hoan Lao Commune, Quang Tri Province	02323611818
12	3900	Agribank Quang Tri Branch	No. 01 Le Quy Don Street, Dong Ha Ward, Quang Tri Province	02333529579

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
V	SOUTH-CENTRAL COASTAL AND CENTRAL HIGHLANDS REGION			
1	2000	Agribank Da Nang Branch	No. 23 Phan Dinh Phung Street, Hai Chau Ward, Da Nang City	02363891068
2	2001	Agribank South Da Nang Branch	No. 228, 2/9 Street, Hoa Cuong Ward, Da Nang City	02363897704
3	4200	Agribank Quang Nam Branch	No. 06 Phan Boi Chau Street, Ban Thach Ward, Da Nang City	02353852265
4	4500	Agribank Quang Ngai Branch	No. 194 Tran Hung Dao Street, Nghia Lo Ward, Quang Ngai Province	02553712102
5	4300	Agribank Binh Dinh Branch	No. 64 Le Duan Street, Quy Nhon Ward, Gia Lai Province	02563525338
6	4600	Agribank Phu Yen Branch	No. 321 Tran Hung Dao Street, Tuy Hoa Ward, Dak Lak Province	02573601567
7	4700	Agribank Khanh Hoa Branch	No. 12 Hung Vuong Street, Nha Trang Ward, Khanh Hoa Province	02583524408
8	4900	Agribank Ninh Thuan Branch	No. 540-544 Thong Nhat Street, Phan Rang Ward, Khanh Hoa Province	02593824618
9	4800	Agribank Binh Thuan Branch	Lot No. 100, map sheet No. 9, Hung Vuong Street, Phu Thuy Ward, Lam Dong Province	02523818850
10	5000	Agribank Gia Lai Branch	No. 25 Tang Bat Ho Street, Dien Hong Ward, Gia Lai Province	02693888450
11	5020	Agribank East Gia Lai Branch	No. 102 Le Duan Street, Pleiku Ward, Gia Lai Province	02693868585
12	5100	Agribank Kon Tum Branch	No. 347 Tran Phu Street, Kon Tum Ward, Quang Ngai Province	02603862554
13	5200	Agribank Dak Lak Branch	No. 51 Nguyen Tat Thanh Street, Tan An Ward, Dak Lak Province	02623853777
14	5219	Agribank North Dak Lak Branch	No. 37 Phan Boi Chau Street, Buon Ma Thuot Ward, Dak Lak Province	02623678886
15	5300	Agribank Dak Nong Branch	No. 35, 23/3 Street, Residential Group 3, Dong Gia Nghia Ward, Lam Dong Province	02613543250

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
----	-------------	------	---------	--------------

16	5400	Agribank Lam Dong Branch	No. 23 Tran Phu Street, Xuan Huong Ward – Da Lat, Lam Dong Province	02633531528
----	------	--------------------------	---	-------------

17	5402	Agribank Lam Dong II Branch	No. 693 National Highway 20, Duc Trong Commune, Lam Dong Province	02633843760
----	------	-----------------------------	---	-------------

VI

SOUTHEAST REGION

1	5700	Agribank Tay Ninh Branch	No. 468 Cach Mang Thang Tam Street, Quarter 3, Tan Ninh Ward, Tay Ninh Province	02763815566
---	------	--------------------------	---	-------------

2	5900	Agribank Dong Nai Branch	No. 180, 30/4 Street, Tran Bien Ward, Dong Nai Province	02513818135
---	------	--------------------------	---	-------------

3	5911	Agribank South Dong Nai Branch	No. 01, Tran Phu Street, Phuoc Hai Hamlet, Long Thanh Commune, Dong Nai Province	02513844211
---	------	--------------------------------	--	-------------

4	5990	Agribank North Dong Nai Branch	No. 1034, Hanoi Highway, Quarter 30, Tam Hiep Ward, Dong Nai Province	02518825033
---	------	--------------------------------	---	-------------

5	5600	Agribank Binh Phuoc Branch	No. 711, National Highway 14, Thanh Binh Quarter, Binh Phuoc Ward, Dong Nai Province	02713885495
---	------	----------------------------	--	-------------

6	5601	Agribank West Binh Phuoc Branch	No. 1037, Phu Rieng Do Street, Binh Phuoc Ward, Dong Nai Province	02713885009
---	------	---------------------------------	---	-------------

7	6600	Agribank Long An Branch	No. 01, Vo Van Tan Street, Long An Ward, Tay Ninh Province	02723837061
---	------	-------------------------	--	-------------

8	6612	Agribank North Long An Branch	No. 289, Provincial Road 823, Khiem Cuong Hamlet, Hau Nghia Commune, Tay Ninh Province	02723851271
---	------	-------------------------------	--	-------------

9	6603	Agribank East Long An Branch	No. 03, Huynh Chau So Street, Ben Luc 1 Hamlet, Ben Luc Commune, Tay Ninh Province	02723891093
---	------	------------------------------	--	-------------

VII

HO CHI MINH CITY AREA

1	1606	Agribank An Phu Branch	No. 310-312-314, Cong Hoa Street, Tan Binh Ward, Ho Chi Minh City	02838121227
---	------	------------------------	---	-------------

2	6440	Agribank South Ho Chi Minh City Branch	No. 322, Bui Thanh Khiet Street, Residential Group 59, Tan Nhut Commune, Ho Chi Minh City	02837602501
---	------	--	---	-------------

3	6180	Agribank Can Gio Branch	Luong Van Nho Street, Can Gio Commune, Ho Chi Minh City	02838740454
---	------	-------------------------	---	-------------

4	6380	Agribank Binh Thanh Branch	No. 347-349-351, Dien Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City	02835129295
---	------	----------------------------	--	-------------

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
----	-------------	------	---------	--------------

5	6300	Agribank Branch 9	No. 284, Le Van Viet Street, Tang Nhon Phu Ward, Ho Chi Minh City	02837220333
---	------	-------------------	---	-------------

6	6120	Agribank Cu Chi Branch	No. 189, Provincial Road 8, Residential Group 5, Tan An Hoi Commune, Ho Chi Minh City	02837925964
---	------	------------------------	---	-------------

7	6421	Agribank North Ho Chi Minh City Branch	No. 358, Nguyen Van Luong Street, Phu Lam Ward, Ho Chi Minh City	02837515939
---	------	--	--	-------------

8	6110	Agribank Binh Trieu Branch	No. 131, National Highway 13, Hiep Binh Ward, Ho Chi Minh City	02862749979
---	------	----------------------------	--	-------------

9	6170	Agribank Branch 7	No. 18 Bis, Lot J, Ngan Hang Housing, Tan Thuan Ward, Ho Chi Minh City	02838723337
---	------	-------------------	--	-------------

10	6222	Agribank Branch 5	No. 1101-1103-1105, Tran Hung Dao Street, An Dong Ward, Ho Chi Minh City	02839246704
----	------	-------------------	--	-------------

11	6360	Agribank Tan Binh Branch	No. 1200, Lac Long Quan Street, Tan Hoa Ward, Ho Chi Minh City	02839717951
----	------	--------------------------	--	-------------

12	6460	Agribank Tan Phu Branch	No. 126, Thoai Ngoc Hau Street, Phu Tho Hoa Ward, Ho Chi Minh City	02839734939
----	------	-------------------------	--	-------------

13	6100	Agribank Thu Duc Branch	No. 14, Street 6, Thu Duc Ward, Ho Chi Minh City	02837228595
----	------	-------------------------	--	-------------

14	1600	Agribank Sai Gon Branch	No. 02, Vo Van Kiet Street, Sai Gon Ward, Ho Chi Minh City	02838210567
----	------	-------------------------	--	-------------

15	1700	Agribank Ho Chi Minh City Branch	No. 20, Vo Van Kiet Street, Ben Thanh Ward, Ho Chi Minh City	02838222752
----	------	----------------------------------	--	-------------

16	1900	Agribank Sai Gon Central Branch	No. 28-30-32, Mac Thi Buoι Street, Sai Gon Ward, Ho Chi Minh City	02838272224
----	------	---------------------------------	---	-------------

17	6280	Agribank East Sai Gon Branch	No. 96, Dong Van Cong Street, Cat Lai Ward, Ho Chi Minh City	02837415168
----	------	------------------------------	--	-------------

18	6320	Agribank West Sai Gon Branch	No. 131A, Le Van Khuong Street, Tan Thoi Hiep Ward, Ho Chi Minh City	02838918301
----	------	------------------------------	--	-------------

19	6160	Agribank South Sai Gon Branch	1st, 2nd Floors and part of 3rd Floor, V5 Building, Lot V, Sunrise City South, No. 23, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City	02838725759
----	------	-------------------------------	---	-------------

20	6220	Agribank Cho Lon Branch	No. 43, Hai Thuong Lan Ong Street, Cho Lon Ward, Ho Chi Minh City	02838578227
----	------	-------------------------	---	-------------

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
21	1604	Agribank Phu Nhuan Branch	No. 135A, Phan Dang Luu Street, Cau Kieu Ward, Ho Chi Minh City	02839955676
22	6140	Agribank Hoc Mon Branch	No. 12, Ly Thuong Kiet Street, Hoc Mon Commune, Ho Chi Minh City	02838910493
23	6321	Agribank North Sai Gon Branch	No. 58, Ha Huy Giap Street, An Phu Dong Ward, Ho Chi Minh City	02837164715
24	1602	Agribank Tan Dinh Branch	No. 112, Tran Quoc Thao Street, Xuan Hoa Ward, Ho Chi Minh City	02862907134
25	1090	Agribank Ben Thanh Branch	No. 422, Tran Hung Dao Street, Cho Quan Ward, Ho Chi Minh City	02836222378
26	1702	Agribank Branch 8	No. 925, 925A, 925B, 925C, 925D, Ta Quang Buu Street, Binh Dong Ward, Ho Chi Minh City	02839823957
27	6420	Agribank Branch 10	No. 326, Nguyen Chi Thanh Street, Dien Hong Ward, Ho Chi Minh City	02839571511
28	6400	Agribank Gia Dinh Branch	No. 110, Pham Ngu Lao Street, Ban Co Ward, Ho Chi Minh City	02838956301
29	6200	Agribank Binh Tan Branch	No. 676, Kinh Duong Vuong Street, An Lac Ward, Ho Chi Minh City	02837524058
30	6340	Agribank Nha Be Branch	No. 18, Huynh Tan Phat Street, Nha Be Commune, Ho Chi Minh City	02837827358
31	1603	Agribank Ly Thuong Kiet Branch	No. 162-166, Ly Thuong Kiet Street, Dien Hong Ward, Ho Chi Minh City	02838638419
32	1903	Agribank Tan Tao Industrial Park Branch	No. 208-210, Le Van Quoi Street, Binh Tri Dong Ward, Ho Chi Minh City	02839785885
33	5500	Agribank Binh Duong Branch	No. 45, Binh Duong Boulevard, Thu Dau Mot Ward, Ho Chi Minh City	02743811759
34	5590	Agribank Song Than Industrial Park Branch	No. 27, Thong Nhat Boulevard, Song Than 2 Industrial Park, Di An Ward, Ho Chi Minh City	02743794686
35	6000	Agribank Ba Ria Vung Tau Branch	No. 21, Nguyen Huu Tho Street, Ba Ria Ward, Ho Chi Minh City	02543717115
36	6090	Agribank Vung Tau Branch	No. 43A, 30/4 Street, Tam Thang Ward, Ho Chi Minh City	02543627333

NO	BRANCH CODE	NAME	ADDRESS	PHONE NUMBER
VIII	MEKONG DELTA REGION			
1	7000	Agribank Hau Giang Branch	No. 22, Vo Nguyen Giap Street, Vi Tan Ward, Can Tho City,	02933838834
2	1800	Agribank Can Tho Branch	No. 146, Tran Van Hoai Street, Ninh Kieu Ward, Can Tho City	02923810997
3	1890	Agribank Can Tho II Branch	No. 8-10, Nam Ky Khoi Nghia Street, Ninh Kieu Ward, Can Tho City	02923817795
4	6500	Agribank Dong Thap Branch	No. 01, Nguyen Du Street, Cao Lanh Ward, Dong Thap Province	02773856770
5	6700	Agribank An Giang Branch	No. 51B, Ton Duc Thang Street, Long Xuyen Ward, An Giang Province	02963856542
6	6900	Agribank Tien Giang Branch	No. 31, Le Loi Street, My Tho Ward, Dong Thap Province	02733971763
7	7100	Agribank Ben Tre Branch	No. 110, Nguyen Hue Street, An Hoi Ward, Vinh Long Province	02753824790
8	7300	Agribank Vinh Long Branch	No. 28, Hung Dao Vuong Street, Long Chau Ward, Vinh Long Province	02703821173
9	7400	Agribank Tra Vinh Branch	No. 138, Tran Quoc Tuan Street, Quarter 5, Tra Vinh Ward, Vinh Long Province	02943858020
10	7600	Agribank Soc Trang Branch	No. 20B, Tran Hung Dao Street, Phu Loi Ward, Can Tho City	02993820404
11	7700	Agribank Kien Giang Branch	No. 111, Lac Hong Street, Quarter 04, Rach Gia Ward, An Giang Province	02973680199
12	7709	Agribank Kien Giang II Branch	No. 784, Minh An Quarter, Chau Thanh Commune, An Giang Province	02973836059
13	7790	Agribank Phu Quoc Branch	No. 02, Tran Hung Dao Street, Quarter 02, Duong Dong, Phu Quoc Special Zone, An Giang Province	02973994865
14	7200	Agribank Bac Lieu Branch	No. 250, Tran Phu Street, Bac Lieu Ward, Ca Mau Province	02913824660
15	7500	Agribank Ca Mau Branch	No. 05, An Duong Vuong Street, Tan Thanh Ward, Ca Mau Province	02903833385



AGRIBANK

VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT



No. 2 Lang Ha St., Giang Vo ward, Ha Noi, Viet Nam.



(+84)24 38313717/(+84)24 38313719



1900558818/ (+84)24 32053205/
(+84)24 22332345/(+84)37 3532345/
(+84)37 3482345/(+84)37 3462345



www.agribank.com.vn