



2022

ANNUAL REPORT

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ANNUAL MESSAGE

2022

Despite the global economic turbulence in the year, the Vietnam economy still has gained many achievements worthy of praise, increasing the national momentum for rapid and sustainable progress. The banking industry has adopted a dynamic approach to managing monetary policies in unison with the fiscal policies and other macroscopic policies, therefore making vital contributions to the successes in inflation control, swift economic recovery and growth, and the country's economic and social achievements.

In 2022, Agribank has brilliantly completed our business plans, leaving outstanding impressions of the exemplary pioneer fulfilling the role of a big State-owned commercial bank - an important instrument for the State in implementing monetary policies, stabilizing the money market, striving alongside and providing support to people and businesses to effectively carry out the socio-economic recovery program. Agribank has conducted a number of preferential credit programs totaling VND 160 trillion to help customers affected by the Covid-19 pandemic resume their business activities, while dedicating nearly VND 2 trillion of our profits to support the borrowing customers. Agribank also tested and put into application the digital banking model for card operations (Agribank Digital) which serves as the basis to push for more modern retail banking products. Besides our banking activities, Agribank undertakes our social responsibilities to the community seriously, having allocated VND 600 billion to sponsor efforts in education, healthcare and housing for the policy subjects.

By the end of 2022, Agribank's total asset was over VND 1.87 million billion; our capital was over VND 1.71 million billion; total outstanding loans to the economy reached VND 1.44 million billion, among them over 65% was rural and agriculture loans; on another note, Agribank was the biggest contributor to the State budget. Agribank continued to affirm our prestige as the 2022 National Brand as evidenced by Moody's Investor Services giving Agribank the same credit ratings as Vietnam's sovereign rating of Ba2 and the leading global brand valuation agency Brand Finance regarding Agribank as the most valuable banking brand in Vietnam. Our business performance is a testament of our intrinsic strengths, appropriate strategies, policies and governance.

To those who were crucial to such achievements, we extend our gratitude to the nearly 40,000 staffs throughout our system who have shown strong solidarity and high determination, as well as to the millions of our esteemed customers and partners who have stayed by our side in close cooperation with Agribank.

2023 is projected to be a challenging year ahead of Agribank, but with the entire Agribank system keeping up the high spirit and momentum from 2022, and the consistent support of our valuable customers and partners, we are confident that Agribank shall continue to operate securely and effectively, successfully accomplish the goals and directives set for 2023, marking our honourable 35-year journey of establishment and development (26/3/1988-26/3/2023).

MEMBER OF THE BOARD OF DIRECTORS
GENERAL DIRECTOR



PHAM TOAN VUONG

CHAIRMAN OF THE BOARD OF DIRECTORS



PHAM DUC AN



1 HIGHLIGHTS

AWARDS

HIGHLIGHTS IN 2022



Vietnam National Brand 2022.

Top 10 Vietnamese strong brands in banking and finance industry in 2022.

Top 10 most Vietnam's valuable brands in 2022 (Agribank ranked at 6th place among the Top 10 most Vietnam's valuable brands, maintaining our place as the most valuable banking brand in Vietnam).

Top 10 most reputable Vietnamese commercial banks 2022.

Top 10 largest corporate taxpayers in Vietnam in 2021.

Top 10 largest enterprises in Vietnam by VNR 500 Ranking in 2022.

2022 Vietnam's excellent enterprise in digital transformation - in the notable digital product category, while the centralized payment infrastructure of Agribank was awarded the prize for excellent enterprise in digital transformation of the 2022 Vietnam digital transformation awards by the Vietnam Digital Communications Association (VDCA).

The "Exemplary Bank with innovative products and services" and "Exemplary Bank for the community".

2021 Vietnam Golden Star Award.

2022 Sao Khue Award for the Agribank Loc Viet Card.

Excellent payment quality awards awarded by largest banks in the world (JP Morgan, BNY Mellon, Wells Fargo).

The bank with the best ATM network award - awarded to the leader in the conversion of domestic chip-enabled cards compatible with the VCCS standards by Vietnam National Payment System (NAPAS).

The leading bank in highest data integrity awarded by the global card issuer MasterCard.

The leading bank in debit card sales growth, contactless payments, debit card development and card payment sales awarded by global card organizations (JCB, VISA, MasterCard).

HIGHLIGHTS IN 2022

Led the way in performing the responsibilities of a State-owned commercial bank by earnestly complying to the directives set by the National Assembly, the Government and the State Bank of Vietnam, proactively implemented multiple solutions to solve difficulties and accelerate the socioeconomic recovery and growth.

As the pioneering bank in implementing the 2%-rate cut support package from Decree No. 31 of the Government and Circular No. 03 of the State Bank of Vietnam. Thanks to the active preparation in advance, as soon as Decree No. 31 and Circular No. 03 were promulgated, Agribank immediately enacted the corresponding guidances and procedures throughout our network. As of 31 December 2022, Agribank has provided VND 15.6 billion in interest rate support.

In 2022, Agribank allocated VND 100 trillion supporting customers affected by the Covid-19 pandemic; at the same time offering preferential loans to SMEs, corporate customers, FDI customers, export-import companies, etc... through various programs totalling over VND 150 trillion; applied the free-of-charge fees for domestic payment services for all customers. This is a major endeavor from Agribank given the context of high interest rates, exhibiting our role as the State-owned commercial bank acutely executing the directives from the National Assembly, the Government and the State Bank of Vietnam.

Vividly exhibiting the active role of the leading State-owned commercial bank in legal compliance, effectively executing monetary policies of the Government and the State Bank of Vietnam, contributing to stabilize the money market.

While the difficult market conditions of low liquidity and negative information impacted the banking sector, Agribank has still maintained our credit granting policy for market participants to restore market confidence; concurrently, Agribank has strictly enforced interest rate control throughout our network to avoid interest rate hike races, thus facilitated reasonable offered rates to support the borrowing individuals and corporations.

Led the way in adopting the trends in modern technologies to keep up with the wave of digital transformation in the

economy, bring banking services closer to customers and combat black market credit, playing a part in effecting the National financial inclusion strategy and the Plan to promote cashless payments of the Government and the State Bank of Vietnam: Agribank introduced the digital banking model for card processing - Agribank Digital, a modern breakthrough; expanded the distribution of cards embedded with a VCCS-compliant chip - the Loc Viet Cards utilized the latest technology in the market to operate two functions on the same chip.

Increasingly elevated ratings in regional and international rankings

- Moody's raised our international credit ratings from Ba3 to Ba2 with a "Stable" outlook, equivalent to the sovereign rating of Vietnam.

- Agribank obtained the highest placement (the 157th rank, 16 places higher than in 2021) among Vietnamese commercial banks in the 2022 Brand Finance Banking 500 ranking.

Great efforts were made to reduce operating expenditures in order to support customers, improve financial capabilities and business results, profit for the year was close to one billion USD, the highest ever posted, making the increase of our regulatory capital possible by way of retained earnings

Agribank synchronously undertook multiple solutions to raise the financial management efficiency and capabilities, as well as to allocate reasonable resources in order to achieve growth, in the spirit of combating exorbitance and facilitating the reduction and emilination of service fees, and reducing lending rates to support customers and maximize the bank profit.

International cooperation and international relationship continued to expand, contributing to reaffirm and enhance the prestige of Agribank in the world

Agribank successfully hosted the Regional Policy Forum and the 75th Executive Committee Meeting of the Asia -

Pacific Rural and Agricultural Credit Association (APRACA). Agribank was invited to present at the 7th World Congress on rural and agricultural finance in Mexico on the topic of "Green and inclusive finance is the key to a sustainable food and agriculture system."

Maintained our prestige as the leading commercial bank in terms of branch network and customer base.

The number of customers using current accounts, products and value-added services by Agribank has exceeded 20 million, creating a solid foundation for developing digital banking services and implementing digital transformation in line with the Government and State Bank of Vietnam's orientation towards cashless payments.

Completed essentially restructuring the Head Office to the new oriented model after only over one year. Promptly appointed senior leaders to the Boards' positions to strengthen leadership capabilities.

The prompt and orderly manner in which Agribank shifted our organization structure at our H.O. has enabled Agribank to boost our productivity and operating efficiency to a competitive level, establish clear lines of internal control and protection, improve our information technology fundamentals to facilitate digital transformation. Proactively constructed the Agribank Restructuring Plan in tandem with processing non-performing loans for 2021-2025 according to the State Bank of Vietnam's guidance and prepared for implementation immediately upon approval by the relevant authority.

In 2022, the appointment of key positions such as General Director, Member of the Board of Directors, Deputy General Director, Member of the Supervision Board has timely

accommodated Agribank's management and governance needs as well as our development goals, reaffirmed our leading role in enacting monetary policies and making positive contributions to the development of agriculture, rural areas and farmers as well as the national economy development.

Continued performing our role as the bank for the community, a company fulfilling social responsibilities and contributing towards community improvement, always prioritizing the promotion of social security and charity activities

In 2022, Agribank continued to encourage staffs throughout our network to donate their salaries and contribute operating resources towards social security and charity activities, focusing on poverty reduction, gratitude compensation, healthcare, education, disaster and pandemic relief supports, totaling over VND 600 billion; conveying the humane traditions and compassionate culture of Agribank to the community.

Successfully organized the 9th Agribank Sports Festival with the participation of over six thousand athletes from 183 Agribank Trade union units nationwide

This event has become a joyous occasion for the union members and staffs to connect and share experiences, foster the solidarity between our branches and staffs throughout the network. It receives support from the authorities and Communist Party at all levels together with the State Bank of Vietnam's branches in every provinces, helping to spread the Agribank culture.

2 BUSINESS INFORMATION

DEVELOPMENT ORIENTATION

GENERAL INFORMATION

BUSINESS ACTIVITIES

BUSINESS AREAS

ESTABLISHMENT AND DEVELOPMENT PROCESS

ORGANIZATION MODEL

SENIOR PERSONNEL

NGÂN HÀNG NÔNG NGHIỆP



TRỤ SỞ CHÍNH



AGRIBANK

PHÁT TRIỂN VÀ PHÁT TRIỂN NÔNG THÔN VIỆT NAM

AGRIBANK

Địa chỉ: Số 2 Láng Hạ, Ba Đình, Hà Nội





Development orientation

VISION

"Safe - Effective - Sustainable Growth", be able to compete and integrate into the international economy.

MISSION

The leading State-owned commercial bank in Vietnam; plays a leading role in agricultural and rural credit.

BUSINESS PHILOSOPHY

Bring prosperity to customers.

GENERAL INFORMATION

Name in Vietnamese	Ngân hàng Nông nghiệp và Phát triển Nông thôn Việt Nam.
Name in English	Vietnam Bank for Agriculture and Rural Development.
Abbreviation	Agribank

Agribank was established on 26 March 1988 under Decree No. 53/HĐBT issued by the Chairman of the Council of Ministers under the name of Agriculture Development Bank of Vietnam. On 15 November 1996, the Bank changed its name to Vietnam Bank for Agriculture and Rural Development. Currently, Agribank is a State-owned one-member limited liability company.

Certificate of business registration	The first time on 26 February 2004; Changed for the 14th time on 02 December 2022.
Certificate of establishment and operation	No. 24/GP-NHNN dated 26 May 2021 by the Governor of the State Bank of Vietnam.
Company Code	0100686174
Charter capital as at 31 December 2022	VND 34,446,863 million.
Address	No. 2, Lang Ha Street, Thanh Cong Ward, Ba Dinh District, Hanoi, Vietnam.
Tel	+84 1800282855 +84 24 38379014 +84 24 37724401 +84 1900558818 +84 24 38313700 +84 24 38313733
Fax	+84 24 38313690 + 84 24 38313709
Website	www.agribank.com.vn

BUSINESS ACTIVITIES

Main activities:

- Receiving demand deposits, term deposits, savings deposits and other types of deposits;
- Providing credit under: (a) Providing loans; (b) Discounting, rediscounting transferable instruments and other valuable papers; (c) Banking guarantee; (d) Issuing credit cards; (đ) Domestic factoring;
- Opening payment accounts;
- Providing domestic payment services such as: (a) payment facilities; (b) cheque payments, payment orders, LCs, banking cards, payment collection and other payment services;
- Opening accounts: (a) at the State Bank of Vietnam; (b) at other credit institutions and foreign bank branches;
- Organizing internal payments, participating in the national interbank payment system;
- Providing cash management, banking and banking consultant services; asset management, asset preservation, safe rental services;
- Providing financial consultancy services for corporate customers, consultancy services for corporate merger, acquisition and investment;
- Participating in bidding for, buying and selling Treasury bills, negotiable instruments, Government bonds, the State Bank of Vietnam's bills and other valuable papers in the money market;
- Buying and selling Government bonds, corporate bonds;

- Currency broker service;

- Issuing deposit certificates, promissory notes, bills, bonds for capital mobilization under the regulations of the Law on credit institutions, the Law on Security, the Government and guidelines of the State Bank of Vietnam;

- Borrowing from the State Bank of Vietnam in the form of refinancing under regulations of the law and the State Bank of Vietnam;

- Borrowing, lending, depositing and receiving deposits from credit institutions, foreign bank branch, domestic and international financial institutions under regulations of the law and the State Bank of Vietnam;

- Contributing capital, purchasing shares;

- Entrusting, being entrusted, agent in the fields related to banking activities, insurance business, asset management under regulations of the law and the State Bank of Vietnam;

- Trading and providing foreign exchange services in domestic and international markets as regulated by the State Bank of Vietnam;

- Securities depository;

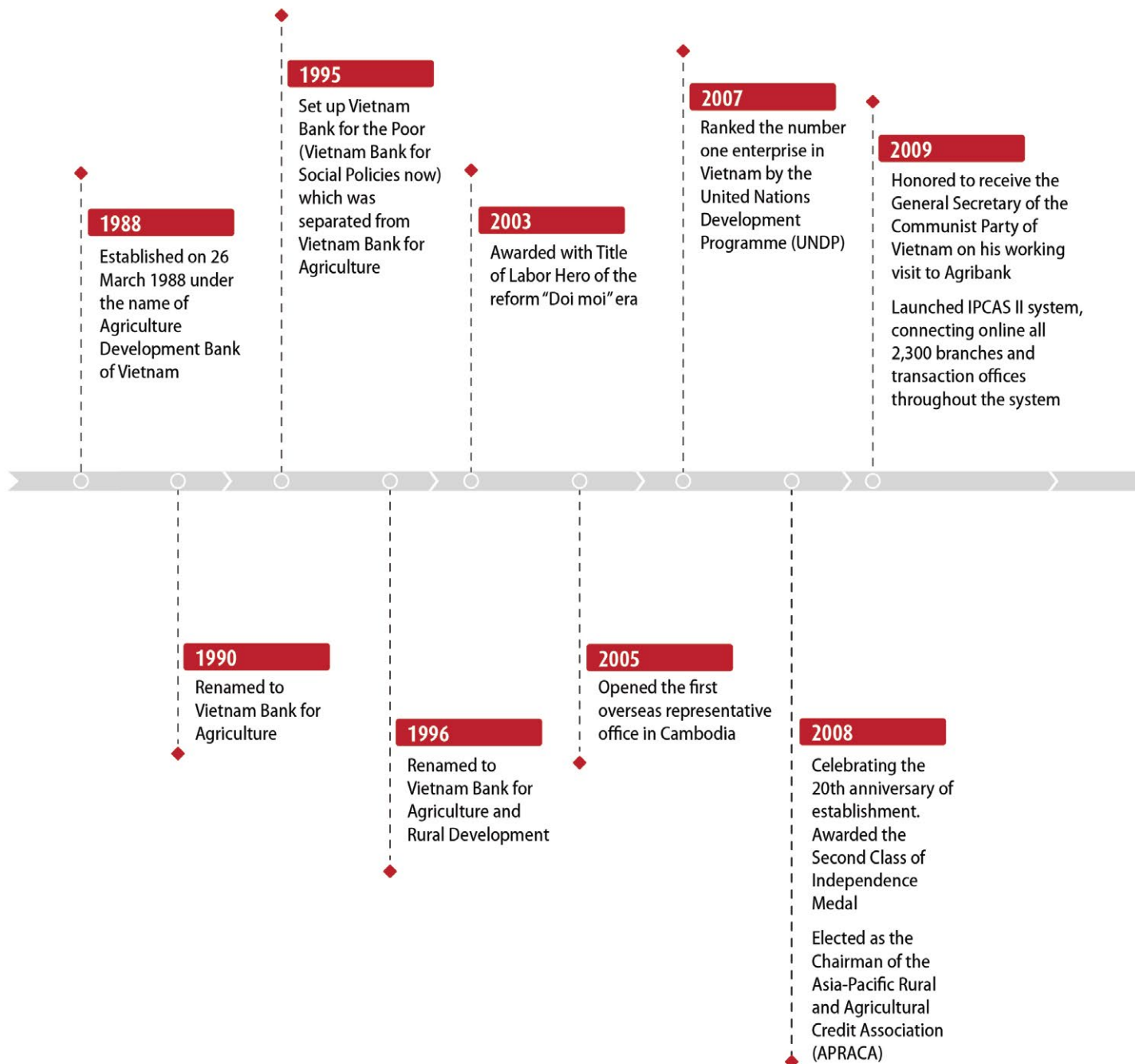
- Gold bars trading;

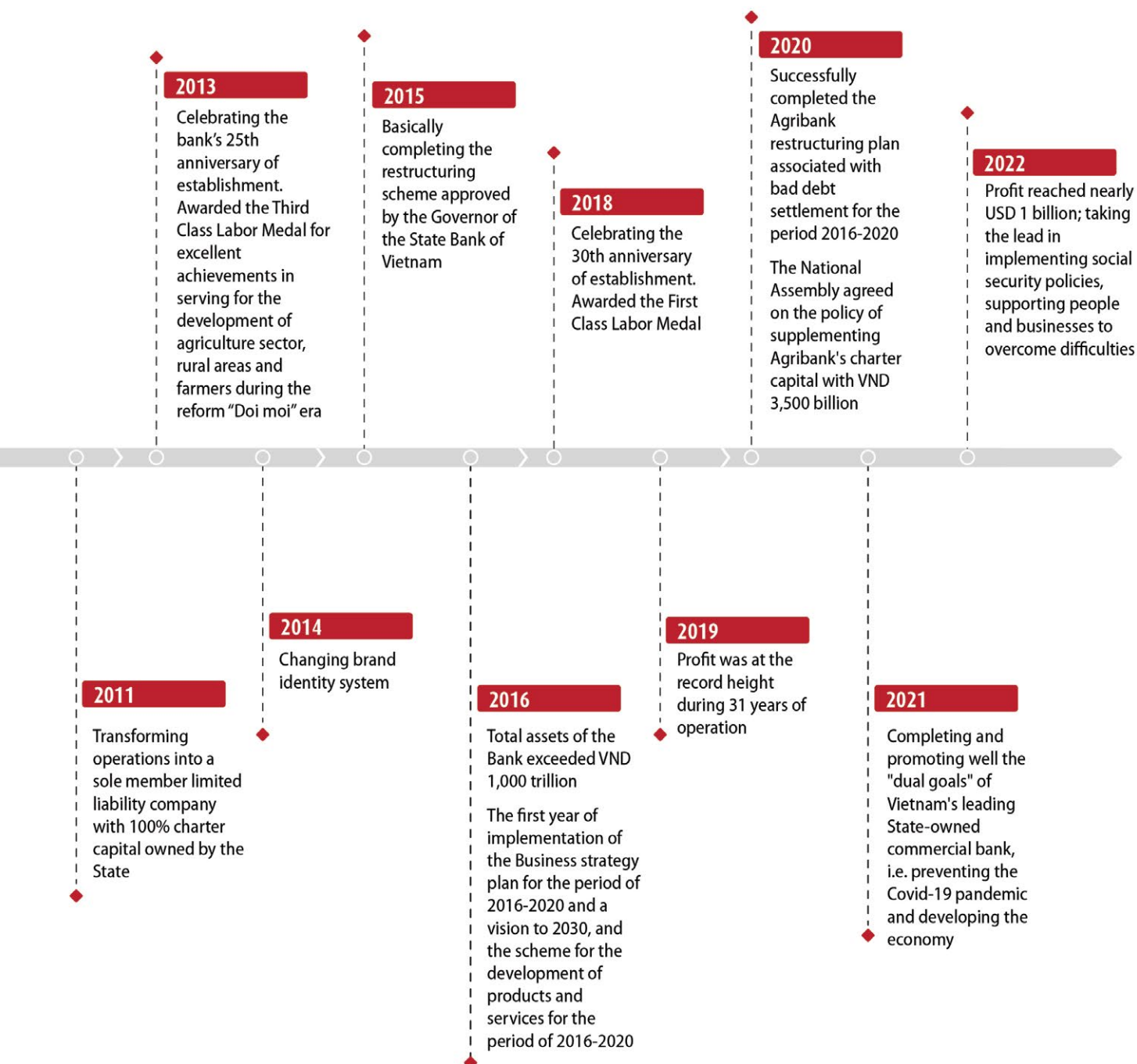
- Purchasing debts.

BUSINESS AREAS

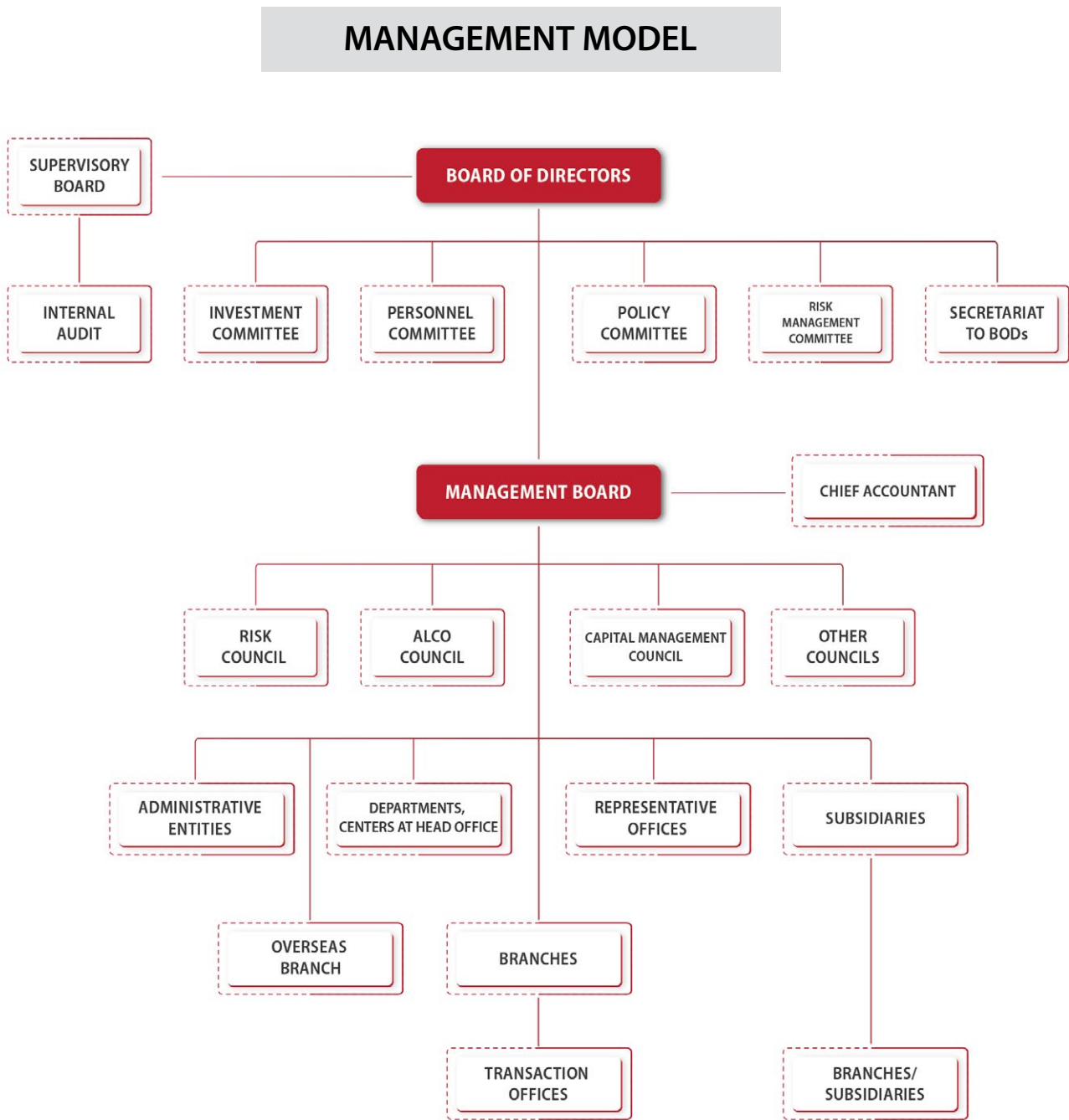
All 63 provinces and cities in Vietnam and Cambodia.

ESTABLISHMENT AND DEVELOPMENT PROCESS

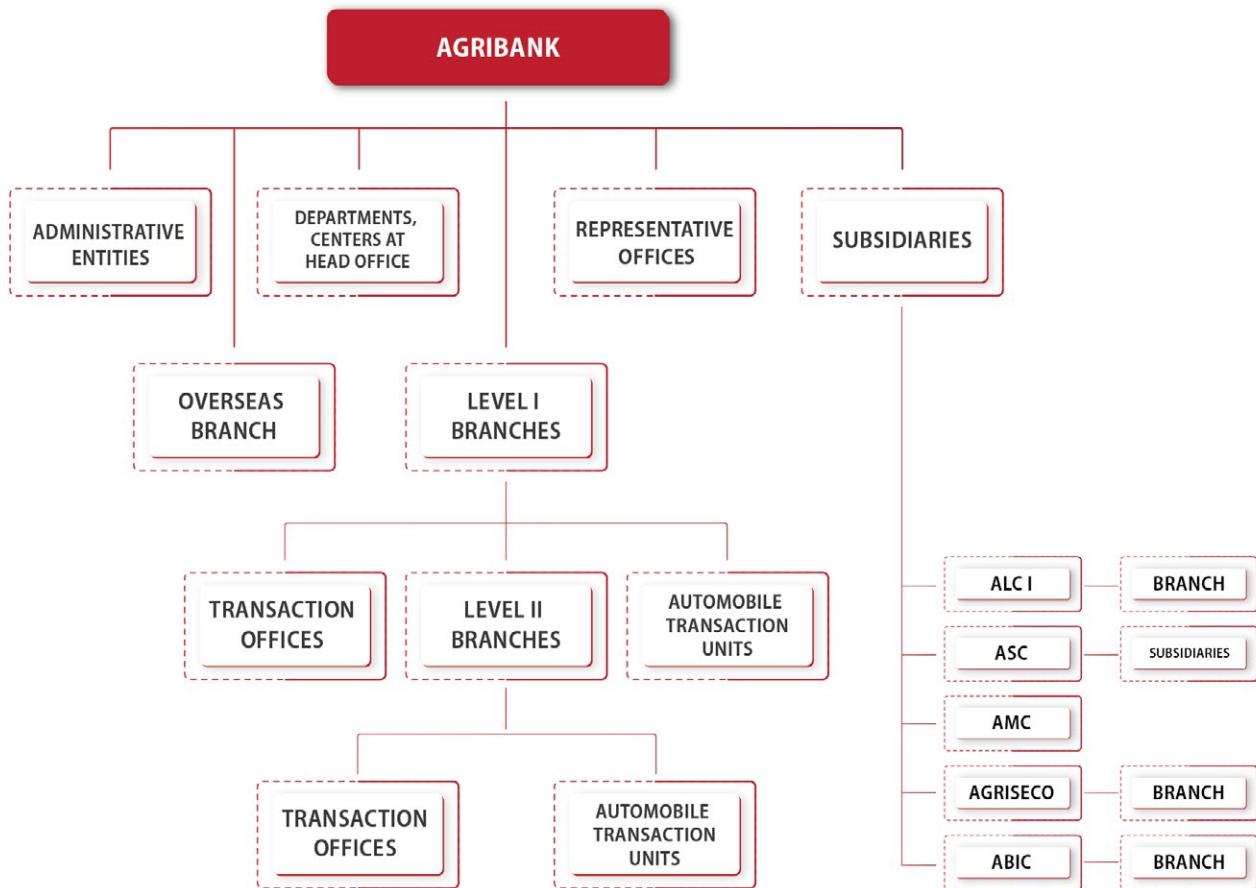




ORGANIZATION MODEL



ORGANIZATIONAL STRUCTURE



As of 31 December 2022, Agribank continues to hold its position as the bank with the largest branch network, covering all provinces and cities, especially in remote areas, borders and far islands throughout the country facilitating farmers to have access to financial services, effectively implementing the Government's comprehensive financial development strategy.

Agribank has the largest countrywide retail network with 2,224 branches and transaction offices; 01 branch in Cambodia; 03 regional representative offices, including: Central region representative office, Southern region representative office; South-West region representative office; 03 administrative units; 05 subsidiaries. In addition, Agribank also maximizes the operation network through 68 automobile transaction points, 3,300 ATMs including 436 CDMs, 647 correspondent banks in 80 countries and territories.

BOARD OF DIRECTORS



Mr. PHAM DUC AN
CHAIRMAN OF THE BOARD OF DIRECTORS

Year of birth: 1970

Professional qualifications: Master of Business Administration

Started working at Agribank since 2014

He was appointed as Vice Chairman of the Board of Directors from 2014 to 2018; as the Director General of the State Bank of Vietnam's Office from January 2019 to April 2020; and as the Party Committee Secretary, Chairman of Agribank's Board of Directors from 01 May 2020, Member of the Standing Committee of the Party Committee of the Central Business Sector; cum Chairman of the Council of Vietnam Bankers Association for term VII (2020-2024) from 10 December 2020; Member of the 15th National Assembly from May 2021.



Mr. PHAM TOAN VUONG

GENERAL DIRECTOR

Year of birth: 1976

Professional qualifications: Master of Economics

Started working at Agribank since 1999

He was appointed as Deputy General Director from 10 June 2015; as Deputy General Director in charge of the Board of Management from 01 October 2022; as Member of the Board of Directors cum General Director of Agribank from 01 December 2022.



Mr. TIET VAN THANH

MEMBER OF THE BOARD OF DIRECTORS, GENERAL DIRECTOR (RETIRED)

Year of birth: 1962

Professional qualifications: Master of Business Administration

Started working at Agribank since 1988

He was appointed as Member of the Board of Directors and acting General Director from 06 June 2014; as Member of the Board of Directors and General Director from 09 February 2015.

He was retired from 01 October 2022.



Mr. NGUYEN MINH TRI

MEMBER OF THE BOARD OF DIRECTORS

Year of birth: 1963

Professional qualifications: Master of Economics

Started working at Agribank since 1988

He was appointed as Member of the Board of Directors from 22 October 2012.

BOARD OF DIRECTORS



Mr. **NGUYEN VAN MINH**

MEMBER OF THE BOARD OF DIRECTORS

Year of birth: 1962

Professional qualifications: Master of Economics

Started working at Agribank since 1988

He was appointed as Member of the Board of Directors from 06 June 2014.



Mr. **PHAM HOANG DUC**

MEMBER OF THE BOARD OF DIRECTORS
(RETIRED)

Year of birth: 1961

Professional qualifications: Master of International Accounting; after diploma of Policy Science

Started working at Agribank since 2014

He was appointed as Member of the Board of Directors from 06 June 2014, in charge of the Board of Directors from 01 November 2019 to 30 April 2020.

He was retired from 01 June 2022.



Mr. **NGUYEN VIET MANH**

MEMBER OF THE BOARD OF DIRECTORS
(RETIRED)

Year of birth: 1962

Professional qualifications: Master of Economics

Started working at Agribank since 2014

He was appointed as Member of the Board of Directors from 06 June 2014.

He was retired from 01 September 2022.



Mr. **HO VAN SON**
MEMBER OF THE BOARD OF DIRECTORS

Year of birth: 1962
Professional qualifications: Master of International Business Administration
Started working at Agribank since 1988
He was appointed as Member of the Board of Directors from 29 July 2016.



Ms. **NGUYEN TUYET DUONG**
MEMBER OF THE BOARD OF DIRECTORS

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



Ms. **DO THI NHAN**
MEMBER OF THE BOARD OF DIRECTORS
(RETIRED)

Year of birth: 1966
Professional qualifications: Master of Economics, Banking and Finance
Started working at Agribank since 2020
She was appointed as Member of the Board of Directors from 01 May 2020.
She was retired from September 1, 2022.

BOARD OF DIRECTORS



Mr. **TRAN VAN DZUNG**

MEMBER OF THE BOARD OF DIRECTORS

Year of birth: 1966

Professional qualifications: Master of Economics

Started working at Agribank since 1994

He was appointed as Member of the Board of Directors from 01 September 2022.



Ms. **NGUYEN THI THAO**

MEMBER OF THE BOARD OF DIRECTORS

Year of birth: 1979

Professional qualifications: Master of Economics

Started working at Agribank since 2001

She was appointed as Member of the Board of Directors from 01 September 2022.



Mr. **NGUYEN MINH PHUONG**

MEMBER OF THE BOARD OF DIRECTORS

Year of birth: 1968

Professional qualifications: Master of Economics

Started working at Agribank since 1988

He was appointed as Deputy General Director from 01 October 2014;
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 qualifications: Master of Economics
Started working at Agribank since 1994
He was appointed as Deputy General Director from 10 August 2017;
as Member of the Board of Directors from 01 December 2022.



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

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

BOARD OF MANAGEMENT



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

Year of birth: 1976

Professional qualifications: Master of Economics

Started working at Agribank since 1999

He was appointed as Deputy General Director from 10 June 2015; as Deputy General Director in charge of the Board of Management from 01 October 2022; as Member of the Board of Directors cum General Director of Agribank from 01 December 2022.



Ms. **NGUYEN THI PHUONG**
DEPUTY GENERAL DIRECTOR

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



Mr. **NGUYEN HAI LONG**
DEPUTY GENERAL DIRECTOR

Year of birth: 1974
Professional qualifications: Doctor of Economics
Started working at Agribank since 1997
He was appointed as Deputy General Director from 02 October 2014.



Mr. **TO DINH TON**
DEPUTY GENERAL DIRECTOR

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

BOARD OF MANAGEMENT



Mr. **PHAM DUC TUAN**
DEPUTY GENERAL DIRECTOR

Year of birth: 1969
Professional qualifications: Master of Economics
Started working at Agribank since 1992
He was appointed as Deputy General Director from 29 July 2016.



Mr. **TRAN VAN DU**
DEPUTY GENERAL DIRECTOR

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



Mr. **NGUYEN QUANG HUNG**
DEPUTY GENERAL DIRECTOR

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

CHIEF ACCOUNTANT



Mr. **PHUNG VAN HUNG QUANG**
CHIEF ACCOUNTANT

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

SUPERVISORY BOARD



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

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



Mr. **BUI HONG QUANG**

MEMBER OF THE SUPERVISORY BOARD

Year of birth: 1970

Professional qualifications: Master of Economics

Started working at Agribank since 1994

He was appointed as Member of the Supervisory Board from 01 October 2014.



Mr. **HOANG VAN THANG**

MEMBER OF THE SUPERVISORY BOARD

Year of birth: 1966

Professional qualifications: Master of Economics

Started working at Agribank since 2014

He was appointed as Member of the Supervisory Board from 01 October 2014.



Mr. **NGUYEN XUAN HUNG**

MEMBER OF THE SUPERVISORY BOARD

Year of birth: 1974

Professional qualifications: Master of Economics

Started working at Agribank since 1998

He was appointed as Member of the Supervisory Board from 01 December 2022.



Mr. **NGUYEN BACH DUONG**

MEMBER OF THE SUPERVISORY BOARD
(RETIRED)

Year of birth: 1962

Professional qualifications: Master of Economics

Started working at Agribank since 1988

He was appointed as Member of the Supervisory Board from 01 October 2014.

He was retired from 01 November 2022.

3

THE BUSINESS PERFORMANCE REPORTS FROM THE BOARD OF MANAGEMENT

VIETNAM MAINTAINED THE SUCCESS STREAK DESPITE CONCERNS
OVER GLOBAL ECONOMIC RECESSION

STERN YET ADAPTABLE BUSINESS PLANNING MANAGEMENT

RETAINED THE LARGEST PORTION FOR PERSONAL SAVINGS
IN THE MOBILIZATION STRUCTURE

REASONABLE AND EFFECTIVE INTEREST RATE CONTROL

CONCENTRATED FUNDING INTO BUSINESS PRODUCTION
AND PRIORITIZED SECTORS

STRONG FINANCIAL CAPACITY FACILITATES GROWTH IN ALL AREAS

PRODUCTS AND SERVICES HAVE STRONG GROWTH,
ESPECIALLY TECHNOLOGY-BASED PRODUCTS

INTERNATIONAL INTEGRATION ENHANCES AGRIBANK'S POSITION

INVESTMENT ACTIVITIES BRING POSITIVE RESULTS

SECURED INFORMATION TECHNOLOGY, SUPPORTING
THE GROWTH OF ALL AREAS OF ACTIVITY

CUSTOMER-CENTRIC ORIENTATION



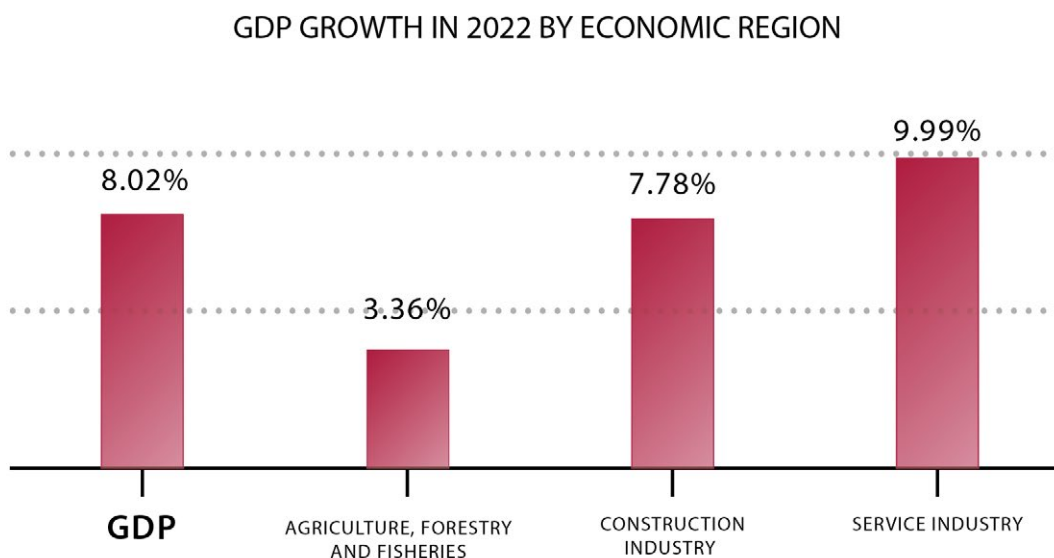
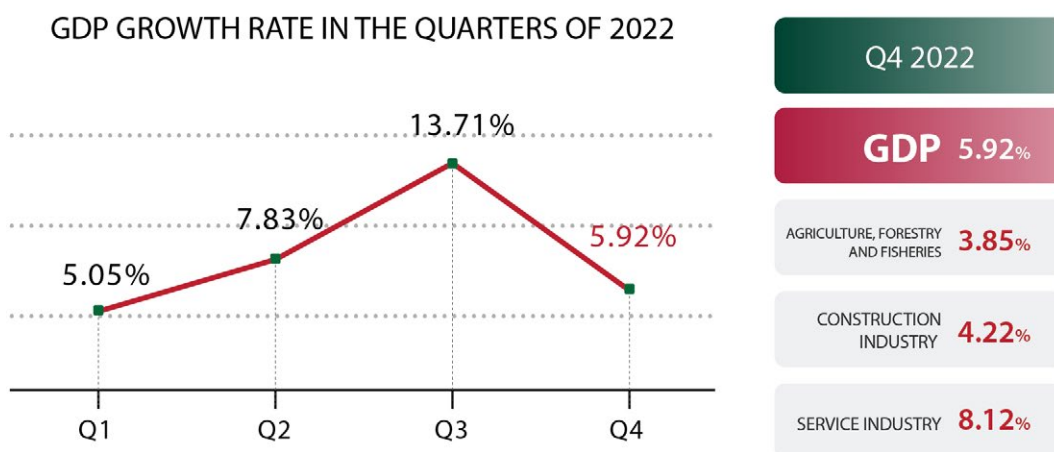


1. Vietnam maintained the success streak despite concerns over global economic recession

The global economy continued to experience turbulence throughout 2022, the Russian - Ukraine conflict has brought about numerous consequences to the global economy, while the affects from the Covid-19 pandemic still persisted, inflation reached the highest level in 40 years and prices for goods escalated leading to nations tightening their monetary policies, the decline in internation trade and the rise of protectionism has prompted concerns about the global economic outlook and negatively impacted investment cashflows. The worldwide economy only grew by 3.19%, lower than the IMF forecast of 4.4%.

Despite these circumstances, the Vietnamese Government, with an innovative and sharp perspective, swift actions and shared determination of the entire bureaucracy, has facilitated advantageous business environment, bringing the economic growth pace to 8.02% - more than double the inflation rate. Revenues from export-import activities for the year exceeded USD 730 billion, with high trade surplus at USD 11.2 billion helped to alleviate the exchange rate burden from the foreign currency market. Direct foreign investment into Vietnam is an economic highlight amidst the declining flow of international trade and investment; realized FDI reached USD 22.4 billion, rising by 13.5% compared to 2021.

These economic bright spots has made Vietnam the only Asian-Pacific country and one of the few nations getting the sovereign rating upgraded. Moody's raised Vietnam sovereign rating from Ba3 to Ba2 with Stable outlook. Fitch rated Vietnam at BB with Positive outlook. Nikkei Asia's upgraded Covid-19 recovery index for Vietnam at the 2nd highest globally. This is proud achievements given the turbulent and unpredictable developments on the global and regional stage, with rising inflation and slowing economic growth in many countries.



2. Stern yet adaptable business planning management

Despite the challenges posed by the pandemic and global economic recession, and the dismal performance in 2021, Agribank determined to maintain our 2022 business objectives not lower than previous years' to continue contributing to the economy and support customers.

Agribank sets our business plans around our targets in profits, financial performance and employees' salaries, with a focus on ensuring operational safety ratios in strict compliance with directives from the State Bank of Vietnam. Our business criteria and plans must guarantee the sustainability, consistency and harmony between mobilization, lending and service operations, maintain credit quality and funding adequacy for agriculture and rural areas, and other policy-targeted sectors.

To ensure the safety and efficiency in business operations, in 2022, Agribank assigned business objectives realistically, appropriate with the actual situation and capabilities of each branch in our network, and with operational safety ratio regulations. Concurrently, Agribank increased monitoring over the progress of operations and handling of non-performing loans to achieve those objectives within the whole network and at branch-level as well to consequently devise timely and suitable solutions.

Agribank's business performance in 2022

Unit: VND billion, %

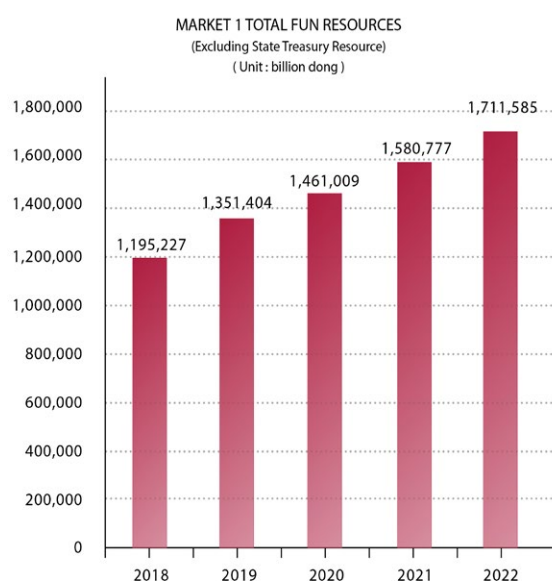
No	Criterion	2021	2022 targets as approved by the State Bank of Vietnam/Board of Directors	As at 31 December 2022	2021 comparison		Compared to the target
					Amount (+/-)	% (+/-)	
1	Total Asset	1,696,013	6%-8% growth	1,874,839	178,826	10.5	Exceeded
2	Mobilization from market 1 (excluding State Treasury)	1,580,777	8%-11% growth, adjusted o lending growth	1,711,585	130,808	8.3	Achieved
3	Outstanding loans to the economy	1,314,225	Maximum 10.5% growth	1,443,286	129,061	9.8	Achieved
4	NPL ratio(as defined in Circular 11)	1.71%	<2%	1.64%		-0.07	Achieved
5	Written-off NPL recovery	8,860	At least VND 10 trillion	10,317	1,457	16.4	Exceeded
6	Service income	8,087	10%-15%growth	9,885	1,798	22.2	Achieved
7	Profits before tax	15,339	VND 20,042 billion	22,539	7,200	46.9	Exceeded
8	Retained earnings after tax	12,327		18,043	5,716	46.4	
9	Liquidity ratio			16.6%			Exceeded
10	Operation safety ratios	Satisfied	Satisfied	Satisfied			Achieved

(Source: 2022 Audited consolidated financial report and 2022 Business performance report)

3. Retained the largest portion for personal savings in the mobilization structure

In 2022, since the financial and monetary markets and the macroeconomy as a whole experienced much disturbances, the banking industry and Agribank in particular encountered difficulties; funding mobilization grew much slower than credit growth, posing challenges in balancing cashflows. In those circumstances, Agribank synchronously put into work a multitude of solutions to increase mobilizing proportional to the capital structure, to satisfy credit growth demand in time, maintain liquidity and operation safety ratios by enforcing our entire network to comply strictly with regulations on mobilization interest rates, applying control measures to avoid interest rate hike races, thus contributing to stabilize the monetary market and protect the banking system; optimize our operating expenditure to maintain and ideally lower the lending interest rate, providing support so the recovering individuals and businesses could advance their production.

As of 31 December 2022, mobilized funds stood at VND 1,711,585 billion, an increase of VND 130,808 billion (+8,3%) from the beginning of the year, accomplishing 103.8% of the plan set by the State Bank of Vietnam (8%-11% growth, adjusted to credit growth).



(Source: Agribank Business performance reports for 2018-2022)

The capital structure is balanced and growing: categorized by type of currency, funds denoted in VND and USD has grown 8.5% and 10.9% respectively compared to the beginning of the year; categorized by customer types, deposits from individual customers, corporate customers and Social Insurance rose by 5.2%, 14.3% and 28.7% respectively; categorized by maturities, current and long-term deposits rose by 2.3% and 15.9% respectively.

Notably, despite the climbing level of interest rates, thanks to our large customer base and a 79.5% of the total mobilized funds coming from individual customers and corporate customers, Agribank has maintained the largest share in funds mobilized from individual customers and corporate customers among the Big4 commercial

banks (approximately 13.8%), thus ensuring a stable and growing funding resource, satisfying capital demands from borrowing customers and agriculture and rural sectors.

4. Reasonable and effective interest rate control

In 2022, the State Bank of Vietnam has made increasing adjustments to the central interest rate by 2%/year in total, the average VND deposit rate increased by 1.19%/year, the average VND lending rate increased by 1.21%/year. This increasing adjustment to interest rates is in line with the general trend around the world to prioritize controlling inflation, keeping exchange rates stable, facilitating adaptability to fluctuations in the market.

In the first 9 months of the year, as an instrument to affect monetary policies for the State Bank of Vietnam, Agribank adopted the stabilizing rate policy to support the economy. From October 2022, interest rates in the market fluctuated wildly. Facing highly-competitive interest rates in the market, Agribank made 03 adjustments to our listed rates and 10 adjustments to the interest margin progressing by deposit amounts, concurrently promulgating many incentives to stimulate capital mobilization needed for credit growth.

5. Concentrated funding into business production and prioritized sectors

The credit operation of the whole banking industry in 2022 was steered in accordance with the overall orientation and with the goal of improving credit quality in priority areas; strengthening control over potentially-risky credit activities.

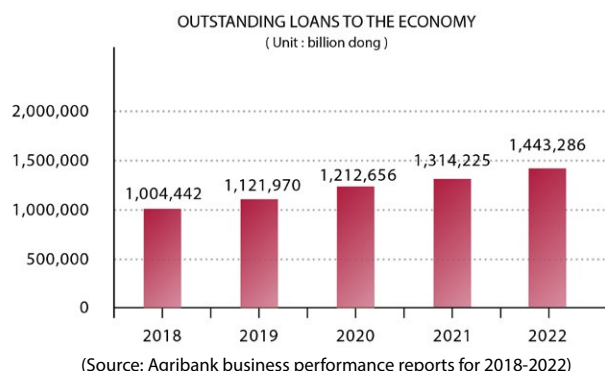
As one of the leading banks in the banking industry, Agribank has always pioneered in enforcing the guidelines and policies of the Government and the State Bank of Vietnam. Besides the Government's policy credit programs, Agribank prioritized the implementation of customer support policies, synchronously deploying many solutions from the beginning of the year to fulfill the task of providing capital for the economy, such as: deploying lending programs and products suitable for customers, regional and business characteristics; flexibly managing the credit growth targets for the bank branches, timely satisfy the borrowing needs of customers; strictly controlling credit growth in high-risk fields; improving asset quality, keeping the proportion of medium and long-term outstanding loans in line with the overall capital structure; strictly complying with the State Bank of Vietnam's regulations on loans to



Agribank prioritizes many solutions to help customers recover and develop production and business after the pandemic

deposits ratio (LDR), as well as on the ratio of short-term resources funding medium and long-term loans; striving to stabilize interest rates when mobilizing rates are pressured to rise.

Credit growth has been positive and stable since the beginning of the year. As of 31 December 2022, the total outstanding loans reached VND 1,443,286 billion, an increase of VND 129,061 billion (+9.8%) compared to the end of 2021, keeping with the growth plan assigned by the State Bank of Vietnam (maximum 10.5% growth), promptly satisfying the borrowing demands of customers to restore and develop business productions after the pandemic.



The credit structure continues to shift in line with the orientation and directives from the State Bank of Vietnam. Categorized by type of customers, outstanding loans to individual customers accounted for 71.4% and legal entities accounted for 28.6% of the total outstanding loans to the economy; categorized by terms, short-term loans accounted for 60.7% and medium and long-term loans accounted for 39.3%. Credit cash flows are directed towards business production and priority areas, to the growth of green credit, clean energy and high-tech agriculture.

Positive credit growth in all segments

As a retail bank focusing on customers in rural areas, individual customers account for 90% of our customer base and are extended VND 1,031,115 billion in outstanding loans, up 13.5% compared to the beginning of the year and takes up 71.4% of Agribank's total outstanding loans to the economy. Non performing loans from individual customers are low, at only 0.7%. Besides the preferentials for customers engaged in agricultural business according to Decree No. 55 of the Government, Agribank offers many programs to support individual customers such as: consumer loans with preferential interest rates for customers living in urban areas to prevent black credit, overdraft with preferential interest rates for customers using accounts for salary receipts, small-value loans, etc...

Corporate customers, despite taking up only a little proportion in our customer base, accounted for 28.6% of Agribank's total outstanding loans to the economy. Outstanding loans to corporate customers in 2022 reached VND 412,171 billion, an 1.5% increase compared to the beginning of the year. Agribank has offered many credit programs and products to support businesses to overcome difficulties, such as doubling the funding of the support

program for import-export customers, the preferential credit programs for SMEs, the preferential credit program for large corporate customers.

Through these preferential lending programs, Agribank has continued pump credit to the economy with VND 876,470 billion of short-term loans, up 10.9% compared to the beginning of the year, accounting for 60.7% of the total outstanding loans; medium and long-term loans amounted VND 566,816 billion, up 8.2% compared to the beginning of the year, accounting for 39.3%.

Promoting green credit and investment in high-tech agriculture

In the National Strategy on green development for the period of 2021 - 2030, with a vision to 2050, green credit and green banking have played an important role. Deeply aware of the risks posed by a multitude of climate change challenges to the Vietnamese agriculture industry, Agribank is determined to lead the implementation of the State Bank of Vietnam's directives on promoting green credit. Since 2016, Agribank has executed a preferential credit program for "organic agriculture" with an unlimited funds, starting at VND 50 trillion. Using Agribank's capital, many large-scale agricultural production models, utilizing advanced technology have been established all over the country. By the end of 2022, Agribank has disbursed over VND 30 trillion under this program, with outstanding loans of VND 5 trillion for nearly 4,000 customers.

In order to stimulate credit demand in this field, Agribank has lowered lending interest rates by 0.5%-1.5%/year for customers depending on each specific case. In addition, customers who borrow from the Agribank high-tech and organic agriculture development programs shall get free-of-charge internal transfers and 50% deduction in outward transfer fees, etc...



Boosting the supply of capital for the development of agriculture, rural areas and farmers, Agribank contributes to economic development, creates jobs and increases incomes for local people.

In our directions, besides direct lending for production households, Agribank would look into providing financial support for commodity production, value chain investment in agricultural and commodity production in conjunction with developing useful products in each locality to help promote economic development, increase income and create jobs for local people.

Facilitate credit capital for agriculture and rural sectors

Steadfast in our mission for agriculture, rural areas and farmers

Throughout our 35-year journey on the mission for agriculture, rural areas and farmers (lit. "The Rural Trifecta"), Agribank has always maintained its leading role in agricultural and rural financial markets. Agribank has consistently accounted for over 40% of the total agricultural and rural loans of the whole banking industry. In 2022, Agribank's agricultural and rural loans continue its steady growth at VND 917,302 billion in outstanding loans, accounting for nearly 65% of Agribank's total outstanding loans, contributing to the implement the Communist Party and the State's policies on assuring food security.

Agribank has been effectively delivering 7 policy credit programs and 2 national target programs on new rural construction, sustainable poverty reduction and socio-economic development for ethnic minorities and in mountainous areas. Throughout our entire network, Agribank deployed cooperation programs, pilot programs for the new rural models starting in 2011. From the initial 11 piloting communes, until now, Agribank has provided loans to 100% communes undergoing new rural transition with nearly 8,300 communes, disbursing nearly VND 4 million billion since the start of the program, with the outstanding loans of VND 600 trillion for 2.2 million customers.

The whole network constantly researches to develop and diversify credit products suitable for each customer, especially customers in rural areas (cooperatives, small and medium enterprises, policy subjects targeted in the National Target Program on new rural construction); continue to simplify loan procedures, make transparent our lending processes and procedures, develop multiple capital channels, facilitate easy access for customers, etc... Thereby, affirming our pioneering role, seriously undertaking the political mission of commercial banks regarding the guidelines and policies of the Communist Party and the State, and the key role in providing capital for agriculture and rural development, making an important contribution to macroeconomic stability, inflation control, growth improvement and social security.



Constantly developing and diversifying credit products suitable for each type of customer in agriculture and rural areas.

Focusing on the poor and disadvantaged through the group lending model: After years of success with group lending, Agribank continues to further cooperation with the Farmers' Union and the Women's Union to develop this credit model into an effective channel for disbursement and capital management. In 2022, group lending grew by 6.4% in terms of outstanding loans with a very low NPL rate, accounting for only 0.5%. Through 36,000 lending groups, Agribank has provided more than VND 100 trillion to nearly 800 thousand members of Farmers' Associations and Women's Unions in small-scale agricultural production. This model has displayed numerous advantages, effectively delivering the capital to the right recipients, disbursing for the right purposes, changing the face of the rural economy, saving transaction time for customers, at the same time helped reducing the workload for Agribank's credit officers, enabling branches to combine promotion with lending activities, expanding investment in agriculture and rural development.

Reaching out to remote areas using the automobile transaction units by specialized vehicles model: aiming to diversify distribution channels, to make it more convenient for people in remote areas to access capital and banking services, contributing to furthering commodity production and repelling "black credit" in remote, isolated and ethnic minority areas, 68 automobile transaction units were deployed at 474 communes with 24,453 working sessions; 2,277,298 customer transactions were served; VND 8,614 billion were disbursed; VND 10,109 billion of debt were collected; VND 7,155 billion were mobilized and VND 7,352 billion were transferred. In addition to deposit, lending and money transfer products, customers have regular access to other conveniences by the bank such as: payment account opening, card issuance, registering for SMS account balance notification service for deposits and loans, bill collection services (electricity, water...), overseas remittance payments, buying ABIC insurance, registering for E-Mobile Banking services, domestic money transfers, etc...

Maintaining support programs for customers affected by the Covid-19 pandemic:

To share the burden from the Covid-19 pandemic with customers, Agribank continues to carry out support measures such as: preferential loan programs for customers affected by the Covid-19 pandemic, interest rate adjustment, interest exemption or reduction to recover debts written-off during the Covid-19 pandemic.

Amidst the most stressful period of the Covid-19 pandemic, Agribank has implemented a series of credit programs for customers affected by the pandemic with preferential interest rates. Aside from debt restructuring, fees and interests were exempted and reduced for nearly 45,000 customers with over VND 100 trillion in total supported loans. Agribank granted VND 590 trillion in new loans to more than 200,000 customers affected by the Covid-19 pandemic with outstanding loans.

Bringing direct benefits to customers with fee and interest exemption and reduction programs:

To continue supporting corporate customers, cooperatives and business households who are facing difficulties and have yet to receive the interest rate support from the State budget, Agribank spent our own funds to take the initiative and cut rates by a further 20% from the lending rates for outstanding loans denoted in VND in the last 2 months of 2022; proactively implemented preferential credit programs to support customers affected by the Covid-19 pandemic, large corporate customers and SMEs with a VND 250 trillion package; simultaneously offering free-of-charge domestic payment services to all customers. In 2022, Agribank spent about VND 2 trillion to finance interest rate support for 2.2 million customers. This is an effort from Agribank in the context of high interest rates, demonstrating the responsibility of a State-owned commercial bank to administer the directives of the National Assembly, the Government and the State Bank of Vietnam, synchronously deploying solutions to resolve difficulties, contributing to socio-economic recovery and development.

Strengthening credit quality control

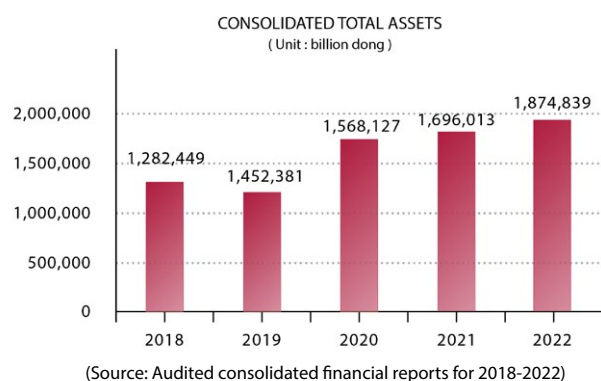
In difficult economic conditions, the average NPL ratio of the whole banking industry in 2022 is at 1.92% and on the rise. However, Agribank's credit quality is strictly managed, non-performing loans account for 1.64% of the total outstanding loans, especially in our targeted sectors, credit quality is good. Non-performing loans for agricultural and rural loans was at 0.7%, consistently lower than the overall NPL ratio of the whole banking system. NPLs of individual customers are also low, accounting for only 0.7% of total outstanding loans. In 2022, we recovered VND 10,317 billion of written-off debts, completing 103.2% of the target.

6. Strong financial capacity facilitates growth in all areas

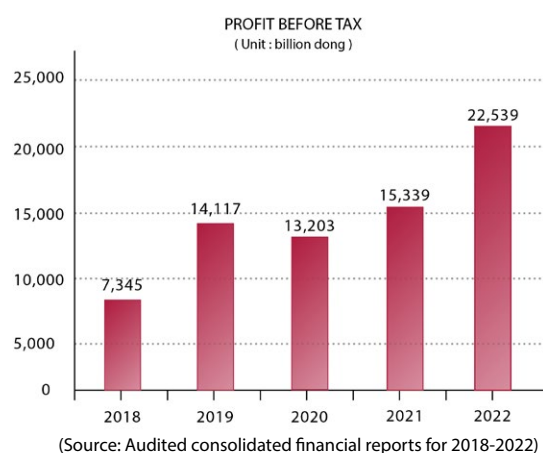
In the context of the economy as well as the financial and currency markets facing many fluctuations, especially in the last months of the year, the stock, corporate bonds and real estate markets are complicated, and increasing bad debts having more influences on production and business activities of most industries and fields; Agribank has synchronously and flexibly deployed many financial solutions to stabilize and grow business operations, improve efficiency and financial capacity such as: building 2022 financial plan in accordance with actual business activities, continuing to manage and properly balance expenses for growth in association with the requirements of thrift practice and waste prevention; putting efforts to reduce costs in order to be eligible for exemption and reduction of service charges, stabilizing and reducing lending interest rates to support customers; making risk provisions; handle risks in accordance with regulations and financial capacity, ensuring income and life for employees.

In order to respond flexibly to market fluctuations, Agribank has conducted periodic and unexpected financial analysis for the entire system and assessed the financial situation of each branch, promptly proposed solutions to ensure the completion of annual financial targets, evaluated the

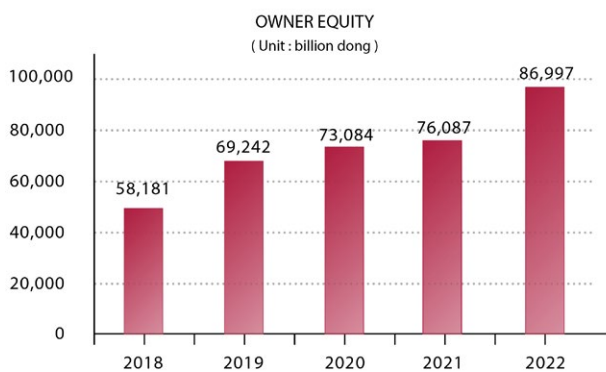
saving practices and combat wastefulness to come up with solutions to reduce costs and improve business efficiency. As of 31 December 2022, Agribank's total assets reached VND 1,874,839 billion, increased by 10.6% compared to the end of 2021; total income reached VND 159,945 billion, increased by 21.7% compared to 2021, reaching 120% of the plan.



Agribank's profit witnessed the highest growth in its operation history, reaching VND 22,539 billion, exceeding the plan assigned by the State Bank of Vietnam, resulting from credit growth right at the beginning of the year. Agribank minimized many expense items and actively operated the interest rate tool to promote recovery from written-off debts after the Covid-19 pandemic. Solutions to increase outstanding interest income, increase non-credit service revenue on the basis of promoting digital technology application, contribute significantly to our profit.



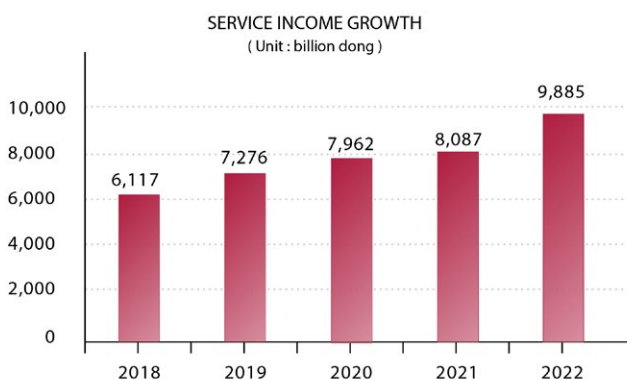
The indicators showing the improved asset quality and all the operational safety ratios have met the regulations of the State Bank of Vietnam. Return on equity (ROE) reached 22.12%, exceeding the plan assigned by the State Bank of Vietnam (16.8%). In the last months of the year, the corporate bond market faced many difficulties, but with the reputation and brand of the bank together with the trust of customers, Agribank successfully issued VND 12,431 billion of bonds to increase capital, including VND 2,431 billion of individual bonds and VND 10,000 billion of public bonds, facilitating the bank's equity reaching VND 86,997 billion and helping to grow more long-term capital to meet the capital needs of the economy, and at the same time increase effective investment opportunities for customers.



(Source: Audited consolidated financial reports for 2018-2022)

7. Products and services have strong growth, especially technology-based products

As of December 31, 2022, service revenue reached VND 9,885 billion, up VND 1,798 billion (+22.2%) compared to 2021, meeting the plan assigned by the Board of Directors (increasing from 10% to 15%).



(Source: Agribank business performance reports for 2018-2022)

Implementing the plan of digital transformation of the banking industry in 2022, continuing to transform the development-oriented multi-service business model into a professional, modern, top-quality bank with the motto of taking customers as the center of all activities, Agribank has strengthened human resources and technology system to synchronously deploy solutions to diversify products and services, expand distribution channels, develop new customers to open payment accounts, increase service revenue and contribute to increase the rate of CASA in the long term. Agribank's utilities and services are diverse and abundant, similar to other State-owned commercial banks, meeting the needs of customers for financial transactions and non-cash payments.

Domestic payment provides multi-channel and multi-utility services

Agribank continues to deploy solutions to develop payment services in the direction of multi-channel, multi-utility to provide customers, promulgate policies to attract customers to open payment accounts and use payment services. In 2022, Agribank opened 2,651,729 new personal accounts, bringing the total number of payment accounts of individual customers to 20.64 million accounts, accounting for 98.2% of the number of payment accounts of the bank.

In addition to developing traditional money transfer payment services on transaction counters, electronic payment services have been strongly developed through the implementation of services on Emobile Banking and Internet Banking. Payment services ensure safety, speed and confidentiality of customer information. .



Agribank develops payment services in the direction of multi-channel and multi-utilities to better serve customer needs

International payments face both difficulties and advantages

Despite facing many difficulties in the first half of the year, the strong recovery of Vietnam's economy in the second half created a breakthrough and a premise for Vietnam's import and export activities to maintain momentum and drive the whole economy forward. Import and export activities with a total import and export turnover of goods in 2022 reached a record number of USD 732.5 billion, increased by 9.5% over the previous year, in which imports mainly focused on accessories, machinery, electronic appliances, production materials accounted for 93.5% of the total import turnover. Exports recorded high growth in the industrial and processing sectors.

In international payment activities, Agribank has established correspondent banking relationships with 647 banks in 80 countries and territories to set up the worldwide payment network, thereby providing international payment services to 161 countries in the world. Apart from the US, Asian countries is our main import and export payment markets. Besides basic international payment products, Agribank has many products with outstanding features compared to other commercial banks such as: Vietnam - China cross border payments, Vietnam - Laos cross border payments via CBPS, money transfers between Cambodia - Vietnam via KO channel, multi-currency transfers.

In 2022, Agribank's import and export payment activities faced difficulties when most of our customers were in the fields of agriculture, forestry and fishery - those industries were seriously affected by the pandemic when countries minimized the export of food due to fears of food security problems, and at the same time tend to use domestic products instead of imported products, especially agricultural products. Import and export payments through Agribank reached USD 11.55 billion, decreased by 1.3% compared to 2021. Another factor is a significant decrease in cross-border import and export payment transactions with China, consequences of border closure measures due

to the Covid-19 pandemic.

Despite difficulties, Agribank's revenue from foreign exchange activities in 2022 reached VND 388 billion, increased by 8.8%, reaching 101% of the assigned plan. To achieve that result, Agribank has applied many solutions in customer relationship, product development, renewed incentive and reward mechanism. Branches have actively and effectively implemented programs and product packages for developing new and import-export customers, providing short-term capital support for customers through the expansion of deferred L/C...

Compliance inspection and supervision has been strengthened. Regulations on foreign exchange management and anti-money laundering are updated regularly. The whole bank focuses on raising the awareness of compliance with regulations and processes on foreign exchange management, prevention of money laundering and terrorist financing, contributing to the formation of the culture of risk control. Not only the front offices, the middle offices at the defensive lines are actively coordinating to review the transactions that arise with potential risks and propose handling. Branches focus on the KYC process and transaction identification to ensure compliance with the provisions of the law, the the State Bank of Vietnam and Agribank..

Remittance service maintains TOP 3 in terms of market share

For the economy, remittances are always an important source of foreign currencies, contributing to the stability of the payment balance and the foreign currency market. In 2022, Agribank has been the Top 3 bank in terms of overseas remittance payments market share in Vietnam with payment turnover reaching over USD 1 billion. The number of payment transactions reached 779,000. Overseas remittance payments to customer accounts are processed

abroad on Internet Banking for customers with accounts at Agribank. As a result, remittance customers, especially those in rural, remote and isolated areas, consider Agribank the preferred choice when transferring and receiving remittances.

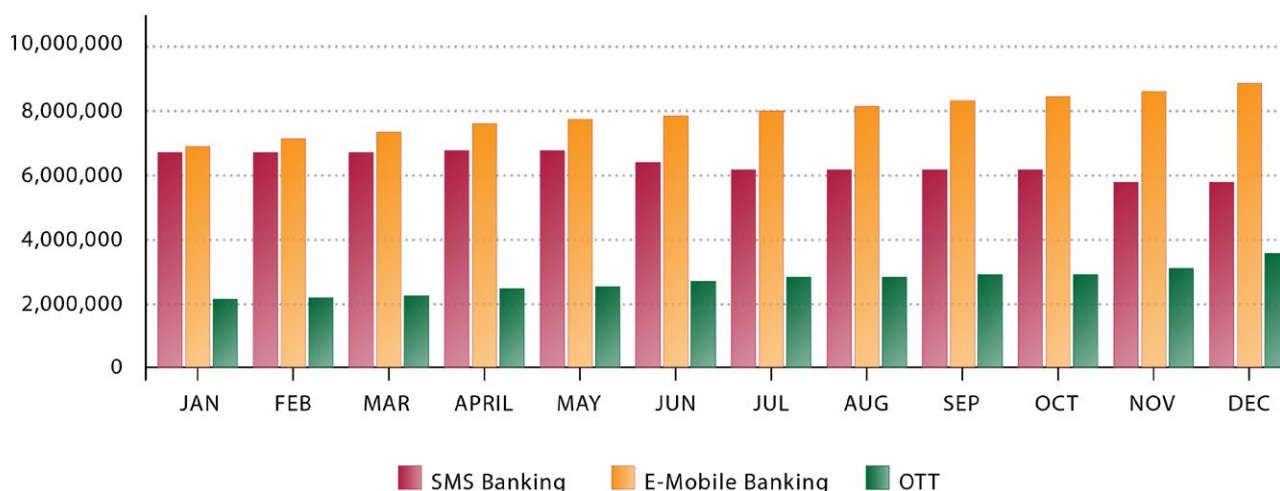
7.4. E-banking services grow fast and stably

In 2022, the digital ecosystem and digital payment of the banking system have connected with services in other areas of the economy, bringing many convenient services to people. With the orientation of developing retail banking services on the basis of information technology, Agribank provides more than 200 convenient products and services, focusing on strongly developing E-banking services, applications and services using 4.0 technological innovation, implementing digital transformation through the continuous launch and improvement of many digital products, in order to simplify the process and improve convenience for customers.

As of 31 December 2022, there were 14.5 million customers registered for Mobile Banking service, accounting for 70.2% of customers with payment accounts at Agribank, an increase of 1.18 million customers (+8.8%) compared to the beginning of the year. The number of customers registering for Agribank E-Mobile Banking service grew steadily with an increase of more than 2.2 million customers (+33.8%) compared to the beginning of the year. The number of transactions via Mobile Banking in 2022 reached 638 million with a growth rate of 100%, transaction amount increased by 148% compared to 2021.

In particular, Agribank focuses on attracting customers in remote and isolated areas in order to implement a comprehensive financial strategy and increase people's access to financial services in mountainous and island areas. Regions with a higher percentage of customers registering

MOBILE BANKING USAGE GROWTH IN 2022



automatically in real time. Wide network helps remittance recipients easily and conveniently transact in any locality in the country. Agribank also deploys a service to automatically forward remittance payments in VND to other banks through the Payment Hub system; develops money transfer service

to use Mobile Banking than the average include the High Mountain-Border Region, the Northern Midlands, the Central Coast and the Central Highlands.

Agribank has cooperated with partners to deploy 14

E-wallets (Momo, eDong, Zalopay, ShopeePay, VNPT Pay for individuals and agents, Payoo, Vimo, Moca, Senpay, Smartpay, Truemoney, VinIDPay, VNPay and Eco). In which, Momo, ZaloPay, ShopeePay, VNPT Pay have good growth rates, accounting for a large proportion of the number of wallet-linked accounts, top-up sales and service fee collection at Agribank. Agribank also successfully tested the connection with 04 E-wallets Payme, GHTKPAY, Mobifone, Omipay. The total number of customers using E-wallets linked via Agribank's saving accounts/cards reached 3.15 million, increased by 114% compared to the beginning of the year, transaction turnover was VND 28,472 billion, increased by VND16,298 billion (+134%) compared to 2021.

E-banking services bring a lot of conveniences to customers by helping them to save time and costs, reduce cash circulation for the economy and ensure people's health, especially during the Covid-19 pandemic. It also helped customers to get acquainted with and keep up with technology trends and access funds more easily and quickly. Agribank's regularly upgraded information technology system makes electronic transactions safe and convenient.

Impressive card service with many breakthrough products

Agribank is considered to be the pioneer in card products and services, quickly updating trends, modern payment technology, in line with the digital transformation trend of the economy, bringing banking services closer to the people, effectively implementing the national comprehensive financial strategy and the project on promoting non-cash payment of the Government and the State Bank of Vietnam.

By the end of 2022, the whole system has been equipped with more than 3,300 ATMs and CDMs, 23,574 POS and 21,687 card-accepting units. The number of domestic debit cards in circulation reached 17.6 million cards, an increase of 1.2 million cards (+7.3%) compared to the beginning of the year. Card payment revenue reached VND 650 trillion, increased by VND 55 trillion (+9.2%); card usage reached VND 490 trillion, increased by VND 41 trillion (+9.1 percent) compared to the beginning of the year.

Agribank makes their mark in card areas in 2022 when implementing many breakthrough projects, programs and products. The model of Digital Banking in the field of cards (Agribank Digital) applies modern technology on the basis of customers identification and authentication by biometric technology on both their face and fingerprints. The project aims to digitalize all card services, promote the image and brand of Agribank in digital banking cabins. Agribank's digital banking model in card activities is highly appreciated by the Prime Minister, the State Bank of Vietnam, ministries and sectors when it is introduced at digital transformation and innovation events in 2022. Agribank's new products are well-received by customers, with high sales growth, such as Loc Viet cards that integrate two debit and credit applications on the same chip according to VCCS standards; products with new features and utilities such as Jcard non-physical cards, J-Secure services bring convenience and security to customers; domestic card payment connection services issued by Agribank at BC Card network - Korea,

E-wallet connection, interbank bill payment developed very quickly.



Strengthening banking-insurance linkages towards the goal of serving customers better and better

With fast and strong advancements in card activities as well as the benefits it brings to card users, Agribank was honored with the Sao Khue Award for its excellent information technology system in the financial-banking sector and Digital Bank for Loc Viet Card; was awarded by NAPAS the Bank with the best ATM network, leading in converting domestic chip cards according to VCCS standards; was honored by MasterCard International as the bank with the highest data integrity rate; recognized by all three of the world's largest international card organizations, i.e. Visa, MasterCard and JCB for transaction quality, and awarded the leading bank in terms of growth in debit card sales, growth in the rate of touch transactions, developing debit card and card payment sales.

Banking-insurance service brings peace of mind for both banks and customers

In addition to promoting lending activities for agricultural production, Agribank has cooperated with Agriculture Bank Insurance Joint Stock Corporation (ABIC - Agribank's subsidiary) to deploy a number of insurance products and services to the people, in which the most well received and responded by the people is the credit security insurance product. Products have been provided to over 1.97 million customers, accounting for 65% of Agribank's individual customers with insured loans amounting to VND 191,202 billion, accounting for 19% of total outstanding loans.

Banking-insurance linkage services also bring income to Agribank when the agency entrustment service has also grown strongly with revenue from commissions for products and services of credit security, collection of agency commissions from insurance agent activities...

ABIC is a subsidiary of Agribank, accompanying Agribank in carrying out the mission of stabilizing social security, developing the economy and building a new countryside. ABIC provides more than 100 insurance products suitable for all production and business activities such as credit security, private house insurance, cattle insurance, boat insurance, etc... to serve the insurance needs of farmers, rural areas and the agricultural economy of Vietnam. ABIC has also successfully provided insurance products to more than 3.3 million farmers, small and medium-sized businesses who are borrowing and using banking services at Agribank.

Collection and payment services extended to many enterprises

The collection and payment service allows banks to represent enterprises, organizations and individuals to perform collection and payment transactions under contracts. The service helps customers reduce costs in business activities, diversify cash collection channels, reduce risks in storing, transporting and counting cash, save time and costs of transportation to many locations and easily track receivables, update all transactions arising on the account. In order for customers to take advantage of the service's advantages, Agribank focuses on training and guiding customers on how to use accounting software and cash flow management. As a result, Agribank's collection and payment services are trusted and used by many enterprises.

In 2022, the collection and payment services at Agribank was significantly expanded when the bank signed a service provision contract with 3,601 enterprises, an increase of 181% compared to 2021, bringing the total number of partners to deploy the service with Agribank to 5,591 enterprises, suppliers in the fields of education, electricity, water, telecommunications, insurance, hospitals, financial companies... The number of payment transactions reached 78.48 million, increased by 44.54%; payment revenue amounted VND 23.83 million billion, increased by 25.87%; on average, there are 315,200 transactions per day, an increase of 45.12% compared to 2021.

8. International integration enhances Agribank's position

By the end of 2022, Vietnam is the only country in the Asia-Pacific region and one of four countries worldwide that has their credit ratings upgraded by Moody's. The fact that the sovereign credit ratings of Vietnam have been raised to Ba2 shows that Vietnam's economic strength is underpinned by its increasing competitiveness and deeper participation in global value chains. Along with the sovereign credit ratings,

Agribank was also upgraded by Moody's from Ba3 to Ba2 with a "Stable" outlook. This is the highest credit ratings among Vietnamese banks.

In addition, Agribank continued to rank up by 16 compared to the 2021 ranking (ranked 157) on the Brand Finance Banking 500's Global 500 Most Valuable Banking Brands Ranking in 2022, the highest among 11 leading commercial banks in Vietnam; Ranked 6th in the TOP10 most valuable brands in Vietnam announced by Brand Finance.

The credit rating upgrade for Agribank is very important in the period when Agribank is aiming to issue international bonds and prepare for equitization, helping investors know more about Agribank's capacity.

Agribank's international relations activities in 2022 took place excitingly with many outstanding events and results. Agribank also spreads its image and voice in the international playground when participating in presentations at many international and regional conferences and forums of international organizations and associations such as the World Conference on Agricultural Finance, Regional Policy Forum of APRACA...

International relations activities also help Agribank attract foreign currencies at reasonable costs through projects for development assistance, poverty alleviation, bringing direct and practical benefits to farmers, for the bank and the country. Agribank is highly appreciated by international donor organizations, ministries and branches for serving and disbursing international projects. In 2022, Agribank withdrawn capital from loan projects with a total amount of over VND 1,000 billion, helping to support a stable medium and long-term capital source for credit activities; simultaneously assigned to serve 03 projects with a total value of nearly 92 million USD, bringing the total accumulated banking projects to 172 projects with a total value of 8.6 billion USD.



Agribank successfully hosted the Regional Policy Forum and the 75th Executive Committee Meeting of APRACA Association with the theme of "Promoting digital financial services for financial inclusion in agricultural sector"

9. . Investment activities bring positive results

Agribank is currently investing in 05 subsidiaries, of which 03 are 100% owned by Agribank and 02 are contributed capital.

In 2022, the business operations of all enterprises faced many difficulties due to economic downturn, impact of the Covid 19 pandemic, fluctuate stock market, decline liquidity resulting in direct impact on the securities, insurance and service industries. However, the companies in which Agribank have invested capital are profitable and strive to fulfill the assigned business targets. Agribank Finance Leasing Company I (ALCI), Agribank Securities Joint Stock Corporation (Agriseco), Agriculture Bank Insurance Joint Stock Corporation (ABIC) have completed and exceeded the targets. Agribank Banking Services One Member Limited Company, Agribank Asset Management One Member Limited Company (AMC) also achieved over 90% of the plan. The operations of the companies are safe, efficient and actively support the general business activities of Agribank. In addition, Agribank's external investments such as: investment in CMC Technology Company, National Switching Joint Stock Company (Napas)... bring high profits and dividends to Agribank. The divestment of external investment also achieved good results (Agribank has basically completed the transfer of shares in CMC, the amount collected is VND 244.6 billion/156 billion invested capital).

In order to continue to improve the operational efficiency of the subsidiaries, the Board of Directors approved the Business Plan/Business Strategy for the 2021-2025 period

of 04 subsidiaries, the Plan to reorganize ALCI's organization and operations to be more streamlined, suitable for the stage of pending legal entities.

In addition, Agribank has an investment project in Cambodia in the form of a branch. The branch's operations has faced many difficulties as the branch has to ensure the minimum legal capital as regulated by the National Bank of Cambodia.

10. Secured information technology, supporting the growth of all areas of activity

Along with the development of society and technology, the general trend of the banking industry is the shift of distribution channels from traditional banking products and services to modern service channels based on technology and digitization, helping customers interact more and more effectively. Therefore, the information technology system becomes more important than ever, serving as a base for the bank to develop quickly, strongly and firmly.

At Agribank, the information technology infrastructure is always upgraded and optimized to ensure stable and safe operation for all technology systems used in the bank management and administration, effectively supporting the development of payment products and services, expanding product distribution channels, improving the ability to meet customers' needs, thereby increasing competitiveness among commercial banks. The operational processing capacity of Agribank's technology system well meets the operation of the network with 2,344 branches and transaction offices across the country. Agribank's



Agribank continuously launches and improves many digital products to simplify processes and bring convenience for customers.

information technology system ensures smooth operation for the average of 35 million transactions per day and peaks up to 45 million transactions per day, of which automated transactions account for 91.97% of the total transactions.

Agribank also constantly automates the manual transactions, contributed to ensuring system safety and improving the bank's management capabilities, and developing new functions, utilities, and electronic distribution channels based on information technology for customers to expand business areas and customer base and improve service quality. Technology-based products are extended to all customers on both Internet banking and Mobile banking channels. Customers have more options and conveniences when using domestic payment services, international money transfers, recurring future money transfers, lending, E-commerce payments, public financial products and services, inward remittances...

11. Customer-centric orientation

In all areas of operation, Agribank always puts the benefits for customers at the center. Agribank established the Corporate Banking Department and the Individual Banking Department with the goal of developing mechanisms and policies suitable for each customer category in order to serve customers with quality and efficiency. With a difficult year like 2022, Agribank still strives to offer the best and most reasonable lending and deposit interest rates for each customer segment as well as giving maximum incentives on interest rates and service charges, transaction methods, products and services for customers in priority fields. Customers who face difficulties

in production and business due to the Covid-19 pandemic, natural disasters or other objective causes are provided with favorable credit conditions by Agribank in accordance with laws and regulations to recover their business activities and stabilizing their life.

In addition, customer care has been paid special attention by Agribank through the establishment of the Contact Center. Customers coming to Agribank are welcomed, consulted and supported enthusiastically, meeting their reasonable requirements and needs. Information details about every customer is collected, stored and classified in order to help Agribank understand each customer's needs. Agribank's Contact Center in 2022 handled over 2.5 million SMS and OTT messages, received over 2 million incoming calls and actively made over 1 million outgoing calls through the 1800, 1900 hotlines to receive information and feedback from customers, promptly handled their demands and recommendations to ensure the maximum interests and satisfaction.

With the aim of improving the quality of customer care, Agribank regularly trains and improves professional skills for employees in direct contact with customers, establishes VIP customer service lines, and conducts Happy Calls to do surveys, measure customer needs and satisfaction, periodically and irregularly check the quality of customer care through customer information receiving channels such as: calls, fanpages, emails as well as organizing customer care quality checks at branches throughout the system and handling customer requests, improving Agribank's reputation and operational efficiency.



4

ASSESSMENT OF THE BOARD OF DIRECTORS

AGRIBANK HAS FULFILLED ALL BUSINESS TARGETS

THE BOARD OF DIRECTORS HAS THE RIGHT ORIENTATION
AND DECISIVE DIRECTION

THE BOARD OF DIRECTORS IS COHESIVE, CONSENSUAL
AND EFFECTIVE

BUSINESS ORIENTATION IN 2023





1. Agribank has fulfilled all business targets

Under the leadership and direction of the Government, the State Bank of Vietnam and the initiative, drastic, flexible, creative, high consensus of all levels, branches and individuals throughout the system, Agribank has fulfilled all business targets and political tasks assigned by the State Bank of Vietnam; has been the trust of more than 3 million businesses and farmers as well as over 20 million customers who are both the goals, the motivation and the companion of Agribank during the 35 years of striving and growing up.

2. The Board of Directors has the right orientation and decisive direction

Agribank's Board of Directors has well performed its role of representing the direct owner at the bank in strategic planning, directing the development of business plans and financial plans in line with macroeconomic developments, clearly demonstrating the role of a big State-owned financial institution in implementing monetary policy, stabilizing the money market in the context of lots of unfavorable information, difficulties in liquidity of commercial banks, continuing to effectively deploy solutions to support customers to overcome difficulties and recover business after the pandemic according to the policy of the Government and the State Bank of Vietnam, contributing to the economic development.

Each member of the Board of Directors closely cooperates with each other in handling, manages and supervises Agribank's activities as assigned by the Chairman of the Board of Directors. The assignment of work within the Board of Directors and the decentralization and authorization are strictly implemented in accordance with Agribank's Charter on organization and operation, internal governance regulations, working regulations of Agribank's Head Office, regulation on the coordination between the Board of Directors and the Supervisory Board, relevant regulations of the law and the State Bank of Vietnam, ensuring the independence and initiative in implementation mandates.



Mr. Pham Duc An - Secretary of the bank's Party Committee, Chairman of Agribank's Board of Directors, directed the whole system to promote collective intelligence, deploy many appropriate solutions to successfully complete the targets and tasks of the Party's work and business.

Through 23 meetings to be held in 2022, the Board of Directors issued 226 resolutions, 42 institutional documents, 928 decisions and 1,374 official documents, showing the quick response of the Board of Directors to the economy and market movements, timely agreeing to give directions to business circumstances, decisively and closely directing Agribank's business activities, coordinating with the Board of Management to manage and direct Agribank's business activities to continue to grow steadily, complete comprehensively and exceed the set business targets.

3. The Board of Directors is cohesive, consensual and effective

In 2022, Agribank has implemented a timely and highly consistent personnel transfer for the position of the General Director. Personnel of the Board of Management have high professional qualifications and direct business experience at the branch, contributing to Agribank's business activities to achieve remarkable results.

The Board of Directors always creates conditions for mechanisms, policies, human resources and facilities for the Board of Management to complete the assigned tasks. The General Director has drastically directed the implementation of the directions from the Board of Directors and business solutions, assigned specific business targets and tasks to each units and branches, supervised the implementation, reported and proposed solutions when detecting risks or incidents that can greatly affect the reputation or business performance, efficiency and safety of business operations as regulated, creating the cohesive, consensus, clear and transparent management.



Mr. Pham Toan Vuong – Member of the Board of Directors, General Director of Agribank assessed that the business results in 2022 have been completed comprehensively, exceeding business targets and tasks with many highlights.

4. Business orientation in 2023

4.1. Vietnam's socio-economic development goals in 2023

The growth rate of gross domestic product (GDP) is about 6.5%.

GDP per capita is about 4,400 USD.

The proportion of processing and manufacturing industry in GDP is about 25.4 - 25.8%.

The average growth rate of the consumer price index (CPI) is about 4.5%.

The average growth rate of social labor productivity is about 5.0 - 6.0%.

The proportion of agricultural labors in total social labors is 26.2%.

The rate of trained labors reaches 68%, of which degrees and certificates are about 27.5%.

The unemployment rate in urban areas is less than 4%.

The poverty rate (according to the multidimensional poverty standard) decreased by 1-1.5%.

The number of doctors per 10,000 people is about 12 doctors.

The number of hospital beds per 10,000 people is about 32 hospital beds.

The rate of participation in health insurance reached 93.2% of the population.



4.2. Agribank's vision to 2030

Continuing to hold the position of the leading commercial bank in Vietnam, meeting international standards; competing and operating with high efficiency; safe, stable and sustainable development; strengthening and enhancing Agribank's brand value and reputation in domestic and international markets.

Operational objectives: Increasing benefits for shareholders and employees; contributing to the implementation of the national monetary policy, serving for the economic and social development, especially the economic development of agriculture and rural areas, which is competitive enough in regional and international integration; strengthening and enhancing Agribank's brand value and reputation in domestic and international markets.

4.3. Strategic goals to 2025

Maintaining its position as a commercial bank playing a key role in

Vietnam;

Transparent, competitive, safe and effective business operations;

Developing on the basis of advanced technology and banking management, in line with operational standards and international practices;

Dynamic and creative to adapt to the fourth industrial revolution;

Meeting the increasing demand for financial and banking services of customers, moving towards financial inclusion by 2030, ensuring customers have full and convenient access to quality financial and banking services, making positive contributions to sustainable development.

4.4. Agribank's business orientation in 2023

Continuing to closely follow the guidelines and policies of the Communist Party, the Government and the State Bank's management; maintaining the key role in money market and credit market in agricultural and rural areas, improving its position in urban areas.

Developing safe and effective credit growth, in line with management capabilities, focusing on production and business, agriculture and rural areas and priority areas; lending to restore and develop industries, sectors and businesses affected by the Covid-19 pandemic. Strongly reorganizing and restructuring the network to improve productivity, operational efficiency and competitiveness, especially in Hanoi and Ho Chi Minh City.

Utilizing all resources to implement the Information Technology Development Project and Digital Transformation Plan to meet operational requirements; diversifying products, services and utilities based on modern technology.

Improving financial capacity, supplementing charter capital, removing difficulties for equitization, ensuring operational safety ratios in accordance with the State Bank's regulations and international practices.

Implementing human resource development strategy, developing a team of highly qualified and professional management staff, meeting actual requirements.

Directing the inspection, supervision and handling of responsibilities in handling bad debts, especially in debt recovery and handling risks. Comprehensively supervising, monitoring of risk factors in all activities, maintaining discipline and operating discipline in business activities.

4.5. Key business targets in 2023

- Total assets: increase from 7% - 10%;

- Mobilization from the economy (excluding deposits from the State Treasury): increased from 7% - 10%, adjusted to match the growth of outstanding loans;

- Outstanding loans to the economy: increased from 7% - 11% and in line with the plan approved by the State Bank of Vietnam;

- Proportion of loans to agriculture and rural areas: from 65% - 70%;

- Bad debt ratio according to Circular No. 11/2021/TT-NHNN is less

than 2%; The ratio of debts with the possibility of losing capital is less than 2%;

- Making provision for risks according to regulations;
- Total income: At least VND 152,000 billion; Profit before tax increased by at least 8% compared to 2022 and adjusted according to the approval of the State Bank of Vietnam; Profit after tax on equity: 18%;
- Service revenue: increase from 8% - 10%;
- Operational safety ratios: complying with regulations of the State Bank of Vietnam.
- Improving employees' incomes and conform to the regulations of the State Bank of Vietnam.

4.6. Solutions for implementing business plans and orientations

Consistency with business orientations and plans is necessary, however, Agribank's Board of Directors determined that in the implementation process, it is necessary to be sensitive to market fluctuations and be flexible in operating business activities. The Board of Directors offers basic solutions for 2023, including:

Improving credit quality, controlling credit growth safely and effectively, focusing on traditional fields and priority areas for development; harmonious connection between credit growth and capital mobilization; proactively deploying solutions to help customers overcome difficulties.

Focusing on recovering bad debts and debts that have been dealt with risks to create financial sources to increase risk provisioning capacity, improve bad debt coverage ratio, and at the same time increase profits, contributing to increasing charter capital as well as improving enterprise value upon equitization.

Promoting capital mobilization to meet credit growth needs in a timely manner, continuing to structure terms and portfolio of capital sources, controlling interest rates in the direction of efficiency optimization and gradually applying the customary FTP transfer pricing.

Continuing to develop modern banking services, creating a service digital ecosystem, increasing customer experience; actively contributing to promoting the development of the national comprehensive financial strategy.

Continuing to focus all resources in developing information technology systems, digitizing banking activities to effectively meet business operations and governance of the whole system.

Focusing on restructuring the network system and operating structure of branches, especially in Hanoi and Ho Chi Minh City; restructuring the organizational model at branches in line with operating requirements, improving customer service efficiency.

Effectively developing and implementing Agribank's restructuring plan in association with bad debt settlement in the period of 2021 - 2025; directing and supervising the timely implementation of the business development strategy projects of the subsidiaries; proactively implementing and handling according to its competence related issues and proposing the equitization of Agribank.

Drastically directing and operating; reviewing and completing the system of internal documents to ensure synchronization, meeting the requirements of governance, administration and risk management in compliance with the provisions of law and the State Bank of Vietnam; updating and applying international standards in business activities, administration and administration.

Strengthen the inspection, supervision, internal audit and self-inspection, contributing to preventing and limiting risks; effectively overcoming shortcomings and violations through inspection, audit and self-inspection, especially in lending activities; strictly and quickly handling violations and breach, especially for the Directors of the branches.

Synchronously deploying solutions to improve the quality of human resources, improving training work and retraining of employees to meet the requirements of governance, administration and the trend of digital banking.



5 CORPORATE MANAGEMENT

CORPORATE MANAGEMENT AT AGRIBANK

REMUNERATION AND BENEFITS OF THE BOARD OF DIRECTORS,
BOARD OF MANAGEMENT, SUPERVISORY BOARD

STRUCTURE OF THE COMMITTEES
UNDER THE BOARD OF DIRECTORS

ACTIVITIES OF THE SUPERVISORY BOARD

RISK MANAGEMENT





1. Corporate management at Agribank

In 2022, the Board of Directors has seriously performed the functions, duties and powers specified in the Law on enterprises, the Law on credit institutions, Regulations on direct owner representative, representative of the State capital at credit institutions, financial institutions and enterprises managed by the State Bank of Vietnam, Agribank's Charter on the organization and operation, and Regulation on the operation of Agribank's Board of Directors. Agribank's activities strictly comply with the provisions of the law, the guidelines and policies of the State and the direction of the State Bank of Vietnam on currency, credit, foreign exchange and banking activities. Organizing regular meetings, promptly deciding issues under its authority to meet Agribank's business requirements.

The strategic planning, directing the development of business plans and financial plans are implemented flexibly, in line with macroeconomic developments, clearly demonstrating the role of a large State-owned financial institution in implementing monetary policy, stabilizing the money market amidst a lot of unfavorable information, difficulties in liquidity of commercial banks, continuing to effectively deploy solutions to support customers to overcome difficulties, recovering business activities after the pandemic according to the policy of the Government and the State Bank of Vietnam, contributing to promoting economic development.

The system of internal documents continues to be reviewed and perfected to be consistent with the provisions of the law, the State Bank of Vietnam and urgent requirements in business activities.

Agribank has basically completed the adjustment of the organizational model, functions and tasks of the units at the Head Office, arranged the branch network in accordance with requirements of business activities and improved competitiveness, established lines of protection in risk management, information technology application, digital transformation to improve management capacity and quality, creating a foundation for the development of modern banking services.

The Board of Directors promptly directed the review and consolidation of the entire personnel apparatus at all levels in association with the synchronous implementation of solutions to improve the quality of human resources, meeting the requirements of management, administration and business operation in the new contexts. Members of the Board of Directors and Board of Management all have master's degrees in economics, business administration and law with over 20 years of experience in the banking industry, having held many positions at the State Bank of Vietnam and other commercial banks, rich experience in management and business activities, fully equipped the principles and policies, firmly in the direction and administration. Planning, appointment and mobilization of employees are in accordance with the process and regulations.

Solutions to improve the effectiveness and efficiency of supervision, inspection, internal audit and handling

of violations are directed and implemented effectively. Discipline and compliance are enhanced. All resolutions, decisions and directions of the Board of Directors are regularly monitored for compliance, ensuring full and timely implementation.

International integration has been promoted, contributing positively to business performance, enhancing the image and brand value of Agribank.

2. Remuneration and benefits of the Board of Directors, Board of Management, Supervisory Board

As a 100% State-owned bank, Agribank's Board of Directors, Board of Management and Supervisory Board are entitled to remuneration and other benefits in accordance with current regulations of the law, the State Bank of Vietnam and Agribank. Accordingly, the remuneration of members of the Board of Directors, Board of Management and Supervisory Board is not included in the general salary fund of Agribank, is approved by the State Bank of Vietnam on an annual basis and is determined in association with production and business efficiency, results of management, administration or control, limited by the maximum benefit level and ensuring a reasonable correlation with the salary of employees in Agribank.

3. Structure of the Committees under the Board of Directors

3.1. Personnel Committee

The Committee is a unit directly under the Board of Directors with the function of advising and assisting the Board of Directors and the Chairman in the field of organization, personnel, salary and a number of other related tasks in accordance with the provision of the law, the Charter and internal regulations of Agribank.

3.2. Risk Management Committee

The Committee is a unit directly under the Board of Directors with the function of advising and assisting the Board of Directors in performing the tasks and powers related to risk management and a number of other related tasks in accordance with the provisions of the law, the Charter and internal regulations of Agribank.

3.3. Policy Committee

The Committee is a unit directly under the Board of Directors with the function of advising and assisting the Board of Directors in promulgating internal regulations related to the organization, administration and operation of Agribank; developing strategies, business plans and a number of other related tasks in accordance with the provisions of the law, the Charter and internal regulations of Agribank.

3.4. Investment Committee

The Committee is a unit directly under the Board of Directors with the function of advising and assisting the Board of Directors in internal investment activities and a number of

other related tasks in accordance with the provisions of the law, the Charter and internal regulations of Agribank.

4. Activities of the Supervisory Board

As a 100% State-owned bank, Agribank has pioneered in implementing the Government's policies and at the same time has been under strict management and supervision of the State Bank of Vietnam. All activities of Agribank are reported transparently and timely. The Supervisory Board with members appointed by the Governor of the State Bank of Vietnam allows the management authority to independently control Agribank's activities.

4.1. Main functions and duties of the Supervisory Board

- Being responsible for supervising the compliance with the provisions of the law and the Charter of Agribank in the management and administration of Agribank; taking responsibility before the owner of the bank for the performance of assigned tasks and powers.

- Promulgating internal regulations of the Supervisory Board. Annually, reviewing the internal regulations of the Supervisory Board and important policies on accounting and reporting. Amending and supplementing internal regulations of the Supervisory Board in accordance with the provisions of the law, the State Bank of Vietnam and the regulations of Agribank.

- Performing internal audit; having the right to use independent consultants and the right to access and provide accurate and timely information and documents related to the management and administration of Agribank to perform the assigned tasks and powers.

- Appraisal reviewing of Agribank's first 6 months and annual financial statements, and other reports at the request of the owner of the bank.

- Checking accounting books, other documents, the management and administration of Agribank's operations when it is deemed necessary or according to the resolution, decision of the owner of the bank or the Board of Directors in accordance with the provisions of law.

- Making a list of related persons of members of the Board of Directors, members of the Supervisory Board, the General Director of Agribank; keeping and updating the changes in this list.

- Appointing, re-appointing, dismissing, resignating, transferring, rotating, disciplining, suspending and deciding on salary and other benefits.

- Issuing annual internal audit plan (including hiring outsource experts and organizations) before 15 December at the request of the Chief Internal Auditor after consulting with the Board of Directors and the General Director.

- Performing supervisory duties of senior management for internal audit.

- Performing other duties and powers as prescribed in Agribank's Charter and at the request of the Board of Directors.

4.2. Activities of the Supervisory Board in 2022

The Supervisory Board has fully implemented the tasks according to the working program, the arising tasks at the request of the State Bank of Vietnam and the proposal of the Board of Directors. Supervision has been increasingly focused and the quality of supervision has been improved. Internal audit activities have been implemented in accordance with the schedule of internal audit plan, financial statements and other reports fully appraised with high quality.

The Supervisory Board closely coordinated with the the Board of Directors in performing its functions, duties and exchanging information on the principle of complying with the provisions of the Law and Agribank's internal regulations. Based on the results of periodic monitoring, internal audit results and opinions at meetings of the Board of Directors, the Supervisory Board has made many recommendations and specific notes on the governance of the Board of Directors, supporting the Board of Directors to have more information in making decisions, directing relevant units to research, implement measures to ensure business operations in the right direction but still control risks effectively. Periodic/irregular reports are sent to the Board of Directors, the General Director for direction in order to perfect and improve the effectiveness of the internal control system and overcome shortcomings and mistakes as well as limit risks within the whole network.

The Supervisory Board has conducted 14 regular and extraordinary meetings (the content of the meetings are mainly through the decisions of the Supervisory Board to comply with its functions, tasks and working programs); and issued 62 resolutions, more than 40 periodical/unscheduled reports to the General Director, the Board of Directors and the State Bank of Vietnam in accordance with regulations.

5. Risk management

Agribank continues to focus on resources and implement many solutions to conduct policies and risk management tools to fully meet the requirements of Circular No. 13/TT-NHNN, in line with Agribank's practice to ensure that risk management activities are carried out effectively and promptly to prevent material risks:

Organizational structure of risk management ensures compliance with the requirements of Circular 13/TT-NHNN and related documents: Agribank has changed its organizational structure model in line with the orientation of the Board of Directors, accordingly the Risk Management Departments includes Credit Risk Management Center, Non-Credit Risk Management Center, Credit Policy Department which are performing the functions and tasks of risk management of the 2nd line of defense as regulated.

In today's volatile business environment, good risk management becomes a vital factor for banking operations, making it less susceptible to unforeseen influences, or be able to timely take measures to prevent and minimize losses. In banking activities, risks can occur in all operations, such as lending, payment, foreign currency trading, investment, etc...

Agribank applies the principle of independent management of separate risks. Departments responsible for risk management of Agribank include Credit Risk Management Center with the function of advising and recommending to the Board of Directors and the General Director in credit risk management; centralized risk management in credit granting activities; monitor and supervise credit risk and credit concentration limits; measure, control and report on credit risk management and credit concentration risk management. Non-Credit Risk Management Center is the focal point for managing market risk, centralized risk for proprietary trading activities, interest rate risk on banking books, liquidity risk and operational risk. Risk management is improved step by step through the completion of the risk management policy framework.

5.1. Credit and credit concentration risks

At Agribank, credit risk and credit concentration risk are managed throughout the process of credit review, appraisal, approval and management. Regulation documents continued to be perfected through the amendment, supplementation and issuance of new processes and regulations to match the changes in undertakings, policies and business realities. In order to implement credit and credit concentration risks management, Agribank has issued Regulation on risk appetite for the period 2022-2024, which includes risk appetite for credit risk, Regulation on credit and credit concentration risks management for credit extension activities, Regulation on credit and credit concentration risks limits, Regulations and procedure on asset classification, deduction levels, methods of setting up risk provisions and using provisions to handle risks in operations, Regulations on early warning of credit risks within Agribank system and instructions for branches to use and operate the early warning system.

The lines of defense regularly monitor, direct and strictly control the implementation of debt classification and risk provisioning to ensure correct and sufficient deductions according to regulations, improve financial capacity and profit to meet the conditions to be eligible to charter capital supplement and increase CAR.

Agribank promulgates credit risk limits by type of customers, by product, by type of security, by industry and economic sector. Credit concentration risk limits are managed for one customer and related persons, by industry or economic sector, and building an automatic data export program for monitoring and supervision of credit and credit concentration risk limits. These risk limits are always controlled within the threshold, ensuring compliance with regulations of law, Agribank's strategy and risk appetite.

At the same time, Agribank developed a tool to measure credit risk and credit concentration risk on the basis of the existing internal credit rating system. This system provides a parameter of the probability that the customer will not be able to fulfill debt repayment obligations as agreed, meeting the provisions of Circular No. 13/2018/TT-NHNN, facilitating the estimation of the expected loss parameter.

In 2022, production and business activities of enterprises and

people were still greatly affected by the Covid-19 pandemic and adverse developments of the economy. Restructured debts are kept to remain in the same debt group because customers affected by the Covid-19 pandemic would not be restructured after 30 June 2022 and because of the potential for bad debts. The collection of due debts, bad debts and debts that have been dealt with risks still face many difficulties.

In the face of signs of increasing bad debts in the banking system, in order to control the bad debt ratio according to the target assigned by the State Bank of Vietnam, Agribank has drastically implemented many solutions such as: developing and implementing a plan to deal with bad debts in 2022; assigning bad debt settlement plans to each branch in association with appropriate incentive and sanctioning mechanisms right from the beginning of the year; regularly reviewing, updating and evaluating the feasibility of the bad debt settlement plans; evaluating bad debt settlement results according to Resolution No. 42/2017/QH14; strengthening the review of bad debts, debts that have been dealt with risks and potential debts that have turned into bad debts to promptly implement appropriate recovery measures for each debt...

By 31 December 2022, bad debt ratio was at 1.64%, down 0.07% compared to 2021, reaching the target assigned by the State Bank of Vietnam (under 2%). Debt recovery that has dealt with risks reached VND 10,317 billion, completed 103% of the plan (minimum plan of collecting VND 10,000 billion). Operational safety limits and ratios of Agribank ensured compliance with regulations of the State Bank of Vietnam; in which, the separated capital adequacy ratio (CAR) reached 10.6%; the ratio of outstanding loans to total deposits (LDR) reached 82.83%; the ratio of short-term funds used for medium- and long-term loans was 25.18%; liquidity reserve ratio was up to 16.6%, much higher than the minimum 10% regulated by the State Bank of Vietnam.

In order to comply with operational safety limits and ratios in line with the credit growth targets assigned by the State Bank of Vietnam, Agribank has developed and implemented a plan to issue bonds to increase capital and submit to the State Bank of Vietnam to further submit to the Government for approval of the investment plan to supplement charter capital for the period of 2021-2023. Agribank also adjusted its lending portfolio, continued to restructure Credit assets, restricted credit extension for loans belonging to the group with high risk coefficients, and prioritized credit granting for loans belonging to the group with low risk coefficient, perfected and promulgated internal regulations and processes. Agribank continuously organized training and guidance conferences, directed branches to review and supplement information and input data on the system to ensure accurate data.

Not only limited to monitoring the risk of each loan, Agribank has also strictly managed the risk of the whole lending portfolio to prevent losses, and focuses on developing tools to measure credit and credit concentration risks on the basis of the existing internal credit rating system. Problematic loans have been monitored and supervised. Risk handling

was carried out in a timely manner, contributing to the control of bad debts. For debts that have been dealt with risks, debt collection was promoted effectively. In 2022, Agribank recovered VND 10,317 billion of debt after handling..

5.2. Market risks are the risk caused by adverse fluctuations in interest rates, exchange rates, gold prices, stock prices and commodity prices in the market. Market risks include: interest rate risk; foreign exchange risk; stock price risk; commodity price risk. To measure and control market risks, Agribank has applied risk measurement tools, methods and models such as: net open position (NOP), market valuation and historical VaR method; at the same time, setting up risk appetite, market risk limit such as: foreign currency position limit, loss limit in foreign currency trading, gold position limit... Market risk management has basically met the requirements of the State Bank of Vietnam and is consistent with the actual business situation at Agribank. The timely monitoring and handling mechanism helps Agribank minimize and quickly remedy any arising violations, ensuring that Agribank always maintains a state of market risk in compliance with Agribank's risk appetite and risk limits other relevant provisions of Vietnamese law.

5.3. Liquidity risk is the possibility of loss when a bank is not able to meet its financial obligations when they come due, or is able to meet their obligations when they come due but has to pay costs that are higher than the average cost of the market according to internal regulations of the bank. Liquidity risk can reduce the bank's income and reputation, more seriously, it can make the bank insolvent.

Agribank uses liquidity risk measurement tools based on the cash flow method, the method based on the structural index of the balance sheet, meeting the requirements of the State Bank of Vietnam in Circular No. 13/2018/TT- SBV.

As of 31 December 2022, the ratio of outstanding loans to total deposits (LDR) reached 82.83%, meeting the regulations of the State Bank of Vietnam (maximum 85%). This index shows that Agribank's liquidity was well controlled, especially in the context of competitive deposit interest rates from joint stock commercial banks in the last months of the year.

The liquidity ratio of Agribank have always met the regulations of the State Bank of Vietnam. The ratio of short-term funds for medium and long-term loans reached 25.18% (the maximum requirement was 34%), the liquidity reserve ratio reached 16.6% (the minimum requirement was 10%), the solvency ratio for VND was up to 116.24% (while the minimum requirement was 50%), the solvency ratio for foreign currencies was quite high at 160.58% (minimum requirement was 10%).

5.4. Operational risk is the risk caused by incomplete or erroneous internal processes, human factors, system failures and errors, or due to external factors causing financial loss, negative non-financial impacts on Agribank (including legal risks). Operational risk excludes strategic risk and reputational risk (with the exception of reputational impacts resulting from operational risk).

At Agribank, risk positions have been closely monitored and early warning on the possibility of risk limit violation has been enhanced. Agribank is currently applying 02 methods of measuring operational risk (using the findings of the Inspectors and Auditors; collecting and analyzing data of internal and external losses), ensuring minimum requirements as regulated in Circular No. 13/2018/TT-NHNN.

In 2022, Agribank incurred a number of operational risk events belonging to the group of internal frauds, external frauds, business interruption and physical property damages. However, operational risk events were detected and remedied timely, therefore operational risk losses were low. In which, the loss as that arise mainly belong to the group of physical property damage, but through the proper implementation of prevention and buying insurance according to regulations, the extent of damage was minimized.

5.5. Other risks

Agribank's payment system operates safely and smoothly, the payment infrastructure is gradually completed in the direction of centralizing the payment system on an integrated platform. Accounting work is carried out fully, accurately and timely. Agribank is constantly developing, upgrading and transferring among 24/7 payment systems.



Agribank organized a training seminar on Environmental and Social Risk Management (E&S) in credit extension activities



6

SUSTAINABLE DEVELOPMENT REPORT

AGRIBANK'S ASSESSMENT OF SUSTAINABLE DEVELOPMENT

ENVIRONMENTAL IMPACTS

SOCIAL IMPACTS

STAFFS IS AN IMPORTANT FACTOR IN SUSTAINABLE
DEVELOPMENT

TRAINING WORK





1. Agribank's assessment of sustainable development

The 2030 Agenda which was adopted by all United Nations Member States in September 2015 provides a common plan for peace and prosperity for people and the planet in the present and future. It is an urgent call for actions for all the nations around the world to build a good and sustainable future for people everywhere. The sustainable development goals that emphasize the end of the poverty and other deprivations must go hand in hand with strategies to improve health and education, reduce inequality and promote economic growth but at the same time address climate change, conserve oceans and forests.

Implementing international commitments, the Prime Minister has issued the National Action Plan to implement the 2030 Agenda for sustainable development which identifies 17 sustainable development goals of Vietnam by 2030 and a series of resolutions, circulars, decisions on goals, roadmaps, monitoring and evaluation of the implementation of the Plan.

As a capital conduit for the economy, banking activities directly affect economic development, the requirement for sustainable development becomes even more urgent. The legal framework for sustainable development of the banking system is also gradually being built and completed. The State Bank of Vietnam has issued sets of documents on green banking development in Vietnam, in which the sustainable development orientation set for the banking industry is very clear and specific, such as promoting green credit growth and managing environmental and social risks in credit granting activities; increasing awareness and social responsibilities of the banking system for environmental protection, combating climate change, gradually greening banking operations, promoting the development of "green credit", "green bank" to contribute to the transformation of the economy towards green growth, low carbon emissions, adaptation to climate change, increasing the proportion of funds invested in renewable energy, clean energy, low-carbon production and consumption industries, etc...

As a bank with a mission to support agriculture and rural development, the continuous growth of Agribank over the past 35 years is an evidence of sustainable development, not only bringing benefits to customers and the bank, Agribank's capital has supported and facilitated the rural areas to gradually change, the socio-economic infrastructure gradually modernized, transforming economic structure and production models, linking agriculture with industrial, service and urban development according to planning, protecting social orders and ecological environment.

Determining the goal towards building a green, circular and environmental- friendly economy, Agribank has been focusing on prioritizing capital sources, effectively expanding loans to projects, production and business development programs in agriculture and rural areas, especially programs and projects that create added value, clean energy and high-tech agriculture, becoming an important "link" in the agricultural production linkage chain, contributing to the creation of high-quality and high-value agricultural products.

Currently, Agribank has been in the process of completing the bank's policy framework on environmental, social and governance (ESG) management. Accordingly, ESG will be fully integrated in Agribank's structure including planning, assignment of tasks, processes, procedures and practices. Loans will not be approved as the ESG process has not been completed, and ESG risk management is incorporated into customer rating decisions. Along with that, Agribank has employed consultant on policies and solutions service for ESG and oriented to apply ESG standards in operations, replicating safe agricultural production models, thereby, changing consumers' perceptions of the quality and safety of Vietnamese agricultural products towards sustainable agricultural production development.



Agribank prioritizes capital resources for the development of clean agriculture and high-tech agriculture towards the successful implementation of Vietnam's national strategies on green economy adapting to climate change and sustainable development.

2. Environmental impacts

2.1. Environmental impact assessment in business activities

With nearly 65% of outstanding loans invested in agricultural production, Agribank knows that the bank's direct and indirect impacts on the environment through the approval of production and business projects of customers may affect the environment, therefore, Agribank strictly adheres to the law on environmental protection. In lending process and credit manual, Agribank always associates the appraisal of projects and borrowing schedule with ecological and environmental assurance. Projects must have environmental impact assessment reports approved by competent authorities in accordance with the law. The bank resolutely exclude providing loans for projects that are likely to have significant and serious impacts on the

environment and the society.

Not only limiting in the credit appraisal and approval stage, Agribank continues to supervise when the loan project is in the implementation stage. For projects that are assessed and classified as high risks, or potential environmental and social risks, Agribank requires customers to manage environmental and social risks of the projects in order to fully and accurately assess types of risks and take measures to limit and minimize risks on environmental and social issues.

In credit granting activities, Agribank implements lending programs for the development of organic agriculture, high-tech agriculture, clean energy sources, projects to reduce greenhouse gas emissions, reduce the impact on



the environment and projects to protect the ozone layer. Agribank has participated in many projects related to environmental protection sponsored by the World Bank and international financial institutions such as: Projects to improve the quality and safety of agricultural products and biogas program development; Projects on coastal resources for sustainable development; Projects on disaster risk management; Projects on support low-carbon agriculture; supply of clean water and rural sanitation in the Red River Delta; Projects on wind electricity; Projects bringing funds into the fight against drought and salinity in the Mekong Delta and the Central Highland...

Specifically, to support investment for the development of high technology agriculture and organic agriculture, Agribank has implemented an unlimited preferential credit program with a minimum total amount of VND 50,000 billions for "organic agriculture" production for public health. Agribank offers preferential loans to borrowers who are

enterprises, cooperatives, unions of cooperatives and farm owners participating in the production chain of safe and large-scale agricultural products. Up to now, in all regions within the country, large-scale agricultural production models, enterprises business in high-tech agriculture and organic agriculture have gradually been formed from Agribank's loans.

Agribank, through technology application for the de-documentation of payment means and for E-Banking, etc... contributes to promoting green credit. On the basis of technology, Agribank has deployed a series of modern payment products and services such as: Cross-border payments with countries sharing borders with Vietnam; bilateral payments with commercial banks and with the State Treasury; State budget collection with the General Department of Taxation, the General Department of Customs, the State Treasury; bill payments; wire transfers, bill payments via SMS; Internet Banking; E-Mobile Banking; payment cards, etc..., actively contributing to promoting non-cash payments.

2.2. Environmental impact of Agribank's activities

"For a green future" - a goal spans from awareness to action of more than 40,000 Agribank employees, joining hands with the banking industry to successfully implement Vietnam's national strategy on green economy adapting to climate change and sustainable development. Actions are from the smallest things to realize green and sustainable growth goals. With the desire that the message "Agribank - For a green future" will be spread more and more strongly in the community so that together people can build an ecosystem, protect the living environment, human health and national sustainable development. For many years, Agribank has continuously organized activities for the environment such as: planting trees to add more life, planting one million trees, joining hands to protect the marine environment. Agribank has launched the emulation campaign "Saying No to plastic waste", "Saying No to smoking", "Preserving a green, clean and beautiful working environment", "Joining hands to clean up the marine environment" at 28 coastal provinces/cities, organizing cycling roadshows in big cities conveying the message "Together with action to reduce emissions into the environment", ect...

At Agribank's headquarters and transaction points, the program of greening the workplace has created a beautiful, fresh and friendly working environment. The waiting halls, corridors, working rooms and restrooms are all covered with green trees; insects are regularly exterminated in order to ensure the office aesthetics/landscape and safety of Agribank's employees as well as customers.

Cost-saving policies are incorporated into regulations and labor rules by Agribank: saving electricity by turning off equipments when not in use; replacing ordinary lighting with energy-saving lamps; sharing labor tools or assets such as printers, stationery; gradually replacing tables and chairs with a more compact size to increase space to reduce the use of materials...

Agribank encourages employees to raise their sense of self-

discipline and protect the environment through actions to collect used batteries; no discharge waste directly into the environment; reuse one-sided printed paper, reuse ink cartridges, use QR Codes to access documents instead of printing paper copies; replace plastic water bottles with glass ones; quantifying water use to avoid waste; urge employees to use environmental-friendly working equipments.

3. Social impacts

3.1. Social impact assessment in business activities

Carrying the mission of “the Bank for the Farmer”, Agribank has marked its pioneering and exemplary roles, seriously implementing solutions to solve difficulties, recover and develop the economy and society. Agribank’s proportion of outstanding loans for agriculture and rural areas always accounts for 65-70% of the total outstanding loans to the economy. Agribank actively participates in key Government programs on credit policies for agriculture and rural development with 07 policy credit programs and 02 national target programs including: loans under credit policies for agriculture and rural development; loans to households and individuals through Lending group/Associate group; Loans under supportive policies to reduce losses in agriculture; Loans for raising cattle and poultry; Loans for replanting coffee trees; Loans for fisheries development policies; Preferential loans for “Organic agriculture”, for building new countryside and reducing poverty sustainably.

In parallel with the programs that have been implemented extensively, Agribank continues to promote the implementation of the national comprehensive financial strategy to help people in agricultural, rural, remote and isolated areas have easier access to financial resources at a reasonable cost, improving living standards and business development. Millions of farming households, small and medium enterprises across the country have been granted loans with preferential interest rates from Agribank, having the opportunities

to improve the quality of life from the model of family production and small production. Agribank’s loans has opened up opportunities to get out of poverty and create opportunities to enrich many farmers, making an important contribution to the process of economic restructuring in each locality, being an effective lever in agricultural development and new rural construction.



Agribank is exemplary, seriously implementing solutions to remove difficulties, helping people and businesses recover and develop production and business.

Not only bringing capital to farmers, Agribank is considered as a pioneer in investment and providing card and ATM services in agricultural, rural, border, island and remote areas so that farmers and disadvantaged people in those areas can have access to loans and microfinance services. The Project to promote the development of card services in the agricultural and rural markets helps individuals residing in rural areas or having production - business activities in agriculture and rural areas granted an overdraft limit of up to VND 30 million for service payments of electricity, water, telecommunications charges; purchase of essential consumer goods, procurement of materials for production. Agribank implements a policy of exempting 100% of POS equipment and installation costs for customers who are legal entities and individuals providing legal goods and



Promoting the implementation of the national comprehensive financial strategy, Agribank opens up opportunities to reduce poverty for many farmers, especially in remote and isolated areas, contributing to agriculture development and new rural construction.

services in agricultural and rural areas. Simultaneously, 100% discount fee is waived for all card transactions under the Project's implementation. Granting loans via cards is Agribank's creation, both ensuring control over the loan usage process and facilitating customers' access to loans with simple and easy procedures. The success of the Project has gradually created a habit of non-cash payment, helping low-income people, women and other disadvantaged people to have the opportunities to access and use financial and banking services conveniently, in accordance with their needs at a reasonable cost, contributing to improving the quality of life for customers in rural areas.

3.2. Social impacts through Agribank's programs

Sharing with the community through social security programs

As an enterprise that has made its mark over the years on the journey of social security for the community, despite facing the difficult and challenging 2022, social security programs have been still concerned and actively implemented by Agribank. Agribank has spent more than VND 600 billion to sponsor localities with poor districts, support the construction of more than 2,000 houses of gratitude, great solidarity houses for the poor and policy beneficiaries throughout the country, 17 schools, 06 medical stations and facilities, donating medical examination and treatment packages for the poor, disaster relief activities...



Accompanying with Vietnam Social Security, Agribank awarded Social Insurance and Health Insurance cards with a total value of 5 billion VND to the poor nationwide.

It has become a good tradition, with the desire to bring a prosperous New Year to everyone, Agribank annually organizes the program "Tet gathering - Spring bonding" and gives thousands of gifts and tens of billions dong to poor and near-poor households, policy families and social protection beneficiaries in difficult situations. In addition, Agribank shows its social responsibility when implementing many programs such as: "Agribank - The bank for the community", "Agribank - Better every day", "Agribank - For a green future", "Adding more words, reducing poverty", "Agribank - Giving a smile".

In particular, in the 35-year journey of construction and development, Agribank is well aware of the role and responsibility for war invalids, wounded soldiers and families of people who have contributed to the revolution. The activities "Drinking water, remembering the source", "Paying gratitude", gratitude to families of people who have contributed to the revolution were focused and responded by employees and



Agribank sponsors the construction of Great Solidarity houses to help people in many localities across the country rise out of poverty, promote new rural construction and ensure local social security.

youth union members of Agribank. In different regions of the country, the shelters of teammates and shelters of love bearing the imprint of Agribank for poor households have been formed. The campaign to take care of Vietnamese heroic mothers, visit and give gifts to wounded soldiers and people who have contributed to the revolution in the localities... has created a far-reaching influence in the community, recognized and appreciated by all levels, branches, local authorities and people nationwide.

Connecting and improving community health

In addition to social security programs, Agribank also contributes to the community in a unique way. With the aim of promoting the people's sports spirit, for a healthy and cohesive community, Agribank has launched and sponsored many sports programs throughout the country. In particular, in 2022, Agribank has launched a free sports application on the mobile platform called Agribank Sports. The application allows people to join and connect with the sports-loving community, share daily activities with friends, follow, make friends, join teams right on the application. At the same time, when participating in running events organized by Agribank, achievements are converted into money for charity.

4. Staffs is an important factor in sustainable development

As a bank with the largest network in Vietnam, currently, the number of employees at Agribank is 40,909 people with the average age of 38 years old, of which the ages of under 40 account for 65.2%, showing that the labor force of Agribank is young, dynamic, enthusiastic and potential.

4.1. Salary and allowances for employees

Total salary and allowances for employees in 2022 was VND 13,828 billion, up 2.2% compared to 2021. The average salary and allowances of Agribank employees are VND 29.77 million/person (excluding remuneration and benefits of the Board of Directors, Board of Management and Supervisory Board).

4.2. Policies, regimes and remuneration for employees

In addition to salaries and allowances, over the years, employees at Agribank have been fully benefited in all



Emulation and commendation work was implemented comprehensively, synchronously, innovated and developed extensively, creating great motivation to encourage branches, officials and employees to overcome difficulties, rise up to successfully complete the assigned tasks.

aspects of material and spiritual life, employment, conditions, working facilities, income, annual leaves, rewards as well as encouragement for studying, improving knowledge and professional qualifications, helping employees to trust and work with peace of mind, devoting to the building and development of Agribank.

The regimes for employees are fully implemented. 100% of employees are paid social insurance, health insurance and unemployment insurance. 100% of employees are fully vaccinated against Corona Virus and extended to relatives in need. Employees affected by the Covid-19 pandemic are supported with medical examination and treatment expenses, and are cared by the Trade Union when necessary. Agribank also organizes comprehensive medical examination and treatment once a year for all employees and twice a year for female employees. Agricultural Bank Insurance Company (ABIC) provides free medical examination and treatment insurance for employees in many branches and preferential fees for relatives. Every year, employees are given the opportunities to relax at Agribank's guest house system at many locations throughout the country.

In 2022, Agribank has completed many policies to facilitate and ensure the interests of employees such as a salary mechanism in line with the current salary regime of the State and encouragement to increase labor productivity; arrange employees to work in positions that are suitable to their professional capacity. Agribank also focuses on establishing dialogue channels with employees to listen to their thoughts and aspirations, respond to legitimate and reasonable requests and suggestions of employees.

With the contributions of Agribank employees, many branches and individuals in the bank have been recognized for their outstanding achievements in emulation movements and have been awarded with many titles, certificates of merit from all levels. In 2022, Agribank submitted 42 State-level commendation documents including Medals of all kinds, Certificates of Merit from the Prime Minister, and also received 6,459 commendations from the Governor of

the State Bank of Vietnam, including Certificates of merit, the Titles of emulation soldier in banking industry, the Emulation flags of the State Bank of Vietnam, the Titles of emulation soldier, Excellent labor collectives, Medals for banking system development.

4.3. Protecting the rights and interests of employees

Trade union activities have developed strongly at Agribank. Trade unions at all levels actively participate in the management, care and protection of the legitimate rights and interests of employees, especially in the process of formulating policies and regimes related to employment, salaries, income, insurance; supervise the implementation of grassroots democracy regulations, collective labor agreements; and participate in the settlement of complaints and denunciations related to the employees' legitimate obligations, rights and interests.



Agribank's union members and employees actively participate in contributing to support social security activities in localities across the country.

Not only limited to protecting employees, the Trade Union also focuses on taking care of the life of trade union members through activities such as: visiting their families; encouraging; giving gifts; subsidizing employees in difficult circumstances, suffering from serious diseases or being affected by the pandemic; doing surveys on the demand for loans of employees at Agribank to propose lending policies to support employees in the whole system to have capital for their consumption needs and improving their life and income; motivating employees to work with peace of mind; creating a long-term commitment to actively devote energy,

wisdom and enthusiasm to the sustainable development of Agribank.

The physical and mental benefits of employees are also given due attention. Sports festival programs and festivals aim to promote the campaign of health training for employees, enhance Agribank's cultural tradition, promote solidarity, promote learning among branches. All programs have always been received enthusiastic response from employees. In 2022, the 9th Agribank Sports Festival was held in Hai Phong City with the participation of more than 1,200 excellent athletes from 148 grassroots trade unions nationwide, competing in 6 subjects. The General Department of Physical Education and Sports awarded 288 medals to typical teams and individuals in cultural and sports campaigns of Agribank. The sports festival created an exciting emulation atmosphere from all branches in the whole system, contributing to the successful implementation of Agribank's 2022 business targets.



Promote the movement of health training for officials, union members and employees, cultivate Agribank's cultural tradition

Not only working employees but also employees who have retired are also cared for by Agribank, demonstrating the tradition of "Drinking water, remembering its source" and being grateful for the contributions of previous generations. Every year, Agribank organizes meetings for members of the retirement association on the occasion of the Lunar New Year and the International Day of Older Persons. Agribank also organizes annual general medical examination for retired staff.

4.4. The role of women is promoted

At Agribank, gender equality policy is also thoroughly implemented. Agribank has 21,930 female employees out of a total of 40,909 employees, accounting for nearly 55%. Women really promote their roles in Agribank's activities when there are 1,073 female officers joining the Leadership Boards of the Departments and Centers at the Head Office and

at branches, 04 female leaders are appointed in Agribank's Board of Directors and Board of Management. In working positions, female officers show their bravery, working capacity, sense of responsibility, ethical qualities, efforts to work, study and strive for comprehensive development.

5. Training work

Focusing on improving the quality of employees, meeting the needs of learning, improving their knowledge and professional qualifications and receiving new information and knowledge of employees, training work at Agribank is professionalized through the activities of Agribank Training School.

Training work is flexibly combined between training and online training, suitable to the classroom characteristics and the actual pandemic situation across the country, while saving costs and increasing the scale and scope of training. As a result, in 2022, the whole system organized training courses for 182,326 employees with a total of 330,285 training days, of which: 22 focused training programs with 142 classes for 12,200 employees, training duration reached 77,891 days; training programs organized by branches in the system or sending 170,126 employees to participate external training courses with the total 252,394 training days.

Training programs have focused on the contents oriented by the Board of Directors to meet the requirements of banking operations in the 4.0 technology revolution period to support the upgrading of banking products and services in a modern direction, improve the quality of human resources, gradually put training activities on the basis of competency frameworks and training frameworks, contributing to staff evaluation and work efficiency improvement. Specialized and standardized training programs have consolidated knowledge and improved the professionalism of employees in business activities...

Self-training programs at branches have contents spanning all fields, from banking operations (such as: lending, accounting, treasury and planning, international business, products and services...) to areas supporting business activities (such as: supervision, law, marketing...). Branches within the system have actively organized training programs and conferences, and deployed documents for employees in appropriate forms: such as online/in-person conferences, online professional tests, sending employees to attend external courses... helping employees to promptly update knowledge and new regulations to serve their work.



Agribank honored more than 200 female managers and female employees with excellent achievements in the period of 2019-2022

The background is a composite of several elements. On the left, a white laptop is shown from a low angle, with its keyboard visible. Overlaid on the laptop and the background is a network diagram consisting of yellow dots connected by thin lines. On the right side, there is a vertical gradient from dark blue at the top to orange at the bottom. Overlaid on this gradient are two financial charts: a line graph with a red line showing an upward trend, and a bar chart with orange bars of varying heights. The text 'AUDITED FINANCIAL STATEMENTS' is centered in the upper half of the image, in a bold, red, sans-serif font. A large, thin, red outline of the number '2' is positioned to the left of the text. A horizontal red line is located above the text, and another horizontal red line is located below it.

AUDITED FINANCIAL STATEMENTS



CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2022

	31/12/2022 VND million	31/12/2021 VND million (restated)
ASSETS		
Cash and gold on hand	19,190,635	19,217,844
Balances with the State Bank of Vietnam ("SBV")	7,954,314	148,144,147
Deposits with and loans to other credit institutions ("CIs")	193,240,160	154,762,482
Deposits with other CIs	191,797,535	93,803,134
Loans to other CIs	1,442,625	60,959,348
Held-for-trading securities	9,089	65,901
Held-for-trading securities	9,910	68,234
Allowance for held-for-trading securities	(821)	(2,333)
Derivatives and other financial assets	599,758	52,610
Loans and advances to customers	1,407,966,059	1,282,261,952
Loans and advances to customers	1,444,801,761	1,316,473,316
Allowance for loans and advances to customers	(36,835,702)	(34,211,364)
Investment securities	214,012,971	62,458,831
Available-for-sale investment securities	154,788,395	58,403,666
Held-to-maturity investment securities	59,873,942	4,758,684
Allowance for investment securities	(649,366)	(703,519)
Capital contribution, long-term investments	26,800	26,800
Other long-term investments	33,100	33,100
Allowance for diminution in value of long-term investments	(6,300)	(6,300)
Fixed assets	10,801,834	10,550,538
Tangible fixed assets	8,486,267	8,166,178
Cost	23,002,920	21,390,829
Accumulated depreciation	(14,516,653)	(13,224,651)
Finance lease tangible fixed assets	743	1,101
Cost	20,446	23,437
Accumulated depreciation	(19,703)	(22,336)
Intangible fixed assets	2,314,824	2,383,259
Cost	3,842,900	3,830,261
Accumulated amortisation	(1,528,076)	(1,446,957)
Other assets	21,037,535	18,471,903
Receivables	9,970,636	8,180,989
Accrued interest and fees receivable	10,957,950	9,243,354
Deferred tax assets	1,500	1,942
Other assets	1,872,727	2,796,986
Allowance for other on-balance sheet assets	(1,765,278)	(1,751,368)
TOTAL ASSETS	1,874,839,155	1,696,013,008

CONSOLIDATED BALANCE SHEET (CONTINUED)

AS AT 31 DECEMBER 2022

	31/12/2022 VND million	31/12/2021 VND million (restated)
LIABILITIES AND OWNER'S EQUITY		
LIABILITIES		
Amounts due to the Government and the SBV	5,907,133	1,417,170
Deposits and borrowings from the Government and the State Bank of Vietnam	5,907,133	1,417,170
Deposits and borrowings from other CIs	32,502,466	3,448,399
Deposits from other CIs	32,116,380	2,787,189
Borrowings from other CIs	386,086	661,210
Deposits from customers	1,623,935,082	1,542,504,439
Borrowed and entrusted funds received	4,956,574	5,788,025
Valuable papers issued	78,462,847	28,560,772
Other liabilities	42,077,500	38,182,300
Accrued interest and fees payable	28,708,588	24,881,850
Deferred tax liabilities	6,165	13,244
Other liabilities	13,362,747	13,287,206
TOTAL LIABILITIES	1,787,841,602	1,619,901,105
OWNER'S EQUITY		
Capital and reserves	86,997,553	76,111,903
Capital	34,889,237	34,770,767
Charter capital	34,446,863	34,328,393
Other capital	442,374	442,374
Reserves	31,149,124	31,087,129
Differences upon asset revaluation	223,104	223,104
Retained profits	19,455,936	8,863,963
Non-controlling interest	1,280,152	1,166,940
TOTAL OWNER'S EQUITY	86,997,553	76,111,903
TOTAL LIABILITIES AND OWNER'S EQUITY	1,874,839,155	1,696,013,008

CONSOLIDATED BALANCE SHEET (CONTINUED)

AS AT 31 DECEMBER 2022

OFF-BALANCE-SHEET ITEMS

	31/12/2022 VND million	31/12/2021 VND million (restated)
OFF STATEMENT OF FINANCIAL POSITION ITEMS CONTINGENT LIABILITIES AND OTHER COMMITMENTS		
Loan guarantees	55,785	116,981
Foreign exchange commitments	166,876,221	8,891,839
Foreign currency purchase commitments	85,751	325,082
Foreign currency sale commitments	415,939	396,464
Swap commitments	166,374,531	8,170,293
Letters of credit	2,916,180	3,329,513
Other guarantees	22,103,608	18,926,669
Other commitments	169,684	169,684
Uncollected loan interest and fees	16,960,754	17,947,316
Written-off bad debts	181,111,736	205,155,409
Other assets and documents in custody	4,120,947	5,757,449

Preparer



Nguyen Van Chat
Head of Finance
and Accounting Department

Chief Accountant



Phung Van Hung Quang
Chief Accountant

Approver



Pham Toan Vuong
General Director

CONSOLIDATED INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 VND million	2021 VND million (restated)
Interest and similar income	128,036,986	109,477,299
Interest and similar expenses	(67,847,444)	(62,724,581)
Net interest income	60,189,542	46,752,718
Fee and commission income	9,150,552	8,773,309
Fee and commission expenses	(4,383,232)	(3,666,522)
Net fee and commission income	4,767,320	5,106,787
Net gain from trading of gold and foreign currencies	2,857,814	1,515,012
Net gain/(loss) from trading securities	14,305	(123,534)
Net gain from investment securities	136,781	309,926
Other income	10,821,085	9,079,399
Other expenses	(978,873)	(822,410)
Net other income	9,842,212	8,256,989
Gains from capital contribution, share purchases	52,587	784
Operating expenses	(28,150,016)	(24,803,812)
Net operating profit before allowance expenses for credit losses	49,710,545	37,014,870
Allowance expenses for credit losses	(27,171,920)	(21,675,516)
Profit before tax	22,538,625	15,339,354
Corporate income tax expense - current	(4,502,262)	(3,016,914)
Corporate income tax benefit-deferred	6,637	4,971
Income tax expense	(4,495,625)	(3,011,943)
Profit after tax	18,043,000	12,327,411
Non-controlling interest	143,743	228,859
Net profit for the year	17,899,257	12,098,552

Preparer



Nguyen Van Chat
Head of Finance
and Accounting Department

Chief Accountant



Phung Van Hung Quang
Chief Accountant

Approver



Pham Toan Vuong
General Director

CONSOLIDATED CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2022 (DIRECT METHOD)

	2022 VND million	2021 VND million
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest and similar income received	126,322,390	112,249,132
Interest and similar expenses paid	(64,020,706)	(63,593,557)
Net fees and commission income received	4,767,320	5,104,959
Net receipts/payments from trading activities (foreign currencies, gold and securities)	2,953,235	1,405,145
Other expenses	(436,475)	(568,329)
Collection of bad debts previously written off	10,267,203	8,810,266
Payments for salary and operating expenses	(24,949,068)	(22,647,451)
Corporate income tax paid during the year	(3,977,087)	(3,195,850)
Cash flows from operating activities before changes in operating assets and liabilities	50,926,812	37,564,315
Changes in operating assets		
Decrease in deposits with and loans to other CIs	26,700,060	11,726,092
(Increase)/decrease in held-for-trading securities	(151,441,663)	38,205,963
Increase in derivatives and other financial assets	(547,148)	(26,913)
Increase in loans and advances to customers	(128,328,445)	(102,490,719)
Utilisation of allowance for credit losses	(24,547,582)	(11,921,640)
Other (increase)/decrease in operating assets	(1,739,788)	3,000,443
Changes in operating liabilities		
Increase/(decrease) in amounts due to the Government and the SBV	4,489,963	(3,183,607)
Increase in deposits and borrowings from other CIs	29,054,067	1,085,432
Increase in deposits from customers	81,430,643	137,628,600
Increase/(decrease) in valuable papers issued (except for those charged to financing activities)	49,902,075	(11,644,442)
Decrease in borrowed and entrusted funds received	(831,451)	(483,293)
Other decrease in operating liabilities	(4,392,236)	(7,616,529)
NET CASH FLOWS FROM OPERATING ACTIVITIES	(69,324,693)	91,843,702

CONSOLIDATED CASH FLOW STATEMENT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 VND million	2021 VND million
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of fixed assets	(3,157,113)	(1,678,841)
Proceeds from disposals of fixed assets	11,484	32,233
Dividends and profit from long-term investments	52,587	784
NET CASH FLOWS FROM INVESTING ACTIVITIES	(3,093,042)	(1,645,824)
CASH FLOWS FROM FINANCING ACTIVITIES		
Additions to charter capital	118,470	3,618,222
Profit transferred in advance to the State Treasury	(2,740,039)	(3,347,722)
NET CASH FLOWS FROM FINANCING ACTIVITIES	(2,621,569)	270,500
NET CASH FLOWS DURING THE YEAR	(75,039,304)	90,468,378
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	293,171,787	202,703,409
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	218,132,483	293,171,787

Preparer



Nguyen Van Chat
Head of Finance
and Accounting Department

Chief Accountant



Phung Van Hung Quang
Chief Accountant

Approver



Pham Toan Vuong
General Director

LIST OF SUBSIDIARIES

Name	Abbreviation	Operating license	Area of operations	Charter capital (VND billion)	% owned by Agribank
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SUBSIDIARIES

Agribank Banking Services One Member Limited Company	ASC	Business registration certificate No. 0101452242 first issued by Hanoi Department of Planning and Investment on 15 April 2011, 7th change on 29 September 2022	Commercial printing, Commercial printing, printing-related service, providing cash management services for banks	350	100%
Agribank Asset Management One Member Limited Company	AMC	Business registration certificate No. 0106134589 first issued by Hanoi Department of Planning and Investment on 25 March 2013, 12th change on 15 September 2022	Receiving and managing loan collaterals; handling loan collaterals; loan records control service; debt collection service for Agribank; Receiving and managing outstanding loans...	30	100%
Agribank Finance Leasing Company I	ALCI	Operation License No. 238/1998/QĐ-NHNN issued by the Governor of the State Bank of Vietnam on 14 July 1998	Financial leasing; consulting and receiving guarantees related to financial leasing operations; entrustment, management of financial leasing assets...	200	100%
Agribank Securities Joint Stock Corporation	Agriseco	Establishment and operation license No. 108/UBCK-GP dated 10 July 2009 issued by the State Securities Commission	Securities brokerage, securities trading, securities investment consulting and securities underwriting	2.120	74,92%
Agriculture Bank Insurance Joint Stock Corporation	ABIC	Establishment and operation license No. 38GP/KDBH dated 18 October 2006 and Amendment License No. 38/GPĐC8/KDBH dated 30 December 2022 by the Ministry of Finance	Insurance, reinsurance and financial investment	515,6	51,74%

AGRIBANK NETWORK LIST

No.	Branch Code	Name	Location	Contact
I	HA NOI CITY AREA			
1	1200	Agribank - Main transaction office Branch	No. 2-4A Lang Ha, Thanh Cong Ward, Ba Dinh District, Ha Noi	02437724265
2	1400	Agribank - Lang Ha Branch	24 Lang Ha, Lang Ha Ward, Dong Da District, Ha Noi	02437760248
3	1401	Agribank - Ha Noi I Branch	No. 92 Vo Thi Sau Road, Thanh Nhan Ward, Hai Ba Trung District, Ha Noi	02438683220
4	1410	Agribank - My Dinh Branch	A009 The Manor, Me Tri Road, My Dinh 1 Ward, Nam Tu Liem District, Ha Noi	02437940312
5	2203	Agribank - Ha Tay I Branch	No 189, Le Loi Ward, Son Tay Township, Ha Noi	02433831873
6	3140	Agribank - Dong Anh Branch	Dong Anh Lottery Branch - Transaction Cente Building, Co Duong Village, Tien Duong Commune, Dong Anh Rural District, Ha Noi	02438832463
7	1502	Agribank - Van Xuan Branch	No. 36 Bat Dan, Cua Dong Ward, Hoan Kiem District, Ha Noi	"02439233220 (428)"
8	1504	Agribank - Dong Da Branch	No 211 Xa Dan Street, Nam Dong Ward, Dong Da District, Ha Noi	02435738871
9	1505	Agribank - Ha Noi II Branch	No 34 To Hieu Road, Nguyen Trai Ward, Ha Dong District, Ha Noi	02432424930
10	1508	Agribank - Tam Trinh Branch	Lot 03-3A and 04-3A, Hoang Mai Industrial Clusters, Hoang Van Thu Ward, Hoang Mai District, Ha Noi	02438628520
11	1460	Agribank - South Ha Noi Branch	C3 Building, Phuong Liet Ward, Thanh Xuan District, Ha Noi	02438687095

12	1462	Agribank - Tay Do Branch	No. 36 Nguyen Co Thach Road, My Dinh 1 Ward, Nam Tu Liem District, Ha Noi	02438379651
13	1483	Agribank - Thu Do Branch	459C Bach Mai, Truong Dinh Ward, Hai Ba Trung District, Ha Noi	02439448277
14	1302	Agribank -Trung Yen Branch	Floor 1, 2, 3 Diamond Flower Building, no. 48 Le Van Luong Road, Nhan Chinh Ward, Cau Giay District, Ha Noi	02462818233
15	1305	Agribank - Trang An Branch	No. 1 Pham Huy Thong, Ngoc Khanh Ward, Ba Dinh District, Ha Noi	02437957371
16	1480	Agribank - West Ha Noi Branch	Building Lot A1K, small cluster of hand-icrafts and industries, Dich Vong Hau ward, Cau Giay district, Hanoi city	02435332243
17	3120	Agribank - Gia Lam Branch	No. 187 Nguyen Duc Thuan Road, Trau Quy Town, Gia Lam Rural District, Ha Noi	02436763699
18	1220	Agribank - Long Bien Branch	No. 562 Nguyen Van Cu, Gia Thuy Ward, Long Bien District, Ha Noi	02438735646
19	1506	Agribank - Tay Ho Branch	No 447 Lac Long Quan, Xuan La Ward, Tay Ho District, Ha Noi	02437184437
20	1260	Agribank - Hong Ha Branch	No. 28 Tran Nhat Duat, Dong Xuan Ward, Hoan Kiem District, Ha Noi	"02439263312 (201)"
21	2802	Agribank - Me Linh Branch	Km 8 Bac Thang Long Noi Bai Road, Quang Minh Town, Me Linh Rural District, Ha Noi	02435250897
22	1500	Agribank - Ha Noi Branch	No. 77 Lac Trung Street, Vinh Tuy Ward, Hai Ba Trung District, Ha Noi	02436365634
23	1440	Agribank - North Ha Noi Branch	Building 459 Doi Can, Vinh Phuc Ward, Ba Dinh District, Ha Noi	02437627630

24	1450	Agribank - Hoang Quoc Viet Branch	No. 135 Lac Long Quan Road, Nghia Do Ward, Cau Giay District, Ha Noi	02437555691 (570)
25	1300	Agribank - Thang Long Branch	No. 4 Pham Ngoc Thach, Kim Lien Ward, Dong Da District, Ha Noi	02435744337
26	1303	Agribank - Ha Thanh Branch	No. 75, Phuong Mai Street, Phuong Mai Ward, Dong Da District, Ha Noi	02436284757
27	1420	Agribank - East Ha Noi Branch	No. 23B Quang Trung, Tran Hung Dao Ward, Hoan Kiem District, Ha Noi	"02439364838 (268,269)"
28	1507	Agribank - Cau Giay Branch	No. 99 Tran Dang Ninh, Dich Vong Ward, Cau Giay District, Ha Noi	"02437931172 (301,302,303,305)"
29	3180	Agribank -Thanh Tri Branch	No. 300 Ngoc Hoi, Van Dien Town, Thanh Tri Rural District, Ha Noi	02436875965
30	1482	Agribank - Hung Vuong Branch	1st floor of Bea Sky Building, Dai Kim Ward, Hoang Mai District, Ha Noi	02436410912
31	3100	Agribank - Tu Liem Branch	No. 10 Nguyen Co Thach, Cau Dien Ward, Nam Tu Liem District, Ha Noi	02438341124
32	3160	Agribank - Soc Son Branch	Road III, Tien Duoc Commune, Soc Son Rural District, Ha Noi	02438851619
33	1240	Agribank -Hoang Mai Branch	Sky Central Building, Dinh Cong Ward, Hoang Mai District, Hanoi City	02436646346
34	2200	Agribank - Ha Tay Branch	No. 02, Vu Trong Khanh Street, Residential Group 5, Mo Lao Ward, Ha Dong District, Ha Noi	02433550622
II	SOUTHWEST REGION			
1	7000	Agribank - Hau Giang Province Branch	No. 22 Vo Nguyen Giap, V Ward, Vi Thanh City, Hau Giang Province	02933838834

2	1800	Agribank - Can Tho City Branch	No. 3 Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City	02923829186
3	1890	Agribank - Can Tho II Branch	8-10 Nam Ky Khoi Nghia, Tan An Ward, Ninh Kieu District, Can Tho City	02923817795
4	6600	Agribank - Long An Province Branch	No. 1, Vo Van Tan, Ward 2, Tan An City, Long An Province	02723837061
5	6603	Agribank - East Long An Branch	No. 3, Huynh Chau So, Zone 1, Ben Luc Town, Ben Luc Rural District, Long An Province	02723891093
6	6500	Agribank - Dong Thap Province Branch	No. 1, Nguyen Du, Ward 2, Cao Lanh City, Dong Thap Province	02773856770
7	6700	Agribank - An Giang Province Branch	No. 51B Ton Duc Thang road, My Binh Ward, Long Xuyen City, An Giang Province	02963856542
8	6900	Agribank - Tien Giang Province Branch	No. 31 Le Loi, Ward 1, My Tho City, Tien Giang Province	02733971763
9	7100	Agribank - Ben Tre Province Branch	No. 284A1 Dong Khoi Boulevard, Phu Tan Ward, Ben Tre City, Ben Tre Province	02753824790
10	7300	Agribank - Vinh Long Province Branch	No. 28 Tran Hung Dao Road, Ward 1, Vinh Long City, Vinh Long Province	02703821173
11	7400	Agribank - Tra Vinh Province Branch	No. 138 Tran Quoc Tuan, Ward 2, Tra Vinh City, Tra Vinh Province	02943858020
12	7600	Agribank - Soc Trang Province Branch	No. 20B Tran Hung Dao, Ward 2, Soc Trang City, Soc Trang Province	02993615833
13	7700	Agribank - Kien Giang Province Branch	No. 01 Ham Nghi Road, Vinh Thanh Van Ward, Rach Gia City, Kien Giang	02973680199

14	7709	Agribank - Kien Giang II Branch	No. 784, Minh An Street, Minh Luong Town, Chau Thanh Rural District, Kien Giang Province	02973836059
15	7790	Agribank - Phu Quoc Branch	No. 02 Tran Hung Dao Street, Duong Dong Town, Phu Quoc City, Kien Giang Province	02973994865
16	7200	Agribank - Bac Lieu Province Branch	No. 250, Tran Phu Street, Ward 7, Bac Lieu City, Bac Lieu Province	"02913824660 - 02913555545"
17	7500	Agribank - Ca Mau Province Branch	No. 5, An Duong Vuong Road, Ward 7, Ca Mau City, Ca Mau Province	02903833385
III SOUTHEAST REGION				
1	5500	Agribank - Binh Duong Province Branch	No. 45 Binh Duong Boulevard, Chanh Nghia Ward, Thu Dau Mot City, Binh Duong Province	02743811759
2	5590	Agribank - Song Than Industrial Park Branch	No. 27 Thong Nhat Boulevard, Song Than 2 Industrial Park, Di An Ward, Di An Township, Binh Duong Province	"02743794686 (3)"
3	5700	Agribank - Tay Ninh Province Branch	No. 468, Cach Mang Thang Tam Road, Ward 3, Tay Ninh City, Tay Ninh Province	02763815566
4	5900	Agribank - Dong Nai Province Branch	180, Road 30/4, Thanh Binh Ward, Bien Hoa City, Dong Nai Province	02513818135
5	5911	Agribank - South Dong Nai Branch	No. 01, Tran Phu Road, Phuoc Hai Area, Long Thanh Town, Long Thanh Rural District, Dong Nai Province	"02513844211 (122)"
6	5990	Agribank - North Dong Nai Branch	No. 1034, Ha Noi Highway, Quarter 2, Binh Da Ward, Bien Hoa City, Dong Nai Province	02518825033
7	6000	Agribank - Ba Ria Vung Tau Province Branch	No. 21 Nguyen Huu Tho, Phuoc Trung Ward, Ba Ria City, Ba Ria - Vung Tau Province	02543717115

8	6090	Agribank - Vung Tau Branch	No. 43A Road 30/4, Ward 9, Vung Tau City, Ba Ria Vung Tau Province	02543627333
9	5600	Agribank - Binh Phuoc Province Branch	No. 711, National Highway 14, Tan Binh Ward, Dong Xoai City, Binh Phuoc Province	02713885495
10	5601	Agribank - West Binh Phuoc Branch	No. 1037 Phu Rieng Do Road, Tan Binh Ward, Dong Xoai City, Binh Phuoc Province	02713885009
IV RED RIVER DELTA REGION				
1	2100	Agribank - Hai Phong City Branch	No. 283 Lach Tray, Dang Giang Ward, Ngo Quyen District, Hai Phong City	02253829526
2	2112	Agribank - East Hai Phong Branch	"No. 12 Ho Sen, Du Hang Ward, Le Chan District, Hai Phong City"	02253710577
3	2111	Agribank - North Hai Phong Branch	9 Hong Bang Street, So Dau Ward, Hong Bang District, Hai Phong City	02253747383
4	2800	Agribank - Vinh Phuc Province Branch	Kim Ngoc Road, Lien Bao Ward, Vinh Yen City, Vinh Phuc Province	02113862553
5	2890	Agribank - Vinh Phuc II Branch	No. 88A, Tran Hung Dao Road, Trung Trac Ward, Phuc Yen Township, Vinh Phuc Province	"02113869226 (222)"
6	2311	Agribank - Hai Duong II Branch	No. 136, Nguyen Trai I, Sao Do Ward, Chi Linh City, Hai Duong Province	02203592888
7	2300	Agribank - Hai Duong Province Branch	No. 16 Pham Hong Thai, Quang Trung Ward, Hai Duong City, Hai Duong Province	02203891035
8	3400	Agribank - Thai Binh Province Branch	No. 150, Le Loi Road, De Tham Ward, Thai Binh City, Thai Binh Province	02273833093

9	3401	Agribank - North Thai Binh Branch	No. 297, Tran Hung Dao Road, De Tham Ward, Thai Binh City, Thai Binh Province	02273838606
10	3200	Agribank - Nam Dinh Province Branch	No. 315 Tran Hung Dao, Ba Trieu Ward, Nam Dinh City, Nam Dinh Province	02283840681
11	3203	Agribank - North Nam Dinh Branch	Lot N5 Pham Ngu Lao Road, Hoa Xa Industrial Park, My Xa Commune, Nam Dinh Province	02283670941
12	3300	Agribank - Ninh Binh Province Branch	Tran Hung dao Road, Tan Thanh Ward, Ninh Binh City, Ninh Binh Province	02293871505
13	3303	Agribank - South Ninh Binh Branch	No. 268, Street 1, Van Giang Road, Van Giang Ward, Ninh Binh City, Ninh Binh Province	0229362113
14	2400	Agribank - Hung Yen Province Branch	No. 793 Nguyen Van Linh Road, Hien Nam Ward, Hung Yen City, Hung Yen Province	02213568366
15	2407	Agribank - Hung Yen II Branch	No. 619, Nguyen Van Linh Road, Ban Yen Nhan Ward, My Hao Township, Hung Yen Province	02213942996
16	2600	Agribank - Bac Ninh Province Branch	No. 26 Ly Thai To, Dai Phuc Ward, Bac Ninh City, Bac Ninh Province	02223854549
17	2603	Agribank - Bac Ninh II Branch	New land area, National Highway 1A, Dinh Bang Ward, Tu Son City, Bac Ninh Province	02223833766
18	2900	Agribank - Ha Nam Province Branch	No. 52 Tran Phu Road, Quang Trung Ward, Phu Ly City, Ha Nam Province	02263852842
19	2906	Agribank - Ha Nam II Branch	Le Chan Road, Le Hong Phong Ward, Phu Ly City, Ha Nam Province	02263851273
V	MOUNTAINOUS BORDER REGION			
1	8300	Agribank - Cao Bang Province Branch	New Urban Km5, De Tham Ward, Cao Bang City, Cao Bang Province	02063859038

2	8400	Agribank - Lang Son Province Branch	No. 03, Dong Kinh ward, Lang Son city, Lang Son province	02053717255
3	7800	Agribank - Lai Chau Province Branch	Dien Bien Phu Road, Tan Phong Ward, Lai Chau City, Lai Chau Province	02133878482
4	7900	Agribank - Son La Province Branch	No. 08, Chu Van Thinh Road, Group 5, Quyet Thang Ward, Son La City, Son La Province	02123852497
5	8800	Agribank - Lao Cai Province Branch	No. 003A, Hoang Lien Road, Coc Leu Ward, Lao Cai City, Lao Cai Province	02143821233
6	8802	Agribank - Lao Cai II Branch	No. 005, Nguyen Hue Road, Lao Cai Ward, Lao Cai City, Lao Cai Province	02143830013
7	8200	Agribank - Ha Giang Province Branch	No. 101 Tran Hung Dao, Nguyen Trai Ward, Ha Giang City, Ha Giang Province	02193861618
8	8600	Agribank - Bac Kan Province Branch	Group 1A, Phung Chi Kien Ward, Bac Kan City, Bac Kan Province	02093879637
9	8900	Agribank - Dien Bien Province Branch	No. 884, Vo Nguyen Giap Road, Muong Thanh Ward, Dien Bien Phu City, Dien Bien Province	02153825745
VI	NORTHERN MIDLAND REGION			
1	8100	Agribank - Tuyen Quang Province Branch	No. 112, Nguyen Van Cu Road, Minh Xuan Ward, Tuyen Quang City, Tuyen Quang Province	"02073816160"
2	8700	Agribank - Yen Bai Province Branch	No. 43, Dinh Tien Hoang Road, Dong Tam Ward, Yen Bai City, Yen Bai Province	02163859214
3	8702	Agribank - North Yen Bai Branch	No. 133, Nguyen Thai Hoc Road, Nguyen Thai Hoc Ward, Yen Bai City, Yen Bai Province	02163862671

4	8500	Agribank - Thai Nguyen Province Branch	No. 279, Thong Nhat Road, Gia Sang Ward, Thai Nguyen City, Thai Nguyen Province	02083855103
5	8501	Agribank - South Thai Nguyen Branch	No. 10, Phan Dinh Phung ward, Thai Nguyen city, Thai Nguyen province	02083856528
6	2500	Agribank - Bac Giang Province Branch	No. 166, Nguyen Thi Luu, Ngo Quyen Ward, Bac Giang City, Bac Giang Province	02043555636
7	2501	Agribank - Bac Giang II Branch	No. 45, Ngo Gia Tu Road, Tran Phu Ward, Bac Giang City, Bac Giang Province	02043582789
8	8090	Agribank - East Quang Ninh Branch	No. 29, Hoa Binh Boulevard Road, Tran Phu Ward, Mong Cai City, Quang Ninh Province	02033772023
9	8000	Agribank - Quang Ninh Province Branch	No. 72, Tran Hung Dao Road, Tran Hung Dao Ward, Ha Long City, Quang Ninh Province	02033622671
10	8003	Agribank - West Quang Ninh Branch	No. 211, Dong Trieu ward, Dong Trieu town, Quang Ninh province	02033870555
11	3000	Agribank - Hoa Binh Province Branch	No. 1/175 Tran Hung Dao Street, Quynh Lam Ward, Hoa Binh City, Hoa Binh Province	02183851981
12	2700	Agribank - Phu Tho Province Branch	No. 6, Tran Phu Road, Gia Cam Ward, Viet Tri City, Phu Tho Province	02103812621-02103840657
13	2707	Agribank - Phu Tho II Branch	No. 1674, Hung Vuong Road, Gia Cam Ward, Viet Tri City, Phu Tho Province	02103898368
VII	OLD ZONE 4 REGION			
1	3500	Agribank - Thanh Hoa Province Branch	No. 12 Phan Chu Trinh, Dien Bien Ward, Thanh Hoa City, Thanh Hoa Province	02373857195

2	3519	Agribank - South Thanh Hoa Branch	No. 56, Street 2, Quang Xuong Town, Quang Xuong Rural District, Thanh Hoa Province	02373737686
3	3590	Agribank - North Thanh Hoa Branch	No. 39, Ho Xuan Huong Road, Truong Son Ward, Sam Son City, Thanh Hoa Province	02373821379
4	3600	Agribank - Nghe An Province Branch	No. 364, Nguyen Van Cu Road, Hung Phuc Ward, Vinh City, Nghe An Province	02383599375
5	3601	Agribank - South Nghe An Branch	No. 02, Duong Van Nga Road, Hung Phuc Ward, Vinh City, Nghe An Province	02388690335
6	3611	Agribank - West Nghe An Branch	No. 42, Chu Huy Man Road, Kim Tan Block, Ha Hieu Ward, Thai Hoa Township, Nghe An Province	02383881354
7	3700	Agribank - Ha Tinh Province Branch	No. 01, Phan Dinh Phung Road, Ha Tinh City, Ha Tinh Province	02393850245
8	3701	Agribank - Ha Tinh II Branch	No. 05, Xo Viet Nghe Tinh Road, Street block 06, Nguyen Du Ward, Ha Tinh City, Ha Tinh Province	02393685899
9	4000	Agribank - Thua Thien Hue Province Branch	10 Hoang Hoa Tham, Vinh Ninh Ward, Hue City, Thua Thien Hue Province	02343883849
10	3800	Agribank - Quang Binh Province Branch	No. 02 Me Suot, Dong Hai Ward, Dong Hoi City, Quang Binh Province	02323829697
11	3801	Agribank - North Quang Binh Branch	Sub-zone 11, Hoan Lao town, Bo Trach district, Quang Binh province	02323611818 - 02323611959
12	3900	Agribank - Quang Tri Province Branch	No. 01 Le Quy Don Road, Ward 1, Dong Ha City, Quang Tri Province	02333529579
VIII CENTRAL COAST REGION				

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

3	5100	Agribank - Kon Tum Province Branch	No. 88, Tran Phu Road, Thang Loi Ward, Kon Tum City, Kon Tum Province	02603913183
4	5200	Agribank - Dak Lak Province Branch	No. 51 Nguyen Tat Thanh Road, Tan An Ward, Buon Ma Thuot City, Dak Lak Province	02623853777
5	5219	Agribank - North Dak Lak Branch	No. 37 Phan Boi Chau, Thang Loi Ward, Buon Ma Thuot City, Dak Lak Province	02623678886
6	5300	Agribank - Dak Nong Province Branch	No. 35, Road 23/3, Civil group 3, Nghia Trung Ward, Gia Nghia Township, Dak Nong Province	"02613543250 (103)"
7	5400	Agribank - Lam Dong Province Branch	No. 23 Tran Phu Road, Ward 3, Da Lat City, Lam Dong Province	02633531528
8	5402	Agribank - Lam Dong II Branch	No. 693 National Highway 20, Lien Nghia Town, Duc Trong Rural District, Lam Dong Province	02633843760
X	HO CHI MINH CITY AREA			
1	1606	Agribank - An Phu Branch	310-312-314 Cong Hoa, Ward 13, Tan Binh District, Ho Chi Minh City	"02838121227 (203)"
2	6440	Agribank - South Ho Chi Minh City Branch	322 Bui Thanh Khiet Street, Tan Tuc Town, Binh Chanh District, Ho Chi Minh City	"02837602501 (116-120)"
3	6380	Agribank - Binh Thanh Branch	347-349-351 Dien Bien Phu, Ward 15, Binh Thanh District, Ho Chi Minh City	02835129295
4	6480	Agribank - Branch 11	485 Lac Long Quan, Ward 5, District 11, Ho Chi Minh City	02839747200
5	6300	Agribank - Branch 9	No. 284 Le Van Viet, Tang Nhon Phu B Ward, District 9, Ho Chi Minh City	"02837220333 (307,316)"

6	6120	Agribank - Cu Chi Branch	No. 44, Provincial Highway 8, Cu Chi Town, Cu Chi Rural District, Ho Chi Minh City	02837925964
7	1940	Agribank - Thu Duc City Branch II	280A12-A13 Luong Dinh Cua, An Phu Ward, Thu Duc City, Ho Chi Minh City	"02854027575 (102)"
8	6421	Agribank - North Ho Chi Minh City Branch	358 Nguyen Van Luong, Ward 12, District 6, Ho Chi Minh City	"02837515939 (206)"
9	1904	Agribank - Mien Dong Branch	No. 129 Binh Quoi Road, Ward 27, Binh Thanh District, Ho Chi Minh City	"02835561904 (111, 301,303)"
10	6110	Agribank - Binh Trieu Branch	131 National Highway 13, Hiep Binh Chanh Ward, Thu Duc District, Ho Chi Minh City	02862749979
11	6350	Agribank - East Ho Chi Minh city branch	No. NL03-05 Ngan Long Business street villas area, Nguyen Huu Tho Road, Phuoc Kien Commune, Nha Be Rural District, Ho Chi Minh City	02837815379 (206)
12	6170	Agribank - Branch 7	40/2 Street zone I, Tan Thuan Tay Ward, District 7, Ho Chi Minh City	02838723337
13	6222	Agribank - Branch 5	No. 1101-1103-1105 Tran Hung Dao, Ward 05, District 5, Ho Chi Minh City	02839246704
14	6360	Agribank - Tan Binh Branch	1200 Lac Long Quan, Ward 8, Tan Binh District, Ho Chi Minh City	02839717951
15	6460	Agribank - Tan Phu Branch	126 Thoai Ngoc Hau, Phu Tho Hoa Ward, Tan Phu District, Ho Chi Minh City	02839734939
16	6223	Agribank -Thanh Do Branch	56-58-60 Nguyen Van Cu, Cau Kho Ward, District 1, Ho Chi Minh City	02838361682 (0/113)
17	6100	Agribank - Thu Duc Branch	No. 14 Road 6, Linh Chieu Ward, Thu Duc District, Ho Chi Minh City	02837228595

18	6150	Agribank - Xuyen A Branch	No. 2025/2A National Highway 1A, Street block 2, Dong Hung Thuan Ward, District 12, Ho Chi Minh City	02837154037
19	1600	Agribank - Sai Gon Branch	2 Vo Van Kiet, Nguyen Thai Binh Ward, District 1, Ho Chi Minh City	"02838210567 (700,701,707)"
20	1700	Agribank - Ho Chi Minh City Branch	No. 02A Pho Duc Chinh Road, Nguyen Thai Binh Ward, District 1, Ho Chi Minh City	"02838222752 (320)"
21	1900	Agribank - Sai Gon Center Branch	No. 28-30-32 Mac Thi Bui Road, Ben Nghe Ward, District 1, Ho Chi Minh City	02838272224
22	6280	Agribank - East Sai Gon Branch	No. 96 Dong Van Cong Road, Thanh My Loi Ward, Thu Duc City, Ho Chi Minh City	"02837415168 (307,309)"
23	6320	Agribank - West Sai Gon Branch	131A Le Van Khuong, Hiep Thanh Ward, District 12, Ho Chi Minh City	02838918301
24	6160	Agribank - South Sai Gon Branch	1st Floor, 2nd floor, part of 3rd floor Building V5, Lot V - Sunrise City South Building, no. 23 Nguyen Huu Tho Road, Tan Hung Ward, District 7, Ho Chi Minh City	02838725759
25	6220	Agribank - Cho Lon Branch	43 Hai Thuong Lan Ong, Ward 10, District 5, Ho Chi Minh City	02838578227 (1062,1067)
26	1604	Agribank - Phu Nhuan Branch	135A Phan Dang Luu, Ward 02, Phu Nhuan District, Ho Chi Minh City	02839955676 (208)
27	6140	Agribank - Hoc Mon Branch	12 Ly Thuong Kiet, Hoc Mon Town, Hoc Mon Rural District, Ho Chi Minh City	02838910493 (111)
28	6321	Agribank - North Sai Gon Branch	No. 58 Ha Huy Giap, Thanh Loc Ward, District 12, Ho Chi Minh City	"02837164715 (101,102)"
29	1601	Agribank - District 1 Branch	428 Vo Van Kiet, Co Giang Ward, District 1, Ho Chi Minh City	02838361922

30	1602	Agribank - Branch 3	112 Tran Quoc Thao, Vo Thi Sau Ward, District 3, Ho Chi Minh City	02862907134
31	1902	Agribank - Branch 4	Ground floor, mezzanine, 1st floor and 2nd floor, Hoang Dieu H2 Building, Ward 8, District 4, Ho Chi Minh City	"02839412880 (403,410)"
32	1702	Agribank - Branch 8	925, 925 (ABCD) Ta Quang Buu (detail: 925, 925A, 925B, 925C, 925D), Ward 5, District 8, Ho Chi Minh City	02839823957 (118/128)
33	6420	Agribank - Branch 10	326 Nguyen Chi Thanh, Ward 5, District 10, Ho Chi Minh City	02839571511
34	6400	Agribank - Gia Dinh Branch	No. 110 Pham Ngu Lao Road, Ward 4, Go Vap District, Ho Chi Minh City	02838956301
35	6200	Agribank - Binh Tan Branch	676 Kinh Duong Vuong, An Lac Ward, Binh Tan District, Ho Chi Minh City	02837524058
36	6340	Agribank - Nha Be Branch	18 Huynh Tan Phat, Nha Be Town, Nha Be Rural District, Ho Chi Minh City	02837827358 (304,305)
37	1603	Agribank - Ly Thuong Kiet Branch	No. 162-166 Ly Thuong Kiet, Ward 14, District 10, Ho Chi Minh City	02838638419 (106,303,304,305)
38	1607	Agribank - Phan Dinh Phung Branch	55-55A Phan Dinh Phung, Ward 17, Phu Nhuan District, Ho Chi Minh City	02838456746
39	1608	Agribank - Truong Son Branch	26 Truong Son, Ward 2, Tan Binh District, Ho Chi Minh City	02835474377
40	1903	Agribank - Tan Tao Industrial Park Branch	208-210 Le Van Quoi Road, Binh Hung Hoa A Ward, Binh Tan District, Ho Chi Minh City	"02839785885 (227)"



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