

A central illustration featuring a light blue globe with green outlines. On top of the globe, there are green silhouettes of wind turbines, a factory with smokestacks, solar panels, and power transmission towers. A green sun is positioned above the towers. The globe is framed by large green leaves and stems. The background is white with scattered light green and light blue circles. At the bottom, there are wavy green bands.

# **GREEN CREDIT IN AGRIBANK DEVELOPMENT STRATEGY**

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**Overview on green credit in Vietnam**

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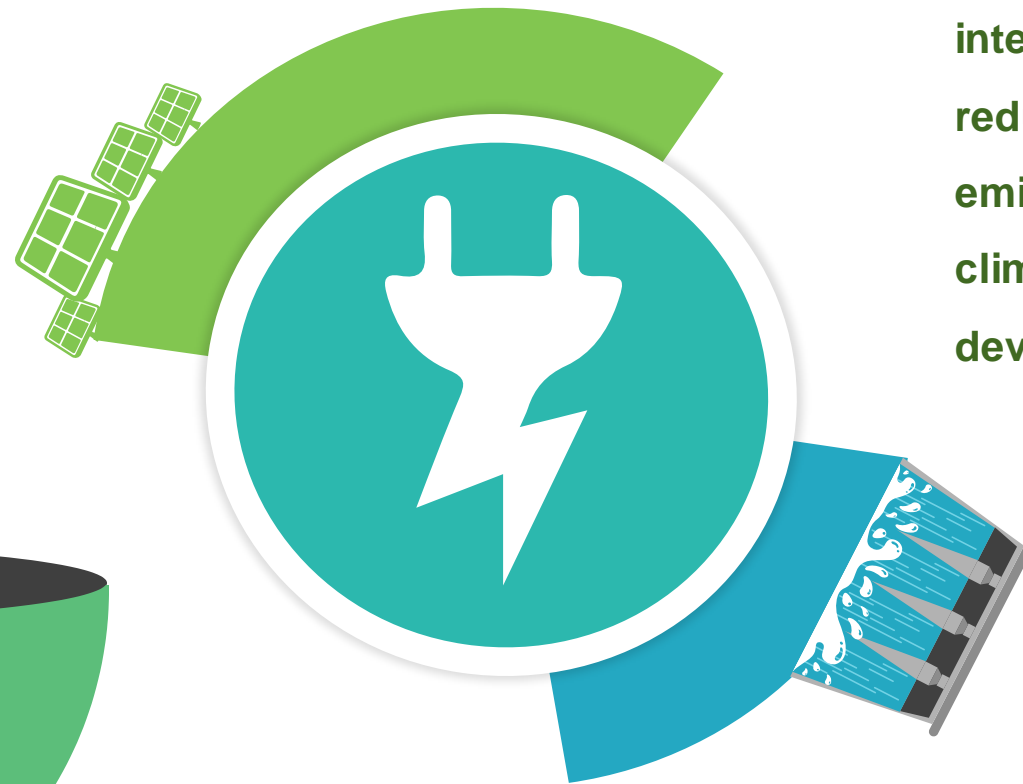
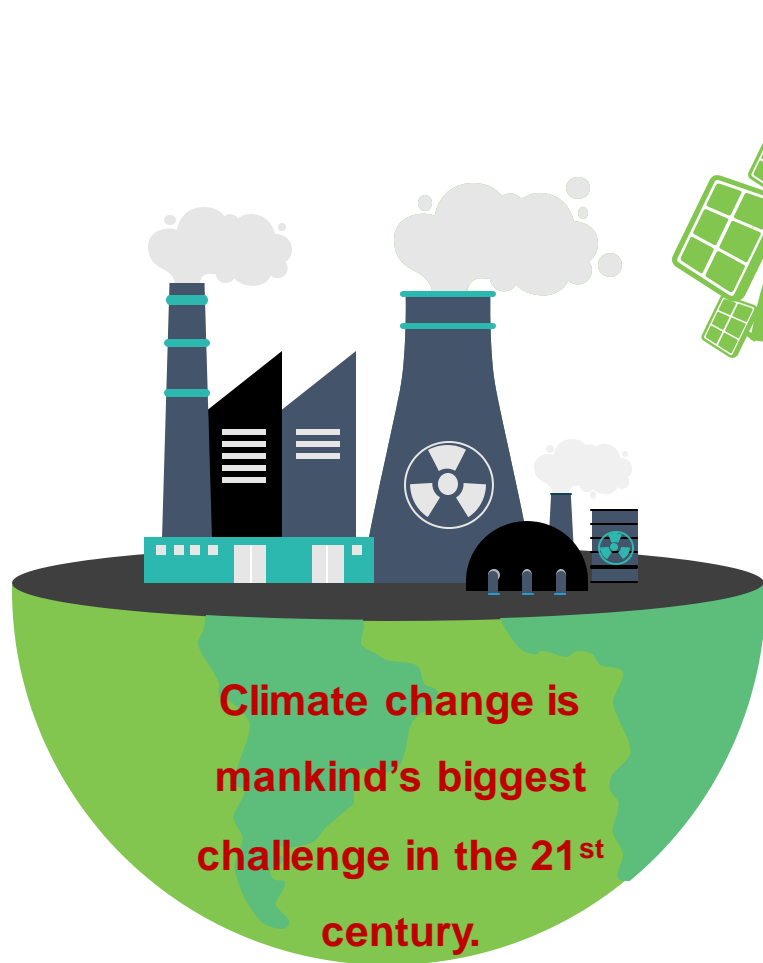
**The role and contribution of Agribank in promoting green credit to support sustainable growth and development**

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**Agribank's direction in the future**



# I. OVERVIEW ON GREEN CREDIT IN VIETNAM

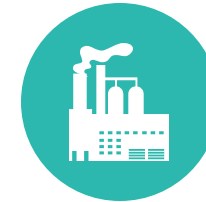


Vietnam actively honors international commitments on reducing greenhouse gas emissions, mitigating the impact of climate change and sustainable development at COP26.



# GREEN CREDIT IN VIETNAM

## OVERALL GREEN CREDIT GROWTH



Outstanding loans for green projects accumulated more than VND 474,000 billion, increased by 7.08% compared to 2021



Renewable energy, clean energy accounted for 47%; green agriculture 32%



1,1 million loans worth 2.283 trillion VND are assessed for environmental and social risk



39 credit institutions incurred green credit outstanding loans



Average outstanding loans growth 25%/year; most notably 2021: 33%



## II. THE ROLE AND CONTRIBUTION OF AGRIBANK IN PROMOTING GREEN CREDIT TO SUPPORT SUSTAINABLE GROWTH AND DEVELOPMENT

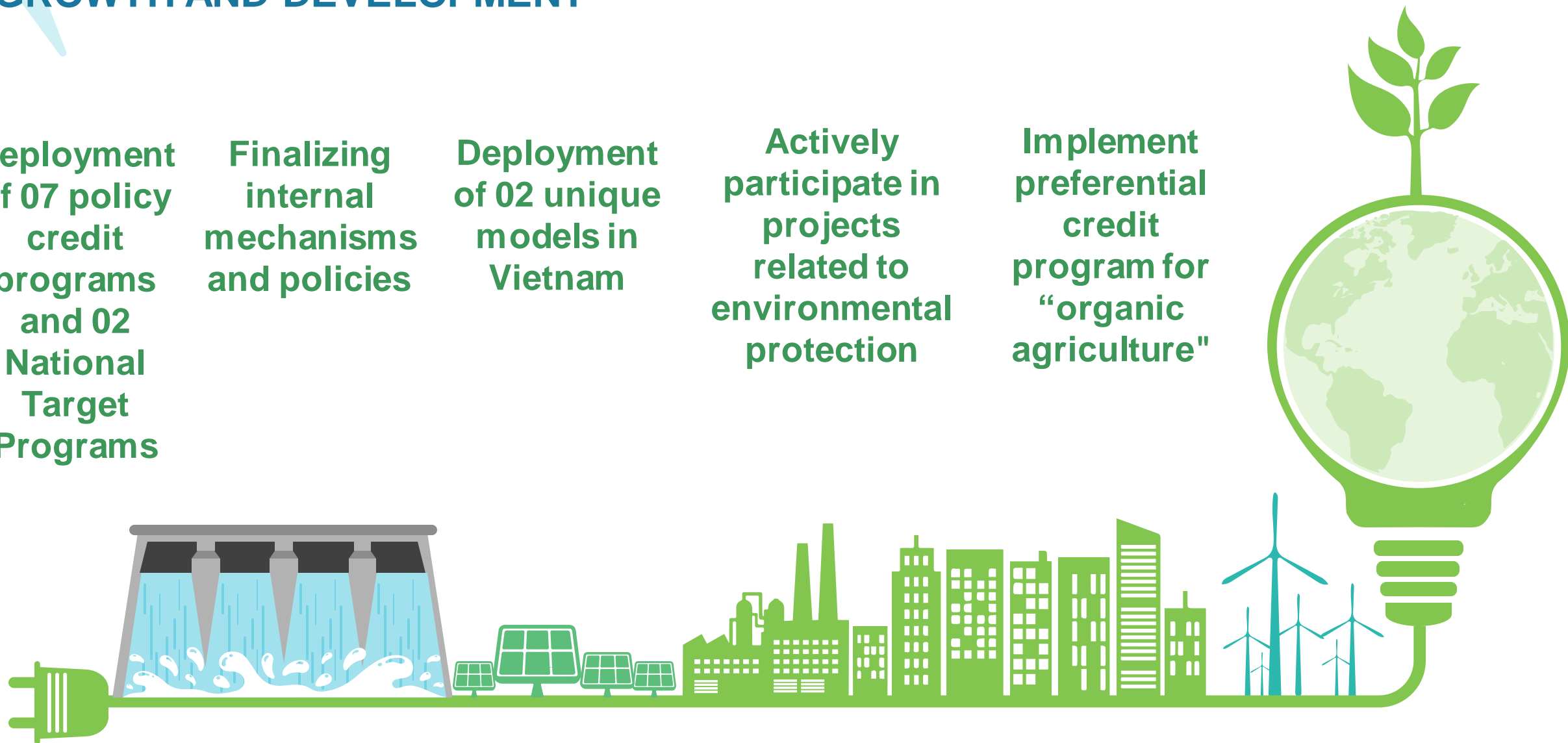
Deployment of 07 policy credit programs and 02 National Target Programs

Finalizing internal mechanisms and policies

Deployment of 02 unique models in Vietnam

Actively participate in projects related to environmental protection

Implement preferential credit program for "organic agriculture"





**RESEARCH AND  
DEPLOYMENT OF 02  
UNIQUE MODELS**



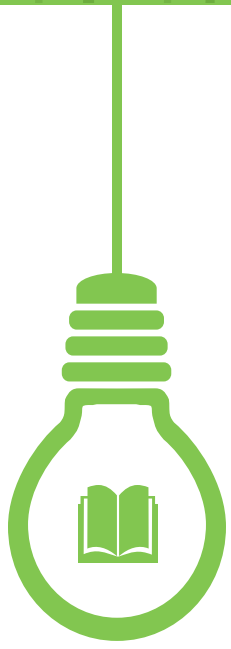
**MOBILE TRANSACTION  
POINT BY SPECIALIZED  
VEHICLES**



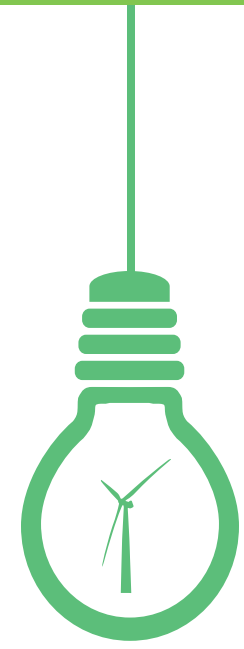
**LOAN GROUPS**



# ACTIVELY PARTICIPATE IN ENVIRONMENTAL PROTECTION PROJECTS FINANCED BY WORLD BANK AND OTHER FINANCIAL INSTITUTIONS



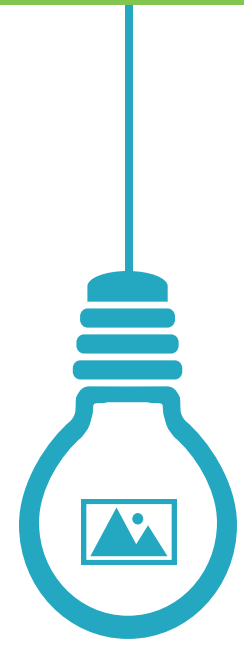
**Improve the quality and safety of agricultural products and develop biogas programs**



**Wind electricity project in Binh Dinh and Ninh Thuan province**



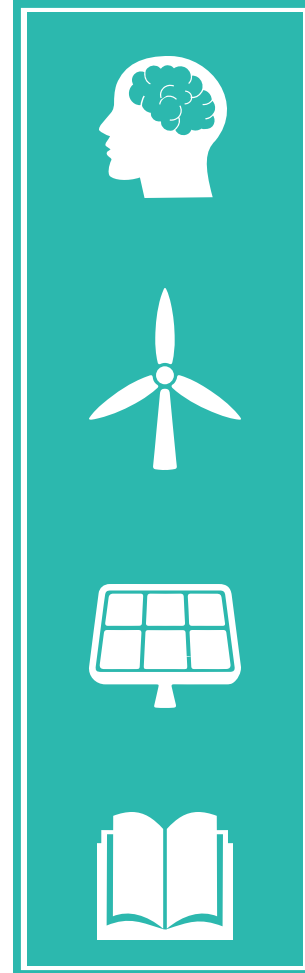
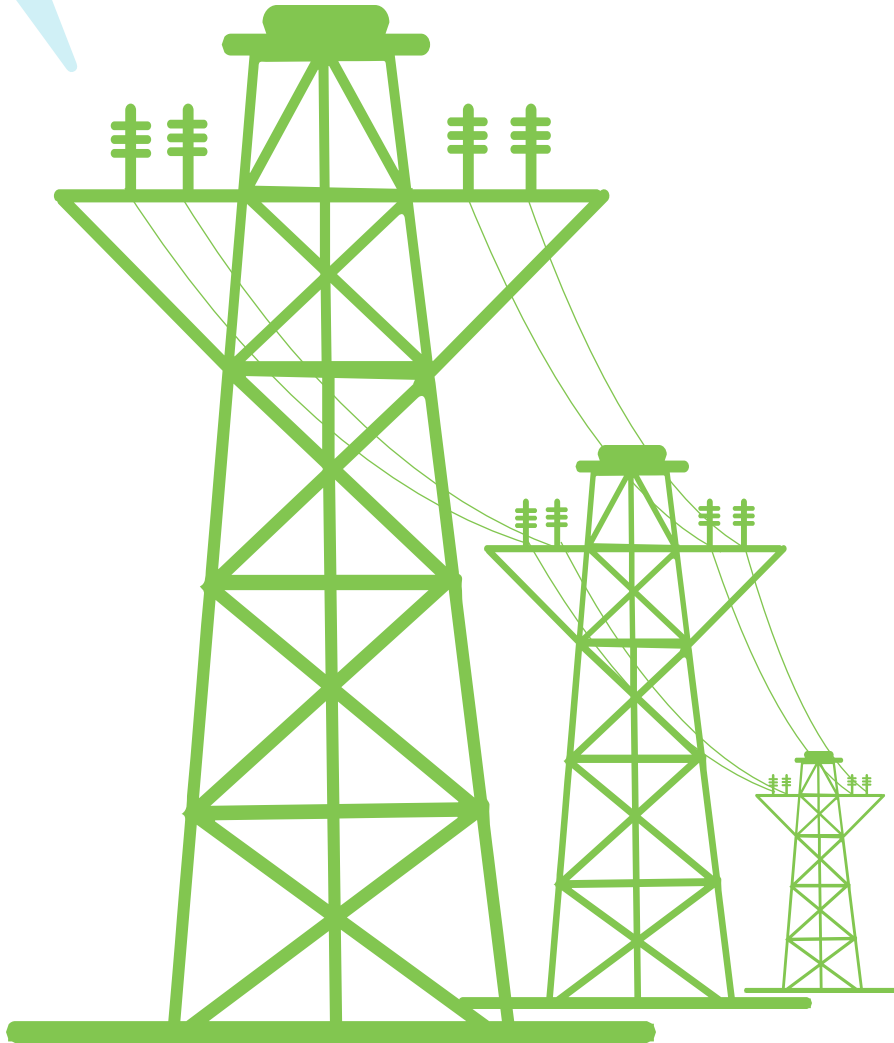
**Low-carbon agriculture**



**Clean water and hygiene in rural areas**



# OTHER POLICIES OF AGRIBANK



**Focus on applying ESG standards (Environmental, Social and Governance)**

**Become an important link in the agricultural value chain**

**Introduce, promote, and change consumer perceptions through media programs**

**Applying Information Technology to digitalize banking activities**





## 01 Environment

- Deployed credit programs for environmental-friendly projects
- Apply ESG initiatives on Agribank's daily operation
- Organize activities for the environment



## 02 Social

- Taking care of staff through the Trade Union
- Deployed social welfare programs
- Launched preferential credit programs for people affected by the Covid-19 pandemic



## 03 Governance

- Committed to be transparent in all activities
- Members of the management are carefully selected



# III. AGRIBANK'S GREEN CREDIT DEVELOPMENT DIRECTION IN THE COMING PERIOD

1

## **MAINTAIN THE POSITION**

Commercial bank playing a key role in Vietnam

2

## **ACCOMPLISH THE MISSION**

Providing credit and banking services in the agricultural sector

3

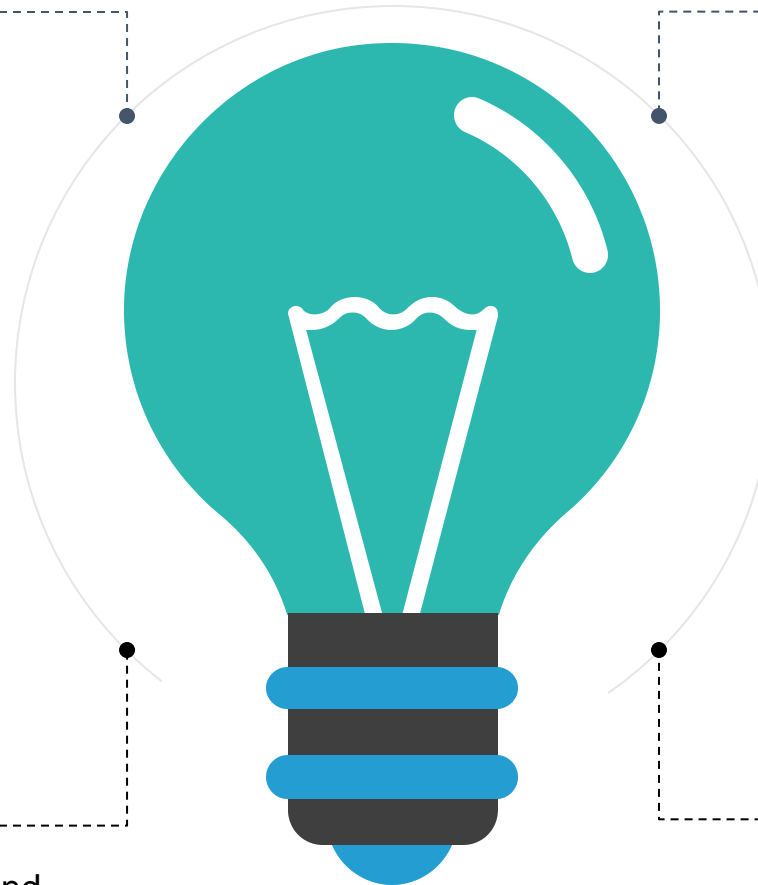
## **ENHANCE**

Competitiveness, financial capacity and operational efficiency

4

## **COMPLY**

International standards and practices in corporate governance



# 07 KEY MEASURES

Providing capital and financial services for agricultural and rural development

Review and improve internal policies and mechanism

Research and deploy green credit products

Actively seek and access international green funding



Promote the development of financial products and services for agricultural sector

Develop and implement policies to strengthen staff capacity and awareness

Focus on applying ESG standards



Thank You