SUMMARY OF NEW CONCLUSIONS OF DOCTORAL THESIS

1. Topic: "Financial restructuring of Vietnam Agriculture and Rural Development Bank"

2. Major: Finance - Banking Code number: 09.34.02.01

3. Ph.D Researcher's full name: Nguyen Quoc Viet

4. Supervisor's full name: PhD. Nghiem Van Bay - PhD. Le Thi Thuy Van

5. New conclusions of the thesis

5.1. In theoretical perspective: The thesis has built a complete theoretical system, specifically on the issue of financial structure and financial restructuring of commercial banks with aspects including: concepts and impacts of financial structure on business activities. business of commercial banks; concepts, roles, principles, content, sequence, and assessment of commercial bank financial restructuring. In particular, the specific content of financial restructuring of commercial banks is analyzed including: (i) restructuring of equity capital of commercial banks; (ii) restructuring commercial banks' debt capital; In addition, the data envelopment analysis method in assessing commercial bank financial restructuring has also been researched in the thesis with a research sample of 29 commercial banks. Various of output and input variables were included in the analysis model.

5.2. In practical perspective: Based on data on the financial situation and financial structure of Vietnam Agriculture and Rural Development (Agribank) for the period 2017-2022, the thesis analyzes the current state of Agribank's financial restructuring, pointing out the achievements Achievements and limitations in the process of bank restructuring. According to data analysis for 29 commercial banks, including Agribank, the thesis has analyzed and evaluated Agribank's financial restructuring results on the basis of comparison, grouping and ranking of Agribank among selected commercial banks. The results is confirmed that: Agribank encountered many difficulties in the process of implementing financial restructuring and restructuring the bank. The reason is that the period 2018 - 2022 is still in the context of the world and domestic economy being heavily affected by Covid-19, in addition, Agribank is one of the few commercial banks in the industry that must fulfill dual goals: both supporting the economy and running business operations safely and effectively. The thesis also concludes: in addition to the above reasons, the most basic cause leading to the low results of the financial restructuring of Agribank is mainly due to the slow rate of equity increase.

Based on the achievements and limitations in financial restructuring of Agribank, the thesis offers a comprehensive set of solutions, most suitable for the current state of Agribank's financial structure to help the bank promote it's financial restructuring situation in the coming period: Solutions to increase equity capital to ensure capital adequacy goals and financial restructuring; Solution group to improve asset quality; Credit risk control solution group; Solution group perfects organizational structure, enhances management and operating capacity; Solution group to improve capital mobilization efficiency.

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