

SUMMARY OF
NEW CONTRIBUTIONS OF DOCTERAL THESIS

1. Thesis title: *Liquidity Management in Vietnam Bank for Agriculture and Rural Development*

2. Major: Banking - Finance

Code: 09.34.02.01

3. Full name of PhD Candidate: Hoang Thi Thanh Huyen

4. Full name of The Scientific Instructors: 1. Assoc.Prof.Dr. Le Van Luyen

2. Assoc.Prof.Dr. Dinh Thi Dien Hong

5. New contributions of the thesis

First, Based on approaching of the modern liquidity management (LM) of commercial banks, the thesis provided some basic theoretical issues: Strategy of LM, liquidity risk appetite, structure of LM system, content and process of LM, tools of modern LM. The thesis also points out the differences among LM and Liquidity risk management and payment management of banks.

Second, Analysis of handling stressful situations of LM in some commercial banks, it has been found meaningful lessons for Agribank in LM such as: Improving macroeconomic volatility forecast; Developing prudential business strategies, building and reinforcing the trust of customers and investors; Considering the impact of other risks on liquidity risk regularly; Strengthening regulatory role of the central bank and supports of other commercial banks for dealing with liquidity problems and liquidity risk.

Third, According to diverse data resources such as financial reports of Agribank; reports of State Bank of Vietnam, data from questionnaire survey, the thesis has been evaluated current situation of liquidity management in Agribank from 2013 to 2018 and concluded that: Although Agribank has established a relatively sufficient LM system included building LM strategy and liquidity risk appetite, structuring LM from Agribank's head office to branches and transaction offices, It has remained shortcomings of Agribank LM: Inefficient structure; inadequate data, ineffectively using LM's methods and tools and lack of capable staff.

Forth, It has proposed a system of solutions and recommendations to improve Agribank's LM until 2025, orientation to the year of 2030. It has focused on the issues: Restructuring the liquidity management; Applying mechanism of capital management by funds transfer pricing; Improving staff's specification; Completing LM's tools and methods; Enhancing liquidity monitoring and control; Improving Agribank's position and reputation. The solutions and recommendations have been feasible because they are interpreted with a scientific and practical basis of Agribank's LM.

**The first
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