

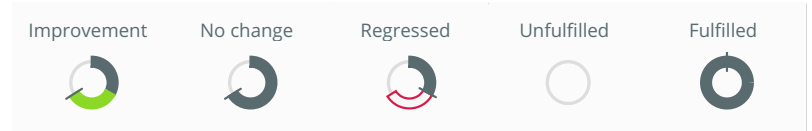


SUSBA ANALYSIS

Generated on 2019-01-23

ESG Integration Pillars (Vietnam)
Corporate Governance Aspects (Vietnam)

ASSESSMENTS



ESG Integration Pillars (Vietnam)

Purpose		BIDV	Eximbank	VCB	VietinBank	VPBank	Average
Relevance of sustainability to the organization and its strategy for addressing sustainability							
Participation in commitment-based sustainable finance initiatives and policy advocacy with regulators							

Policies		BIDV	Eximbank	VCB	VietinBank	VPBank	Average
Public statements on principles and risk appetite and aspects of ESG							
Sector-specific policies							

Processes	BIDV	Eximbank	VCB	VietinBank	VPBank	Average
Processes for assessing ESG risks in client and transactional approvals						
Procedures for client monitoring and engagement						

People	BIDV	Eximbank	VCB	VietinBank	VPBank	Average
Responsibilities for ESG						
E&S staff competency and performance evaluation						

Products	BIDV	Eximbank	VCB	VietinBank	VPBank	Average
ESG integration in products and services						

Portfolio	BIDV	Eximbank	VCB	VietinBank	VPBank	Average
ESG risk assessment and mitigation at portfolio level						
Disclosure of ESG risk exposure and targets						

Corporate Governance Aspects (Vietnam)

Board	BIDV	Eximbank	VCB	VietinBank	VPBank	Average
Independence and qualifications of the board						
Clearly stated roles and monitoring the implementation of corporate strategy						
Appointment, selection, training and re-election						
Remuneration and appraisal						

Shareholders and Stakeholders	BIDV	Eximbank	VCB	VietinBank	VPBank	Average
Rights of shareholders						
Policies on stakeholder engagement and list of stakeholder groups engaged						
Stakeholder reporting and communicating mechanisms						

Disclosure and Transparency

BIDV Eximbank VCB VietinBank VPBank Average

Release of reports and disclosure on ESG issues						
Corporate website						

Audit and Risks

BIDV Eximbank VCB VietinBank VPBank Average

General audit function and audit on sustainability						
Risk management frameworks and ESG-related risks						