



GREEN RESPONSIBILITIES CULTIVATING FUTURE

06 SUSTAINABLE DEVELOPMENT

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▶▶▶ SUSTAINABLE DEVELOPMENT MESSAGE - CHAIRMAN OF THE BOARD OF DIRECTORS



Dear Shareholders and stakeholders of HDBank,

Scientists are warning that the Earth is continuing to warm and is approaching a critical tipping point. Climate change, environmental pollution, and natural disasters are becoming increasingly frequent and severe threats around the globe. In addition, war, inequality, human rights abuses, poverty, and other social issues are also demanding action from countries around the world.

At the 28th Conference of the Parties to the United Nations Framework Convention on Climate Change (COP28), Vietnam officially announced the Plan for Resource Mobilization to Implement the Political Declaration on Establishing the Just Energy Transition Partnership (JETP), reaffirming its commitment to clean energy development and a net-zero emissions target by 2050.

At HDBank, we understand that tomorrow comes from today's actions and fully support the above commitments and goals. We are fully aware of our role and responsibility in creating value for society, protecting the environment, and contributing to the development of a green economy, promoting human rights, and creating sustainable values for the future.

With this awareness and responsibility, over the years HDBank has not only fully complied with environmental regulations in all its operations but has also been one of the pioneers in participating in the country's climate change projects.

In 2015, HDBank was selected by the Government to be the bank serving the Climate Change Adaptation Project in the Mekong Delta region in the two provinces of Ben Tre and Tra Vinh, using ODA funds from the International Fund for Agricultural Development (IFAD) under the United Nations. Also in 2015, HDBank was selected by the Government to serve the project on Improving Energy Efficiency in Hanoi and Ho Chi Minh City, using 100 million euros of ODA provided by the German government. Subsequently, HDBank was continuously selected by the State Bank of Vietnam and the Ministry of Finance to serve projects using ODA to develop the clean water supply system, build schools, hospitals, and economic infrastructure.

In recent years, HDBank has expanded its cooperation with many international organizations such as IFC, DEG, and Proparco to disburse hundreds of millions of USD for renewable energy programs, high-tech agriculture, small and medium-sized enterprises (SMEs), and women-owned businesses in Vietnam. In addition, we have been constantly striving to implement specific solutions and actions to reduce greenhouse gas emissions, hazardous waste, and commit to strictly manage emissions in all our activities.

As of end 2023, HDBank's green finance portfolio exceeded 12 trillion dong and total disbursement amount in 2023 to women-owned businesses exceeded 3.4 trillion dong. At the same time, HD SAISON has disbursed nearly 8 trillion dong of preferential loans to workers at industrial parks and processing zones nationwide to help low-income borrowers improve their living standards.

Recognizing the importance of financial inclusion, HDBank has been promoting strategies, policies, and actions to increase access to financial services for customers in remote and rural areas. Over the past 10 years, HDBank has been committed to the strategy of a universal retail bank, targeting small and medium-sized enterprises, workers, farmers, small traders, and low-income people in second tier cities and rural areas. HDBank and our consumer finance subsidiary HD SAISON currently serve more than 17 million individual and consumer finance customers, with over 50% of outstanding loans for people and businesses in second tier cities and rural areas.

In terms of governance, HDBank is the pioneer bank to upgrade to Basel III in 2023 and is ready to apply from 2024 when approved by the regulatory authorities. The bank has also completed the project of upgrading the risk management framework; issued Policy on Environmental and Social Risk Management in credit extension (ESMS) applied to corporate loans, specifically limiting credit to industries that have a negative impact on the environment.

Throughout many generations of leadership, HDBank has always been an active and responsible bank in implementing social responsibility. HDBank's CSR activities have always received the consensus of implementation throughout the system, bringing a better life to vulnerable groups in need of support in society.

As we move forward into our 34th year of operation, we are committed to building HDBank into a model that

effectively integrates sustainable development goals into its business strategy, bringing maximum benefits to customers, shareholders, the community and society. The success of this model at HDBank has been recognized and highly appreciated by many domestic and international organizations, with numerous awards for sustainable development in 2023. HDBank was honored by Asiamoney magazine as the Best Bank for CSR in Vietnam. Notably, at the 2023 Listed Companies Awards, HDBank won two important awards: Best Listed Company for Organizing the Annual General Meeting and Best Annual Report. The Vietnam Institute of Directors (VIOD) honored HDBank's Board of Directors as the Board of the Year, recognizing its top-notch corporate governance. Previously, in 2019, HDBank was the first bank in Vietnam to be honoured by the Asian Development Bank (ADB) with a Green Deal Award.

Sustainable development is a long-term process that requires perseverance and continuous effort. Therefore, the theme of this year's annual report, **"Green Mindset - Sustainable Growth"**, is also the focus of HDBank's journey to build a green legacy and strive to fully implement the 17 Sustainable Development Goals of the United Nations. The key areas that HDBank will continue to focus on are:

- ▶ Enhancing governance and risk management capabilities
- ▶ Aligning the Bank's credit portfolio towards greening and supporting customers in the green transition process
- ▶ Further promoting digital transformation to provide comprehensive financial solutions to stakeholders

HDBank, together with its Board of Directors and employees, is committed to continuously creating sustainable value and fulfilling its commitment to bringing the best benefits to all stakeholders. With the utmost determination, we are confident that we will achieve and exceed our business targets for 2024 and reach new heights in sustainable development.

Sincerely,

CHAIRMAN OF THE BOARD OF DIRECTORS

KIM BYOUNGHO

OVERVIEW OF THE SUSTAINABLE DEVELOPMENT REPORT



GENERAL INFORMATION

The Sustainable Development chapter is prepared annually and integrated into HDBank's Annual Report to present and disclose information related to the Bank's sustainable development goals. HDBank publishes information related to Environmental - Social - Governance (ESG) annually to provide an overview of its operations and evaluate ESG impacts on business performance as well as sustainable development strategies embedded into the Bank's overall business development strategy to Regulators, Shareholders, Investors, Customers, Employees, Media, Communities and relevant parties.

In 2023, the Bank officially launched its independent Sustainability Report to provide specific information on the Bank's activities and its operational goals towards Sustainable Development.



SCOPE OF INFORMATION DISCLOSURE

- ▶ **Scope:** HDBank's operations in Vietnam covers the parent bank headquartered in Ho Chi Minh City, as well as its branches, and transaction offices across the country. The information and statistics used to disclose information are updated in accordance with the Parent Bank's fiscal year.
- ▶ **Reporting period:** January 1, 2023 to December 31, 2023.



APPLIED STANDARD

- ▶ The information disclosure is built on the basis of Circular 966/2020/TT-BTC guiding Information Disclosure.
- ▶ The report also refers to the Global Reporting Initiative (GRI) Sustainability Reporting Guidelines published by the Global Sustainability Standards Board (GSSB) in 2016 and amended in 2021.
- ▶ Objectives and activities under each key theme are also linked to the United Nations' 17 Sustainable Development Goals.



INFORMATION

The highest-ranking official in charge of putting Sustainable Development policy into action	Mr. Pham Quoc Thanh - Chief Executive Officer of HDBank
The person in charge of putting Sustainable Development policy into action	Mr. Tran Hoai Phuong - Head of the Commercial Banking Division and Chief of the Environmental and Social Council
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OVERVIEW OF 2023 SUSTAINABLE DEVELOPMENT AND 2024 DIRECTIONS



Sustainable development, as a global aspiration, is a process that integrates the three key dimensions of development, including economic development, social development and environmental protection, into a harmoniously balanced whole.

In 2004, the Vietnamese Government issued the Strategic Orientation for Sustainable Development in Vietnam (Vietnam's Agenda 21) to promote sustainable development for the country which harmoniously combined these three dimensions into a single agenda. Then, in 2012, the Government issued Vietnam Sustainable Development Strategy for the 2011 - 2020 period, followed by Decision No. 841/QĐ-TTg dated July 14, 2023, stipulating the implementation roadmap for Vietnam's sustainable development goals until 2030, with 17 sustainable development goals and 117 specific targets. In response to climate change, at the 2021 United Nations Climate Change Conference (COP26), the Government made strong commitments, including Net Zero emissions by 2050.

Recognizing the importance of sustainable development for the Bank's growth, HDBank has soon integrated specific environmental, social and governance requirements into its business strategy and taken appropriate actions. Since 2013, the Bank has been demonstrating its decisive movements by successfully securing two M&A deals, including the merger of Dai A Commercial Joint Stock Bank and the acquisition of Société Générale Viet Finance from the French Société Générale Group. These deals set a strong foundation for HDBank's rapid penetration into the retail and consumer finance segments across the country, targeting the underserved segments in secondary cities and rural areas. 10 years after this transformation, HDBank now serves more than 17 million individual and consumer customers, actively providing funds for individuals, businesses and local economies. Currently, over 50% of HDBank's loan portfolio is dedicated to the people and businesses in these areas.

When it comes to environmental protection issues, back in 2015, HDBank issued the Policy on Green Credit and Environmental and Social Protection, making it one of the pioneering banks in implementing and promoting green credit development as well as responding to climate change and protecting human health. In 2015, HDBank was selected by the Government to participate in Green projects such as the "Project for Adaption to Climate Change in the Mekong Delta" and "Energy Efficiency Improvement" as well as many other ODA-funded projects related to community and economic infrastructure development to promote the country's inclusive development.

In recent years, HDBank has been actively attracting funds to support projects in agricultural and rural development, high-tech agriculture, small and medium-sized enterprises (SMEs), renewable energy, women-owned businesses, contributing to promoting a green economy, circular economy and financial inclusion.

In 2023, the Bank officially adopted the Regulations on Environmental, Social and Governance (ESG) Policies to communicate to its employees and stakeholders the standards that the Bank strives for. Governance and supervision mechanisms were also established to help implement the commitments of the Bank's Board of Directors. On the same note, HDBank has also officially issued the Policy on Environmental and Social Risk Management in credit extension (ESMS) in corporate credit extension, which was formulated in consultation with a reputable international consulting organization and in compliance with the current environmental and social regulations and standards of the International Finance Corporation (IFC). The purpose of it is to ensure the effective implementation of HDBank's Environmental and Social Policy and proactive assessment and management of Environmental and Social risks and opportunities in credit products/services. Through this regulation, HDBank demonstrates its commitment to excluding financing for activities related to coal, oil exploration and production, as well as infrastructure services related to coal and coal-fired power plants.

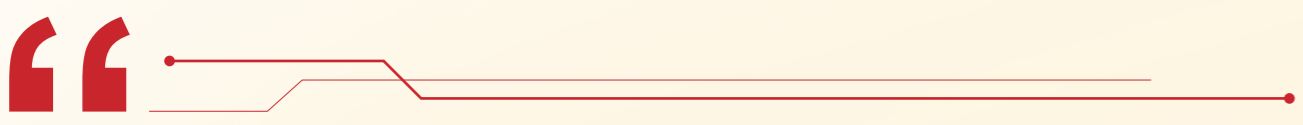
To ensure the rights of stakeholders, HDBank is firmly committed to fully and strictly enforcing the provisions of the law and regulations. The Bank has issued an Environmental and Social Policy to integrate specific principles into the Bank's business operations. HDBank also issued a Grievance Mechanism to establish in detail the procedures for receiving, investigating, resolving and closing complaints regarding the Bank's operations from stakeholders.

Social and community support and development has been a long-established tradition of HDBank. The Bank maintains a track record in proactively fulfilling its social responsibility effectively to create real and far-reaching impacts. Social security activities are centered around three key dimensions, including education, healthcare, and housing. The Bank also focuses on cultivating the young generation by helping to discover and nurture Vietnamese young talents in sports and chess to rival the world's best.

Building on a strong foundation of achievements and values, in 2024, HDBank will further promote its sustainable development strategy, focusing on the three pillars including Environmental - Social - Governance (ESG) through the following programs:

- ▶ Develop bank-wide ESG strategy and management framework; Report and publish ESG-related information;
- ▶ ESG risk management: Strengthen internal training and control of ESG risks in operations and business;
- ▶ Further enhance the green credit framework and develop sustainable financial products;
- ▶ Promote and expand cooperation with international organizations, financial institutions, and domestic ministries and departments to promote green credit, sustainable finance, etc. and pave the way for achieving Net Zero Bank.

OUTSTANDING ACHIEVEMENTS IN SUSTAINABLE DEVELOPMENT



With the aim of ensuring the sustainable growth of the economy, HDBank is among the first commercial banks to lead the way in promoting policies on green credit and social and environmental protection; in addition to organizing comprehensive training programs for its staff to evaluate environmental and social risks throughout the approval process, while also improving consultancy services and customer support.

HDBank has shown a longstanding dedication to the implementation of decarbonization solutions in its operations. This commitment was evident in its proactive efforts to disseminate information and enhance staff and community understanding about greenhouse gas emissions.

In its credit operations, HDBank has made consistent efforts to secure funds for environmentally sustainable projects. Simultaneously, the Bank has introduced financial offerings that are effectively designed to cater to the demands of its customers, the community, and society, with particular emphasis on vulnerable groups.

In terms of green credit, by 2023, HDBank had disbursed a cumulative total of over VND 8,700 billion in the three years of 2021, 2022, and 2023 for projects related to environmentally friendly production and business activities and combating climate change. In recent years, HDBank has received substantial capital support and comprehensive advice from reputable international financial institutions, including the International Finance Corporation (IFC), German Investment Corporation (DEG) of Credit Institution for Reconstruction (KfW), French Development Finance Institution (Proparco), and other programs of the ADB and WB, through the implementation of green credit.

Furthermore, the Bank demonstrated its commitment to financial inclusion by developing its capital resources and designing complex financial solutions and incentives catered to the needs of Small- and Medium-sized enterprises (SMEs) in class 2 cities as well as rural agricultural regions. Nearly VND 800 billion were disbursed

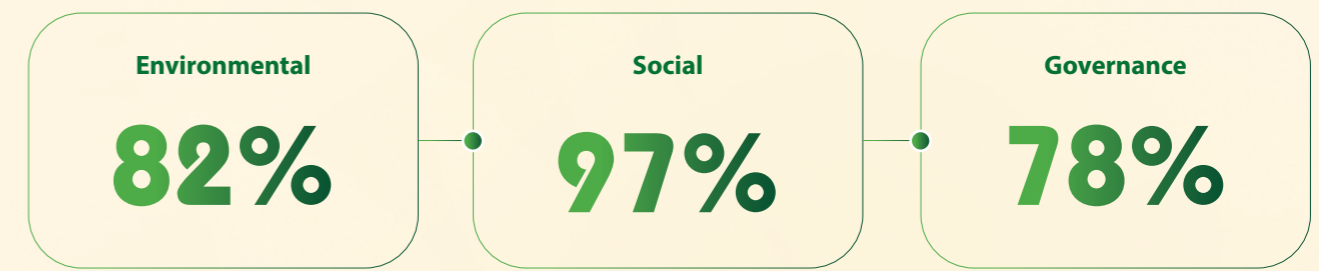


HDBank was honored by Asiamoney magazine as the Best Bank for CSR 2023 in Vietnam

by HDBank in 2023 in support of the Preferential Lending Program, targeting women-owned enterprises. HDBank also collaborated with local communities to bolster anti-black credit messaging, launching a number of livestreams in tandem with the One Commune One Product National Program to assist rural communities and craft villages in their efforts to foster e-commerce and facilitate the promotion and sales of products.

In 2023, IFC increased its Trade Finance limit, bringing the total cooperation and credit provision to HDBank to over USD 230 million. HDBank and the International Finance Corporation (IFC) also entered into a consulting agreement for the expansion of value chain finance operations in May 2023, which aimed at facilitating access to finance and enable integration into the global supply chain for small and medium-sized enterprises (SMEs) operating in potential sectors, such as agriculture and production.

Based on the assessment of HoSE, HDBank attained a total score of 84%, demonstrating commendable performance in three distinct categories:

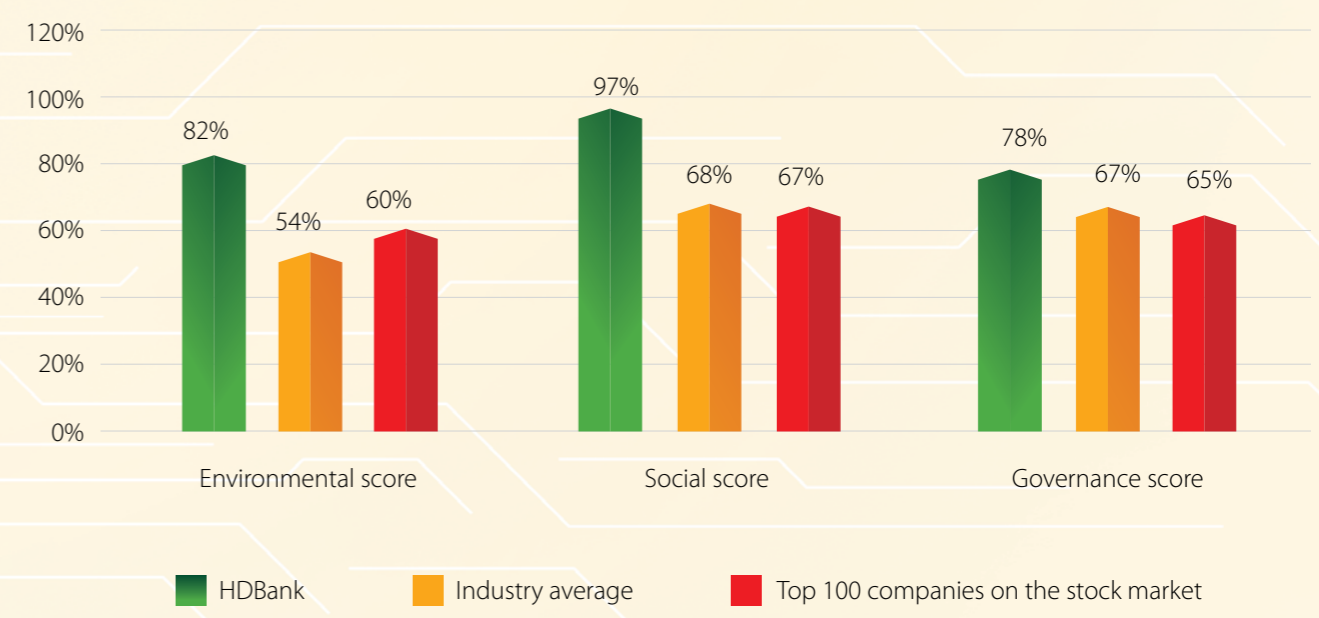


The continuous growth of this collaboration, along with the increased financing limits, solidified HDBank's standing and influence in the market, as well as its commitment to adopting a sustainable development strategy for the future and its responsibilities towards the community.

HDBank has been acknowledged and commended by both local and international organizations for its efforts in its pursuit of "green" banking operations and its dedication to promoting green growth and sustainable development.

In the 2023 assessment of the enterprises in the Vietnam Sustainability Index (VNSI) basket by the Ho Chi Minh City Stock Exchange (HoSE), HDBank maintained its leading position with a score surpassing the industry average for the fourth consecutive year. Based on the assessment of HoSE, HDBank attained a total score of 84%, demonstrating commendable performance in three distinct categories: Environmental (82%), Social (97%), and Governance (78%).

Stock market Environmental - Social - Governance practices assessment by HoSE





HDBank received the Board of the Year award

Within the context of the 2023 Vietnam Listed Company Awards (VLCA) organized by the Ho Chi Minh City Stock Exchange (HoSE), Hanoi Stock Exchange (HNX), and Investment Newspaper, HDBank received recognition in two significant categories: Large-cap Listed Company with the Best Annual Report - Finance industry. HDBank has been the recipient of this award for the fifth consecutive year. Most significantly, HDBank was also recognized as the Listed Enterprise that coordinated the best General Meeting of Shareholders during the inaugural year that VLCA oversaw the voting and presented this award an initiative to promote exemplary shareholder relations and corporate governance among listed companies. These awards also served as evidence of the award committees' profound recognition for HDBank's adherence to the most stringent global criteria regarding corporate governance, transparency, and commitments to delivering the highest benefits for its shareholders and investors.



Furthermore, HDBank received the prestigious honor of being named Vietnam's Most Sustainable Development Bank in 2023 by the UK's Global Banking & Finance Awards 2023.



HDBank received the award for Top Sustainable Enterprises in Vietnam 2023

During the CSI 100-2023 Awards Ceremony, which was hosted by the Vietnam Confederation of Commerce and Industry (VCCI) in December 2023, HDBank was recognized as a notable member on the roster of the top one hundred sustainable enterprises in Vietnam engaging in trade-related services in 2023. By satisfactorily fulfilling 130 indicators of the Sustainable Enterprise Index (CSI), HDBank has maintained this title for five consecutive years.

Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank - HDB) was bestowed with the Board of the Year Award by the Vietnam Institute of Board of Directors (VIOD), an organization that recognizes the Board of Directors of listed companies. The award signified HDBank's efforts in pioneering the implementation of sophisticated corporate governance and transparency standards in its business operations, aligning with internationally recognized best practices within the context of Vietnam.



Mr. Tran Xuan Huy - Deputy Chief Executive Officer of HDBank - representing HDBank, received the award Listed Company with Best Annual Reports 2023 and the award Listed Company Organizing the Best Annual General Meeting of Shareholders 2023 (VLCA 2023)

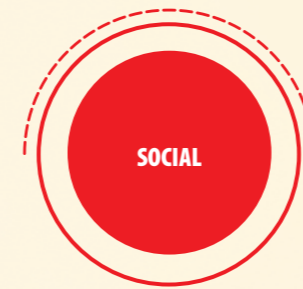
Outstanding achievements in sustainable development practices under the Environmental - Social - Governance pillars in 2023



- 1** Achieved a **24.2%** return on equity (ROE), placing HDBank among market leaders
- 2** **25%** rate of dividends in cash and shares received by HDBank shareholders in 2023
- 3** **12.6%** of the capital adequacy ratio (CAR) (according to Basel II standards)
- 4** Issued the **Regulations on Environmental and Social Management System for Risks in Credit Extension Operations** to identify, evaluate and manage environmental and social risks in credit extension operations for commercial customers
- 5** **Over VND 8.7 trillion** of green credit balance disbursed for business and production initiatives aimed at safeguarding the environment and addressing climate change in 2021, 2022 and 2023
- 6** **Policy on Environmental and Social Risk Management in credit extension (ESMS)** is officially issued by the Board of Directors
- 7** **Established the Environmental and Social Council** to help monitor the implementation of Environmental & Social policies and commitments
- 8** **132%** growth in the number of financial transactions on the e-banking channel
- 9** **86%** growth in the number of customers engaging in transactions on the e-banking channel



- 1** **Increase by 24%** of the solar energy consumption compared to 2022
- 2** **Decrease by 8.6% and 7% respectively** in terms of paper and ink consumption rate per employee compared to 2022
- 3** **Decrease by 12.4%** of the plastic consumption per profit before tax compared to 2022



- 1** **Increase by 249.4%** of the total expenses for staff training activities compared to 2022
- 2** **20 million** shares issued in 2023 under the employee stock ownership plan (ESOP) for managers
- 3** **Over 55%** employees are female
- 4** **4.86/5** the average customer satisfaction score across 3 survey channels (over the counter, traditional communications channels and online application)
- 5** **Over 52%** of the total loan portfolio directed to customers in secondary urban areas and rural areas

SUSTAINABLE GOVERNANCE

SUSTAINABLE DEVELOPMENT MODEL

Sustainable Development Model: HDBank's Environmental, Social and Governance (ESG) model is rigorously supported by the Board of Directors, the Board of Management, functional divisions and departments, and all staff members, affirming the Board of Directors' commitment to aligning the Bank's Sustainable Development goals with its overall development plan, specifically:



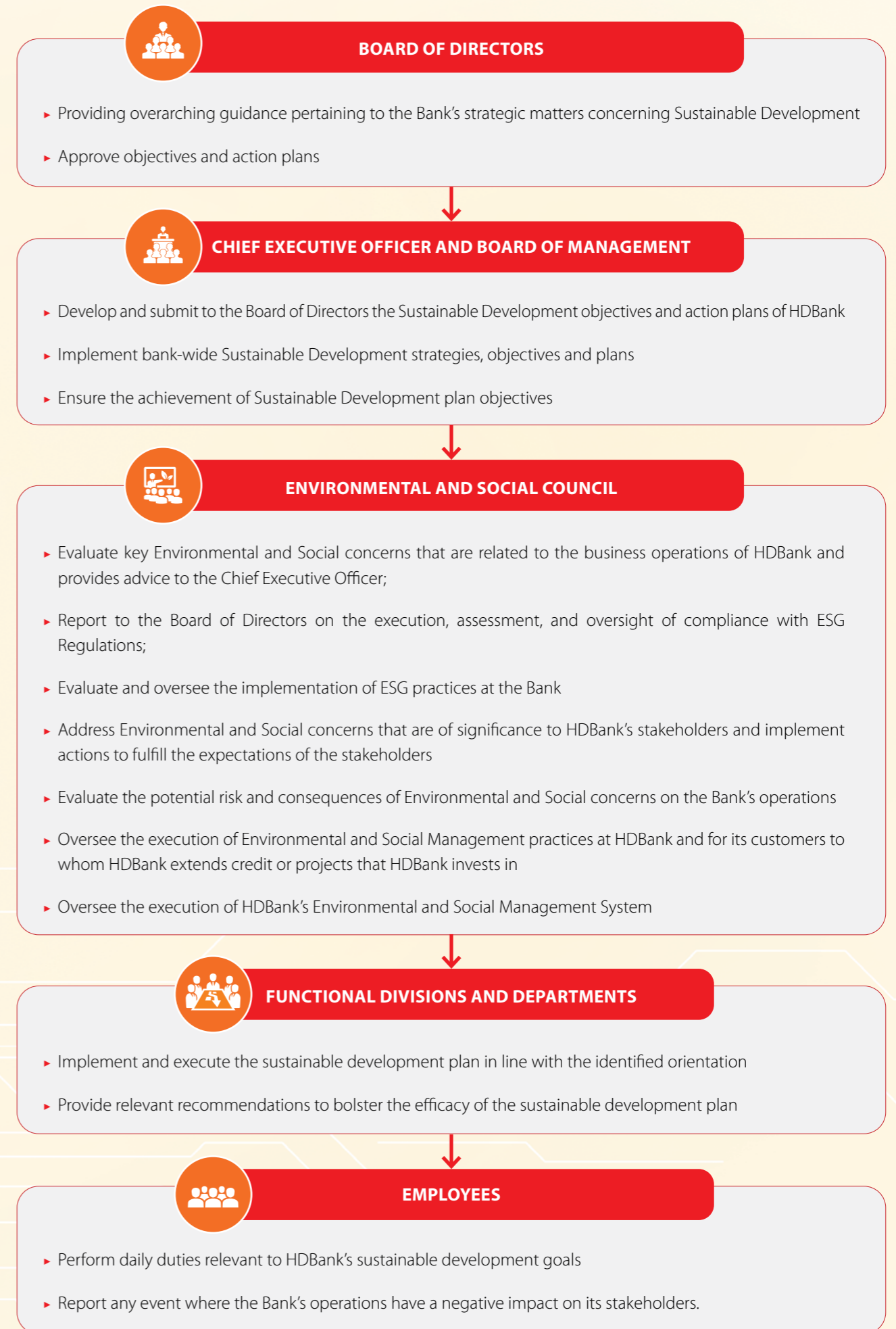
Ensuring the Bank's sustainability in customer services and in cooperation with partners;



Respecting human life and positive impacts on the environment;



Observing the environmental, social, governance law and international practices.



In the year 2023, HDBank issued several key documents aiming at establishing a systematic approach and progressively enhancing the Bank's Environmental and Social Impact Management System. The aforementioned documents include:

Document	Content
Regulation on the Environmental, Social, and Governance (ESG) Policy issued by the Board of Directors of HDBank on January 17, 2023	<ul style="list-style-type: none"> ▶ Ensure the HDBank's sustainability in customer services and in cooperation with partners and stakeholders; ▶ Respect human life and positive impacts on the environment; ▶ Observe the Law and international practices on ESG.
Regulation on the Organization and Operation of the Environmental and Social Management Council; Decision on the Establishment of the Environmental and Social Management Council issued by the Chief Executive Officer on November 14, 2023	<ul style="list-style-type: none"> ▶ Establish a unit under the direct supervision of the Chief Executive Officer, tasked with overseeing and coordinating the execution of the Bank's Environmental and Social objectives, as well as formulating comprehensive action plans; ▶ Designate dedicated personnel and departments to perform Environmental and Social management duties, operational procedures, and report to the Chief Executive Officer.
Regulations on Environmental and Social Risk Management in Credit Extension operations issued by the Chief Executive Officer on December 29, 2023	<ul style="list-style-type: none"> ▶ Govern the framework for management of Environmental and Social risks in credit extension of HDBank for Corporate Customers, applicable to new credit extensions (new extension, renewal, limit increase) starting from January 2024. ▶ The Regulation incorporates an Environmental and Social Policy, an Environmental and Social Exclusion List, and implementation tools such as procedural guidance, checklists, training programs, and reporting templates. ▶ The Environmental and Social Exclusion List specifies the categories and projects that are not eligible for credit extension by HDBank. The formal release of the Fossil Fuel Exclusion List is one of the tangible measures undertaken by HDBank to align with the Government's objective to attaining net zero emissions by 2050. Starting in 2021, HDBank has made a formal commitment to refrain from financing coal-related operations, such as coal mining, coal transportation, coal-fired power plant development, and related infrastructure services. Also included on the list was HDBank's extended resolution to not finance any projects related to crude oil pipelines, oil refineries, or independent oil and fossil gas exploration or production.
The Chief Executive Officer issued the Grievance Mechanism on December 29, 2023.	<ul style="list-style-type: none"> ▶ HDBank implements a Grievance Mechanism to facilitate the expression of concerns by both internal and external stakeholders regarding HDBank's Environmental and Social performance. This mechanism ensures adherence to HDBank's Environmental and Social Policy, as well as the potential impact of HDBank's loan portfolio or its service providers. The Grievance Mechanism encompasses a series of protocols designed to facilitate the reception, documentation, investigation, and resolution of complaints.

ENVIRONMENTAL AND SOCIAL MANAGEMENT COUNCIL



The Environmental and Social Council (E&S Council) was founded in 2023 and reports directly to the Chief Executive Officer. The primary objective of this Council is to guarantee the Bank's sustainable operations and to identify significant environmental and social concerns that might potentially harm the Bank's operations and its major stakeholders.

The following environmental and social objectives fall under the purview of the Environmental and Social Council:

- A. Oversee the execution of social and environmental action plans that HDBank and its investors have mutually agreed upon;
- B. Enhance uniformity and efficiency of environmental and social risk management initiatives within the HDBank, as well as in the loan portfolio of the industry, in alignment with HDBank's rules and policies;
- C. Formulate, develop, and oversee key performance indicators (KPIs) on Environmental and Social Management;
- D. Oversee HDBank's adherence to sustainability, Environmental & Social standards (including climate change), and responsible business practices;
- E. Engage in the consideration, assessment, and revision of emerging Environmental and Social concerns in order to identify their significance in generating long-lasting values for HDBank, as well as the products and services offered by HDBank, serving as a foundation to provide recommendations and consultation to the Chief Executive Officer regarding HDBank's orientation towards Environmental and Social development.



ENGAGEMENT WITH KEY STAKEHOLDERS

HDBank recognizes that the support and collaboration of our stakeholders are crucial for our success on the sustainable development journey. HDBank identifies our key stakeholders as those who either influence our development strategy or are directly impacted by our operations. HDBank also identifies potential concerns, chooses appropriate communication channels, and proposes a specific action plan to ensure we meet the expectations of all stakeholders.

HDBank wishes to engage with our key stakeholders, including shareholders, investors, customers, employees, regulators, media outlets, suppliers, and local communities on the upcoming journey. The needs and expectations of the stakeholders will be the driving force to help HDBank conquer new milestones, while shaping HDBank's sustainable business strategy.

	Shareholders	Customers	Employees		Regulators	Media	Vendors	Local communities
	HDBank transparently and timely provides updated information to shareholders and investors as well as actively incorporates feedbacks to improve the quality of investor relations.	HDBank proactively discusses and listens to customers' opinions in order to better understand the customers and provide financial services catered to their needs.	HDBank has developed bilateral communication channels with employees, ensuring the synchronous implementation of the Bank's development orientation across the system and promptly response to employees' questions.		HDBank commits to fully complying with applicable legislation and actively communicating with regulators regarding the enforcement of regulations.	HDBank actively engages in multichannel communication, enhancing its brand reputation among the general public, and swiftly addressing any inquiries or concerns pertaining to the Bank.	HDBank implements a sustainable procurement approach, placing emphasis on suppliers and partners that demonstrate a strong dedication to upholding sustainable standards.	HDBank always prioritizes the amplification of its significant contribution to the development of local communities by offering a wide range of financial solutions and supporting initiatives related to social security.
Interaction channel	<ul style="list-style-type: none"> ▶ Annual General Meeting of Shareholders ▶ The Investor Conference updating the Bank's Business Performance quarterly in addition to other in-person events throughout the year ▶ Periodic investor newsletter ▶ Official Website of HDBank ▶ The Investor Relations Department engages in frequent communication and consultation with shareholders and investors, facilitating the sharing of thoughts and ambitions. 	<ul style="list-style-type: none"> ▶ HDBank's online channels include websites, social media platforms, and hotline, while the Bank's in-person options include branches and transaction offices, both are staffed with advisors and relationship managers ▶ Workshops ▶ Suggestions box at points of transaction 	<ul style="list-style-type: none"> ▶ Internal communication channels (Workplace) ▶ Trade unions and youth unions ▶ Training programs ▶ Sports and cultural activities ▶ Hotline for receiving complaints 		<ul style="list-style-type: none"> ▶ Participation in conferences and workshops organized by ministries and departments ▶ Participation in meetings and in both bilateral and international collaborations ▶ Reports seeking input and recommendations on implementation 	<ul style="list-style-type: none"> ▶ Press conference and interviews ▶ Participation in forums and seminars organized by press agencies ▶ Press release ▶ HDBank official website and presence on official social media platforms ▶ Phone and email 	<ul style="list-style-type: none"> ▶ Direct dialogue ▶ Phone and email 	<ul style="list-style-type: none"> ▶ In-person conference and direct dialogue ▶ Communication and coordination with local authorities ▶ Press communications ▶ Contact Center ▶ Website and email
Issues of concern	<ul style="list-style-type: none"> ▶ Business efficiency and benefits for shareholders and investors ▶ Transparent and prompt disclosure of information ▶ Responsibilities of the Bank to shareholders, investors and stakeholders 	<ul style="list-style-type: none"> ▶ Tech-enabled financial products, and services to improve customer experience ▶ Transparency of information in the consulting process of the Bank's financial offerings ▶ Feedbacks on the quality of the Bank's services ▶ Customer data confidentiality 	<ul style="list-style-type: none"> ▶ Conducive work environment with various perks and incentives ▶ Career path and motivation ▶ Training program to develop professional skills ▶ Health and safety at the workplace ▶ Promotion of equality and human rights ▶ Personal data confidentiality 		<ul style="list-style-type: none"> ▶ Law observation ▶ Risk management, contribution to economic stability, inflation control, creation of the driving force for sustainable economic development ▶ Controlled environmental and social impacts ▶ Communication regarding the regulatory enforcement 	<ul style="list-style-type: none"> ▶ Report on periodic business performance, short and long-term development strategies of the Bank ▶ The Bank's key information and events 	<ul style="list-style-type: none"> ▶ Quality of services and products ▶ Adherence to the obligations under agreements and commitments, including commitments pertaining to risk management, social environment, and community duty ▶ Establishment of a secure work environment and delivery of labor health conditions 	<ul style="list-style-type: none"> ▶ Promotion of financial inclusion ▶ Job opportunities for the local ▶ Local economic and community development programs

Shareholders	Customers	Employees	Regulators	Media	Vendors	Local communities
<ul style="list-style-type: none"> ▶ Consistently achieving a return on equity (ROE) of above 20% since its initial public offering (IPO); ▶ Initiating a 25% dividend distribution policy, with 10% of cash and 15% of stock dividend ▶ Organizing the Annual General Meeting of Shareholders and online solicitation of shareholders' written opinions with a high approval rate. ▶ Complying in its entirety with information disclosure obligations as required by law. ▶ Arranging a sequence of quarterly investor association events, both online and in-person, and active engagement in investor-oriented activities 	<ul style="list-style-type: none"> ▶ Enhancing customer experience by adopting fast, safe and modern technology ▶ Providing a wide range of dynamic financial solutions to support both enterprises and individuals, facilitating prompt access to funds at the most cost-effective price. Launching customized product packages to assist both individual and corporate clients, providing support to businesses during challenging economic periods ▶ Continuously implementing service quality surveys ▶ Ensuring security and privacy of consumer data ▶ Launching a periodic and irregular training and control system for customer consultation of the Bank's products and services 	<ul style="list-style-type: none"> ▶ Training and socializing anti-discrimination regulations and grievance mechanisms for reception and resolution of complaints ▶ Improving the compensation system and social insurance policies for employees. ▶ Adopting technology in the management and assessment of human resources ▶ Organizing training courses, competitions to inspire employees' engagement and upskilling. ▶ Implementing surveys to gather perspectives on job duties, training programs, employee perks, and the overall working environment. ▶ Implementing a variety of recruiting initiatives to acquire highly skilled talents to join the workforce ▶ Delivering talent retention initiatives (such as ESOP and senior management ▶ Ensuring security and privacy of information 	<ul style="list-style-type: none"> ▶ Strictly observing regulations in all aspects of operations. ▶ Pioneering in the implementation of Green Credit, high-tech agricultural credit, rural regions, renewable energy, and assistance for small and medium-sized enterprises and households policies set out by the Government and State Bank ▶ Selected to undertake mandatory acquisition of under-performing banks ▶ HDBank has been recognized for the fifth consecutive year by the People's Committee of Ho Chi Minh City as an enterprise with exceptional accomplishments in tax payment and contribution to the state budget. 	<ul style="list-style-type: none"> ▶ Providing transparent and timely information to the public ▶ Communicating regularly and periodically about the Bank's notable programs and events ▶ Swiftly addressing of inquiries or concerns pertaining to the Bank 	<ul style="list-style-type: none"> ▶ Respecting and fulfilling all responsibilities and commitments ▶ Raising awareness of corporate governance and environmental impact of vendors and partners ▶ Prioritizing suppliers and partners embracing sustainable social and environmental values 	<ul style="list-style-type: none"> ▶ Directly contributing to the development of sustainable local economies and the generation of employment opportunities for the community ▶ Actively engaging in the maintenance and promotion of community assistance initiatives that prioritize education, healthcare, and social housing. ▶ Annually organizing and sponsoring social and community events aimed at enhancing community knowledge, health, and cultural well-being.



STAKEHOLDER COMMENTS ON HDBANK'S SUSTAINABLE DEVELOPMENT EFFORTS



SHAREHOLDERS AND INVESTORS



PYN ELITE FUND

We are proud to be a shareholder of HDBank since its official IPO in 2017. Since then, we have enjoyed a highly satisfactory collaborative relationship with HDBank. HDBank has demonstrated its unwavering commitment to executing its set strategy, resulting in remarkable business growth as envisioned in its annual development plans and long-term directions. HDBank has also adopted a prudent and meticulous approach to growth, thereby effectively

controlling risks and safeguarding shareholder rights regardless of economic downturns. HDBank's shareholder relation staff is highly proactive and always updates timely, provides transparent and detailed reports, organizes regular face-to-face meetings, and promptly responds to investor inquiries. Their professionalism and enthusiasm have fostered a relationship that goes beyond mere professional ties, instead further developing into that of cherished allies.



LEAPFROG INVESTMENTS

HDBank stands as a listed bank among Vietnam's top performers in retail and commercial banking services, as evidenced by its strong business track record with return on equity (ROE) and credit growth consistently exceeding 20%. HDBank boasts a customer base of 17 million, focusing primarily on low-income individual customers and Micro, Small, and Medium Enterprises (MSMEs), which closely aligns with LeapFrog's objective of promoting financial inclusion. LeapFrog's investment in HDBank has enhanced the bank's capital capacity, promoted its credit programs for individual customers and MSMEs, and prioritized support for women-owned and women-led businesses. Throughout this investment and partnership journey, HDBank has consistently demonstrated its cooperation and joint efforts in promoting value-creation initiatives.

HDBank's strategic focus and commitment to the underserved segments, particularly low-income individual customers and MSMEs, resonate deeply with LeapFrog's mission. LeapFrog and HDBank are engaging in discussion

and research to implement products that promote financial inclusion, including insurance, by leveraging the bank's digital ecosystem and strategic partnerships.

LeapFrog is also supporting HDBank in the adoption of good environmental, social, and governance (ESG) practices. This support not only ensures the bank's compliance with ESG policies and best practices but also contributes to enhancing the sustainability of businesses within LeapFrog's investment portfolio. HDBank's participation in LeapFrog's first Task Force on Climate-related Financial Disclosures (TCFD) report, scheduled for release this year, holds great significance in enabling LeapFrog to assess climate change risks and opportunities within its investment portfolio. To put it simply, the partnership between LeapFrog Investments and HDBank has yielded positive results. We hope that this partnership will continue to flourish and create meaningful contributions and promote sustainable growth.



REGULATORS



MR. TRAN DINH CUONG - DEPUTY DIRECTOR - HO CHI MINH CITY BRANCH OF THE STATE BANK OF VIETNAM. REPRESENTATIVE OF THE STATE BANK OF VIETNAM - SPEECH AT 2023 AGM

The State Bank of Vietnam - Ho Chi Minh City Branch acknowledges and commends the collective efforts of HDBank's Board of Directors, Supervisory Board, Board of Management, and all employees in achieving positive results and growth in total treasury and funding while maintaining strong credit quality and an exceptionally low

non-performing loan ratio within the region. HDBank's sustainable development strategy is highly regarded for its focus on linking credit growth to safe and effective credit restructuring, rigorous credit quality control measures, and strict implementation of and adherence to Basel II safety standards.



CUSTOMERS



MR. VO MANH CUONG - INDIVIDUAL CUSTOMER - COLLABORATOR OF HDBANK DONG THAP

After learning about the HDBank Rural application in the offline rural agriculture workshop in Dong Thap, I was introduced to the application by HDBank staff and experienced it by myself. I am deeply impressed by HDBank's swift development of such an accessible form of digital platform, particularly designed to benefit individuals in rural areas. This application can provide users with an additional source of income. What truly amazes me is the ability to track the status of referred customers

and monitor the income made through the application. Now, I can identify and introduce new customers to HDBank anytime and anywhere. The application is also extremely helpful in providing consultations to farmers to facilitate access to affordable loans and banking offerings, thus progressively creating more opportunities for development and improved living standards for farmers across the nation.



EMPLOYEES



MR. NGUYEN VAN MANH, MANAGER OF NGUYEN DUY TRINH TRANSACTION OFFICE

I believe that HDBank offers stable employee welfare and social insurance programs. The bank's overall salary, bonuses, welfare, and talent retention policies maintain a competitive edge within the market while promoting sustainable human resource management practices. In 2023, the implementation of an online system for KPI evaluation has significantly facilitated the process of performance assessment for managers, resulting in increased transparency and effectiveness in employee

recognition and reminders at monthly, bi-annual, and annual intervals. Among the training programs offered by the Human Resource Division last year, the "Next Leaders" program for key personnel stands out as a key highlight. The knowledge and training content provided by the Executive Board equips participants with the ability to apply their knowledge in practice and enable direct communication with the bank's leaders, thereby fostering a sense of belonging and driving long-term contributions.



MS. NGUYEN THI QUYNH, SUPERVISOR AT DO LUONG TRANSACTION OFFICE

I find HDBank's working environment to be highly dynamic and motivating for employee growth. HDBank has an exceptional welfare policy with salaries and bonuses that align with employee job responsibilities and offers additional bonuses for holidays and anniversaries. It is noteworthy that HDBank also implements support policies that are dedicated to female employees, including annual allowances for ao dai and makeup. Throughout

my employment and performance evaluations, I have never encountered any instances of discrimination. These evaluations are conducted with impartiality and fairness by the head of the unit based on individual work results. I have also been given the opportunity to participate in all of the training programs that enable capacity building and timely communication of the bank's latest policies.



MEDIA



MS. NGUYEN THI MAITRAM - DEPUTY HEAD OF THE INVESTMENT AND FINANCE EDITORIAL OFFICE - SAI GON GIAI PHONG NEWS

The Investment and Finance Newspaper - Sai Gon Giai Phong News, acknowledges HDBank's communication efforts in providing comprehensive, timely, and transparent information about its activities and events to customers, shareholders, and partners, introducing optimal financial solutions to the public. HDBank also actively communicates its extensive and regular nationwide social security activities, thereby promoting positive values within the community.

Given our strong cooperative relationship and mutual goodwill, Sai Gon Investment and Finance Newspaper - Sai Gon Giai Phong News and HDBank will continue to collaborate in communicating new products and services while delivering new and positive economic values for millions of Vietnamese citizens and fostering a brighter future for all.



VENDORS



SPEED LIGHT/SPEED UP

We hold HDBank in high regard for its professionalism throughout our working and collaborative relationship. The bank has consistently provided well-defined plans, clear information, and diligently fulfills its responsibilities and obligations as outlined within the mutually executed Contract. HDBank's professionalism and support have been evident throughout our partnership. By facilitating access to the management and operational practices of Vietnam's leading financial institutions through various communication channels, HDBank has enabled us to enhance our understanding of the significance of structuring our business towards better professional management, sustainable development and risk management practices, which allow us to minimize and address weaknesses while optimizing our competitive edge

to achieve optimal efficiency. As a delivery service provider, we firmly support HDBank's sustainable development policies. We recognize that "green and sustainable" development for environmental protection and social advancement is a shared responsibility of all businesses towards the community and society. We will continuously strive to not only improve our operation and management practices to create services that align with the highest standards of "green and sustainable" development but also fulfill other quality improvement requirements. This will contribute to our continued collaboration with HDBank in sustainable development, while also better fulfilling our own roles and responsibilities in sustainable development alongside customers, partners, and the community.



DHL

DHL Express VN, a leading global express delivery service provider, is highly committed to sustainable development with the goal of achieving Net Zero emissions by 2050 through a well-defined strategy. Throughout our collaborative relationship with HDBank, DHL Express VN holds HDBank in regard for its steadfast adherence to the

terms and obligations outlined in the mutually executed contract. HDBank has also consistently demonstrated its focus on selecting suppliers that have sustainable development policies in place, as evidenced by its recent decision to opt for the GoGreen Plus service to reduce CO₂ emissions.



LOCAL COMMUNITIES



MR. DINH TIEN HAI - DIRECTOR OF NATIONAL FUND FOR VIETNAMESE CHILDREN

The National Fund for Vietnamese Children" was established with the objective of mobilizing voluntary contributions from domestic and international agencies, organizations, and individuals to support children facing special and challenging circumstances throughout the country. As of December 31, 2023, the Fund has supported 106,200 children in need.

HDBank stands as one of the organizations that has consistently supported the Fund for many years. Its financial resources have been utilized by the Fund to deliver timely support, including medical examinations and screenings, scholarship programs, clean water infrastructure, etc., to children in need across the nation. These activities contribute to improved conditions for these children's comprehensive development and full realization of children's rights.



MR. TRAN THANH LONG, CHAIRMAN OF THE SPONSORING ASSOCIATION FOR POOR PATIENTS HO CHI MINH CITY

Since 2007, HDBank's contributions to the Sponsoring Association for Poor Patients have amounted to over VND 14.5 billion, including eye surgeries for economically disadvantaged patients, scholarships to academically-motivated students facing financial hardship, health insurance coverage, and constructing charity houses for near-poor and disadvantaged families. The Association extends its deepest gratitude to HDBank's leadership

for their kindness and noble actions. These impactful contributions have directly resulted in over 10,000 eye surgeries, 20,000 health insurance coverages, scholarships, and hundreds of charity houses, which has progressively empowered individuals across the country to improve their living conditions, overcome challenges, reduce poverty, and alleviate social

KEY FOCUS AREAS

Committed to sustainable development to ensure the best benefits for stakeholders, HDBank has identified 13 key focus areas impacting its operations and its stakeholders. HDBank evaluates key focus areas based on their impact on both its operations and stakeholders.

HDBank identifies Environmental - Social - Governance (ESG) as its three core pillars for sustainable development. Within these pillars, HDBank defines 13 detailed key focus areas to guide its sustainable development activities. HDBank will conduct an annual review and update of its key focus areas and their corresponding impact, which ensures alignment with evolving stakeholder concerns and the strategic direction of HDBank's business activities.



Governance

- 1 Economic values
- 2 Sustainable Risk Management
- 3 Sustainable finance
- 4 Legal compliance
- 5 Digital transformation and data security



Environmental

- 6 Resources optimization
- 7 Environmental impacts Reduction




Social


- 8 Human resources enhancement
- 9 Employee's welfare and compensation
- 10 Diversity, equality and human rights
- 11 Customer values
- 12 Financial inclusion
- 13 Community and society Companion

ENVIRONMENTAL - SOCIAL - GOVERNANCE (ESG) PERFORMANCE EVALUATION BASED ON KEY FOCUS AREAS

Pillar	Key topic	Direction	Outstanding results in 2023	Aligned with the Sustainable Development Goals (SDGs) of the United Nations
Economic values		Set goals to maintain an average growth rate of over 25% per year, guarantee safe and sustainable operations, and accomplish the 2021-2025 5-year plan.	The profit before tax reached VND 13,017 billion, the highest record in HDBank's history, which aligned with the plan set by the General Meeting of Shareholders.	   
		Strive to become one of the most profitable banks by 2025.	The return on equity (ROE) reached 24.2%, placing HDBank among market leaders.	
		Align strategic development directions with agriculture, rural development, secondary urban markets, small and medium-sized enterprises (SMEs), households, value chain financing, and digital transformation.	The rate of dividends in cash and shares received by HDBank shareholders reached 25%.	
Governance	Sustainable Risk Management	View risk management for sustainable development as an inseparable activity of daily business and operations. Effectively manage environmental - social - governance (ESG) risks, thereby enabling leadership's decision making to seize opportunities from sustainable development transformations on a global scale.	The capital adequacy ratio (CAR) (according to Basel II standards) was 12.6%.	     
		Continuously strengthen and refine the existing policy framework and risk management processes, ensure alignment with evolving legal requirements and refer to global good practices in the banking sector.	Complete the operational risk management framework upgrade project.	
		Ensure all employees are well informed and aware of the importance of and how they can contribute to sustainable development risk management.	Complete and officially implement Policy on Environmental and Social Risk Management in credit extension (ESMS) applies to commercial customers.	
Sustainable finance		Embrace technology-driven approaches to monitor, facilitate early forecast and promptly alert all risks, including environmental and social risks.	Start classifying the Environmental and Social risk levels and provide recommendations in accordance with the Policy on Environmental and Social Risk Management in credit extension (ESMS) from September 2023.	       
		Drive innovation and improvement in policies as well as activities to achieve Green Banking.	Best Bank for Sustainable Finance - The Asset Magazine.	
		Refrain from funding sectors that have negative environmental and social impacts.	Won the Outstanding Financial - Banking Products & Services Award 2023 (IDG 2023); Outstanding Bank for Green Credit, Bank accompanying SMEs.	
Sustainable finance		Promote preferential financial products to businesses, supply chain financing, and sustainable development projects.	Over USD 170 million of green capital funded as of 2023	
			Over VND 8.7 trillion of green credit disbursed for business and production initiatives aimed at safeguarding the environment and addressing climate change in 2021, 2022 and 2023.	

Pillar	Key topic	Direction	Outstanding results in 2023	Aligned with the Sustainable Development Goals (SDGs) of the United Nations
	Legal compliance	<p>Sustain results without major concerns addressed by the regulators in committing to strict implementation and compliance with legal regulations related to financial crime prevention, and environmental and social protection.</p> <p>Ensure transparency in information and timely provide necessary reports to customers, partners and stakeholders.</p> <p>Establish a team of knowledgeable, self-aware, and skilled employees to proactively prevent, identify and combat misconduct.</p>	<p>The Bank maintains a clean record of compliance with laws against financial crime and environmental and social protection, which is reflected by the absence of sanctions and financial losses associated with relevant lawsuits.</p> <p>100% of employees, including management levels, have completed the anti-corruption course.</p> <p>97.5% of corruption-related activities were assessed across all risk-assessed activities.</p>	
Governance	Digital transformation and data security	<p>Strive to become a Happy Digital Bank, pioneer the application of modern technologies and develop multifunctional digital banking products and services deliver practical value to the society and are well-received by the market.</p> <p>Promote digital transformation across all operating areas to prepare HDBank for a strong integration in the digital age; switch from the multi-channel to omnichannel business model on online platforms, with a particular focus on strengthening the retail banking segment. Complete digitization of customer journeys in accordance with HDBank's digital transformation strategy.</p> <p>Ensure full and effective implementation of the highest standards for system safety, information security, and privacy protection of individuals and organizations that engage in transactions at HDBank in accordance with the laws of HDBank and international practices.</p>	<p>The number of new customers registering on digital channels in 2023 increased by 125% YOY, bringing the total number of customers using digital channels to over 2 million customers. For the first time, digital channels account for the majority of new customer acquisition, exceeding the number of customers acquired via traditional channels.</p> <p>The number of financial transactions on digital channels increased by 132% YOY. The number of customers engaging in transactions on the e-banking channel increased by 86% compared to 2022. The number of customer transactions on digital channels accounts for 93% of the total number of customer transactions at HDBank by the end of 2023.</p> <p>Officially launch the Happy Digital Sales sales management system.</p> <p>3 Digital Transformation awards of the Global Brands Magazine and Vietnam Wealth Advisor Summit 2023 (VWAS 2023).</p> <p>"Digital Innovation" award from the ASEAN Business Advisory Council.</p> <p>The first Vietnamese bank to be awarded ISO 20000 international certification by the British Standards Institute - BSI.</p>	  
Environmental	Resources optimization	<p>Save and optimize the use of resources.</p> <p>Promote investment in technology and innovation through embracing digital transformation to minimize the need to use resources, thereby limiting negative environmental impacts.</p>	<p>Energy intensity per employee in 2023 was 1.3 Gigajoules/person.</p> <p>Paper consumption rate per employee decreases by 8.6% compared to 2022.</p>	   
	Environmental impacts Reduction	<p>Minimize greenhouse gas emissions and environmental impacts, transitioning to renewable resources</p> <p>Effectively manage bank-wide emissions.</p>	<p>Greenhouse gas emission intensity per employee is 579.2 kg CO₂ equivalent/person.</p> <p>Plastic consumption per profit before tax decreases by 12.4% compared to 2022.</p> <p>Ink consumption and environmental waste per employee decreases by 7% compared to 2022.</p>	 

Pillar	Key topic	Direction	Outstanding results in 2023	Aligned with the Sustainable Development Goals (SDGs) of the United Nations
Social	Human resources enhancement	<p>Focus on talent attraction and acquisition, as well as training and upskilling of human resources, to promptly meet current and future business needs.</p> <p>Foster a professional work environment and provide opportunities for employees to enhance their knowledge and skills, thereby building a team of talented and creative high performers.</p>	<p>Top 1 Employer for employee satisfaction in the market according to surveys conducted by CareerBuilder and InsightAsia</p> <p>Digital Transformation Awards 2023 awarded by HR Asia Magazine for the successful application of information technology in human resources activities</p> <p>Build corporate culture through workshops “Building a high-performance culture” nationwide and establish a set of HDBank corporate culture standards</p> <p>The total expenses for staff training activities increased by 249.4% compared to 2022</p> <p>The number of training hours in 2023 increases by 250,672 hours, equivalent to 152.7% compared to 2022</p> <p>99.6% of employees received performance ratings of “Meeting Expectations” or above in 2023.</p>	
	Employee's welfare and compensation	<p>Continue to implement salary and bonus increases and attractive incentive programs to maintain and improve the bank's understanding of its employees.</p> <p>Continue to implement effective management and mitigate occupational safety and health risks for employees.</p>	<p>Best Companies To Work For In Asia 2023 (HR Asia) (winner for 6 consecutive years).</p> <p>No personnel experienced work-related accidents or injuries.</p> <p>Issue 20 million shares under the employee stock ownership plan (ESOP) for managers.</p>	
	Diversity, equality and human rights	<p>Ensure respect for human rights, foster equality and diversity within the workforce, and maintain and grow the number and proportion of female employees.</p> <p>Strengthen the engagement between the HDBank's leadership and employees</p>	<p>“Gender Equality Star” in the TOP 50 Corporate Sustainability Awards 2023 (CSA 50) by Nhip Cau Dau Tu Magazine.</p> <p>Outstanding Sustainable Enterprises in Vietnam 2023 - “Gender Equality” Category (CSA50).</p> <p>On December 31, 2023, the proportion of female employees accounted for more than 55% of the total number of employees.</p> <p>In 2023, 83.5% of employees expressed satisfaction with the work environment, welfare programs, and training and development policies at HDBank</p>	

Pillar	Key topic	Direction	Outstanding results in 2023	Aligned with the Sustainable Development Goals (SDGs) of the United Nations
Social	Customer values	<p>Enhance customer experience through digital transformation, product diversity, and customer care.</p> <p>Minimize incidents of consulting and providing inaccurate information or violating customer data security, including breaches and mishandling of customer information.</p>	<p>Best Retail Bank Vietnam 2023 (International Business Magazine).</p> <p>Award for the Most Innovative Digital Banking Provider in Vietnam in 2023 (The Global Economics).</p> <p>The average customer satisfaction score across 3 survey channels (over the counter, traditional communications channels and online application) was 4.86/5.</p> <p>Net Promoter Score (NPS), showing the likelihood that customers would recommend a product or a service of HDBank to others, is 89%.</p> <p>There have been no incidents/complaints about breaches of customer data security, or leakages or losses of customer data.</p>	 
	Financial inclusion	<p>Continue to reinforce strategies, policies and actions to enhance accessibility to financial services for individual customers and micro, small and medium-sized enterprises (MSMEs), especially women-owned businesses.</p> <p>Proactively reach out to individuals and businesses in rural and remote areas, and workers and employees in industrial and export processing zones.</p>	<p>Launch HDBank Rural application to provide financial solutions dedicated to customers in rural areas</p> <p>The total number of new customers in rural and remote areas reached nearly 550,000 customers, representing an YOY increase.</p> <p>Disburse nearly VND 8 trillion from the VND 10 trillion loan package allocated to workers and employees in industrial and export processing zones.</p> <p>Disburse nearly VND 3.4 trillion for the program supporting women-owned businesses in 2023</p> <p>More than 52% of the total loan portfolio was directed to customers in secondary urban areas and rural areas.</p>	  
	Community and society Companion	<p>Commit to fostering community and social development through three key areas: Transportation, education, and healthcare infrastructure.</p> <p>Engage in community activities across the country, from urban to rural areas, with a focus on mountainous and remote regions, as well as ethnic minorities and disadvantaged groups.</p> <p>Ensure to leave a lasting positive impact on the environment for future generations.</p>	<p>Receive various certificates of merit and awards from prestigious domestic and international organizations, recognizing achievements and contributions to the community and society.</p> <p>Honored to receive the Second-class Labor Order twice and the Third-class Labor Order four times, along with the Emulation Flag of the State Bank and the Government in the period 2017 - 2023.</p> <p>"Best bank for CSR Vietnam" award (Asiamoney)</p> <p>Direct over VND 46 billion towards charitable causes, social activities, and programs for the local community.</p>	    

Details of HDBank's sustainable development activities will be presented in detail in the 2023 Sustainable Development Report