

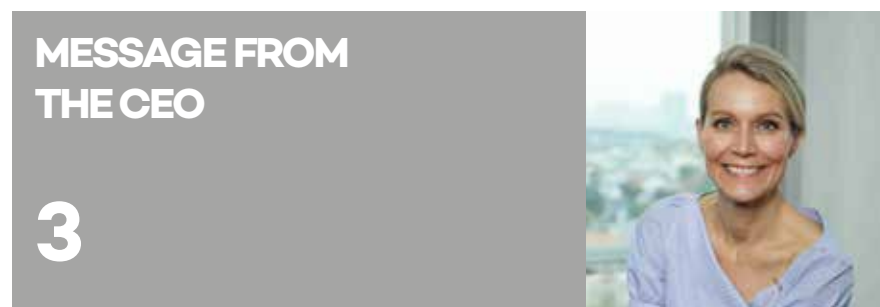
**HOME
CREDIT**

Tài chính số
toàn diện

Home Credit Vietnam
Sustainability Highlights
2022

ESG

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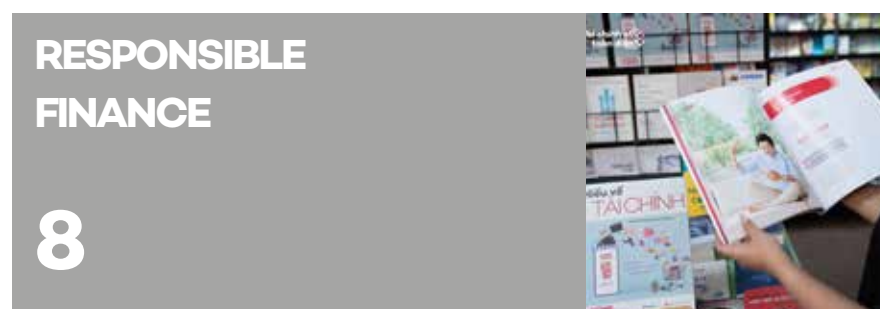
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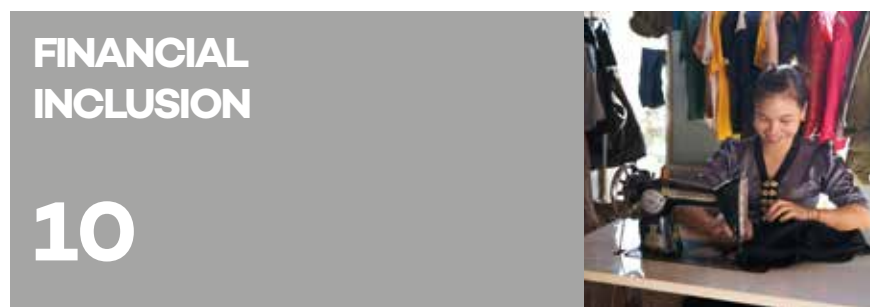
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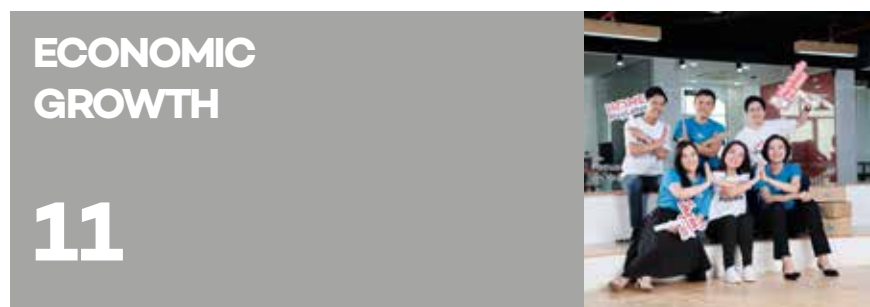
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Message from the CEO

2022 was a year filled with challenges, uncertainties, and unprecedented events. However, amidst these trials, we stood tall, demonstrating the resilience that underpins our 15-year journey in Vietnam. Our robust business model, combined with the dedication of our leadership team and employees, has enabled us to overcome obstacles and thrive in a volatile operating environment.

At Home Credit Vietnam, responsible finance, financial inclusion, and digital empowerment are not mere buzzwords; they are deeply embedded in our DNA. From the very beginning, we have strived to make a positive impact on society, empower individuals, and promote sustainable practices. These values continue to be at the heart of everything we do.

I am immensely proud of our achievements in 2022. Serving over 14 million customers nationwide, we have maintained the lowest non-performing loan ratio in the industry. This accomplishment is a testament to our steadfast commitment to responsible lending and the trust our customers have placed in us. Their faith in Home Credit Vietnam drives us to push the boundaries and go above and beyond to meet their financial needs.

Financial literacy has been a core focus for us as we strive to empower individuals to make informed financial decisions. By embedding financial education initiatives within our customer journey, we equip our customers with the knowledge and skills necessary for their financial well-being. In 2022, Home Credit Vietnam's financial literacy content achieved over 46 million interactions through intensive coverage across multiple channels, from social media to television, radio to training workshops. We proudly published the book "Now You Know – A Guide for Smart Money Management" as we determined to provide a reliable source of financial knowledge for the community.

Furthermore, we invested a lot of effort in corporate social responsibility projects that made a tangible impact on society, positively influencing the lives of many individuals. Our flagship CSR project Home Love reached the furthest corners of Vietnam to carry joy to disadvantaged children all over the country. We rolled out the Home For Life

project to support vulnerable women through interest-free loans and training. Seeing remarkable results – 90% of beneficiaries acquire financial management skills, 100% develop clear business plans, and 51% generate profits and savings from their businesses – is a testament to the transformative power of our programs.

Equally important is embedding those same inclusion principles with our team. In 2022, we intensified our efforts to drive diversity, equity, and inclusion among our workforce. We firmly believe that a diverse and inclusive organization fuels innovation and fosters creativity. The HR Asia Award has honored us as one of the Best Companies to Work for in Asia in 2022, recognizing our efforts in fostering a positive and inclusive work culture.

Our commitment to sustainability overall has been acknowledged through prestigious accolades and recognition. Being named one of Vietnam's Top 100 Sustainable Companies is a reflection of our unwavering dedication to environmental, social, and governance (ESG) practices. These accolades inspire us to keep raising the bar and set new standards of excellence.

Looking ahead, despite ongoing volatility and uncertainty in international markets, compounded by climate risks and geopolitical tensions, Home Credit Vietnam will build upon the resilience that underpins our 15-year journey. With our robust business model, commitment to responsible business practice, and exceptional leadership team and employees, we remain dedicated to serving our customers and communities ethically and sustainably.

ANNICA WITSCHARD
CHIEF EXECUTIVE OFFICER
HOME CREDIT VIETNAM



About Us

EXECUTIVE COMMITTEE

**Updated as at 1 August 2023*



Leos Gregor

Chief Risk Officer

A strong risk management expert with 15 years experience at Home Credit in multiple countries including Kazakhstan, Philippines, China.



Alexis Pham

Chief People Officer

Held Chief Human Resources Officer at One Mount Group, and at Techcombank for 5 years.



Annica Witschard

Chief Executive Officer

15+ years of experience in banking sector in Western countries; Former Managing Director of HC Philippines.



Dung Nguyen

Chief Marketing Officer

Held different management roles for notable FMCG, finance & tech-unicorns like Citibank and Grab.



Fabien Sanchez

Chief Sales Officer

Experience in managing different business scales; Former CEO of Caixa Bank Payment & Consumer, Portugal.



Peter Zajic

Chief Information Officer

Held various roles at global companies in Fintech industry. Over 8 years working at HC International.



Khang Pham

Chief Finance Officer

20+ years of experience in finance & management for MNCs like VALEO, ALSTOM and General Electric.



Duc Tran

Chief Legal & Compliance Officer

10 years being "Senior Advisor" at YKVN Lawyers in fields of finance-banking, capital markets and M&A.



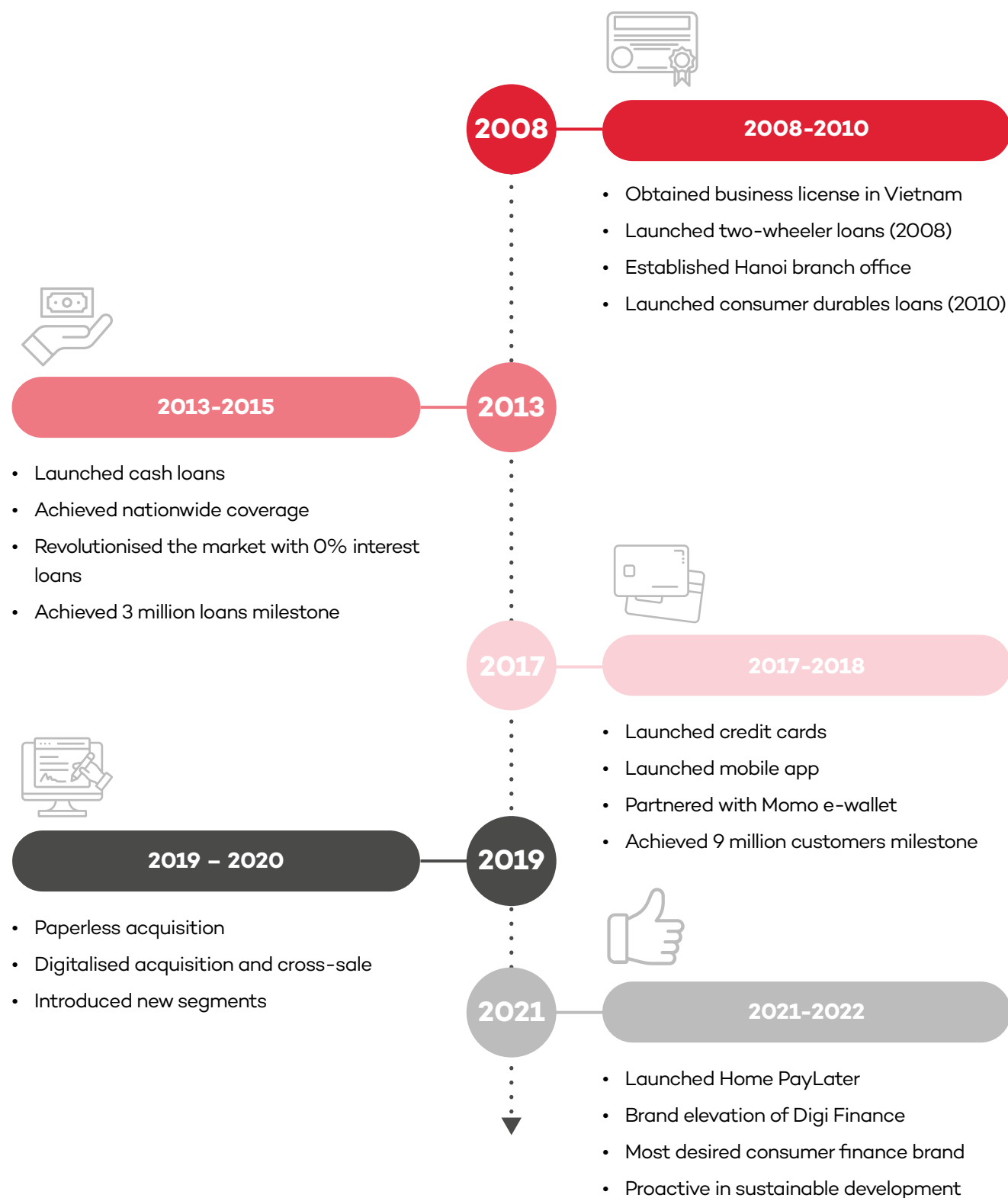
Michal Skalicky

Chief Customer Officer

Experience in insurance industry, working for ING and NN; Extensive background in CRM, Marketing and Sales.



OUR HISTORY IN VIETNAM



BUSINESS HIGHLIGHTS



As at 31 December 2022



AWARDS & RECOGNITION

VIETNAM CORPORATE SUSTAINABILITY INDEX 2022

TOP 100 SUSTAINABLE COMPANIES 2022



THE GLOBAL CSR & ESG SUMMIT AND AWARDS 2022

Global CSR & ESG Leadership Award
– Platinum



MEMBER OF VIETNAM BUSINESS COUNCIL FOR SUSTAINABLE DEVELOPMENT

World Business Council for Sustainable Development
(WBCSD) network

VIETNAM ECONOMIC TIMES – GOLDEN DRAGON AWARDS

Top 50 FDI Outstanding Companies



VIETNAM HR AWARDS 2022

Excellence in Organisational
Development & Design
Best HR for Sustainability
Best Talent Management Strategy



HR ASIA AWARD

Best Companies to Work For In
Asia



ANPHABE AWARD

Vietnam 100 Best Places to Work
2022



NORDIC BUSINESS AWARD

Work the Nordic Way
(Diversity & Inclusion)



VISA AWARD 2022

Leadership in Payment Volume Growth
2022



GLOBAL ECONOMICS AWARDS

Most Innovative Financing App of
the Year



ASIA PACIFIC ENTERPRISE

Inspirational Brand Award





Sustainability at Home Credit Vietnam




SUSTAINABILITY APPROACH & STRATEGY

Under the strategic guidance of Home Credit Group, Home Credit Vietnam formally established a department for sustainable development during 2022. Our Sustainability Department is directly in charge of implementing ESG activities and raise awareness of ESG issues among internal and external stakeholders.

The Home Credit Vietnam sustainability strategy comprises five initiatives focusing on three main aspects: environment, society, and governance. The

framework is informed by the Home Credit Group's ESG pillars, Home Credit Vietnam's business priorities and Vietnam's National Strategy on Green Growth.








The sustainable development of our business directly contributes to eight of the 17 United Nations Sustainable Development Goals. Together, our sustainability strategy and the SDGs keep us on track to fulfilling our purpose and creating sustainable value for all our stakeholders while contributing to the wellbeing of society.

ENVIRONMENT	SOCIAL	GOVERNANCE
		
HOME GREEN Digital empowerment, sustainable consumption, green office operations	HOME LOVE Community support activities HOME WAY Diverse, Equity & Inclusive workplace for employees to grow at their best HOME FOR LIFE Promote financial inclusion, support disadvantaged people to access finance HOME SMART Financial literacy programmes for the community	ESG MONITORING Sustainability data monitoring & reporting BUSINESS GOVERNANCE Responsible lending & risk management, ethical business operations

STAKEHOLDER ENGAGEMENT

Home Credit Vietnam is committed to a comprehensive and integrated stakeholder engagement approach, which includes various methods such as digital campaigns, face-to-face interactions, roadshows, results presentations, newsletters and reports. We prioritise transparency with our customers, ensuring they understand terms and conditions without any hidden clauses, providing

welcome calls, and 24/7 customer support. Our employee engagement involves sharing sessions, town hall meetings and other initiatives to ensure our employees feel connected and are kept informed about the business. Furthermore, we conduct regular surveys among our customers and employees, valuing their feedback and taking immediate action to address any issues and continuously improve their experiences.

STAKEHOLDER	VALUE CREATED FOR STAKEHOLDERS
Government 	<ul style="list-style-type: none">Promoting economic growth and ensuring a healthy financial environment through due implementation of relevant regulations and policiesContributing to sustainable development through responsible financeSharing of best practice with regulatory bodies through public-private dialogues such as the Alliance for Financial Inclusion (AFI)
Investors 	<ul style="list-style-type: none">Creating financial capital through steady growthEmphasis on good corporate governanceTimely and accurate reporting on business performance
Customers 	<ul style="list-style-type: none">Increasing access to regulated services to the unbankedContinuously improving the quality of products and servicesPromoting financial literacyHelping customers manage their personal finances and achieve their life goals
Employees 	<ul style="list-style-type: none">Providing competitive remuneration and benefitsProviding professional development opportunitiesCreating a diverse, equal and inclusive working environment
Business partners 	<ul style="list-style-type: none">Participating in mutually beneficial strategic partnershipsBoosting salesEnsuring fairness, trust, and ethical practice between parties
Media 	<ul style="list-style-type: none">Ongoing engagement to ensure transparency and accountability
Local community 	<ul style="list-style-type: none">Contributing to the welfare and wellbeing of society by investing in communities and through employee volunteering initiatives



Responsible Finance

Our primary focus is on providing financial products and services that meet the needs and priorities of our customers, empowering them to live the life they want while contributing to an efficient and stable financial system in Vietnam. By integrating new technologies such as artificial intelligence, cloud computing and big data, we are able to process data swiftly, assess credit status and affordability, and offer tailored products to our customers. Additionally, our standardised payment advisory process assists customers in managing their loan repayments on time, preventing any negative impact on their credit score. These initiatives have resulted in an underperforming loan ratio below 3%, showcasing our commitment to responsible finance and customer satisfaction.



“We always think of our customers first when there are new initiatives or opportunities. We always ask ourselves if this is what our customers want, or if our documents are simple and transparent so that our customers fully understand their contractual obligations. And then, what customers need after the contract is signed.”

Fabien Sanchez
Chief Sales Officer
Home Credit Vietnam



<3%

Non-performing loan (NPL) ratio
Lowest ratio in the market



46m+

Total reach
Financial literacy programmes in
Home Smart initiative

HOME SMART – FINANCIAL LITERACY FOR ALL

LEVERAGING DIGITAL PLATFORMS AND OUR APP TO PROVIDE FINANCIAL LITERACY

“Home Stories” is a programme by Home Credit Vietnam that provides financial knowledge through the social media platform TikTok. The series promotes responsible lending and help users understand the principles of money management and household budgeting. It features a financial challenge format with participants from different groups in various cities in Vietnam answering financial questions. By the end of 2022, the show had achieved over 30 million views and significant user interactions, making it one of the most popular financial literacy series on TikTok.

Additionally, the Home Credit global mobile app offers customers enhanced access in the palm of their hand to critical services linked to financial literacy – a topic that is embedded within the app.





FINANCIAL LITERACY THROUGH RADIO AND TELEVISION

In line with the strategic priorities of the State Bank of Vietnam, Home Credit Vietnam cooperated with Voice of Vietnam radio (VOV) to develop the programme “Financial Inclusion – Benefits for the Community”. The programme is delivered over five episodes consisting of 2D animated video and voice skits. The show gives viewers basic knowledge on financial concepts such as budgeting, saving, managing credit, and fraud prevention. The programme aired on VOV’s television and radio channels and digital content platforms in December 2022.

Similarly, we cooperated with Vietnam National Television (VTV) on Smart Money, a gameshow that delivers financial knowledge to audiences across the country.



PROVIDING FINANCIAL KNOWLEDGE TO OUR CUSTOMERS

Home Credit Vietnam and Saigon Books collaborated to publish the book “Now You Know – A Guide for Smart Money Management”. The book provides basic information on personal financial management from the perspective of experts in the field of economics and finance in Vietnam. Content is conveyed through vivid images and simplified tables and figures, making it accessible to a broad range of readers. The book is available in two formats: print and free e-book. Revenue from print book sales goes towards Home Credit Vietnam’s Home Love project through the Lotus Charity Foundation which supports disadvantaged communities across Vietnam.





Financial Inclusion

At Home Credit Vietnam, promoting financial inclusion is a core part of our mission and aligns with the Vietnamese government's 2025-2030 national financial inclusion strategy. Approximately 69% of people in Vietnam cannot access bank loans or traditional financial services. As such, we are committed to improving access to inclusive financial services, particularly to the low-income market, the unbanked and underbanked. We recognize the importance of ensuring that all individuals, regardless of their socio-economic background, have access to affordable and responsible financial services.

**50:50**

Men – Women
customers ratio

**100+**

Disadvantaged women
Received 0% IR loans through
Home For Life initiative

**3+**

Ethnic backgrounds
Receivers of 0% IR loan in the first
year of execution



HOME FOR LIFE – EMPOWER WOMEN TO TAKE OWNERSHIP OF OPPORTUNITIES

Home for Life is a programme that empowers disadvantaged women in remote areas through interest-free loans and training. In collaboration with Yen Bai Province Women's Union and Hagar International, the programme launched the "Supporting small credit and livelihoods" project in Nghia Lo town. The project provided 0% interest loans to 55 local ethnic minority women and offered training on financial management and livelihood skills. After five months, 90% of the beneficiaries acquired financial management skills, 100% were able to develop clear business plans, and 51% generated profits and savings from their businesses.

In December, we provided start-up capital to two cooperatives in Ca Mau province to the value of VND 150 million. These are two cooperatives, each comprising more than 30 members, all of whom who are disadvantaged women who produce traditional handicrafts using sustainably sourced materials. Using the capital provided by Home Credit, the cooperatives will be able to invest in machinery and raw materials to continue to develop the business model, improve efficiency, and create motivation for development together.

**”**

“Women are still often considered a vulnerable group which Home Credit always cares about and provides great support. We hope they are able to access equal opportunities and take control of their lives.”

Lien Pham

Head of Marketing Operations & Sustainability
Home Credit Vietnam



Economic Growth

Home Credit Vietnam is highly integrated into the Vietnamese economy. By providing access to financial services to all, we help people improve their lives and contribute to job creation and economic growth.

PROVIDING EASY ACCESS TO CREDIT

In 2022, we launched the product Home PayLater – foreshadowing the shopping trend through the buy now, pay later model – enabling customers who have not had credit history to access the necessary capital. Using this product, consumers are supported with short-term loans to purchase and pay for products and services according to their needs.

SUPPORTING LOCAL RETAIL PARTNERS

We have supported local retail partners with innovative financial products and solutions for over a decade. We achieve this using digital technologies and by constantly innovating to deliver products that meet the needs of consumers. The use of AI, Big Data and data science, along with the Home Credit app and omnichannel model, helps us to support our partners in new and modern ways.



“We aim to meet the needs for smart digital finance through a technology platform, policies and practical benefits for users. In the future, Home Credit will expand and exploit further the potential of Home PayLater, thereby

paving the way for a comprehensive digitalisation strategy of the consumer finance ecosystem.”

Michal Skalicky
Chief Customer Officer
Home Credit Vietnam



RETAILER TESTIMONIALS



Doan Van Hieu Em
Chief Executive Officer
Mobile World JSC



“About 10 years ago when consumers could only use cash for shopping, Home Credit and Mobile World started our cooperation and pioneered the retail industry when offering instalment payment methods. Home Credit is a strategic partner of Mobile World. The close cooperation among us as strategic partners has provided customers with more flexible payment methods, helping them to improve and enhance their quality of life through easy access to desired products.

In recent years, Home Credit and Mobile World have constantly innovated with activities such as digital transformation for paperless procedures and documents, implementation of many initiatives and new service offerings to meet the needs of consumers, aiming to turn Vietnam into a key market in order to optimise benefits for our customers. I believe that the cooperation between Mobile World – Vietnam’s leading multi-industry retail group – and Home Credit will create opportunities for both sides to expand our markets, sectors and active regions more strongly in the coming time.



Nguyen Vi Van
Business Development Director
iVIVU.com



“iVIVU.com aims to offer customers a seamless, uninterrupted experience through a single online platform. The Home PayLater service is completely in line with what we’re developing. We hope that the partnership with Home Credit will help iVIVU.com increase the number of online orders, providing customers with a friendly, easy-to-use, convenient payment method along with attractive incentives.”



Van Ba Luyt
Product Director
OPPO Vietnam



“Together, we have implemented many business cooperation activities such as expanding the sales network, sales programmes through consumer loan packages, promotions, etc. Our cooperation with Home Credit Vietnam through consumer finance packages has provided an opportunity for consumers to easily own OPPO products.”



Digital Empowerment

In 2022, we solidified our position in the digital transformation of Vietnam's consumer finance market with the launch of Home Credit's global mobile app. This innovative app provides customers with a comprehensive digital financial solution, allowing them to manage contracts, engage in online shopping and enjoy maximum convenience. By eliminating the need for printed paper, the app not only saves resources but also reduces emissions, contributing to a more sustainable environment.

Our commitment to digitalisation extended to human resource management, as we introduced the Candidate Mobile App (CMA) for smart recruitment and onboarding of prospective employees. Additionally, the implementation of e-signature technology now enables all employees to conveniently sign contracts and HR-related documents through an online platform, enhancing their overall working experience.



6m+

App downloads



1.66m+

Monthly App users



90%

E-sign conversion rate
Via CMA compared with total number of employees



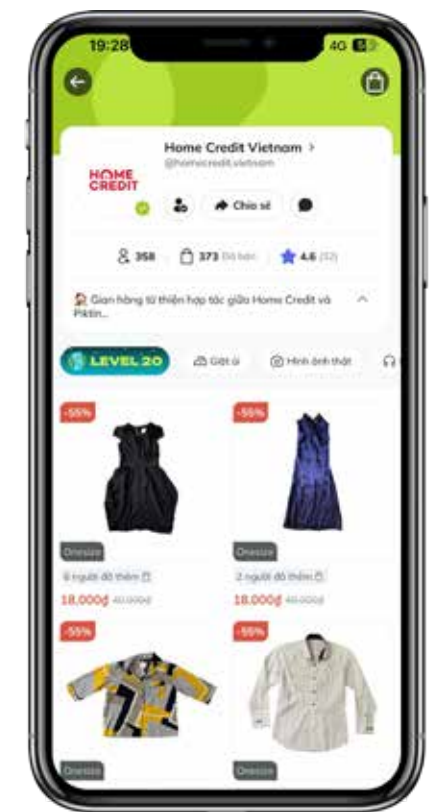
HOME GREEN – ACTIVATE YOUR “GREEN MODE” WITH TECHNOLOGY

MONITORING CARBON FOOTPRINT

In 2021, Home Credit began to monitor the impact of business operations on the environment through a measure of carbon emissions following GHG Protocol and ISO 14064 methodologies under 3 Scopes. These figures inform our goals, such as reducing travel, using energy-saving appliances, and promoting waste reduction and recycling in the office. During 2022, we integrated an electronic emission-data management system to standardise emission data monitoring across the Group. This allows us to obtain a comprehensive and accurate view of our carbon footprint, as well as use of energy and resources, enabling us to benchmark our environmental performance and push for the commitment of Home Credit Vietnam staff to use utilities efficiently.

PROMOTING SUSTAINABLE CONSUMPTION

Home Credit Vietnam is committed to raising awareness about environmental protection and promoting sustainable consumption and a green lifestyle. We have recently introduced Re.HOME, a clothes-recycling initiative that encourages both our staff and the public to participate. Through this programme, we collaborate with Piktina, a renowned second-hand fashion e-commerce platform, to extend the lifespan of our staff's unused clothes. These clothes are treated using sustainable methods, such as reselling them on the platform to generate revenues for charitable purposes, providing direct support to disadvantaged individuals or recycling them to create new fabrics. In just two months since its launch, Re.HOME has collected and re-circulated over 500kg of old clothes. This effort has not only helped to save approximately 2,390kg of CO₂ emissions but also conserved 1.9 million litres of water that would have been used to produce the same amount of new clothes.





Diverse Workforce

Home Credit prioritises diversity and inclusion, with employees representing various nationalities, ethnicities, religious groups, and social backgrounds. Valuing and respecting each staff member, we foster an environment where they can fulfil their potential, contributing to innovative solutions for customers and creating value for stakeholders. We invest in building a diverse leadership team and cultivating an agile, performance-based, purpose-led company culture. Additionally, we implement initiatives and programmes to support employee learning and development, enhance health and well-being, and maintain an engaged workforce, adapting to new ways of working.

**62**

eNPS Overall Score
Employees recommend Home
Credit Vietnam as a great place to
work

**22.1k**

Total hours of training delivered



"In keeping a healthy balance of diverse tangible characteristics such as gender, age and nationality, Home Credit promotes intangible diversity characteristics such as field expertise and experience background. We always

optimize the strategies of Build – Buy – Borrow talent in a sustainable way to acquire new capabilities and enhance the strengths of the organisation."

Alexis Pham
Chief People Officer
Home Credit Vietnam

HOME WAY - A WORKPLACE FOR PEOPLE TO GROW AT THEIR BEST

TALENT INCUBATION AND SUCCESSION PLANNING

Our talent management framework plays a crucial role in us understanding the capabilities of our workforce and identifying areas of strength and improvement within our internal pipelines. This knowledge informs our development and retention strategies as we strive to cultivate a skilled and digitally savvy workforce that meets the evolving needs of our customers. In 2022, we launched Home Racer, a graduate orientation and training programme aimed at nurturing young talent in technology, digital, analytics and product development. The programme successfully recruited 28 employees from top universities in Vietnam and abroad, empowering them to advance their careers. Additionally, we prioritised succession planning and capacity building to ensure business continuity and motivate employees to pursue career growth aligned with their strengths and aspirations, recognising the importance of this area in our human resource planning efforts within the current volatile operating environment.





TRAINING AND DEVELOPMENT

Home Credit Vietnam is a learning organisation that prioritises the professional growth of our employees. We train with a purpose, considering factors such as our goals, employees' current knowledge, feedback, and performance results. We formulate annual strategic plans and allocate financial resources towards the enhancement of professional qualifications, skills development, and fostering a conducive work environment. Additionally, we establish and enforce corporate policies and regulations, as well as legal frameworks pertaining to employee welfare. Our comprehensive learning and development programmes enhance core, interpersonal, and leadership skills through experiential learning methodologies, enabling employees to apply their knowledge to real business challenges and advance their careers.

In addition to our internal training initiatives, we provide opportunities for our employees to learn and collaborate with experts in finance and technology from eight countries in the Asia-Europe region. We also promote the development of young talent through job rotation and participation in professional development initiatives across our operating countries. To



foster a learning culture, we have revamped our Learning and Development framework, offering holistic planning for critical business capabilities, including skills for both the present and the future. We have also increased the availability of courses and hours while ensuring a high level of learner satisfaction. The digitalisation of our learning experiences provides our employees with flexible and convenient access to our offerings. Through activation campaigns, we promote and circulate our learning values.

EQUAL ACCESS TO OPPORTUNITIES

At Home Credit Vietnam, we have created a work environment that accommodates the needs of people with disabilities, such as in the form of physical accessibility and reasonable accommodation, while also embracing diversity and inclusion. Additionally, our diverse workforce, representing 12 different nationalities and 17 ethnic groups across 63 provinces and cities in Vietnam, not only enhances our organisational culture but also deepens our understanding of customer needs and contributes to local economic growth through job creation.



HEALTH AND WELLBEING

Our health strategy aims to safeguard the physical and mental wellbeing of our employees. We achieve this through four pillars: physical, emotional, thinking, and consciousness. During 2022, we organised monthly Wellness Talk events to provide basic healthcare knowledge to employees. We also hosted monthly internal bonding activities and initiated Home Chat sessions to equip employees with fresh and valuable insights to enhance their personal and professional lives. In November 2022, thousands of Home Credit employees joined hands to spread the spirit of "Run healthy – Live happily" through the online Home Run Challenge 2022.



TRADE UNION AND COLLECTIVE BARGAINING

The Home Credit Vietnam trade union plays a vital role in representing the company's workforce, enabling efficient union activities, engaging in collective bargaining, and securing optimal terms and conditions to foster the satisfaction and contentment of our employees within the organization. Through regular workplace dialogues and annual conferences for employees, the trade union actively fosters Home Credit's commitment to transparency, democratic regulations, and internal communication. In the event of labor disputes, the labor union assumes a crucial role in resolving them in adherence to legal procedures and regulations, ensuring the protection of employees' rights and interests and facilitating the attainment of fair resolutions.

Furthermore, the labor union contributes significantly to the well-being of the employees by organizing various cultural and sporting events. The union also provide gifts and support to employees facing difficult family circumstances during special occasions such as Tet (Vietnamese New Year) or Mid-Autumn Festival.





Sustainable Communities

We invest in the wellbeing of our communities with the aim of improving the quality of life among our customers and their families. We achieve this through a structured community investment programme, which prioritises education and direct aid. We also provide support to disadvantaged people and children.



150+

Employees participated
In volunteering and charitable activities



500m+

VND raised by employees
To support disadvantaged people



500+

Disadvantaged children
From remote countryside areas benefited from the initiative



HOME LOVE BUS – THE JOURNEY OF LOVE

Home Love is an annual activity of Home Credit, allowing us to support underprivileged members of society and contribute to building sustainable communities in Vietnam. During 2022, the Home Love Bus reached many regions across the country, distributed hundreds of gifts including stationery and necessities to disadvantaged children.

JULY

In July, the Home Love Bus embarked on a charitable journey to Binh Duong Province and Ho Chi Minh City, distributed gifts to children residing at the Ben San Leprosy Treatment Centre and attended the Hoa Hao Charity Class. We gifted nearly 300 sets comprising essential stationeries and other necessities. These offerings aimed to inspire the children and their families, urging them to overcome hardship to pursue education, thus striving for a brighter future.



AUGUST

In August, the Home Love Bus brought the joy of the Mid-Autumn festival to ethnic minority people residing in A Luoi district, Thua Thien Hue province. Situated in the border region of Vietnam – Laos, where the land was severely contaminated by dioxin during the Vietnam War, the people in A Luoi scarcely had the opportunity to partake in this significant occasion celebrated throughout Vietnam. During the event, the Home Credit team organized a traditional lion dance show to delight the children and distributed moon cakes, star lanterns, and various essential gifts to more than 300 children and families.





DECEMBER

In December, more than 20 staff members joined the volunteering trip to Hang Blaha commune – one of the poorest communes in the mountainous district of Mu Cang Chai, Yen Bai province. During the event, we provided lunch for more than 300 people, including children studying at the local nursery, teachers, and the local community. We also joined local people to decorate the school for Tet celebration and participated in cultural activities such as folk dancing and making traditional sticky rice cakes. At the end of the trip, we provided more than 120 gift sets to children and their families, including warm clothes, rice, necessities, and many gifts to the school, such as warm blankets, kitchen equipment, and a computer. Not only did the trip gain support internally, but our customers also joined hands through our app. We developed a special feature where users sent their New Year wishes using the Home App. With each wish successfully sent, Home Credit Vietnam contributed 10,000 VND to the Home Love project to continue our journey in supporting disadvantaged people across the country. Throughout the one-month period, more than 2000 wishes were sent to support the programme.



WAY TO THE FUTURE

Way to the Future initiative was established in 2018 with a mission to foster education and create pathways for children hailing from disadvantaged backgrounds to thrive in the years ahead. The essence of the program lies in granting annual scholarships to eight deserving students with exceptional academic records, coupled with donations of vital school supplies, computers, and books. Notably, in 2022, the program extended its reach to benefit over 100 children residing in Buon Ho town, Dak Lak Province.





ESG Disclosures

Reporting period: 01 January 2022 – 31 December 2022

Data disclosure is based on indicators suggested by the European Sustainability Reporting Standards (ESRS), Global Reporting Initiatives (GRI) and Vietnam Corporate Sustainability Index (CSI).

ENVIRONMENT

ENERGY

Total electricity consumed (kWh) **2,597,781**

Total natural gas consumed (kWh) **0**

Total coal consumed (kg) **0**

Consumption from nuclear products (mWh) **0**

WATER

Total water consumption (m³) **10,236**

Total water consumption in areas at material water risk, including areas of high water-stress (m³) **0**

Total water recycled and reused (m³) **0**

Total water stored and changes in storage (m³) **0**

TRANSPORT

Total litres of petrol consumed by company vehicles **8800**

Total liters of diesel consumed by company vehicles **0**

WASTE

Number of waste items (marketing materials – merchandise) **1500**

Number of waste items (electronic equipment) **1510**

Waste items reused (donated to charity) **1510**

Waste items recycled (professional treatment) **1500**

CARBON FOOTPRINT*

*Calculation performed in accordance with the GHG Protocol & ISO 14064, conducted by specialised third party

Total emissions (Scopes 1,2,3) (tCO₂e) **4116.4**

Category 1 – Scope 1: Direct GHG emissions and removals (tCO₂e) **19.1**

Category 2 – Scope 2: Indirect GHG emissions from imported energy (tCO₂e) **1233.9**

Category 3 – Scope 3: Indirect GHG emissions from transportation (tCO₂e) **2690.7**

Category 4 – Scope 3: Indirect GHG emissions from products used by the organisation (tCO₂e) **172.7**

Category 5 – Scope 3: Indirect GHG emissions associated with the use of products from the organisation (tCO₂e) **0**

Category 6 – Scope 3: Indirect GHG emissions from other sources (tCO₂e) **0**

SOCIAL

CHARACTERISTICS OF EMPLOYEES

Number of employees **6058**

Total number of female employees **3800**

Total number of male employees **2258**

Number of permanent female employees **3790**

Number of permanent male employees **2256**

Number of temporary female employees **10**

Number of temporary male employees **2**

Number of full-time female employees **3800**

Number of full-time male employees **2258**

Number of part-time female employees **0**

Number of part-time male employees **0**

DIVERSITY INDICATORS

Total number of females at top management level **4**

Total number of males at top management level **5**

Number of under 30-year-old at top management **0**

Number of 30 – 50-year-old at top management **9**

Number of over 50-year-old at top management **0**

Number of female employees at middle management level and above: **80**

Proportion of female employees at middle management level and above: **45%**

Number of employees with disabilities **6**

SOCIAL PROTECTION

Number of employees covered by social insurance **5938**

Number of employees not covered by social insurance **120***

*Only employees in probation period are not covered by social insurance. This number represents the total of employees in probation as at 31 December 2022.

TRAINING AND DEVELOPMENT

Total number of employees from non-executive category **6054**

Number of employees from non-executive category that participated in regular performance and career development reviews **6043***

*11 temporary employees are not covered in our regular performance and career development review policy. However, they regularly give and receive feedback on performance with a direct manager.

Total number of employees from executive category **8**

Number of employees from executive category that participated in regular performance and career development reviews **8**

Total training hours delivered **22,100**

HEALTH AND SAFETY

Number of employees covered by the company's health and safety management system based on legal requirements and/or recognised standards or guidelines **6058**

Number of recordable work-related injuries of own employees **0**

WORK-LIFE BALANCE INDICATORS

Number of female employees to take maternity leave **458**

Number of male employees to take paternity leave **35**

Number of female employees to take family-related leave **27**

Number of male employees to take family-related leave **2**

COMPENSATION

The male-female pay gap **4%***

*At HCVN, we use the average compa-ratio to measure our pay gap. There is no discrimination in our offering or salary review process in HCVN and we always track the gender pay gap after a yearly salary review to see the status and take appropriate action when needed.

INCIDENTS, COMPLAINTS AND SEVERE HUMAN RIGHTS IMPACTS AND INCIDENTS

Total number of incidents of discrimination, including harassment, reported in the reporting period **0**



GOVERNANCE

CORPORATE CULTURE AND BUSINESS CONDUCT POLICIES

Mechanism for identifying, reporting and investigating concerns about unlawful behaviour or behaviour in contradiction of company's code of conduct or similar documents.

Safeguards for reporting irregularities, including whistleblowing protection, and non-retaliation against employees who have been granted whistle-blower status in accordance with the applicable law, and employees who report any non-ethical behaviour incidents.

HCVN issued a **Code of Business Conduct and Ethics** as the general and working guidance to identify, report, and investigate concerns about unlawful behaviour or behaviour in contradiction of its code of conduct.

PREVENTION AND DETECTION OF CORRUPTION OR BRIBERY

System to prevent and detect, investigate, and respond to allegations or incidents relating to corruption and bribery.

HCVN issued **Anti-Bribery and Corruption Policy and Anti-Fraud Policy** as the general and working guidance to prevent and detect, investigate, and respond to allegations or incidents relating to corruption and bribery. Onboarding and annual training on anti-corruption and anti-bribery are compulsory for all employees.



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