

HOME
CREDIT

Tài chính số
toàn diện



SUSTAINABILITY REPORT 2023



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Message of ESG Steering Group Chairperson

Reflecting on Home Credit Vietnam's inaugural Sustainability Report, I take pride in our resilience, unity, and unbreakable spirit, empowering us to overcome market challenges. Our commitment to deepening our ESG approach for customers, employees, and partners remains steadfast. From our humble beginnings, we have emerged as a leader in consumer finance, serving over 16 million customers and contributing to Vietnam's sustainable development. Despite the market uncertainties in 2023, we stood tall with our inclusive financial products, guiding us toward our mission to empower people to live the life they want. We're dedicated to driving positive change, shaping a brighter and better future for all.



Our focus on robust risk management and ESG principles has proven indispensable. Through innovation, we effectively manage risks and serve underbanked customers. Prioritizing sustainable development, we've built trust among stakeholders, enhancing our reputation and attracting capital. With a strong capital base and a nonperforming loan ratio remaining below 3%, we ensure continuity despite financial crises.

Additionally, our digital transformation efforts not only enhance customer accessibility, convenience, and security but also significantly reduce our operational carbon footprint. Building upon carbon measurements from previous years, we have implemented new initiatives such as in-office energy-saving innovations, promoting waste reduction and recycling, and intensified communications to raise awareness about environmental protection both internally and externally. These initiatives align with our commitment to sustainability and contribute to our broader ESG goals.

From a social perspective, financial literacy remains a core focus for us as we aim to empower individuals to make informed financial decisions. By embedding financial education initiatives within our customer journey and extending them to the wider public, we equip the community with the knowledge and skills necessary for their financial well-being. In 2023, our financial literacy content reached a wide audience across multiple platforms, both online and offline, with over 2.1 million engagements across channels.

Our commitment to corporate social responsibility was reinforced through investments in educational and social inclusion causes, notably through our flagship CSR programs: Home Love and Home For Life. These initiatives underwent significant upgrades, shifting from one-off gifts to long-term investments, and expanding opportunities for employee volunteering. These enhancements mirror our dedication to creating lasting change and engaging our team in meaningful

endeavors. Equally vital is our focus on embedding inclusion principles within our workforce. Diversity, equity, and inclusion became ingrained in our business culture, fostering innovation and creativity within our organization.

With our collective efforts in driving business development aligned with ESG principles, Home Credit Vietnam has achieved significant recognition as the only consumer finance company ranked among the Top 100 Sustainable Companies in Vietnam for two consecutive years. Additionally, we have received the Global CSR & ESG Leadership title for four consecutive years. These achievements would not have been possible without the unwavering support and trust of our employees, partners, investors, and the community. I extend my deepest gratitude to each and every one of our dedicated employees, who have tirelessly forged ahead on our journey towards sustainable development. As we celebrate our 16th anniversary, we remain dedicated

to fostering a happy workforce and the "Best Place to Work," while continuing to prioritize ESG principles in our sustainable development journey.

JAKUB KUDRNA

CHIEF STRATEGY OFFICER
CHAIRPERSON OF ESG STEERING GROUP
HOME CREDIT VIETNAM



About Us

WHO WE ARE

As one of the leading digital financial companies in Vietnam, serving over 16 million customers nationwide over the past 16 years, Home Credit is committed to promoting comprehensive financial inclusion and empowering financial ownership through innovative, advanced, and responsible product applications.

Business Highlights

16m+ Customers +14.3% compared to 2022 (2022: 14 million)	#1 For loans at point of sale (POS)	16k Points of sale +45.5% compared to 2022 (2022: 11,000)	Top 100 Sustainable Companies of Vietnam
95% Employees proud of working for Home Credit Vietnam (eNPS Survey 2023)	5,900+ Employees -2.5% compared to 2022 (2022: 6000)	82% Brand awareness	#1 App rating for consumer finance applications

As of 31 December 2023

GROUP UPDATES

In February 2024, Home Credit Group announced that it has signed a conditional framework agreement to transfer 100% of its capital contribution in Home Credit Vietnam to The Siam Commercial Bank Public Company Limited ("SCB"), part of the SCBX Public Company Limited ("SCBX") business.



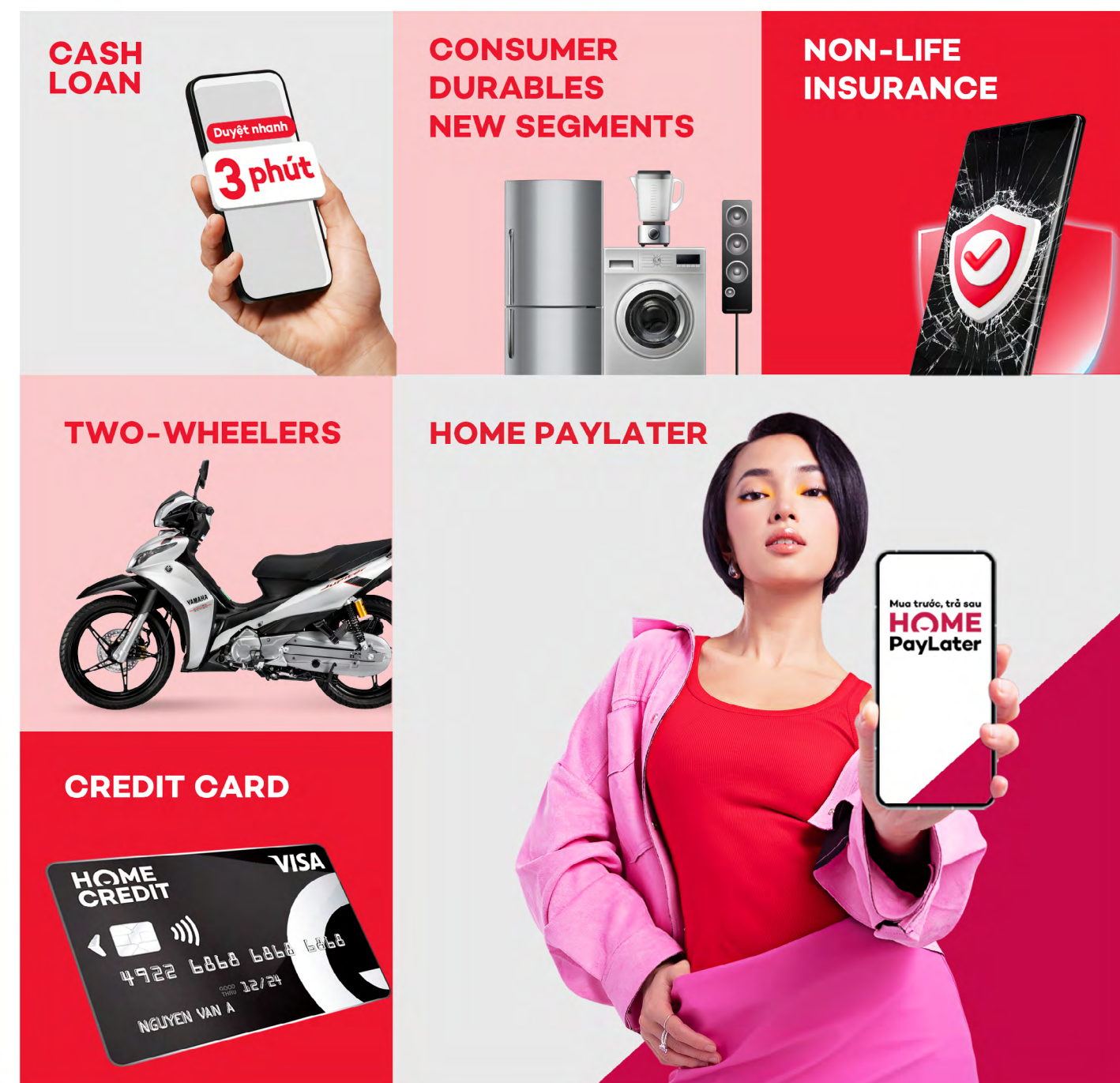
PURPOSE

We empower people to live the life they want now.

MISSION

We responsibly deliver trusted financial services that customers and business partners access via their channel of choice. We continuously meet evolving needs, both directly and through innovative ecosystems – helping to build a more resilient world.

PRODUCT





EXECUTIVE COMMITTEE*

(*)Updated as of 01 June 2024



PETER ZAJIC

CHIEF INFORMATION
OFFICER

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

KEVIN MCQUILLAN

CHIEF MARKETING
OFFICER

25+ years of experience in different roles across markets and industries, with 11 years of leadership in Asia. Strong experience in Customer, Marketing, CSR and Digital positions.

LEOS GREGOR

CHIEF RISK
OFFICER

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

JAKUB KUDRNA

CHIEF STRATEGY OFFICER
CHAIRPERSON OF
ESG STEERING GROUP

20+ years of experience in finance, banking & risk management, 10 years working for Home Credit International Group.

PHAM NGOC KHANG

GENERAL
DIRECTOR

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

VAN THI HONG HANH

CHIEF PEOPLE
OFFICER

15+ years experience in HR industry at reputable MNCs; Held Chief People Officer at Lazada Vietnam for 3.5 years; HR Director and Senior HR positions in different functions at Unilever for 15 years.

FABIEN SANCHEZ

CHIEF SALES
OFFICER

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

DUC TRAN

CHIEF LEGAL &
COMPLIANCE OFFICER

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

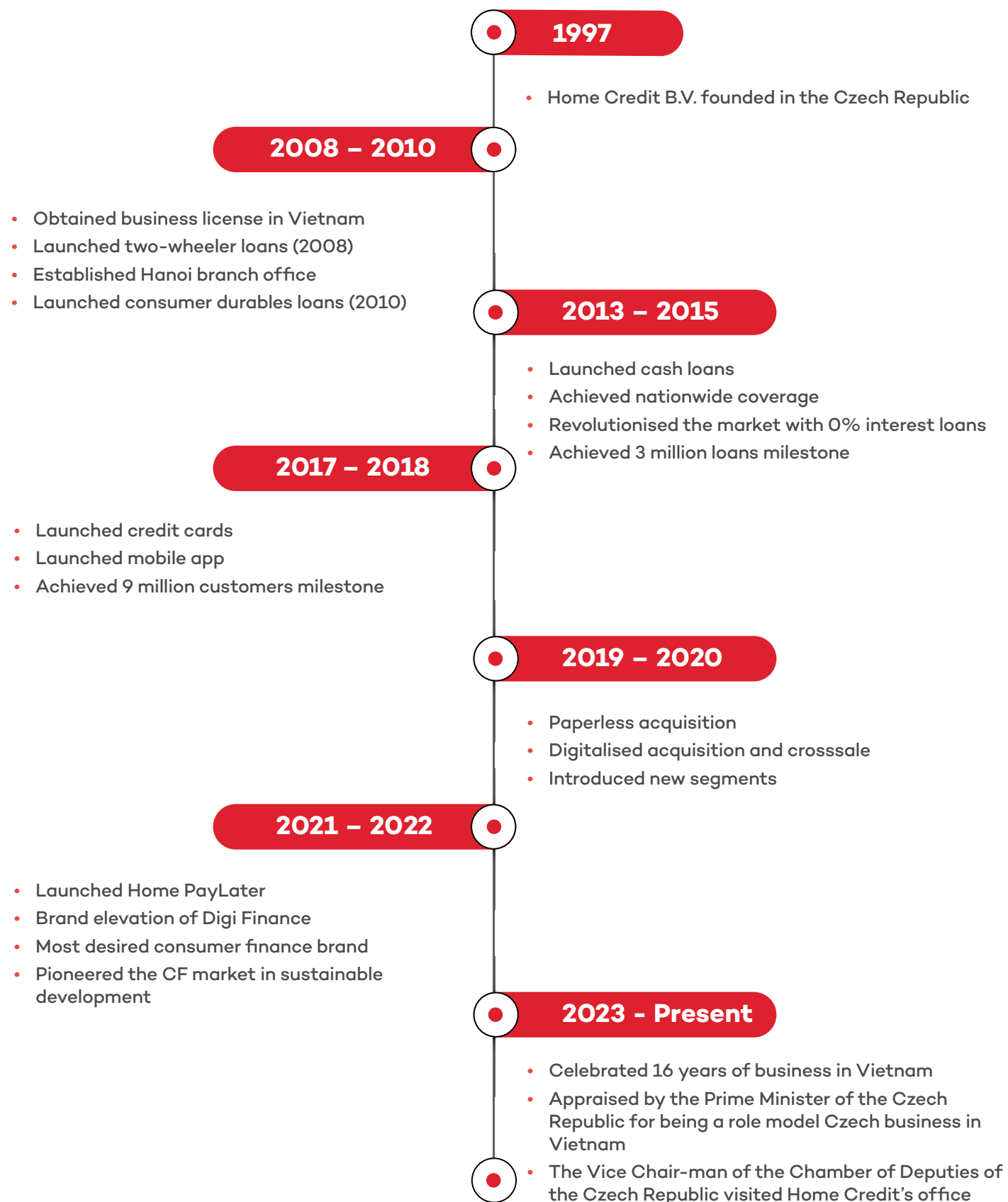
MICHAL SKALICKY

CHIEF CUSTOMER
OFFICER

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



HISTORY TIMELINE



AWARDS & RECOGNITION

VIETNAM CORPORATE SUSTAINABILITY INDEX 2023

Top 100 Sustainable Companies 2023



THE GLOBAL CSR & ESG SUMMIT AND AWARDS 2023

Global CSR & ESG Leadership Award – Silver



CORPORATE SUSTAINABILITY AWARDS (CSA) 2023

Top 50 Corporate Sustainability Awards
Business with Outstanding CSR Initiatives



MEMBER OF VIETNAM BUSINESS COUNCIL FOR SUSTAINABLE DEVELOPMENT

World Business Council for Sustainable Development (VBCSD) network



SAIGON TIMES CSR 2023

Top 40 Businesses with Meaningful CSR Initiatives



GREAT PLACE TO WORK CERTIFICATION

2023 – 2024



VIETNAM INVESTMENT REVIEW SUSTAINABILITY HONOURS 2023

Sustainable Development Leading Business



HR ASIA AWARDS 2023

Best Companies to Work For In Asia
Diversity, Equity, Inclusion (DEI)



ANPHABE AWARDS 2023

Vietnam 100 Best Places to Work



NORDIC BUSINESS AWARDS 2023

Work the Nordic Way (Diversity & Inclusion)





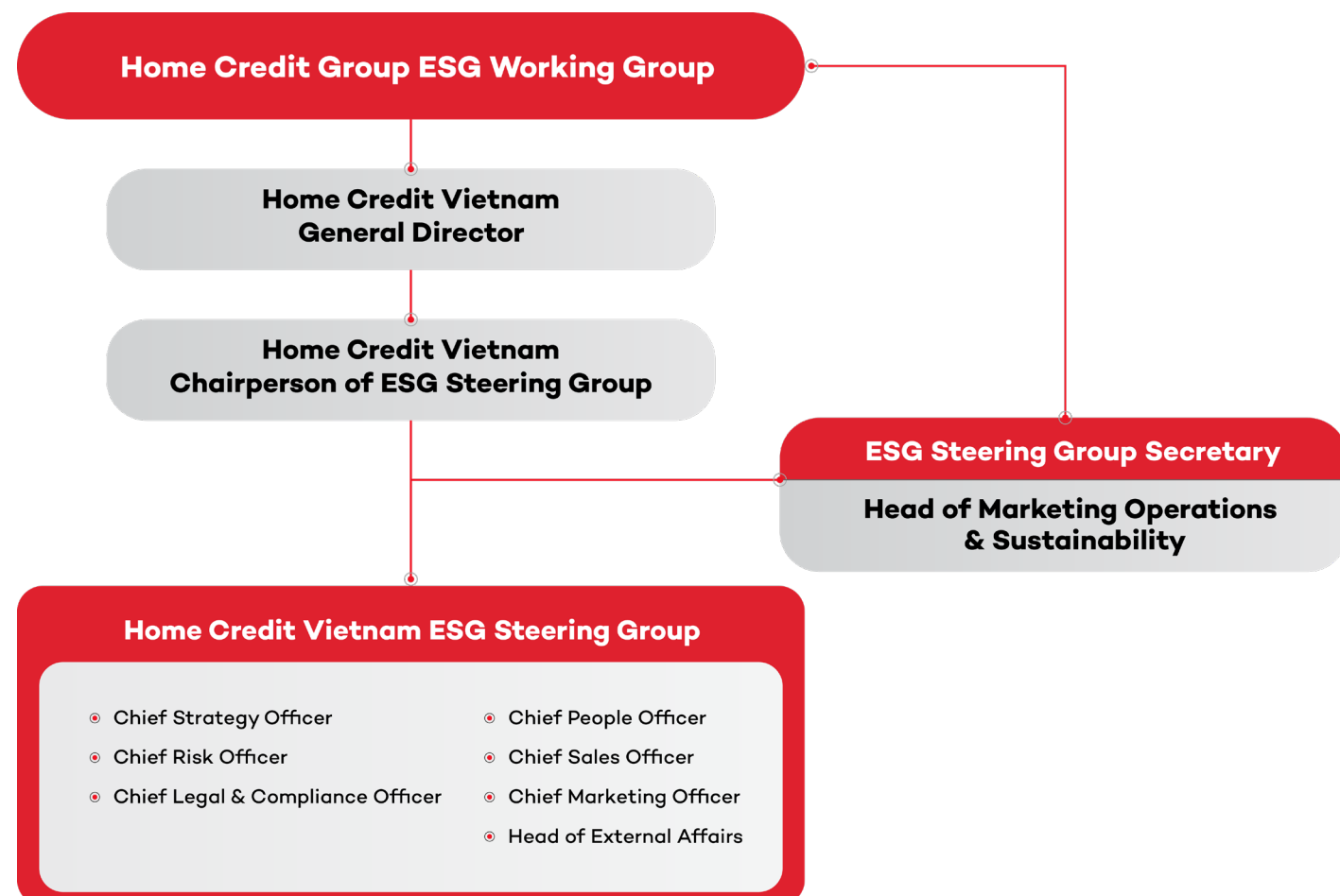
Sustainability at Home Credit Vietnam

SUSTAINABILITY APPROACH

Sustainability is central to our business approach. Our primary focus lies within the social sphere. At the same time, we are conscious that, like any corporate or individual, we play our part in the global effort to tackle the climate crisis. As part of our commitment, we also continually update our ESG governance to align with evolving sustainability frameworks and local regulations.

Our sustainability Policy, initially adopted in 2020 and recently updated in Q2/2024, embodies our existing principles and establishes the groundwork for our formal ESG practice. It outlines a structured governance framework applied across all levels. Home Credit Vietnam has an established the Company ESG Steering Group (CESG) directly under the direction of the company general director, comprising senior executives. CESG convenes annually to assess performance, set priorities and

align on annual sustainability strategies. Day-to-day management falls under the purview of the Home Credit Vietnam Sustainability Department, who actively shapes annual sustainability strategies and long-term direction, endorsed by CESG coordinating ESG activities and promoting awareness among key stakeholders. Sustainability is thus integrated into our business strategy and operations, backed by unwavering support from Home Credit leadership.



Our sustainability agenda encompasses five initiatives spanning environment and social aspects, and sound ESG monitoring and business-as-usual activities for governance aspect. It draws inspiration

from the key ESG pillars of the Home Credit Group, aligns with local business priorities, and resonates with Vietnam's National Strategy on Green Growth and National Strategy on Financial Inclusion.

Environmental

Social

Governance

HOME for Good LEAD the way in Sustainability

1	2	3	4	5	6
DIGITAL EMPOWERMENT	SUSTAINABLE COMMUNITIES	DIVERSE WORKFORCE	FINANCIAL INCLUSION	RESPONSIBLE FINANCE	ECONOMIC GROWTH
HOME Green	HOME Love	HOME Way	HOME for Life	HOME Smart	HOME CREDIT
Digital empowerment, sustainable consumption, green office operations	Community support activities	Diverse, Equity & Inclusive workplace for employees to grow at their best	Promote financial inclusion, support disadvantaged people to access finance	Financial literacy programmes for the community	Sustainability data monitoring & reporting; Responsible lending & risk management, ethical business operations





Aligning with the Sustainable Development Goals

Home Credit fully supports the United Nations Sustainable Development Goals (SDGs) to create a better future. Our sustainable development efforts directly contribute to eight of the 17 SDGs. Together, our sustainability strategy, aligned with the SDGs, guides us in fulfilling our mission and generating sustainable value for all stakeholders while also contributing to societal wellbeing.



NO POVERTY (SDG 1)

Financial inclusion is vital for poverty reduction and enhancing quality of life. Access to a mobile device opens doors to the internet, offering new opportunities. Through financing, individuals can pursue education, launch businesses, and improve livelihoods. Leveraging digital platforms and alternative data, we have developed innovative underwriting models to extend responsible financial services to more people.

#financialinclusion #responsiblefinance



GOOD HEALTH AND WELL-BEING (SDG 3)

Our varied product portfolio ensures accessibility to health insurance, vaccinations, and healthcare services in low-penetration areas, facilitating easier access to essential protection for individuals and families. Additionally, we prioritize employee wellbeing by providing access to mental health seminars and physical fitness activities like football tournaments. Moreover, through initiatives such as blood donation drives and charity run events, we contribute to fostering a healthier and more resilient global community.

#homesport #sustainablecommunities



QUALITY EDUCATION (SDG 4)

Our financial services, including new segment products, facilitate access to education and skill acquisition, fostering entrepreneurship and opening doors to opportunities. Through annual community support programs, we prioritize creating safe learning environments for disadvantaged children across the country. Furthermore, our extensive financial literacy projects empower individuals to make informed decisions, thereby improving their financial well-being.

#financialliteracy #homesmart #homelove
#waytothefuture



GENDER EQUALITY (SDG 5)

We prioritize diversity, equity, and inclusion (DEI), actively promoting gender diversity in our workforce and empowering women in society. Our strategy supports women throughout their careers, from recruitment to on going professional development, enabling them to attain leadership roles within our company. We also provide benefits and flexible work arrangements to promote work-life balance and uphold equal pay principles.

#homeway #diverseworkforce



DECENT WORK AND ECONOMIC GROWTH (SDG 8)

As a consumer financier, we drive economic growth by facilitating consumer demand and supply, crucial for GDP. Providing credit enhances consumer financial resilience and boosts sales for our partners in retail, manufacturing, payments, and e-commerce, indirectly aiding job creation and promoting entrepreneurship. We aspire to be a top employer by prioritizing employee rights, well-being, and offering competitive pay and development opportunities. Our meritocratic culture fosters advancement. Through driving sustainable economic growth and fostering productive employment, Home Credit contributes to a more sustainable world.

#economicgrowth



RESPONSIBLE CONSUMPTION AND PRODUCTION (SDG 12)

As a responsible corporate citizen, we strive to minimize our carbon footprint through various measures. This includes digitizing loan processes, adopting paperless practices, reducing travel, promoting office recycling, and using energy-efficient IT equipment and sensor-based energy systems. Moreover, we're committed to promoting sustainable consumption and the circular economy. We expand our partnerships with environmentally conscious companies to offer customers easier access to green products.

#digitalempowerment
#sustainableconsumption



REDUCE INEQUALITIES (SDG 10)

Our business model focuses on serving the unbanked and underbanked, providing them access to formal financial services. By extending credit to those traditionally excluded, we promote social and financial inclusion, empowering individuals from diverse backgrounds to participate fully in the economy, fostering greater equality and reducing disparities in access to financial resources.

#socialinclusion



CLIMATE ACTION (SDG 13)

We engage internal and external stakeholders in projects promoting a green lifestyle and sustainable development. By educating them about climate action and encouraging environmentally friendly practices, we aim to mitigate climate change's impact and collectively reduce our carbon footprint for a more sustainable future.

#homegreen #activateyourgreenmode



Stakeholder Engagement

Home Credit Vietnam is dedicated to fostering stakeholder engagement in sustainable development through a multifaceted approach. Our commitment extends to various channels, including digital campaigns, face-to-face interactions, roadshows, and results presentations, ensuring transparency and accessibility for all stakeholders.

The key to earning trust and support from stakeholders is based on transparency and sincerity. With customers, we prioritize clear communication, offering welcome calls and 24/7 customer support to address any concerns and provide assistance. Additionally, our employee engagement initiatives, such as sharing sessions and town hall meetings, facilitate open communication and ensure that our workforce feels connected and informed about company developments. Moreover, we actively seek feedback from both customers and employees through regular

surveys, valuing their inputs and promptly addressing any issues to enhance their experiences and drive continuous improvement.

We also engage with our business partners and the wider community, collaborating on initiatives that promote sustainable development and mutual prosperity. This inclusive approach strengthens relationships and fosters a sense of shared responsibility towards achieving our sustainability goals.

STAKEHOLDERS	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 communities	<ul style="list-style-type: none">Contributing to the welfare and well-being of society by investing in communities and through employee volunteering initiatives



Sustainability Reporting Scope & Principles

This year, our focus within the broader PPF Group effort has centered on preparing for the European Sustainability Reporting Standards (ESRS). Our reporting method rigorously follows the guidelines of the Corporate Sustainability Reporting Directive (CSRD), emphasizing our commitment to transparency and accountability.

Central to our approach is the implementation of a double materiality assessment, which significantly shapes the breadth of our reporting. Unlike conventional materiality assessments, such as those rooted in GRI, this evaluation demands a nuanced understanding of both our impacts on people and the environment (impact materiality) and the sustainability issues affecting our financial operations (financial materiality). Our reporting covers a wide range of information, including forward-looking and retrospective data, providing a comprehensive insight into our entire value chain while aligning with European Taxonomy standards.

Furthermore, we are in the process of transitioning to mandatory assurance, starting with limited assurance and gradually moving towards reasonable assurance requirements. We are integrating sustainability knowledge throughout our organization to meet all CSRD requirements, including those outlined by the Task Force on Climate-related Financial Disclosures (TCFD). These efforts strengthen our ESG approach and inform ongoing discussions at the Board level for continual refinement.





Economic

Home Credit Vietnam is deeply embedded in the Vietnamese economy, providing financial services that empower individuals to improve their lives and promote sustainable consumption and economic growth. Furthermore, our partnerships with retail, manufacturing, payment providers, and e-commerce companies not only increase sales but also indirectly facilitate job creation and contribute to overall economic expansion.

- ✓ Partnership for Economic Growth
- ✓ Financial Inclusion for All
- ✓ Customer Experience for Enduring Relationships
- ✓ Investor Relations for Mutual Growth





Partnership for Economic Growth

At Home Credit Vietnam, we recognize the importance of fostering partnerships for economic growth, especially within our supply chain. In 2023, we continued to focus on promoting local partnerships and implementing transparent procurement practices to support sustainable development. By supporting local businesses, we have facilitated job creation, stimulated economic growth, and cultivated sustainable supply chains. Moving forward, we are dedicated to enhancing our partnerships and advancing transparent procurement practices to drive continued economic growth and sustainability across Vietnam.

Downstream Empowerment: Nurturing Local Retail Partnerships in Vietnam

Throughout the past year, our commitment to collaboration with local partners across diverse sectors has been reinforced. By prioritizing these local partnerships, our objective has been to foster the growth of small and medium-sized enterprises (SMEs) in Vietnam. Additionally, we have expanded our partnerships for our new product, Home PayLater. By engaging with businesses spanning various industries, such as retail, e-commerce, dining, and entertainment, our aim has been to provide our customers with a comprehensive array of products and services tailored to their diverse needs and preferences. Through these partnerships, we not only supported local businesses but also created opportunities for employment and economic empowerment within the communities we serve.



“ We believe in fostering strong local retail partnerships to empower communities at the grassroots level. By empowering local retailers, we not only strengthen our distribution network but also ensure that our financial services reach those who need them most.”

Chau Thi Thuy Hang
Head of Business & Partnership Management

#1

POS loans

16K+

points of sale



Upstream Transparency: Ensuring Ethical Procurement Practices

Transparency is a fundamental aspect of our procurement practices. We believe that by maintaining transparency, we can build trust with our partners and stakeholders while fostering a fair and ethical business environment. In 2023, we continued to enhance our procurement processes to ensure clarity and accountability at every stage. This included clear communication of our procurement criteria, fair evaluation of suppliers, and transparent decision-making processes. Furthermore, in our quest for suppliers or partnerships, we prioritize environmental protection and sustainability as essential criteria. For instance, we have partnered with providers who specialize in processing used technology products to create new lifecycle opportunities for these items, thereby minimizing waste and promoting environmental sustainability.



“Our role is instrumental in establishing transparency throughout the company’s upstream supply chain. By implementing robust processes and fostering supplier relationships built on trust and accountability, we uphold our commitment to ethical sourcing and promote sustainable business practices.”

Che Huy Quang
Head of Sourcing & Procurement





Financial Inclusion for All

At Home Credit Vietnam, our primary goal is to promote financial inclusion across all segments of society, aligning with the Vietnamese government's 2025-2030 national financial inclusion strategy. We focus on developing products tailored to underbanked customer groups, particularly low-income individuals. Our mission is to enhance access to inclusive financial services, empowering individuals to manage their finances effectively and improve their overall financial well-being.

For us, responsible finance entails fostering a mutually supportive relationship between us as a lender and our customers. We prioritize providing clear and transparent information about loans, ensuring that customers understand all aspects before entering into contracts. Additionally, we facilitate financial education activities through various channels, empowering customers and the public to enhance their financial literacy and make more informed financial decisions, thus elevating their quality of life. Through these efforts, we cultivate responsible financial behavior and strengthen our partnership with customers for mutual benefit.

200K+ new customers
each month

2M+ total engagement
in financial literacy
contents

Home Smart - Financial literacy for the community

Home Smart focuses on enhancing community understanding of financial literacy and educating individuals about credit, responsible borrowing, and household budgeting. This knowledge is delivered through various platforms to accommodate different audience preferences.

In 2023, we launched financial management workshops for students in Hanoi and Ho Chi Minh City, promoted our book “Now You Know – A Guide for Smart Money Management,” and provided support to help the younger generation understand the importance of personal financial management, avoid future financial scams, and attain early financial independence. Additionally, the Home Credit global mobile app provides customers with enhanced access to critical services related to financial literacy, conveniently available at their fingertips.

Aligned with the strategic priorities of the State Bank of Vietnam, we collaborated with the State Bank of Vietnam's Communication Department and Vietnam Television (VTV) to disseminate essential financial knowledge through the “Smart Money - Tay Hom Chia Khoa” program on VTV1. Utilizing short animated videos, we made financial literacy easily understandable, memorable, and shareable for a wide audience.





Customer Experience for Enduring Relationships

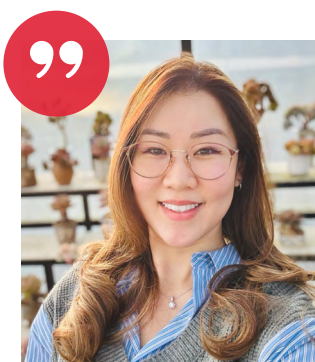
At Home Credit, we are committed to responsible lending, and we continuously strive to understand our customers' needs and evaluate their experiences with our services. Our approach is systematic, aimed at supporting people in the most effective manner possible. Customer obsession is at the core of our Home Credit Leadership values, guiding our operations. Our ultimate goal is to provide our customers with a seamless and satisfying experience.

In 2023, we conducted a Customer Satisfaction (CSAT) survey to gauge how satisfied customers were with our products and services. The feedback was overwhelmingly positive, with over 89.5% of customers expressing satisfaction with Home Credit Vietnam. Furthermore, we undertook comprehensive customer research initiatives to better understand the needs of different segments. To enhance communication, we also introduced new feedback channels across multiple platforms, making it easier for customers to share their thoughts and opinions. Through transactional NPS, CSAT, and NPS scores, we gain valuable insights into customer satisfaction and areas for improvement.

We use this knowledge to develop Customer Journey Mapping, identifying key pain points and opportunities for an exceptional customer experience. Collaboration across all departments and levels is integral to our approach, ensuring that People and related functions develop initiatives that engage all employees, including our Executive Committee and department heads, in understanding our products and services. This collective effort fosters a customer-centric mindset and promotes continuous improvement throughout the organization.

“I am very grateful to have known about Home Credit early on and to have been with the company for over 7 years. It was thanks to Home Credit services that I was able to buy a smartphone to work as a tech driver. To this day, every TV, refrigerator, and other appliances I have purchased for my home have been through Home Credit installment loans. Thank you to the company for helping me and my family achieve the comfortable life we have today.”

Huynh Tran Huu Loi
Customer



It can be said that Home Credit is the first company in Vietnam to implement this kind of Customer Talk program, and I really enjoyed it. Not only has our Customer Experience team joined, but representatives from all departments have also visited customers to listen to their feedback. This approach enables us to gradually enhance and provide the best experience for our customers.”

Mai Ngoc Lan Chi
Senior Customer Experience Analyst

Customer Talk

The successful journey of Customer Talk 2023 has brought Home Credit closer to consumers. This initiative has not only deepened our understanding of customers' stories and expectations but also identified the challenges we face in the Vietnamese market. Within one year, employees from various departments across all levels conducted 25 trips to visit over 100 customers in 17 provinces/cities from North to South. From the results of each customer engagement session, we have taken steps to enhance our products and services, aiming to deliver the best possible experience.



Investor Relations for Mutual Growth

Our company's commitment to integrating ESG practices into our business operations has earned the trust of investors, fostering a relationship built on mutual growth. This framework not only guides our interactions with investors and funding partners but also enables us to incorporate initiatives promoting financial inclusion and social well-being. By generating positive impacts for society and our value chain, we position investors as pivotal stakeholders and solidify our role as a preferred partner in sustainable development, ensuring shared prosperity.

Furthermore, our firm holds the second-largest market share in Vietnam's consumer finance market, comprising approximately 14% as of June 30, 2023. This underscores our robust position and growth potential within the Southeast Asian market, driven by favorable macroeconomic conditions and demographic trends. With a prudent risk management culture, efficient collection capabilities, and advanced digital infrastructure, we are well-prepared to navigate the evolving financial landscape, fostering growth alongside our investors.

Our economic performance consistently meets the expectations of the investor community, a testament to our dedication to sound financial management and sustainable business practices. Through transparent financial reporting and proactive investor relations, we instill confidence among stakeholders in our ability to deliver long-term value and prosperity, reinforcing our commitment to investor relations for mutual benefit.



“Our banking and funding partners greatly appreciate our commitment to financial inclusion and responsible practices, including customer data safety. Trust in our ESG agenda attracts new partners, highlighting our dedication to sustainability, long-term perspective and responsible business practices by bringing more people into the financial system while also protecting them in a growing tech savvy population in Vietnam.”

Doan Mong Diep
Head of Funding & Joint Financing Structure





Environment

Home Credit Vietnam is committed to promoting environmental responsibility throughout our operations. We actively monitor and reduce our carbon footprint, utilize technology to enhance customer experiences while minimizing paper usage, and encourage eco-conscious behaviors in the community. Through the Home Green initiative, we have implemented numerous activities to further these goals. These efforts underscore our dedication to protecting the planet and striving for a greener future, benefiting both our organization and society.

- ✓ Green Operations
- ✓ Digital Empowerment
- ✓ Sustainable Consumption



Green Operations

In 2023, we maintained our commitment to environmental responsibility by monitoring carbon footprint across three scopes for our operations - direct activities (Scope 1), energy consumption (Scope 2) and indirect activities (Scope 3). Despite efforts, total emissions increased due to expanded measurement scope and adjusted calculation methods under the Corporate Sustainability Reporting Directive (CSRD), verified by GreenOmeter, a third-party partner specializing in GHG measurements, ensuring alignment with the Greenhouse Gas (GHG) Protocol. Nonetheless, our dedication underscores our commitment to mitigating environmental impact and promoting sustainability by actively monitoring and evaluating negative impacts and implementing solutions such as optimizing electricity consumption, utilizing energy-efficient equipment, and encouraging recycling practices.

In Scope 1, emissions directly from our activities, such as vehicle emissions, decreased by 10.4% from 2022. This reduction stemmed from efforts to enhance transportation methods. Including integrating cleaner, fuel-efficient vehicles, conducting regular maintenance to optimize vehicle performance. Moreover, investments in alternative transportation modes like public transit and carpooling further contributed to emission reduction, showcasing our dedication to reducing environmental impact and advancing sustainable practices within the organization.

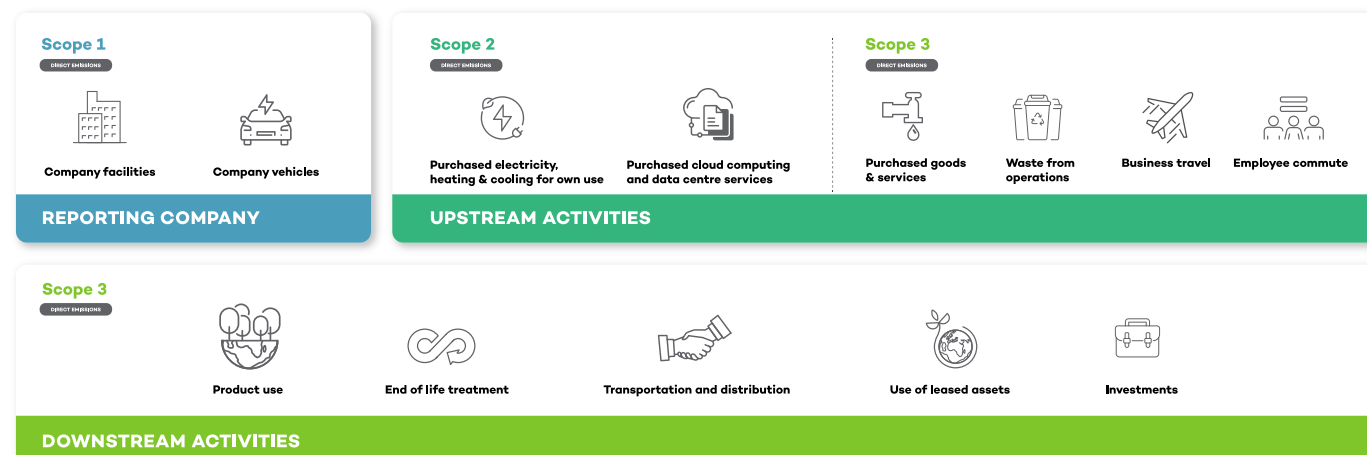
Scope 2 emissions, encompassing carbon emissions from purchased electricity, heating, and air conditioning, also experienced a decrease. This reduction is attributable to our implementation of energy efficiency measures throughout our operations. Examples include optimizing electricity consumption management in our office buildings,

deploying automation systems and air conditioning, and reducing paper usage in business processes.

In Scope 3, GHG emissions from indirect activities in our value chain increased primarily due to factors like business travel, employee commuting, and procured products and services. The surge in emissions from air travel, driven by full reopening post-COVID-19 and international corporate events, notably contributed. Efforts were made to address material waste, including measuring emissions from printed advertising materials like Point of Sale Materials (POSM) and calculating employee contributions of old clothes and electronic waste to our Home Green initiative, showing our commitment to overseeing every aspect of our value chain and promptly implementing solutions to reduce our carbon footprint across operational activities.



Scope 1	17.3 (tCO ₂ e)
Scope 2	1213.2 (tCO ₂ e)
Scope 3	5835.0 (tCO ₂ e)



Digital Empowerment

Recognizing that the key to green transformation is digital transformation, Home Credit Vietnam continues to prioritize digital empowerment as part of our sustainability endeavors. Our emphasis on digitalization not only improves the customer experience but also significantly reduces our environmental footprint.

Since 2022, we have achieved significant milestones in our digital transformation, fully embracing paperless processes for all customer interactions. Through the Home App, customers can manage their loan activities seamlessly, from registration to payment, eliminating the need for paper documentation. This not only reduces our carbon footprint but also saves over 84 million sheets of paper annually, equivalent to preserving 13.5 thousand trees. As we prioritize digital empowerment, we're committed to leveraging technology for environmental and societal benefits, paving the way for a greener future.



“Our continued investment in digital transformation has helped improve customer experience and operational efficiency – customers can easily access more services online, and agents spend less time on routine tasks and more time assisting vulnerable customers. It also paves the way for a sustainable future by

conserving resources and transitioning to a paperless approach.”

Brett Dylan Willson
Head of Business Transformation

100%

customer-related processes are digitalised

84M+

sheets of paper saved every year





Sustainable Consumption

Recognizing our role in shaping consumer behavior and the importance of advocating for sustainable consumption, we are actively aligning with the Vietnam National Action Plan on Sustainable Consumption and Production (2021-2030). This involves launching communication activities across various online and offline channels to promote sustainable lifestyles for both internal and external audiences. Additionally, we are supporting meaningful environmental projects and empowering communities toward sustainable development. Our goal is to create a positive impact on the environment and society as a whole.

With a workforce spanning nearly 6,000 employees nationwide, we regularly host workshops and seminars led by sustainability experts to enrich our internal teams. Additionally, we facilitate various environmental initiatives for our staff, such as collecting batteries and electronic waste for proper disposal, organizing community clean-up events, and promoting recycling and charity initiatives to support disadvantaged individuals nationwide. Aligned with our commitment to inclusivity and innovation, we actively encourage contributions and ideas from all departments and employees. This underscores our commitment to embracing employee input and fostering a sustainable culture across our organization.

For the external audience, we have extensively utilized social media platforms like Facebook and TikTok to promote green lifestyles and sustainable consumption. We run communication activities in support of Earth Hour, an annual event organized by the World Wide Fund for Nature (WWF), along with the "Activate Your Green Mode!" social media campaign. This allows our employees and public audiences to share their green living actions. With the engagement and sharing from customers and communities nationwide, environmentally-friendly practices are being widely disseminated, inspiring sustainable living within the community.



"I want to protect the Earth for future generations by reducing the damage we do to it. That's why I suggested putting a box for collecting batteries at work. This would make it easier for people to recycle batteries properly, which would cut down on waste and protect our natural resources."

Dang Le Thanh Truc
CRM & Products Admin Specialist



RE.HOME

New Life for Old Clothes

In 2023, we launched the Re.HOME clothes-recycling program as part of our commitment to promoting sustainable consumption and environmental protection, in partnership with Piktina, a secondhand fashion e-commerce platform. The initiative encourages both our staff and the public to participate, aiming to prolong the lifespan of clothing.

Clothes are collected monthly at two stations in our offices in Ho Chi Minh City and then repurposed using sustainable methods. This includes reselling them to generate revenue for charitable purposes, providing them directly to disadvantaged individuals, or recycling them to create new fabrics. With the enthusiastic participation of our staff and the community, we have achieved significant environmental milestones, with over 1 ton of old clothes being repurposed, saving approximately 25 tons of CO2 emissions, and conserving 17 million liters of water that would have otherwise been used to produce the same amount of new clothes.

Trào quần áo cũ
Một cơ hội mới

Give
a second

Gửi đồ
tại đây





Social

At Home Credit Vietnam, our commitment to social responsibility revolves around placing people at the heart of our operations. This dedication drives our initiatives across four key areas: diversity, equity & inclusion workplace, organizational learning & talent development, employee well-being, and sustainable communities. We aim to create a workplace environment that not only supports the growth and development of our employees but also positively impacts the broader community.

- ✓ Diversity, Equity & Inclusion Workplace
- ✓ Organizational Learning & Talent Development
- ✓ Employee Well-being
- ✓ Sustainable Communities



Diversity, Equity & Inclusion Workplace

Home Credit Vietnam prioritizes fostering an inclusive workplace where everyone has equal opportunities, with diversity, equity, and inclusion (DEI) being integral to our efforts in creating the “Best Place to Work” and fostering innovation. By maintaining our DEI competency framework, launching DEI impact measurement, and facilitating engagement from key organizational stakeholders (Executive Committee, Middle Managers, Employees), we are committed to building a workforce that mirrors the diversity of our customers. This ensures fairness and enhances both our business performance and reputation, with a strong focus on inclusivity for six underrepresented groups:

- Women – especially in senior leadership roles
- Local talent – especially in senior leadership roles
- Tech/Data/ Digital talent
- Young talent
- LGBTQ+ talent
- People with disabilities

EMPLOYEE BREAKDOWN BY GENDER



To demonstrate our commitment to DEI, in May 2023, Home Credit Vietnam signed the Panel Pledge to emphasize our dedication to promoting gender diversity and inclusion by actively seeking and enhancing diverse voices in panel discussions, conferences, and other events. By identifying and proposing more female experts from various fields, we aim to ensure that their knowledge, experience, and perspectives are clearly represented. This commitment aligns with our core values and supports our ongoing efforts to create a more diverse, equitable, and inclusive working environment and society.

12 nationalities

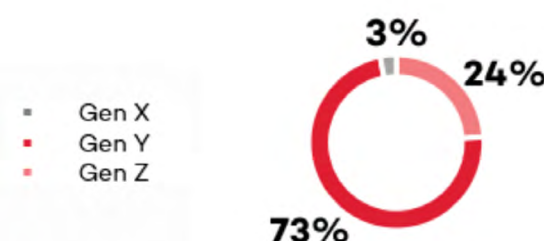
20 ethnic groups in Vietnam



“Our diverse workforce, representing various ethnic groups, brings invaluable insight into the cultural nuances, languages, and preferences of customers across diverse geographical locations. This allows us to effectively reach and serve a wider range of customers, enriching our ability to deliver exceptional service tailored to their unique needs.”

Nguyen Hoang Anh
Deputy Head of Sales Network, Northern Region

EMPLOYEE BREAKDOWN BY GENERATION





Organizational Learning & Talent Development

Home Credit Vietnam prioritizes employee growth through a comprehensive approach to learning and development, empowering individuals to reach their full potential. We foster a lifelong learning culture through dynamic activities that span from newly onboarded staff to employees at all levels. Recognizing the unique responsibilities and challenges of each employee, we customize our learning and development activities to meet their specific needs, nurturing effective team management within our diverse workforce.

LEARNING & CAREER DEVELOPMENT

We foster employee growth at Home Credit by cultivating a lifelong learning culture through dynamic activities, focusing on four key strategic pillars and across all level:

Skills for Future

- AI in Financial services
- Generative AI
- Impact of AI

- Facilitation Skills
- Emotional Literacy
- Influencing Communication
- Effective Feedback

Leadership

Foundation

- Business School
- Data Visualization & Storytelling
- High Impact Presentation
- Power BI

- Project Management
- Design Thinking & Innovation
- Data Analyst
- Digital Transformation

Functional

We emphasize career development alongside our learning initiatives, providing individualized career development plans, mentorship, coaching and clear pathways for advancement. Facilitating frequent 1:1 meeting between line managers and employees, along with Mid-year and End-year reviews, ensures alignment with individual capabilities and expectations, empowering employees to progress within the organization and fostering a culture of continuous growth. To uphold this commitment, we've introduced a comprehensive Competency Framework, serving as a clear roadmap for success at all levels and tailoring training opportunities for personalized growth aligned with our company's strategic goals.



“Our culture of lifelong learning is vital in shaping our workplace. Employees have our full support to acquire professional skills, develop soft skills and expand their knowledge in order to foster creativity, strengthen agility to conquer new challenges, and move fast on their own development path.”

Vo Thi Ngoc Van
Head of Learning & Talent Development

9.6%

decrease in cost per learning hour compared with 2022

22%

increase in average learning hours per employee compared with 2022



TALENT INCUBATION & SUCCESSION PLANNING

Our company places a strong emphasis on succession planning as a foundation of our business continuity management strategy. Through our talent management framework, we assess our workforce's capabilities, identifying potential successors within our internal pipelines. This proactive approach informs our talent retention and development strategies, ensuring alignment with the evolving needs of our digitally adept workforce and customer base. Additionally, we prioritize capacity building and tailored training for specialized positions, extending beyond traditional leadership roles. This not only fosters career growth opportunities for employees but also ensures a seamless transition of leadership, contributing to the long-term success and resilience of our organization.

Continuing our commitment to talent incubation, this year marks the continuation of Season 2 of the Home Racer program. This graduate orientation and training

18

young talents recruited in 2023 for the intensive 6-month Home Racer Program

programme is specifically designed to cultivate Vietnamese young talents in Tech, Data, Digital, and Product roles. Through cutting-edge talent strategies, we provide exclusive training opportunities aimed at enhancing their day-to-day skills, encompassing both functional and soft skills. By empowering them in areas crucial for their career aspirations, financial literacy, and digital savviness, we are not only investing in their individual growth but also laying the groundwork for the next generation of leaders. This aligns seamlessly with our overarching succession planning strategy, as we actively groom and develop future leaders within our organization.



“As a Home Racer program graduate, I am truly grateful for the numerous opportunities it has provided me. Through on-job training and the guidance of experienced colleagues, I have witnessed significant personal growth in both my work experience and soft skills. Home Racer 2023 has been instrumental in shaping my career.”

Ngo Dieu Thi
Data Analyst | Home Racer 2023





Employee Well-being

COMPENSATION & BENEFITS

We employ a fair and inclusive compensation approach, ensuring that all employees are duly rewarded for their contributions. Our compensation packages are tailored to suit various employee segments, aiming not only to attract top talent but also to nurture their long-term development. Additionally, we regularly review our compensation program and make necessary adjustments to align with the priorities of Home Credit Vietnam and best practices in the market.

WELL-BEING PROGRAMS

Home Credit prioritizes employees' well-being, recognizing its importance for their professional and personal achievements. We offer employees a range of cash and non-cash benefits, across 4 energy pillars, addressing all levels of needs.

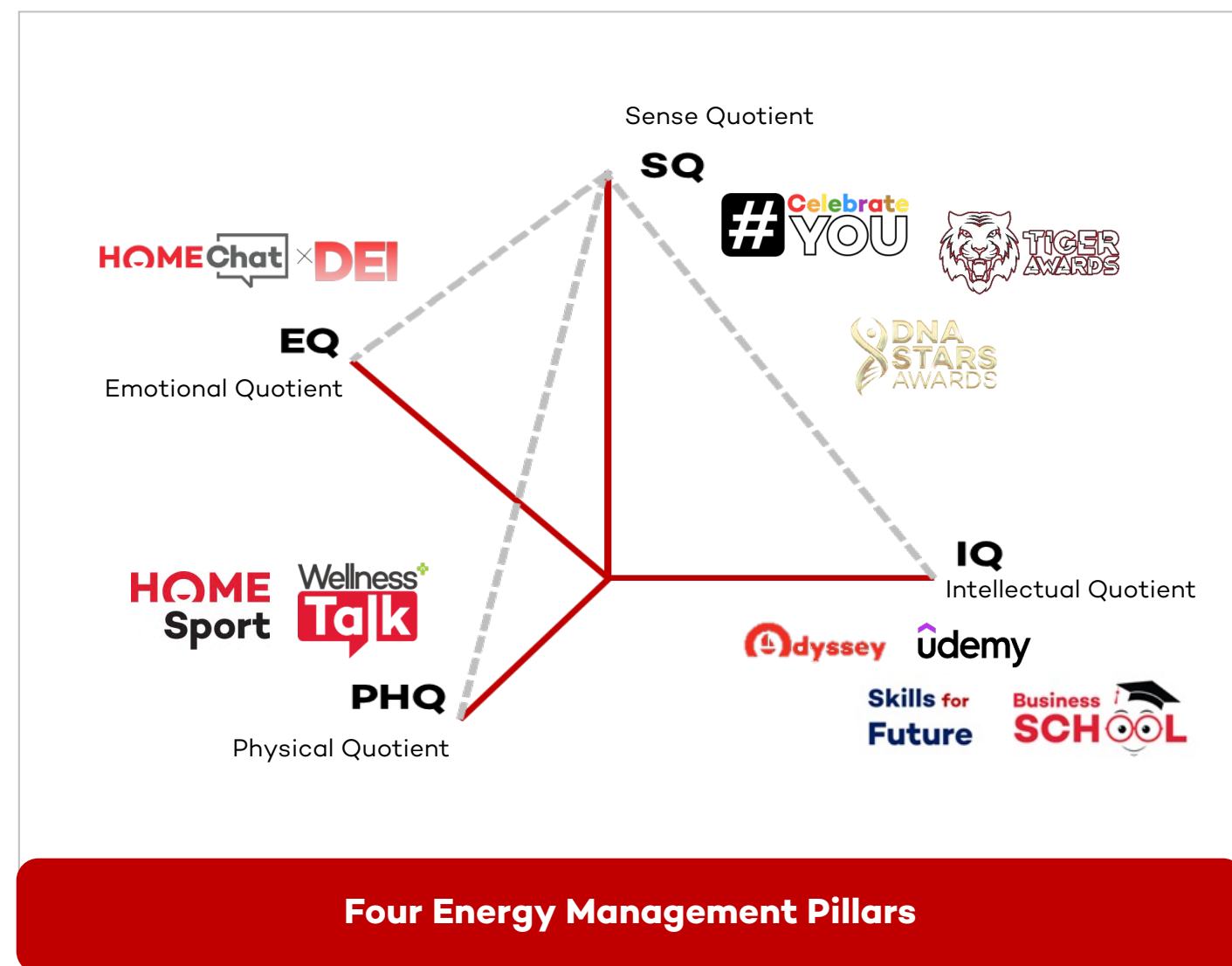


In 2023, we organized Home Sport, featuring a variety of team-building activities aimed at enhancing the physical well-being of our employees. The Home Run Challenge, an annual running program designed to promote individual health and foster team spirit, saw participation from 1,551 employees across different departments. Furthermore, 300 employees and their families took part in the Football Cup, a mini (5v5) football tournament consisting of two activities: football competitions and football cheerleading.



"I had a blast joining the company's sports events. It wasn't just about staying fit; it was also a great way to have fun and unwind. Plus, I got to bond with colleagues from different departments who were into the same things as me!"

Dang Quan Binh
IT Security Operations & Analytics Leader





Sustainable Communities

In our journey towards sustainable community development, we emphasize our dedication through initiatives that support disadvantaged individuals and empower communities to thrive. Our goal is to create positive social impact and foster lasting change in society.

HOME FOR LIFE - SUPPORTING WOMEN OF DISADVANTAGED BACKGROUND

Home for Life project continued its mission of driving financial inclusion by providing financial resources and financial literacy training to disadvantaged women across the country. Our dedicated efforts were recognized when the “Home for Life” project was nominated by the community for the Human Act Prize 2023, an annual award that honors projects, organizations, and individuals who have made significant contributions to the community through reputable, dedicated, and long-term social projects.

In June 2023, we partnered with the Thai Nguyen Women’s Union to provide funding for three local micro-startup initiatives. These models have had a positive impact on the local community by preserving local specialty products and reaching a wider consumer base. Additionally, they have inspired and provided employment opportunities for many disadvantaged women in the area, helping supplement their income and alleviate poverty.

In December 2023, we provided capital support to two knitting cooperatives in Bac Lieu, enabling them to use materials sourced from wetlands, such as bulrush, water hyacinth, and sedges, which offer significant ecological benefits. While bulrush is recognized for its climate-resilient properties and contribution to sustainable ecosystems, water hyacinth, despite being an invasive species harmful to biodiversity and freshwater ecosystems, is repurposed by the craft cooperative weaving model to create useful products, effectively controlling its spread. This initiative not only creates new livelihood opportunities for rural female workers but also promotes environmentally friendly practices and green product businesses, contributing to a more sustainable future.



200+

disadvantaged women received capital support and financial training for the first time through Home For Life initiative in 2023



“I am from a rural background, with limited knowledge and social interaction. This program has stirred more emotions within me, provided me with capital, and helped me gain a better understanding of life skills and financial management.”

Hoang Thi Lien
Home for Life beneficiary





HOME LOVE GIVING BACK TO THE COMMUNITY

Home Love stands as our flagship CSR project, representing the Sustainable Community pillar of our ESG approach. Through a structured community investment program featuring diverse initiatives prioritizing education and direct aid, we extend support to underprivileged children and disadvantaged individuals. More than just charity, Home Love unites people with a shared passion, joining forces to bring warmth and happiness to children nationwide. This initiative epitomizes Home Credit's ethos of compassion and community engagement, uplifting spirits and fostering connections in the communities we serve.

1.7K+

disadvantaged
children benefited
throughout country

1.8K+

employees participated
in volunteering and
charitable activities

1.3K+

contribution turns from
customers via Home App's
Home Love Bus exchange



HOME LOVE BUS – LUNAR NEW YEAR

Continuing the Home Love Bus journey in December, our staff members volunteered to 'Bring Warm Tet to Bac Lieu'. We organized a vibrant Tet Fair for students at Hoang Quan Primary School, Bac Lieu province showcasing the cultural diversity of North, Central, and South Vietnam with activities like making "tò he" figurines, crafting Thanh Tien paper flowers, and coconut leaf folding. Over 400 gifts were distributed to the children, alongside sponsorship for playground shelter construction and infrastructure renovation at the school, ensuring a nurturing environment for their health, well-being, and education. This was made possible through generous contributions from our key stakeholders, including approximately 100,000,000 VND raised internally and more than 1300 donation turns from customers through the Home Love Bus exchange activity on the Home App.

Also during this season, we partnered with the Vietnam Children's Fund to provide warm clothes, woolen hats, and essential items to over 400 ethnic minority children in the mountainous Ha Giang province.



Home Love journey was truly meaningful to me. Seeing the joy and innocence of children receiving gifts and enjoying the Tet Fair deeply touched my heart. I'm grateful for the chance to share and help those in need. This trip helped me realize that happiness indeed comes from giving."

Nguyen Cong Minh

HomePayLater Product Strategy Specialist | Home Love volunteer



HOME LOVE BUS MID-AUTUMN FESTIVAL

In August, the Home Love Bus spread joy to ethnic minority children in Khanh Hoa province during the moon season. Through the generosity of our nationwide employees, the Home Love Goodies Donate Station overflowed with meaningful gifts, reflecting our shared commitment to making a difference. Led by our dedicated internal volunteer team, a delightful Mid-Autumn Festival unfolded at Cam Phuoc Dong 1 Elementary School, where traditional songs filled the air and over 300 students received gifts.

As part of this trip, we joined the "Loving Sunday" program organized by the National Assembly's Social Committee in collaboration with the State Bank of Vietnam, and Hanoi Heart Hospital. We visited the Special Care Center for Children in Quang Ninh province,

distributing gifts to 108 children with disabilities and providing health check-ups to those in need. Our assistance also extended to children with disabilities, ensuring their education and integration into the community for personal development.



"Looking at the children, I feel like I'm reliving my own memories. Instead of seeking gratitude for my contribution, I want to thank Home Love for letting me rekindle my childhood."

Dang Thi Minh Thu

Treasury Analyst | Home Love volunteer





WAY TO THE FUTURE

Way to the Future has been ongoing for the past six years since its establishment in 2018. This program, fueled by the collective efforts and contributions of our employees, aims to foster education and create pathways for children from disadvantaged backgrounds to thrive in the future. In 2023, our internal fundraising efforts raised over 110,000,000 VND and provided 8 scholarships

to deserving students with exceptional academic records, along with essential gifts for those facing difficult circumstances in Buon Ho town, Dak Lak Province. Through these collective contributions, the program ignites the dreams of these young students, empowering them to pursue a brighter future.



RED WARRIORS

Red Warriors is a blood donation program for our employees, conducted in partnership with the Hematology and Blood Transfusion Hospital. In its inaugural launch in 2023, the program attracted over 120 participating employees nationwide, resulting in a total blood donation of 25,000cc. The success and interest shown by employees in this initiative have encouraged us to establish it as an annual event for the upcoming year, providing Home Credit Vietnam employees with the opportunity to make a positive contribution to society while also raising awareness about community health.





Governance

In addition to the aforementioned governance framework for sustainability, Home Credit also ensures its long-term corporate success, benefiting shareholders, customers, colleagues, partners, communities, and other stakeholders. Our business governance approach involves decision-making and oversight that promote Home Credit's sustainable foundation for responsible operations and growth. By operating consumer finance companies across multiple markets, Home Credit ensures compliance with local laws as fully licensed and regulated entities by national regulators.

- ✓ Governance Framework
- ✓ Risk Management

Governance Framework

Home Credit implements a governance framework to ensure effective management. It consists of a robust suite of policies, including:

- 1 Sustainability Policy
- 2 Code of Business Conduct and Ethics
- 3 Anti-bribery and Corruption Policy
- 4 Anti-money Laundering and Counter-Terrorism Financing Policy
- 5 Compliance Charter

The Home Credit Group Board of Directors sets the strategic direction and risk appetite for Home Credit, acting as the ultimate decision-making body for matters of Group-wide significance. Operational Risk and Asset and Liability Committees support the Board in operational and liquidity risk management. Home Credit Vietnam, as a member, has our own boards and committees, and the Board evaluates stakeholder views to assess the company's impact on customers, colleagues, suppliers, communities, and society. Ongoing monitoring of key indicators in culture, corporate citizenship, conduct, and customer satisfaction is conducted.



Risk Management

Through proactive risk management processes, we systematically identify, assess, and mitigate risks, ensuring compliance with regulatory requirements and alignment with our risk appetite. Our Enterprise Risk Management Framework (ERMF) serves as a comprehensive tool for identifying, measuring, and monitoring risks across key areas such as market, liquidity, capital, and operational risk management. This framework, underpinned by risk policies and business standards, guides our risk strategy, sets risk appetite, and outlines minimum requirements for operations. Our operational risk management approach is anchored on four key pillars:

- Risk identification
- Risk and control self-assessment
- Ongoing risk exposure monitoring through key indicators
- Collection of data loss events, together with proper root-cause analysis and action plan setup

UNDERWRITING RISK

At Home Credit, underwriting risk management is paramount to our business strategy. We adopt a rigorous approach to identify, assess, and mitigate underwriting risks, ensuring compliance with regulatory standards and alignment with our risk appetite. Led by our Board and overseen by the Group CEO and executives, our decentralized risk management framework empowers accountability at all levels. Additionally, our focus on delivering an exceptional customer experience is integral to our approach, fostering a customer-centric culture while effectively managing underwriting risks to maintain our financial stability and long-term sustainability.

CREDIT RISK

Credit risk management is a crucial competitive advantage for our company. We utilize advanced data science methodologies to thoroughly analyze customer data, including geography, transactions, behavior, and metadata. In particular, strategic partnerships with leading telecom companies in certain markets allow us to integrate their customer data into our credit risk assessment processes, improving our ability to serve individuals with limited or no credit history. This proactive approach demonstrates our dedication to serving diverse customer segments while upholding strong risk management practices.



“Advanced predictive models are applied widely in Home Credit to mitigate risks, including advanced machine learning approach and gradient boosting techniques leading to scorecards, advanced anti-fraud operations based on biometrics, sophisticated early warning system and active fraud score model, and highly ethical and effective collection practices.”

Leos Gregor
Chief Risk Officer

OPERATIONAL RISK

“Risk In Mind” is one of the eight leadership qualities of Home Credit, highlighting the significance we place on risk management and its integration into our business culture. We prioritize operational risk management, with dedicated teams overseeing processes and ensuring quality assurance. Additionally, we appoint operational risk champions within each business division to ensure effective management of all operational activities.



SUSTAINABILITY & CLIMATE RISK

Home Credit Vietnam is committed to addressing climate risks, including both physical and transition risks, as part of our sustainability efforts. We recognize the importance of mitigating the impact of climate change on our operations and communities. Through proactive measures and strategic initiatives, we aim to minimize vulnerabilities to extreme weather events, sea-level rise, and other physical risks while adapting to regulatory changes, market shifts, and technological advancements associated with transition risks. By integrating climate risk considerations into our risk management framework and business strategies, we strive to build resilience and contribute to a sustainable future for all stakeholders.

CYBERSECURITY RISK

We prioritize safeguarding customer data privacy and maintaining resilient systems tailored for Vietnam's operations. Recent improvements include upgrading our antivirus, streamlining policies, adopting new monitoring frameworks, and enhancing endpoint data loss protection. These measures enable us to maintain a proactive stance against cyber threats. In 2023, we also adapted practices to comply with Vietnam's Personal Data Protection Decree and educated customers about online fraud risks, promoting safe online behavior among our customers.





ESG Disclosures

Reporting period: 01 January 2023 – 31 December 2023

Data disclosure is based on indicators suggested by the EU Corporate Sustainability Reporting Directive (CSRD) and Vietnam Corporate Sustainability Index 2023 (CSI 2023)

INDICATOR	2022	2023
ENVIRONMENT		
ENERGY		
Total electricity consumed (kWh)	2,597,781	2,553,818
Total natural gas consumed (kWh)	0	0
Total coal consumed (kg)	0	0
Consumption from nuclear products (mWh)	0	0
Number of corporate email users	5,700	5,717
Emissions from purchased cloud computing and data centre services (tCO ₂ eq)	--	63.2953
WATER		
Total water consumption (m ³)	10,236	--
Total water consumption in areas at material water risk, including areas of high water-stress (m ³)	0	0
Total water recycled and reused (m ³)	0	0
Total water stored and changes in storage (m ³)	0	0
TRANSPORT		
Total litres of petrol consumed by company vehicles	8,800	8,247
Total litres of diesel consumed by company vehicles	0	0
Total number of company taxi rides	16,673	16,868
Total distance travelled by flight (km)	2,799,900	1,049,937
Number of employees commute daily	6,058	5,922
Total employee commute distance by car (km)	2,423	3349.3
Total employee commute distance by motorbike (km)	46,040	71,597
Total employee commute distance by bicycle (km)	--	1,539.7



INDICATOR	2022	2023
ENVIRONMENT		
WASTE		
Number of waste items (electronic equipment)	1,510	1,839
Waste items reused (donated to charity)	1,510	0
Waste items recycled (professional treatment)	1,500	1,839
CARBON FOOTPRINT		
*Calculation performed in accordance with the GHG Protocol & ISO 14064, conducted by specialised third party		
Total emissions (Scopes 1,2,3) (tCO ₂ e)	4,116.4	7,065.4
Category 1 - Scope 1: Direct GHG emissions and removals (tCO ₂ e)	19.1	17.3
Category 2 - Scope 2: Indirect GHG emissions from imported energy (tCO ₂ e)	1,233.9	1,213.1
Category 3 - Scope 3: Indirect GHG emissions from transportation (tCO ₂ e)	2,690.7	5,467.0
Category 4 - Scope 3: Indirect GHG emissions from products used by the organisation (tCO ₂ e)	172.7	368.0
Category 5 - Scope 3: Indirect GHG emissions associated with the use of products from the organisation (tCO ₂ e)	0	0
Category 6 - Scope 3: Indirect GHG emissions from other sources (tCO ₂ e)	0	0
SOCIAL		
CHARACTERISTICS OF EMPLOYEES		
Number of employees	6,058	5,922
Number of non-employee workers in own workforce	--	46
Total number of female employees	3,800	3,606
Total number of male employees	2,258	2,316
Number of permanent female employees	3,790	3,359
Number of permanent male employees	2,256	2,549
Number of temporary female employees	10	12
COLLECTIVE BARGAINING COVERAGE AND SOCIAL DIALOGUE		
Number of total employees covered by collective bargaining agreements	--	5,892



INDICATOR	2022	2023
SOCIAL		
DIVERSITY INDICATORS		
Total number of women at top management level	4	3
Total number of men at top management level	5	6
Total number of employees under 29 years	--	2,886
Total number of employees between 30 and 49 years	--	2,973
Total number of employees older than 50 years	--	63
Number of employees with disabilities	6	0
SOCIAL PROTECTION		
Percentage of employees covered by social insurance	100%	100%
*Only employees who are part-time/ service employees, independent contractors, and self-employed individuals or employees who have left the company during probation period hence there is no SI contribution		
TRAINING AND DEVELOPMENT		
Total number of own female employees participated in regular performance and career development reviews	--	3,542
Total number of own male employees participated in regular performance and career development reviews	--	2,277
Total number of training hours on mandatory and statutory training offered to and completed by own female employees	--	38,143
Total number of training hours on mandatory and statutory training offered to and completed by own male employees	--	25,170
Total number of training hours on career and skills development training offered to and completed by own female employees	--	133,781
Total number of training hours on career and skills development training offered to and completed by own male employees	--	66,228
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	6,058	5,710
Number of fatalities as a result of work-related injuries of own employees	0	0
Number of fatalities as a result of work-related ill health of own employees	0	0



INDICATOR	2022	2023
SOCIAL		
HEALTH AND SAFETY		
Number of fatalities as a result of work-related injuries of non-employee workers	0	0
Number of fatalities as a result of work-related ill health of non-employee workers	0	0
Number of fatalities as a result of work-related ill health of other workers working on own sites, such as value chain workers	0	0
Number of recordable work-related accidents of own employees	0	0
Number of recordable work-related accidents of non-employees	0	0
Total number of hours worked by own employees	--	12,749,606
Total number of hours worked by non-employees	--	26,796
Number of cases of recordable work-related ill health of own employees	0	0
Number of days lost to work-related injuries and fatalities from work-related accidents, work-related ill health and fatalities from ill health, of own employees	0	0
WORK-LIFE BALANCE INDICATORS		
Number of own female employees that took family-related leave	485	471
Number of own male employees that took family-related leave	37	43
COMPENSATION		
Annual total remuneration ratio of the highest paid individual to the median annual total remuneration for all employees (excluding the highest-paid individual)	--	156
The male-female pay gap	4%	3.6%
*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		



INDICATOR	2022	2023
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	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.	
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		
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.	
Commitment in investigating business conduct (including corruption or bribery) incidents promptly, independently and objectively	The Company is committed to investigate business conduct (including corruption or bribery) incidents (if any) promptly, independently and objectly follow internal regulations and provision of local laws from time to time.	
CONFIRMED INCIDENTS OF CORRUPTION OR BRIBERY		
Total number of incidents of discrimination, including harassment, reported in the reporting period	0	0
Number of complaints filed through channels for people in own workforce to raise concerns (including grievance mechanisms)	0	0
Number of severe human rights incidents connected to own workforce in the reporting period, including an indication of how many of these are cases of non-respect of the UN Guiding Principles on Business and Human Rights, ILO Declaration on Fundamental Principles and Rights at Work or OECD Guidelines for Multinational Enterprises.	0	0
Number of convictions of breach of anti-corruption and anti-bribery laws	0	0



Sống vui
cùng HOME
CREDIT