



TeaTalk

TeaTalk allows HoDs to meet with selected employees and hear their experiences of the employee journey, via informal small group coffee chats. This in-person, two-way interaction allows management to better understand employees' thoughts and expectations. Practical and feasible solutions can then be implemented. In 2023:

- ◆ 23 TeaTalk sessions were held
- ◆ 8 HoDs participated, 450 Techcomers 'had tea'
- ◆ 86.4% of participants felt that open sharing was encouraged and their opinions were heard.

By always listening to employees across different channels, we have made many improvements to our EVP. One outstanding example is our 'An Cu 1, 2, 3' program. So far, 800 employees have realised their home ownership dream, with the Bank providing a stable mortgage even when market interest rates are rising.

Fostering work life balance

This year we introduced our breakthrough Team Active Saturday (TAS) program. Employees can now use Saturday morning for engagement and learning activities, to form a group to generate innovative ideas, or to do physical activity, such as running, together.

TAS is unique because of the flexibility it offers:

- ◆ Anyone: Activities can be held for groups of any size – from all joint team members to divisional teams, to groups or units.
- ◆ Anywhere: There are no logistical limitations. Activities can be done in or out of the office, in person or virtually.

TAS helps Techcomers nurture the two Core Values 'Collaboration' and 'Self-development' via:

- ◆ Opportunities for networking and engagement with Techcomers who would not be met in a regular work week
- ◆ Innovative learning and development opportunities.

In 2023:

- ◆ Employees participated in an average of 16.6 TASs
- ◆ 39% were spent in cross-functional groups
- ◆ 56% TASs covered culture, business and professional skills (like customer insight, data and technology) and soft skills (such as time-management and mental wellbeing). The other 44% included: engagement activities, team building, and other CSR activities.
- ◆ Employee feedback was overwhelmingly positive.

WeKaizen

We took a fresh approach to WeKaizen, helping foster 'Innovation and Creativeness' and 'Work efficiency' – two of our Core Values. Everyone can do Kaizen, Kaizen from the smallest thing.

In 2023, we organized a series of Kaizen Coach sessions, allowing employees to learn about lean production model/ utilisation, Agile, and how to leverage automation tools on the system. The joint teams were then asked to generate ideas for improving the Bank's operations. The teams' ideas were very different – some Kaizens might save seconds or minutes on a task, while others could save the Bank millions in VND on maintenance costs or by optimising workflow.

Over **1,900 Kaizens** were invented and deployed in 2023. We recognised the individual in each team whose Kaizen would have the greatest impact.

SUSTAINABILITY REPORT



This report outlines the Bank's strategy, progress and ambitions in addressing key environmental, social, and governance (ESG) issues. Over 2023 we focused on our top five ESG priorities, aligning them with our operations to improve efficiency and effectiveness across the Bank.

TCB's ESG key highlights in 2023

 E Environment	VND 13.9 TRILLION in green credits exposure	LEED GOLD certification for green building HO Hanoi and HCMC	 INITIATIVES To achieve a greener and more sustainable working environment
 S Social	VND 148 BILLION donated for community and social development	VND 3.4 TRILLION Loan balance to support mSMEs	61% Female managers Expats from 16 Nationalities
 G Governance	NON-EXECUTIVE DIRECTOR in charge of overseeing ESG initiatives	ESG TEAM STRUCTURE UPDATED ◆ HOD sponsor, ESG ◆ Advisory Board ◆ ESG Core Team	ESG MATERIAL ASSESSMENT Update key ESG material topics 191 CIBG clients tracked for ESG metrics based on our E&S risk management framework in line with SBV regulation

Vietnam context

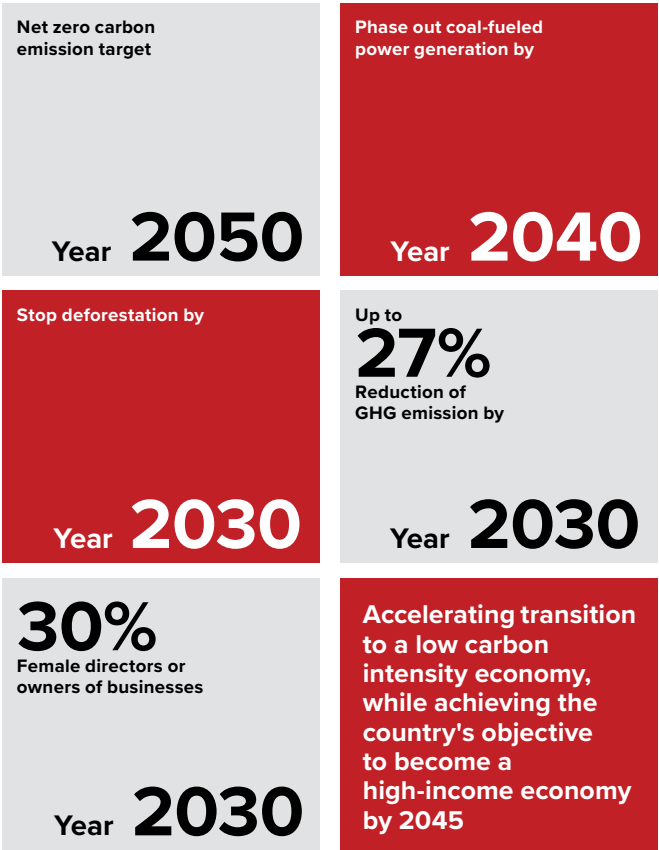
The 21st century heralds an era where sustainability is no longer a choice but a necessity. As the world grapples with the escalating impacts of climate change, resource depletion and social inequality, the call for action has become urgent and universal. The global sustainability landscape is marked by a collective realisation that the path to prosperity must be paved with the principles of environmental stewardship, social responsibility and ethical governance (ESG).

Over the last few years, ESG has gained prominence in Vietnam. Our people increasingly realise that development must occur in line with ESG goals, our government is making efforts to promote low carbon intensity development, and investors are increasingly demanding that their money be invested in sustainable ways. The Vietnamese Government has signed up to aspirational targets and increased regulatory requirements, particularly in climate related areas.

At the 2021 United Nations Climate Change Conference (COP26), Vietnam announced a series of climate action commitments. These will have a significant impact on the transition to carbon neutrality and require a rewiring of much of our economy. Recently, at COP28 held in Dubai, Vietnam reaffirmed its determination to honour the net zero commitments made at COP26 and provided a roadmap for a low-carbon development pathway. This focused on refining the legal framework around smart power transmission and a direct power purchase agreement for renewable energy. To meet these goals, Vietnam is acting on a range of new national strategies and policies designed to address climate change and promote sustainable development.

The Vietnamese government has signed up for aspirational targets and increasing regulatory requirements especially focused on climate related areas

Vietnam's commitment

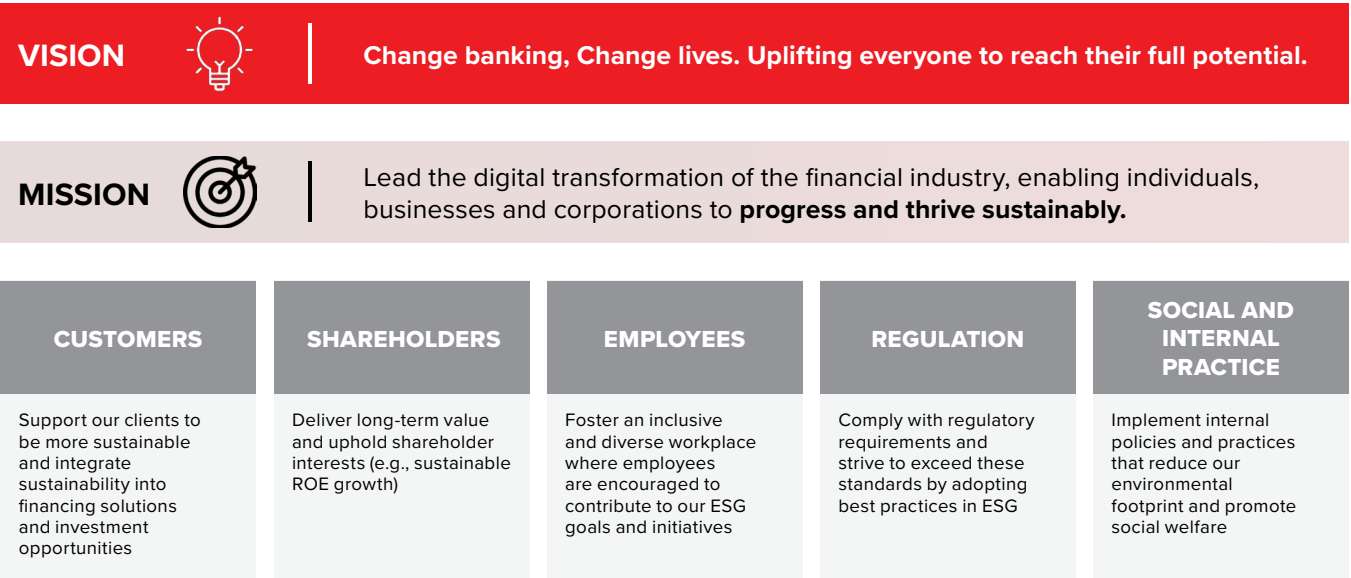


Key ESG legislation, policy developments and regulations

E Environment	<ul style="list-style-type: none">Power Development Plan 8 (PDP84) – ongoing development including the phase-out coalsNational Strategy on Climate Change for 2050National Environmental protection strategy until 2030 and vision 2025National green growth strategy 3 for 2021 – 2030 period, with a vision by 2050Environmental Protection Law and guidelineSBV Directive No.03/CT-SBV on promoting green credit growth and environmental - social risks management in credit granting activities (2015)SBV decision approving the scheme for green banking growth in Vietnam (Decision No.1604/QĐ-NHNN) (2018)SBV Decision on Action Plan of banking industry to implement the National Strategy on Green Growth for the period 2021-2030SBV issued circular 17 on environmental risk management in credit granting activitiesDecree on GHG emission and ozone layer protection, initial roadmap for domestic carbon market- coming in 2024
	<ul style="list-style-type: none">Labour Code (2019)Decree No. 13/2023/ND-CP on the Protection of Personal Data (2023)Draft revised Consumer Protection LawLaw on Banking/ Financial InstitutionsNational strategy for gender equality for the 2021-2030
G Governance	<ul style="list-style-type: none">Law on Securities; (2020) Law on Enterprises (2019)HOSE launched Sustainable Development Index (VNSI) (2017)MoF sets out some guidelines on disclosure of information on securities marketEstablished Steering Committee on carrying out COP26 commitmentCorporate Governance Code of Best Practices (2019)

Techcombank's ESG framework

Led by our vision of *Change banking, Change lives. Uplifting everyone to reach their full potential* and our mission to *Lead the digital transformation of the financial industry, enabling individuals, businesses, and corporations to progress and thrive sustainably*, the Bank seeks to create value for all stakeholders in a sustainable way. ESG is integrated into our long-term business strategy via a comprehensive framework.



Governance



In 2023 we strengthened our ESG governance framework by:

- ◆ Setting clear roles and responsibilities for the BOD and CEO in managing and monitoring overarching ESG risk
- ◆ Creating a dedicated sub-committee/ dedicated BOD member for this area
- ◆ Appointing an Executive Committee member, as Executive sponsor to lead the development and deployment of ESG agenda across all areas of the bank and its customer base

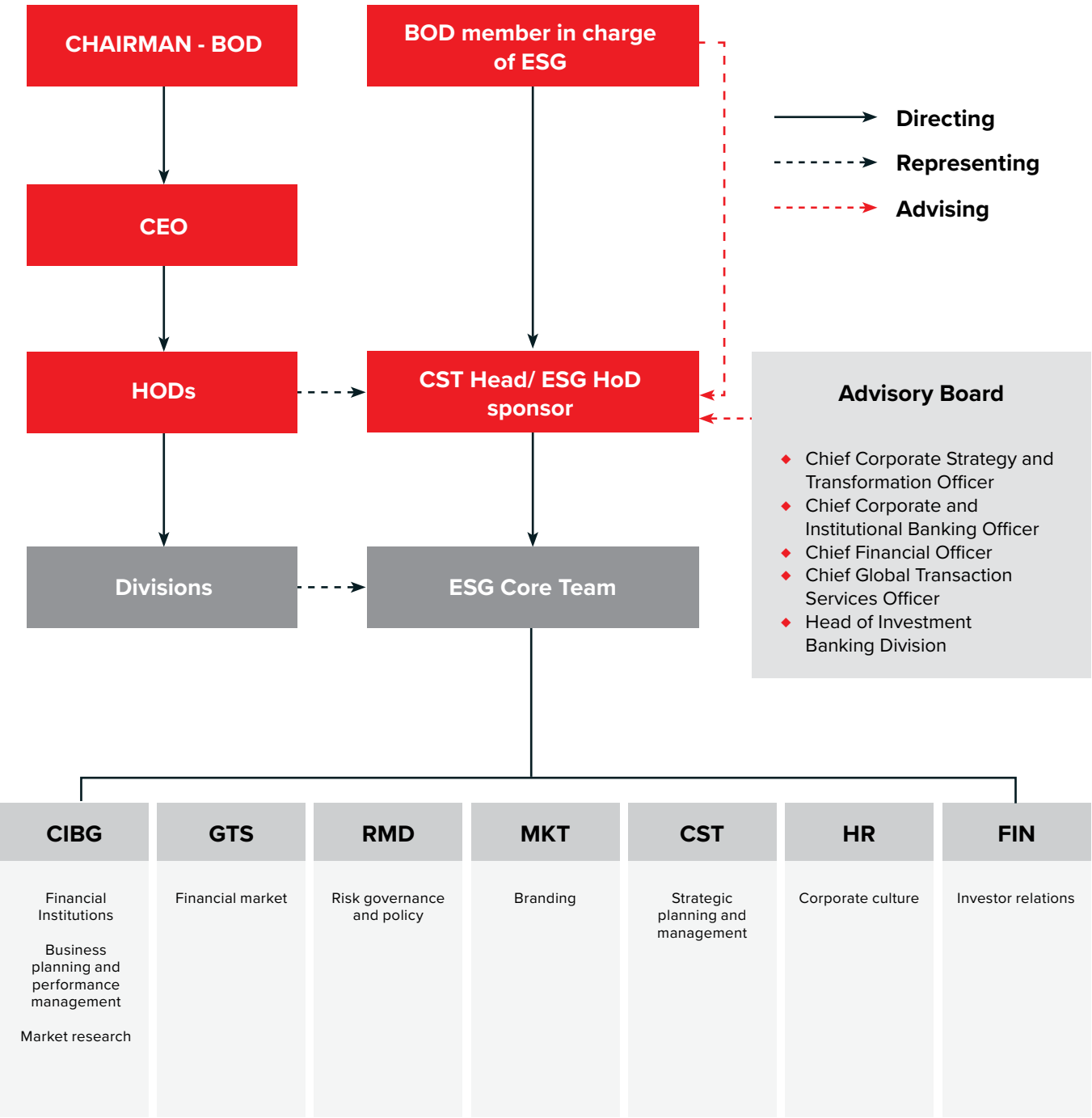
We nominated Mr Lee Boon Huat – non-Executive Director to oversee our ESG initiatives. He is charged with ensuring that ESG considerations are at the forefront of Board discussions and decisions, reflecting our commitment to responsible banking practices.

Mr. Prasenjit Chakravarti – Our Chief Corporate Strategy and Transformation Officer – acts as ESG Executive Sponsor, driving the integration of sustainability into our strategic planning, transformation initiatives and day to day business operations. This demonstrates our dedication to aligning our business transformation with ESG principles, ensuring that our growth is both sustainable and responsible.

Mr. Chakravarti leads our ESG Advisory Board which also includes our CFO and the heads of Corporate and Institutional Banking, Global Transaction Services and Investment Banking. They work together to develop and execute our ESG initiatives, monitor progress, report on our performance and oversee the core ESG team (see diagram below).

Techcombank aims to maintain market leading capital, liquidity and prudent leverage ratios via sustainable and socially responsible business growth. ESG is incorporated into various workstreams across the bank. Tools such as committee charters, guidelines and internal processes and procedures, appropriate for the Bank's long- term business strategy, are in alignment with international standards. Our enterprise-wide risk management framework also provides built-in safeguards to keep us on track.

ESG updated team structure



In 2023, strictly following the orientation and direction of Board of Directors, Techcombank always ensure compliance with corporate governance regulations according to Vietnamese law, as well as proactively applies best practices of global and regional to enhance governance efficiency for the whole bank and raise awareness of managers and employees about best corporate governance practices. Techcombank's Corporate Governance and Structure always aims at transparency and efficiency, ensuring the benefit of customers, employees, shareholders and investors, thereby ensuring development and sustainable value.

Stakeholder engagement

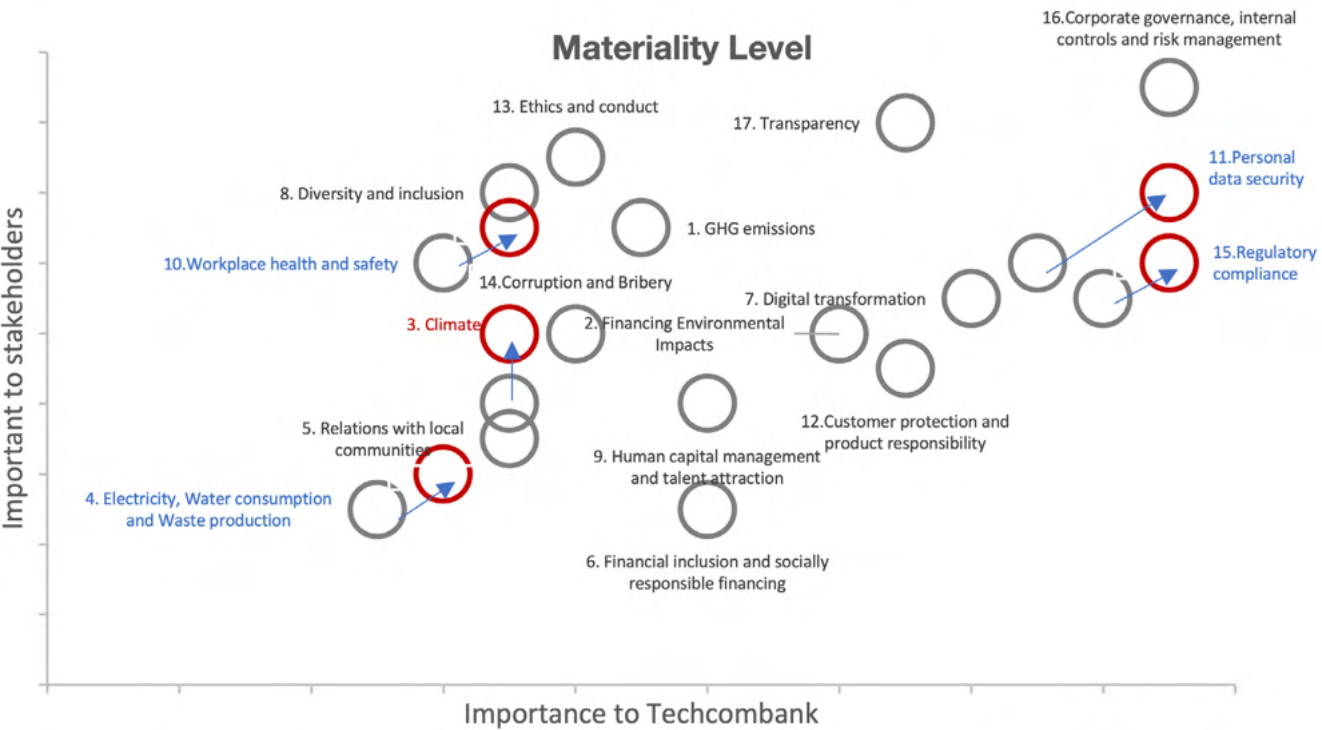
Stakeholder engagement is fundamental to improving accountability both within Techcombank and in the wider market where we operate. It helps empower our employees, create sustainable change, build mutually beneficial relationships and encourage our corporate social responsibility. We have ongoing dialogue and closely collaborate with our key stakeholders. This helps us continuously refine our business strategy and strengthens our ability to create long-term value.

	Investors	Customers	Employees
How do we engage	<p>We do our best to ensure that investors and shareholders receive the information they require. We communicate information about the Bank's activities in an open and timely fashion, in multiple formats to suit different needs. We:</p> <ul style="list-style-type: none">♦ Run quarterly analyst presentations♦ Attend investor conferences arranged by leading domestic and international securities companies/ investment bankers♦ Attend group discussions on topics such as banking and finance and digital banking transformation♦ Publish details about our financial performance, business activities, social contribution, corporate governance, etc. on the TCB website and social media platforms like forum, YouTube and the TCB fan page♦ Receive and respond to investors' enquiries and feedback via email: IR@Techcombank.com.vn♦ Continuously enhance our corporate governance policies and protocols to protect investor/ shareholder interests.	<p>We communicate with our customers via:</p> <ul style="list-style-type: none">♦ Our website and newsletters♦ Direct interaction with highly skilled Relationship Managers who work in our nation-wide network of branches/ transaction offices♦ Social media platforms (YouTube, TCB fan page, forum)♦ Our 24/7 hotline for individual and business customers (both local and foreign)♦ Loyalty and promotion programs♦ Mass media.	<p>Our employees are the engine that drives the Bank's success. We make sure they are empowered and rewarded in a friendly, safe and flexible team environment</p> <p>We invest significantly in the training and development of our staff to continue to enhance their skills and adapt to changing needs. (See HR – Talent section). As part of giving our employees <i>Opportunity to learn and room to grow</i>, we listen to their expectations via multiple channels:</p> <ul style="list-style-type: none">♦ Our internal HR interaction platform, HRConnect♦ HR support, email: HR_Support@Techcombank.com.vn♦ Direct conversation with human resource business partner staff♦ Corporate events.
	Regulators	Local community	Press and media agencies
	<ul style="list-style-type: none">♦ We work hard to ensure the Bank complies with all government policies, directives, laws and regulations.♦ We report to state agencies on our performance, development strategy and compliance, and are a member of various reputable associations, such as Vietnam's banking association and the bond market association, helping contribute to healthy development of the financial market and public policy.♦ We work with local authorities to create solutions and provide feedback on various matters upon request.♦ We have anti-corruption measures in place and meet our financial and tax obligations.♦ We support development of policies and regulations to enhance Green Growth for Vietnam.	<p>Throughout the year, we run activities and invest in programs that deliver positive impacts for citizens of Vietnam. These include:</p> <ul style="list-style-type: none">♦ Offering outstanding financial services to the community♦ Donating to charities for people who face economic disadvantage♦ Sponsoring tuition fees for high performing students♦ Contributions to the social economy and cultural development.	<p>We proactively and openly communicate with the media about:</p> <ul style="list-style-type: none">♦ Our business activities and results♦ Our events, products, services and promotion programs, including sustainable financial programs/solutions♦ Our awards and certificates from reputable organisations. <p>We do so via press releases, press interviews with senior managers, our website, meetings and workshops, email and phone.</p>

We are responsive to shareholder feedback and strive to meet the needs of all parties as we achieve sustainable growth.

Materiality assessment

Techcombank periodically updates the materiality assessment to ensure relevance. In 2023, we identified **44 ESG issues** that are of most importance to the Bank and our stakeholders. This was streamlined to a shortlist of 17 material topics and reviewed their materiality level with some key areas of changes as highlighted below. This assessment was approved by the Board Risk Committee.



Our ESG priorities are consistent with those identified in 2022, but some have become more pressing, so the way we rank them has changed. This is reflected in our strategy to drive efficient and effective sustainability operations across the Bank. Key changes we made in 2023 to our materiality assessment are:

Topic #3 – Climate Change

As we deepen our understanding of impacted sectors, we understand the increasing importance of this environmental impact on customers and become better able to support our clients to be more sustainable – considering ESG in their financial solutions and investment opportunities.

Topic #4 – Electricity, water consumption and waste production

We track our power consumption and explore measures to optimise energy usage. The LEED GOLD certification we received for our two head offices (see below) can help create new standards for working environments in Vietnam. We have waste minimisation policies in place.

Topic #10 – Workplace health and safety

Our talented team are the Bank’s biggest asset and the foundation for our continued success. They deserve a healthy and safe workplace. The green, friendly working environments of our new head offices, with their Agile design, help optimise space and create open connections between employees so each person feels motivated toward self-development.

Topic #11– Personal data security and privacy

We continue to strengthen our technological capabilities, governance, internal processes and policies to protect our precious data from unauthorised access, use, disruption, modification, or destruction. We do all we can to safeguard who sees our customers’ personal information, such as their card numbers or account balances. Strict data security and privacy standards are crucial to protect the Bank’s reputation and ensure we remain deserving of our customers’ trust.

Topic #15 – Regulatory compliance

Our ability to comply with local regulatory and risk management frameworks. Our drive to meet international benchmarks, sets new industry standards for Vietnam.

Techcombank is working toward compliance with the Global Reporting Initiative (GRI). The GRI offers a global common language so we can understand and report on the Bank’s impacts on the economy, environment and people in a comparable and credible way, increasing transparency about our contribution to sustainable development.

In 2023, guided by our ESG priorities, Techcombank:

- ◆ Contributed VND 5,048 billion in corporate tax to the national budget, helping progress Vietnam’s socio-economic development
- ◆ Increased our green credit exposure to reach VND 13,9 trillion – 5.2% of our total book value on average – distributed across sustainable transportation, renewable and clean energy, and other environmentally friendly sectors
- ◆ Supported Vietnamese people and communities through our marathons and other social activities, to spread the message of physical fitness, self-development and human potential.
- ◆ Improved our environmental and social risk (E&S) governance framework – including our policy, guidelines and tools to enhance E&S risk assessment – fully adopting the SBV’s requirements and collaborating with consulting partners to address challenges and changes in international standards
- ◆ Added new resources to investor relations – enhancing these online and offline, and including retail investors.

Environment



Techcombank has policies in place to guide the way we manage the environment in our overall operations. We regularly review and update legal requirements to ensure we are compliant. A member of our Board of Directors is responsible for organising, spreading and implementing environmental policies/issues across the Bank.

The Bank’s digital transformation has improved productivity and contributed to minimising environmental impacts. Our impact on the natural world is largely limited to the buildings and power we use and the way our employees go about their work. However, as a lender and funder of other businesses, our choices about which projects and initiatives we resource, can have significant effects on environmental outcomes.

Our buildings

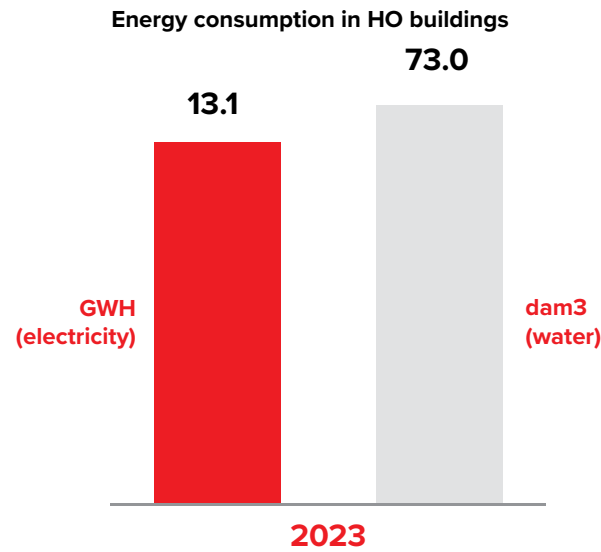
In 2023, Techcombank started operating two new world-class energy efficient office buildings (6 Quang Trung, Hanoi and 23 Le Duan, HCMC). Techcombank Tower in HCMC received the ‘Energy Efficiency in Construction Projects 2023’ Award from the Ministry of Industry and Trade and the Vietnam Energy Conservation and Energy Efficiency Association.

Recently, our two Techcombank Towers became the first Vietnamese banking headquarters to be awarded Leadership in Energy and Environmental Design (LEED) Gold by the U.S. Green Building Council (USGBC). LEED certification provides a framework for assessing healthy, highly efficient and cost-saving green buildings, which offer environmental, social and governance benefits. Developed by the USGBC in 1995, it is the world's most widely used green building rating system. To achieve the highest level – Gold (60-79 points) –projects must meet the nine most rigorous USGBC criteria from building design and construction, to interior design and operations.



Electricity and water consumption

The below graph shows Techcombank’s electricity and water consumption for 2023. Now that we are established in our new offices, we will monitor our electricity and water use over time, using 2023 as a baseline.



Waste production

As we streamline operations to make them leaner and more efficient, our reliance on consumables like office stationery and printer ink reduces. At the same time, we are eliminating passbooks, account statements and customer road trips to the Bank.

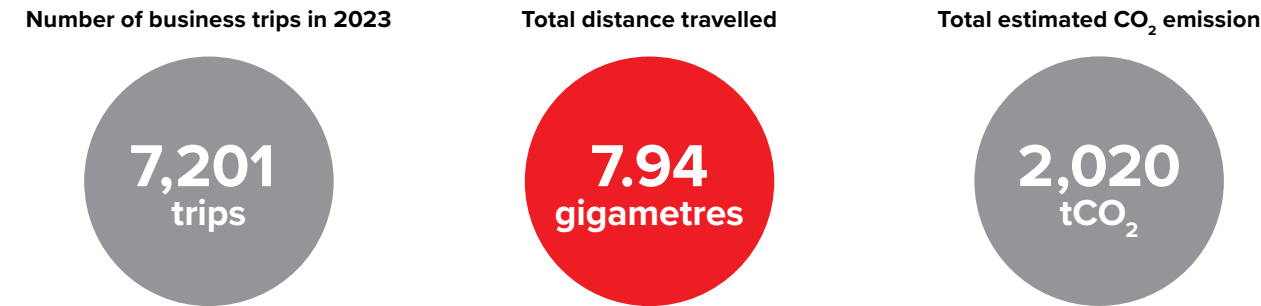
Our efforts to achieve a greener and more sustainable working environment, with various waste sorting initiatives, also continues. Techcombank staff are expected to minimise the waste they produce by ‘saying no’ to plastic, especially disposables. We encourage:

- ◆ Replacing plastic water bottles with glass jars or cups at meetings, including executive meetings
- ◆ Replacing plastic utensils (chopsticks, spoons, straws, etc.) with those made from wood, stainless steel or environmentally friendly materials
- ◆ Bringing a personal water bottle or glass for work office use and carrying cloth or paper bags when shopping
- ◆ When buying takeaway, favouring eco-friendly or recyclable food containers
- ◆ Reusing plastic bottles and food containers
- ◆ Saving water
- ◆ Recycling batteries
- ◆ Other.

Business trips

We pay close attention to the carbon admissions of business travel.

TCB pays close attention to the carbon emissions associated with business travel, through tracking and making travel program enhancements over the short and long term. We encourage eco-friendly transportation to reduce our carbon footprint and environmental impact. Wherever possible, we encourage our employees to consider online meetings through tools like Microsoft teams.



Making sustainable investment decisions

Sector and project classification for assessment and appraisal

The environmental and social management system (ESMS) framework at Techcombank – based on requirements of the Environmental Protection Law, SBV Circular & international principles and standards:

Strategic direction on environmental and social policies at Techcombank:

- ◆ The environmental and social management system (ESMS) at Techcombank, including environmental and social risk assessments (E&S), are integrated into business decisions and risk management processes in credit granting activities.
- ◆ Techcombank has clear statements as a direction for the entire system on climate policy, gender equality and land use.
- ◆ Techcombank's ESMS includes policies & processes, instructions; organizational structure, roles and responsibilities of departments; tools for reviewing, classifying and assessing E&S risks; information technology infrastructure.



Techcombank's social and environmental risk management requirements integrated in credit granting activities

- ◆ Techcombank's structural system for social and environmental risk management: Roles and responsibilities of each individual in Techcombank's system: Board of Directors, CEO, Risk Council in charge of E&S Risks, and related Divisions / units such as Risk Management Division, Business Divisions, Finance and Planning Division, Corporate Affair Division, Marketing Division, approval experts and E&S risk officers.
- ◆ Requirements for E&S risk identification/classification: Applications for credit and loans will be classified into four (4) categories according to the 2020 Law on Environmental Protection, 2019 Law on Public Investment, Decree No. 08/2022 / ND-CP (Groups I, II, III, IV). In addition, credit applications are also guided to expanding assessment according to international standards (High risk - Group A, medium risk - Group B, low risk - Group C).

- ◆ Requirements for appraisal and approval of E&S risk are actually integrated with the credit granting process.

- ◆ Requirements for control and supervision post disbursement and E&S risk reporting.

Techcombank has updated the current Regulations and issued **"Regulations on environmental and social risk management policies at Techcombank"** effective from 1 June 2023. Accordingly, the Social Environmental Management System (ESMS) was also updated and completed, contributing to helping Techcombank continue to affirm its pioneering position in complying with legal regulations, while meeting business development goals and protecting the sustainable social environment, keeping ahead banking and financial market trends.

The updated content includes:

- ◆ Update the requirements of Circular 17/2022/TT-NHNN on guiding the implementation of environmental and social risk management in credit granting activities of credit institutions and foreign bank branches issued by Governor of the State Bank of Vietnam
- ◆ Update some contents of the Law on Environmental Protection related to green credit
- ◆ In addition, put on advice and suggestions from international partners/consulting experts (such as IFC and Asian Development Bank ADB) to apply at Techcombank to bring Techcombank ESMS system towards the international standard.

The Bank will not grant credit to projects on the IFC’s exclusion list, or activities that have negative impacts on environmental, social and business activities prohibited under Vietnamese law. Our exclusion list includes:

1. Production or trade in illegal products or activities under State law or provisions of international agreements or in internationally prohibited fields
2. Production or trade in weapons and ammunition
3. Production or trade in alcoholic beverages (excluding beer and wine)
4. Production or trade in tobacco
5. Gambling, casinos and equivalent enterprises
6. Production or trade in radioactive materials
7. Drift net fishing in the marine environment using nets longer than 2.5 km
8. Production or activities involving harmful or exploitative forms of forced labour/harmful child labour
9. Deforestation, logging for commercial purposes
10. Production or trade in timber and forest products which does not comply with regulations
11. Producing, trading, storing, transporting or using dangerous chemicals
12. Production or activities that impinge on lands owned by Indigenous peoples (or disputed lands) without their consent.

Projects detrimental to national defence, security and public interest

13. Production and possession of narcotic substances
14. Investing in the business of secret investigation services that infringe upon the interests of the State or the lawful rights and interests of organisations and individuals
15. Investment in the field of private detectives, investigation.

Projects that damage the history, culture, morals, fine customs or traditions of Vietnam

16. Construction projects within the premises of national historical and cultural relics or projects that adversely affect the architecture and landscape of these national historical and cultural relics
17. Producing depraved and superstitious cultural products
18. Producing dangerous toys, harmful to a child’s personality, health or education; or to social security, order and safety
19. Prostitution business; trafficking in women and children
20. Human cloning testing.

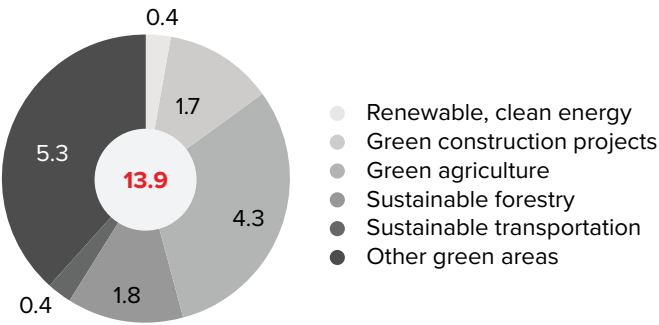
Projects that harm people’s health, destroy resources or destroy the environment

21. Production of Schedule 1 chemicals (as defined by international conventions)
22. Producing veterinary drugs or pesticides banned, or not yet allowed, in Vietnam
23. Producing medicines for human treatment, vaccines, medical biological products, cosmetics or insecticidal and germicidal chemicals and preparations not yet allowed in Vietnam.
24. Projects to treat hazardous waste brought from outside into Vietnam; producing toxic chemicals or using toxic agents prohibited by international treaties to which Vietnam is a party
25. Other investment projects banned from investment, as prescribed by Vietnamese law.

Green credits

Over the past few years, there has been substantial growth in our commitment to green credit. In 2023, our maximum exposure had reached VND 13.9 trillion – 5.2% of our total corporate credit book on average. It is distributed across sustainable transportation, green agriculture, renewable and clean energy, and other environmentally friendly sectors. This has significantly improved from our exposure level of VND 1.1 trillion in 2022.

2023 green credit exposure (VND Tn, %)



Social responsibility

Techcombank has a strategy, an established governance process and implementation plans and programs to manage our social impact. We clearly identify key stakeholders, the frequency and method of our consultations, and our receipt of feedback and plans (see *Stakeholder engagement table above*). Our commitment to social responsibility starts within our organisation, then extends into the community.

A member of our Board of Directors is responsible for organising, spreading and implementing social responsibility policies/issues across the Bank.

Treating our employees well

Talent is one of the three key pillars in Techcombank’s five-year strategy. We understand that human resources are a precious asset and pride ourselves on operating a workplace that:

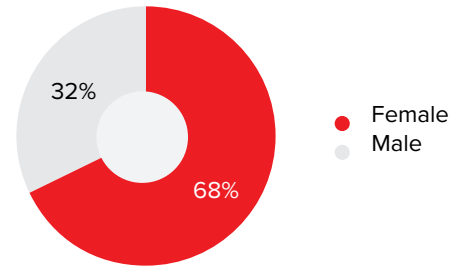
- ◆ Is healthy and safe
- ◆ Is diverse and inclusive
 - 68% Women employees, 61% female managers
 - 16 Nationalities
 - 37% Of employees under 30
- ◆ Prioritises good communication
- ◆ Empowers and rewards people
- ◆ Provides opportunities for staff development
- ◆ Offers competitive remuneration
- ◆ Offers unique benefits, such as–
 - Family health-care packages
 - ‘Ho tro An cu’ program – enabling employees to have a smart, flexible financial plan associated with their career development path
 - An Cu 1, 2, 3 our ‘settled accommodation’ program to assist employees in buying a home
 - Awards for outstanding children of Techcomers
 - Transport for Techcomers to their hometown for family Lunar New Year celebrations
- ◆ Union program
- ◆ A complaint mechanism for employees who may have grievances.

Diversity and inclusion

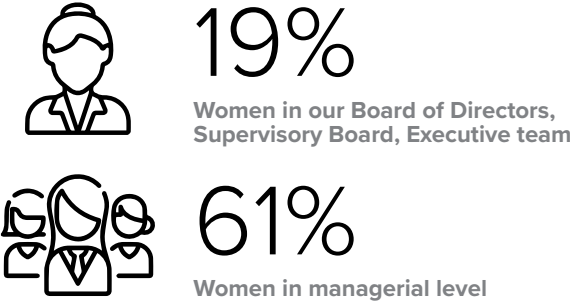
Diversity and inclusion can bring many benefits to an organisation. These include faster problem solving, better decision making, increased innovation, greater employee engagement and better financial performance. Techcombank welcomes, and is expanding, opportunities for our multi-generational, multinational workforce; as well as encouraging and promoting gender equality standards. A culture of inclusivity helps us attract and retain talented people from all parts of the community.

Diversity and inclusion

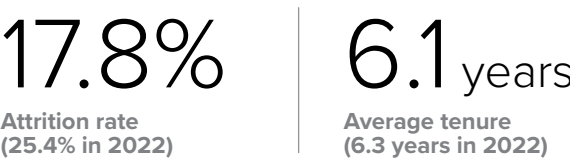
Gender structure (11.6K employees)



Gender diversity at the top



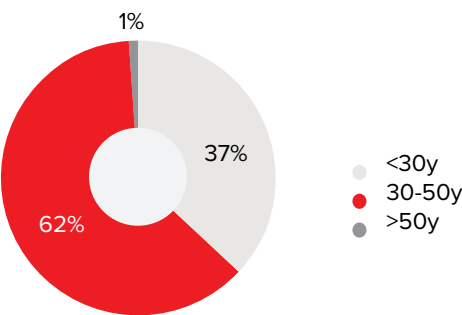
Attrition rate and tenure



Nationalities



Age structure (11.6K employees)



Gender/Age	<30y	30-50y	>50y
Female	37.8%	61.3%	0.9%
Male	34.6%	63.3%	2.1%

EES results



Top 9% of highest scoring companies in Asia Pacific region for Employee Effectiveness and the top 14% for Engagement and Enablement.

For more information, see Talent (HR) and Corporate culture sections.

Respecting our customers

This year we added 2.6 million customers while maintaining a consistent cost-income ratio. Our market-leading digital banking platforms, mobile apps and extensive network of 300 branches and transaction offices across 46 of 63 cities and provinces in Vietnam, mean our bank is accessible to a large proportion of the population. We enhance this reach, through our strategic partnerships, we are making banking services available in 1000+ stores to acquire and provide superior banking services.

Our policies and procedures contain standards to ensure we consider and meet customers' needs. We are committed to

protecting the data we hold and process, in accordance with the laws and regulations. We have invested significantly to improve our e-KYC, anti-money laundering and transaction monitoring capability. We also maintain a key focus on minimising risk by ensuring our platforms and anti-money laundering system offer both the highest levels of protection for the Bank's important data, and the best safety and security possible for customers as they transact with us. Our 24-7 service centres mean we can take feedback and offer support at any time.

In the business sector, we work at building relationships and developing a complex and nuanced understanding of our customers so we can be their trusted adviser, working together to help them build their wealth. Our decision to merge the Wholesale Banking and Business Banking divisions into a new entity called Corporate and Institutional Banking Group (CIBG) from 1 January 2024 will enhance our capacity to develop sector-based strategies and bring more ESG focused solutions to our customers.

We've strategically repositioned our micro and emerging small and medium-sized enterprises (SME) segment into Retail Banking Group (RBG). This move was based on our recognition that these customers often manage their business finances alongside personal banking requirements. Our extensive network of over 300 retail branches will scale our services to better meet their business needs, while continuing to serve households. During 2023, the number of micro SME and SME segments we serve increased by 17% – from 51,307 in 2022 to 60,209 customers in 2023 – with loan balances for these customer groups also maintained stable at 17.8 trillion VND.

Our customer-centric strategy has allowed us to deepen our understanding of customers and offer simple, easy and convenient solutions to meet their needs at all stages of their financial lives (e.g., spending, saving, borrowing, protecting and investing).

Our impressive list of awards demonstrates our wide appeal.

Giving back to the community

"Change Banking, Change Lives" is part of our vision to promote a sustainable society and community. Throughout the year, we ran activities and invested in programs that delivered positive impacts to citizens of Vietnam and helped develop our nation.

Our annual Hanoi Marathon Techcombank, 2nd edition (September) and Ho Chi Minh Marathon Techcombank, 6th edition (December) are a platform to spread the message of building a stronger, healthier population and bring the whole community together. The two events, in 2023, again celebrated the "Be Greater" spirit and showcased the power of sport to bring people together to conquer new challenges. We are proud to actively promote physical fitness and healthy living for all.

- ◆ 23,500 participants across two marathons (8,500 Hanoi and 15,000 HCMC).
- ◆ Runners came from more than 90 countries.
- ◆ Runners shared our meaningful purpose *Run for a Greater Vietnam*.

In 2023, Techcombank committed a total of VND 148 billion to activities that will help deliver long-lasting benefits across Vietnam. They included:

- ◆ Sponsorship for education (including: building schools, sponsoring scholarships for students, etc.)
- ◆ Sponsorship for beneficiary of social welfare (including: supporting the poor, building charity houses, donating to handle the consequences of natural disasters, etc.)
- ◆ Sponsorship for national defence and security, including: donate to crime prevention fund
- ◆ Sponsorship for other purposes such as to promoting local economic and cultural development.



Our Focus on ESG for 2024

In 2024 we will further refine our approach to ESG. We will:

- ◆ Develop a deeper understanding of sectors impacted by regulations
- ◆ Provide new product design/solutions for growing the green sector
- ◆ Explore opportunity to become part of the relevant Sustainability Index in Vietnam and region to indicate our growing aspirations in this space
- ◆ Offer diversified training programs on ESG, covering both leadership and functions
- ◆ Enhance relevant Bank processes (e.g. credit underwriting) and platforms (e.g. Data) to support new SBV regulations
- ◆ Review TCB's footprint for real estate power consumption and related metrics to create a baseline for future comparison
- ◆ Embed ESG as a key pillar into our messaging framework, dialling up ESG messages and sponsoring community events which support sustainability.