

SUMMARY OF THE NEW CONCLUSIONS OF THE DOCTORAL THESIS

1. Thesis topic: "Improving credit risk management capacity at Vietnam Technological and Commercial Joint Stock Bank".

Major: Finance - Banking **Code:** 9.34.02.01

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3. Full name of scientific supervisors: Assoc. Prof. Dr. Ha Minh Son and Dr. Le Thi Thuy Van

4. New conclusions of the thesis:

New academic and theoretical contributions

The thesis has supplemented and completed the scientific basis for credit risk management capacity at commercial banks: (1) elaborating in detail the meaning of enhancing credit risk management capacity of commercial banks. (2) developing and analyzing contents of credit risk management capacity of commercial banks (3) establishing a number of criteria reflecting credit risk management capacity of commercial banks.

The thesis has systematized a wealth of previous experiences of a number of commercial banks worldwide and in Vietnam, including Citibank, Vietnam Joint Stock Commercial Bank for Industry and Trade, Vietnam Bank for Agriculture and Rural Development in order to improve credit risk management capacity. Thus, the thesis draw some valuable lessons for reference to improve the credit risk management capacity of Vietnam Technological and Commercial Joint Stock Bank.

New proposals drawn from the research results

+ The thesis has used the basic theoretical knowledge about credit risk management and credit risk management capacity in line with international practices and current regulations in Vietnam to fully analyze and assess the current situation of credit risk management capacity at Vietnam Technological and Commercial Joint Stock Bank for the period of 2014-2019 in a comprehensive and systematic way. By using the econometric model, the thesis has analysed the influence level of credit risk management capacity constituent elements in Vietnam Technological and Commercial Joint Stock Bank. With a rich, updated and clear data source, the thesis has shown the success level, limitations and causes of the limitations in a realistic way. From these studies, the thesis offers reliable practical research results. This approach has many advantages compared to those of similar published projects.

+ The study proposes new solutions to enhance credit risk management capacity at Vietnam Technological and Commercial Joint Stock Commercial Bank to 2030 such as: Enhancing management and executive capacity in

accordance with international practices and Basel standards; Improving capacity to build and operate credit risk measurement tools; Completing the last line of defense in the three-line model to improve credit risk control capacity; Improving capacity to handle credit risks, apply risk dispersion tools such as derivatives, credit insurance, etc.

In addition, the thesis also proposes recommendations to governmental agencies and departments to improve credit risk management capacity at Vietnam Technological and Commercial Joint Stock Commercial Bank to 2030.

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Scientific supervisors

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