

SUMMARY OF NEW FINDINGS IN THE DOCTORAL THESIS

1. Thesis topic: "Improving credit quality at Vietnamese joint stock commercial banks"

2. Major: Finance - Banking

Code: 9.34.02.01

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4. Doctoral advisors:

1. Assoc. Prof. Dr. HA MINH SON

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5. New findings of the thesis

Theoretical and practical research on improving credit quality at joint stock commercial banks in Vietnam, has led to the following new findings of the thesis:

First, the thesis has synthesized, developed and completed a number of theories on credit operations and credit quality of commercial banks such as concepts, methods, implications, especially the assessment criteria and factors affecting the credit quality of commercial banks

Second, based on experience in improving credit quality at a number of foreign commercial bank, the author has drawn valuable lessons on improving credit quality for joint stock commercial banks in Vietnam.

Third, a quantitative research model has been employed in the thesis to assess factors affecting credit quality of commercial banks. The research results show that there is a positive correlation of credit quality with the following factors: credit strategies and policies, organization and governance, credit officers, internal control, information technology, credit risk management. Although these results are consistent with the theory and practice of previously published studies but the extent and order of influence have changed. The thesis also provides quantitative evidence showing the positive effects of the factor "Credit risk management" on credit quality of commercial banks which have not been verified by previous studies.

Fourth, the thesis has analyzed in detail the status of credit quality at joint stock commercial banks in Vietnam according to established criteria. In particular, by collecting

information through questionnaires at joint stock commercial banks and quantitative models, the author has assessed the credit quality of joint stock commercial banks in 2014 - 2018 through influencing factors. The combination of qualitative and quantitative methods is instrumental to increasing the reliability of analyses and assessments on credit quality of joint stock commercial banks during the 2014-2018 period in the thesis. Findings from the thesis are essential for policy makers and commercial banks as there is a lack of detailed and data-driven analyses on the current situation of credit quality at joint stock commercial banks in Vietnam. Based on those findings, the author has made appropriate assessments on the situation of credit quality management in a number of aspects: the achieved results, several existing problems and the causes of those problems.

Fifth, with a view to improving credit quality for joint stock commercial banks up to 2030, the thesis has proposed a number of solutions such as: accelerating capital growth, improving capital adequacy ratio to meet Basel 2 standard, dealing with bad debts, improving credit strategy and policies, improving the quality of internal control and loan management, improving the capabilities of credit officers, establishing a technology system for banks, improving credit information. In addition, the thesis proposes a number of solutions to support the Government, state agencies and the State Bank of Vietnam

Doctoral advisors

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