

SUMMARY INFORMATION
ABOUT THE DOCTORAL THESIS'S
NEW CONCLUSIONS THE DOCTORAL THESIS

1. Thesis topic: Operational risk management at Joint Stock Commercial Bank for Investment and Development of Vietnam

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

3. PhD student 's full name: Dinh Nguyen Bao Anh

4. Scientific instructors: Associate professors doctor. Ha Minh Son
Dr. Nghiem Van Bay

5. New conclusions of the thesis:

** Theoretically:*

- Full and in-depth research on operational risk theory and operational risk management of commercial banks, experience in enhancing operational risk management of domestic and foreign commercial banks, especially in the tendency of the 4.0 industrial revolution and the explosion of new financial technologies. On that basis, the thesis makes new contributions to: concepts, classification, and causes of operational risks. . From there, it is the premise to build a set of criteria to measure operational risks of commercial banks.

- The thesis has built operational risk management models, operational risk management tools, and operational risk management processes and content of commercial banks to serve as a basis for assessing the current state of management. Manage operational risks at Joint Stock Commercial Bank for Investment and Development of Vietnam in the most complete way.

** About practice:*

- The thesis uses methods to comprehensively and completely evaluate the current state of operational risk management of the Joint Stock Commercial Bank for Investment and Development of Vietnam through scientific analysis. The two methods are: (i) Assessing the current status of operational risks through risk classification and criteria, (ii) Analyzing and evaluating the contents of operational risk management. The results of that assessment show the level of operational risk, the effectiveness of operational risk management, and the successes and shortcomings in BIDV's operational risk management during the period of studying the current situation. (2018 - 2022).

- Proposing new solutions:

+ *Complete the operational risk management model*, when the Bank builds and perfects an organizational structure that has a strong impact on enhancing operational risk management.

+ *Completing and using a variety of operational risk management tools*, this group of solutions is the choice to apply advanced risk management tools in the market economy, consistent with management conditions. Operational risk management at Vietnam Investment and Development Joint Stock Commercial Bank.

+ *Complete the management information system and strengthen technology risk management and network security*. Implementing this group of solutions is the basis and condition for effective risk management.

The above three solutions are based on a complete scientific theoretical and practical basis, and are very suitable for the fluctuations of the market economy and the fierce competition of commercial banks, mechanisms and The state's policies towards commercial banks and BIDV's development conditions in the current period should be highly feasible compared to other published projects on the same topic.

Hanoi, December 18, 2023

PhD student

Dinh Nguyen Bao Anh

SCIENTIFIC INSTRUCTORS 1

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