

Press Release

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E.SUN Commercial Bank awarded for Credit Risk Technology Implementation of the Year for 2016

- **Implemented credit scoring models and instituted risk pricing**
- **Introduced the CCI (Credit Capacity Index) to assess how much credit is too much for customers**
- **Great leap in business performance—20% growth rate goal in any product line**

Hanoi, May 11th 2016 - **E.SUN Commercial Bank** received the award for **Credit Risk Technology Implementation of the Year** for 2016 in The Asian Banker Risk Management Awards Programme. The programme is administered by The Asian Banker under its prestigious annual Business Achievement Awards programme. The awards ceremony was held in conjunction with The Asian Banker Summit 2016, the foremost annual meeting for decision makers in the financial services industry in the Asia Pacific region, held at JW Marriott Hanoi on 11th May 2016.

Implemented credit scoring models and instituted risk pricing

In recent years, competitors have gradually introduced scoring systems as they become more mature in their approach. Building on its established lead, E.SUN has systemically completed the risk view, value view, and macro view on risk management. In 2014, the opportunity view was added, giving the bank a comprehensive 360-degree look at credit risk of customers. The hope is that, through the implementation and application of the results of this project, E.SUN can improve risk management capabilities and achieve its strategic goal of growing both in terms of quality and quantity.

Introduced the CCI (Credit Capacity Index) to assess how much credit is too much for customers

The CCI has three main features. The first one is that customer repayment capability is assessed by credit capacity instead of income. The second major feature of the CCI is that it considers the risk of the customer taking on incremental debt in the future. The third major feature is that risk and credit capacity are considered separately. The combination of the credit scoring model and the CCI provides E.SUN a two-dimensional approach to risk management, giving E.SUN the ability to offer customers the most appropriate loan plan.

Great leap in business performance—20% growth rate goal in any product line

In growing the business, E.SUN puts emphasis on controlling quantity and quality, endeavouring to stay on a stable path to growth. Much of the business is rapidly expanding through the digital channel. Automatic credit review is also adapted to save on person-hours.

360° Risk View is the basis of developing the unsecured personal loan business, and its successful implementation will be replicated to other product lines.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Manila, Hong Kong, Beijing and Dubai as well as representatives in London, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

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