FiinRatings®
ENLIGHTEN THE MARKET



Green Bonds Verification Services under the standards of the Climate Bonds Initiative (“CBI”) and/or Second Party Opinions Services under Green Bond Principle of the International Capital Market Association (“ICMA”)

Hanoi, May 15, 2025

A Member Company of FiinGroup®

A Strategic Partner of S&P Global

Climate Bond Certified

FiinRatings®
ENLIGHTEN THE MARKET

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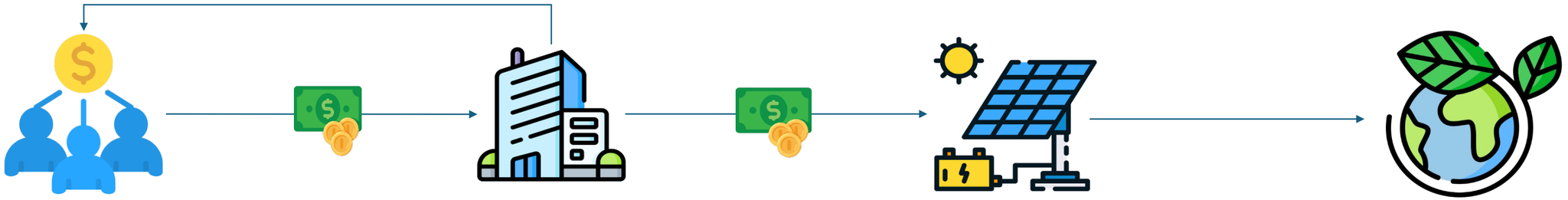
01 | Overview

Overview of Green Debt Instruments

- A type of bond/loan/certificate of deposit used to **finance environmental and climate protection projects**, including renewable energy projects, environmental protection, and carbon emission reduction projects.
- The projects must meet certain **environmental protection criteria**.
- With the goal of combating climate change, CBI-standard climate bonds/loans/certificates of deposit verified by FiinRatings are **reputable and prestigious green bonds/loans/certificates of deposit** that are widely used.



4. Issuers repay principal and interest to bondholders



1. Investors provide capital

2. Issuers invest in green projects

3. Green projects are implemented and become operational

5. Environmental and climate goals are achieved thanks to green projects

01 | Overview

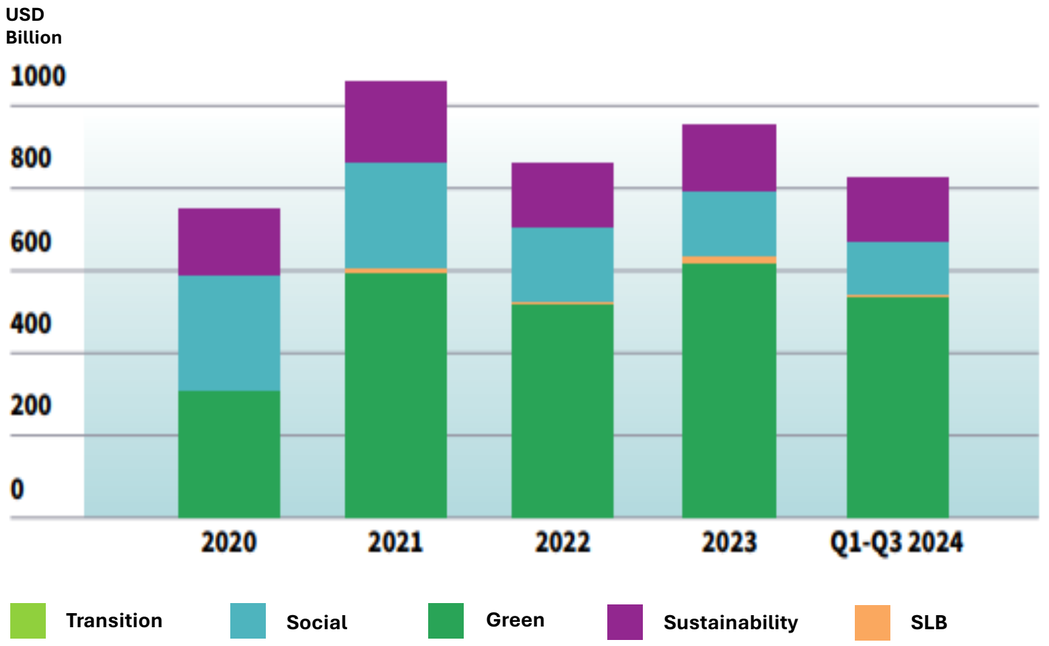
Green Finance Trends in International and Regional Markets

By the end of Q3 2024, the Climate Bonds Initiative (Climate Bonds) had recorded cumulative volume of **$5.4 trillion** of green, social, sustainability, and sustainability linked (GSS+) debt, from supranational plus 112 countries.

In particular:

Green bonds continue to account for the largest share of the total GSS+ bond volume, at 62%, equivalent to **$3,366.3 billion**. This is followed by social bonds at 19% **($1,052.9 billion)** and sustainable bonds at 18% **($956.5 billion)**. Sustainability-linked bonds (SLBs) remain marginal, contributing just 1% with a total volume of **$55.4 billion**.

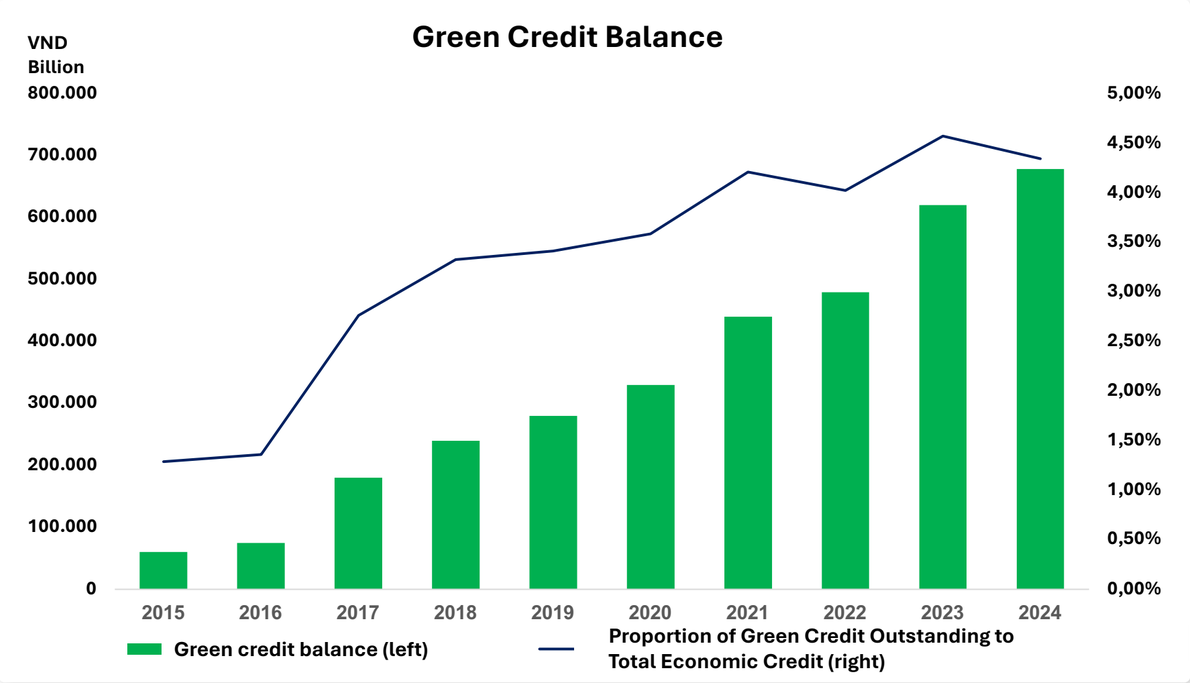
Cumulative aligned GSS+ volume reached USD 4.2tn in H1 2023

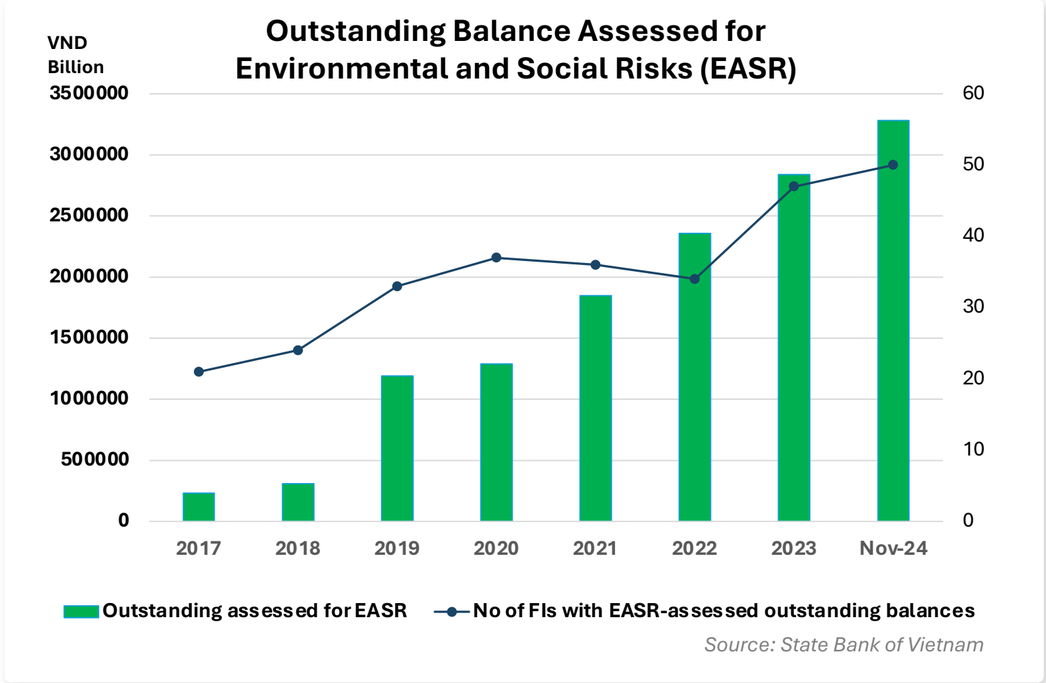


Source: Climate Bonds Initiative

01 | Overview

Green Finance Trends in International and Regional Markets





Source: State Bank of Vietnam

According to a report by the State Bank of Vietnam, as of September 2024 in Vietnam: 50 credit institutions have outstanding green loans, reaching over **680,000 billion VND**, accounting for **4.35%** of the economy's total credit balance, mainly concentrated in the fields of renewable energy (45%) and green agriculture (30%). **During the 2017-2022 period**, the average growth of green credit balance reached nearly **23%** per year, higher than the general credit growth rate of the economy (15%).

42 credit institutions assess environmental and social risks (ESR) in credit activities with outstanding loans of **nearly 3.3 million billion VND**, accounting for **22.33%** of the total outstanding loans. The balance of loans assessed for ESR has increased more than 10 times compared to when Directive No. 03/CT-NHNN was first implemented in 2015 and has risen by 15.62% compared to the end of 2023.

01 | Overview

Green Finance Trends in International and Regional Markets

Developing "green" standards

Developing green financial products and services to attract investment

Enhancing understanding and capacity in green finance

Financial Institutions
Green Financial products and services

Green Enterprise
Green Production

Financial Market

Government
Rules and incentives

Green Consumer
Green Consumption



01 | Overview

What do businesses need to do to issue Green Bonds

01

Building a Green Finance Framework

Establish a Green Finance Framework to support investment decisions in projects and assets. There are two ways to establish a Green Finance Framework:

- The company can independently develop its own Green Finance Framework.
- The company can hire FiinRatings to build the framework, with FiinRatings facilitating connections with partners such as ADB and GGGI for consulting.

02

Defining Green Criteria

Developing criteria for the issuance of debt instruments.

FiinRatings provides Independent Second Party Opinion reports, providing a third-party opinion on the alignment of the Green Finance Framework with the ICMA Principles.

03

Issuing Green Debt Instruments

Identifying factors such as maturity, interest rate, prepayment penalty, etc. Considering Verification/ Independent Opinion services for debt instruments.

FiinRatings provides Green Debt Instrument Verification Services according to the Climate Bonds Initiative (CBI) standards.

04

Post-issuance Monitoring and Evaluation

Monitoring cash flows and performance of related projects.

05

Post-issuance Reporting and Disclosure

Regularly publishing debt instrument performance for investors until maturity, including three different types of reports:

1. Allocation report
2. Eligibility Report
3. Impact Report

01 | Overview

What do businesses need to do to issue Green Bonds

To attract green capital, businesses first need a **Green Finance Framework.**

This framework is a set of rules and standards for companies issuing green bonds/loans, ensuring that the bonds/loans are used for environmentally beneficial projects and meet green standards.

Four Standard Components of a Green Finance Framework

Source: Green Bond Principles, ICMA

Use of Proceeds
The purpose of using funds raised from green bonds/loans must be clearly defined and directed towards green projects.

Reporting
The issuer must report periodically on the use of funds, the environmental impact of the projects, and other relevant information to stakeholders.

Process for Project Evaluation and Selection
The issuer must have a clear process to identify and select green projects that align with the objectives of the bond/loan.

Management of Proceeds
Funds raised from green bonds/loans must be strictly managed and used only for approved green projects.

02 | Our Services

Green Debt Instrument Verification following Climate Bond Initiatives (CBI)

FiinRatings proposes to provide the Green Debt Instrument Verification Service according to the CBI standard, specifically as follows:

Services Characteristic

- FiinRatings is an authorized entity by CBI to provide assessment and certification services for green debt instruments according to the Green Finance Framework and labeling standards for debt instruments/finance frameworks established by CBI.
- The certification results from FiinRatings serve as a prerequisite for CBI to issue certificates and label the green bond framework of the company.

Implementation procedure

Two main stage:

- **Stage 1**: FiinRatings works directly with the Issuing Organizations to assess the established green financial framework.
- **Stage 2**: Following the assessment, FiinRatings will collaborate with CBI to provide certification to the Issuing Organizations at two points: (1) pre-issuance certification and (2) post-issuance certification



02 | Our Services

Green Debt Instrument Verification following Climate Bond Initiatives (CBI)

Green Debt instrument Verification following the CBI standard brings businesses the following values:



Cost optimization

Green Debt Instrument Verification by CBI contributes to significant cost reductions compared to foreign verifier entities.



Diversification of investor base

The CBI certification helps issuers expand their opportunities to access and attract capital from domestic and international investors interested in environmental and climate issues. This can lead to increased ability to increase price benefits and successful issuance.



Brand value

The CBI is the only brand and green bond standard used in the international market with over 30 countries. The certification helps issuers demonstrate compliance capabilities, use of capital for the right purposes, and transparency with investors.



Increased reputation

Having a certification with CBI means that the issuer is partnering with a reputable world organization that is committed to environmental and social goals that will bring results for the future.



Easy to identify

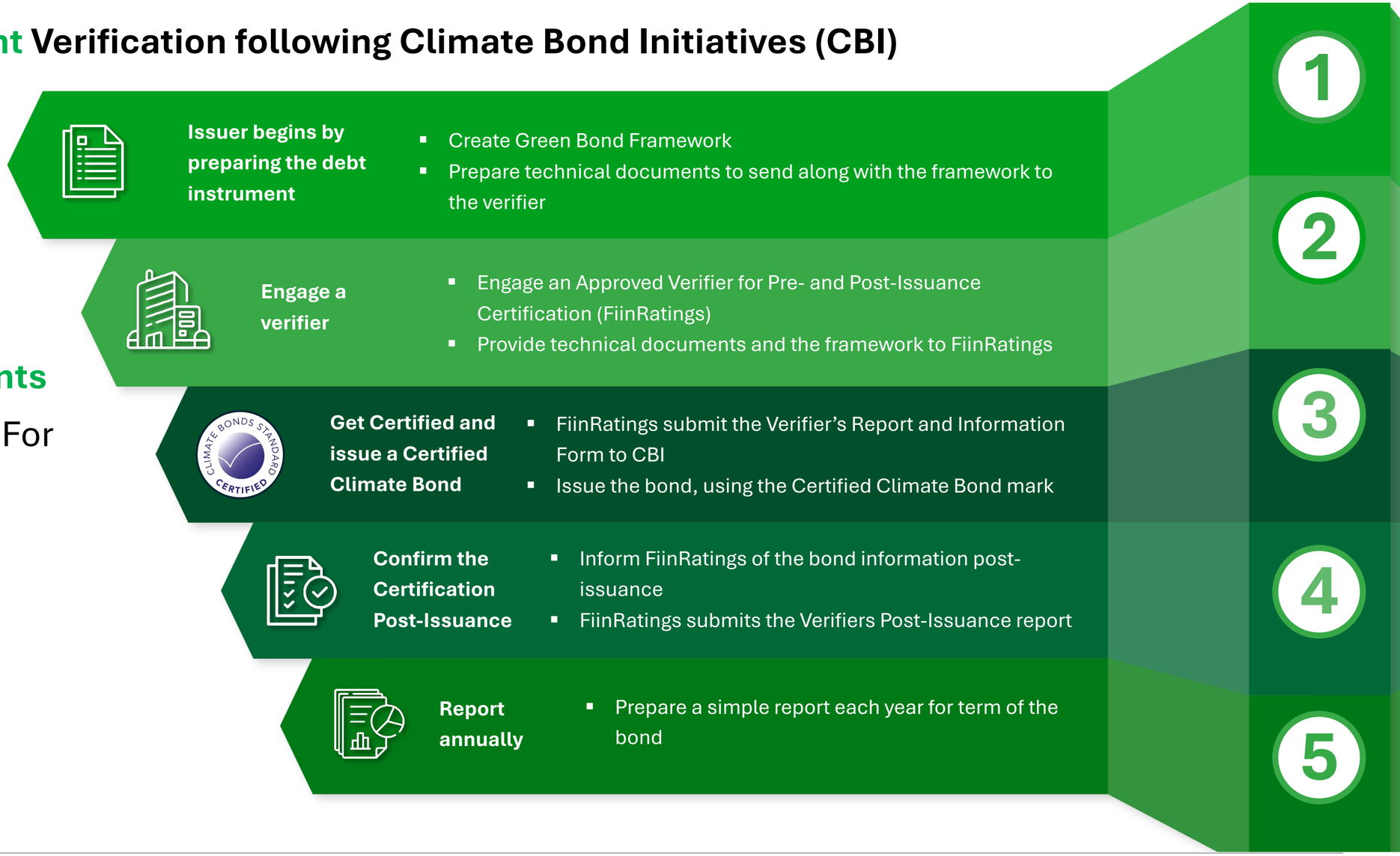
The certification helps potential investors easily find qualified bonds without the cost of researching market information. CBI-compliant bonds are also listed online and sent to the sustainable investor community.

02 | Our Services

Green Debt Instrument Verification following Climate Bond Initiatives (CBI)

Green Debt Instruments

Verification Procedure For Issuers



02 | Our Services

Green Debt Instrument Verification following Climate Bond Initiatives (CBI)

For CBI Green Debt Instrument Verification, FiinRatings' standard assessment process typically takes approximately 4 weeks. The entire process, including the time required to obtain CBI certification, can extend up to 10 weeks.

	T1	T2	T3	T4	T5	T6	T7	T8	T9	T10
1. Engagement and Planning 1.1. Determine the type of Verification Engagements, scope of work, nominated Project & Assets and related information; Engagement terms signing 1.2. The Issuer provides related evidence and documentation										
2. Reporting 2.1. The Verifier conducts Analytical procedures and Reporting *The Issuer must provide additional evidence if signs of non-compliance with CBI criteria were detected 2.2. The Verifier supports inquiries and adjusts Verifier Reports as requested by the Issuer										
3. The Issuer submits Information Form, Green Bond Framework & Verifier Report to CBI										
4. Public disclosure 4.1. Agree on information in public documents 4.2. The Verifier supports coordination with relevant parties in post-work activities										

Internal Process
Working with the Issuer
Working with CBI

02 | Our Services

Second Party Opinions (SPOs)

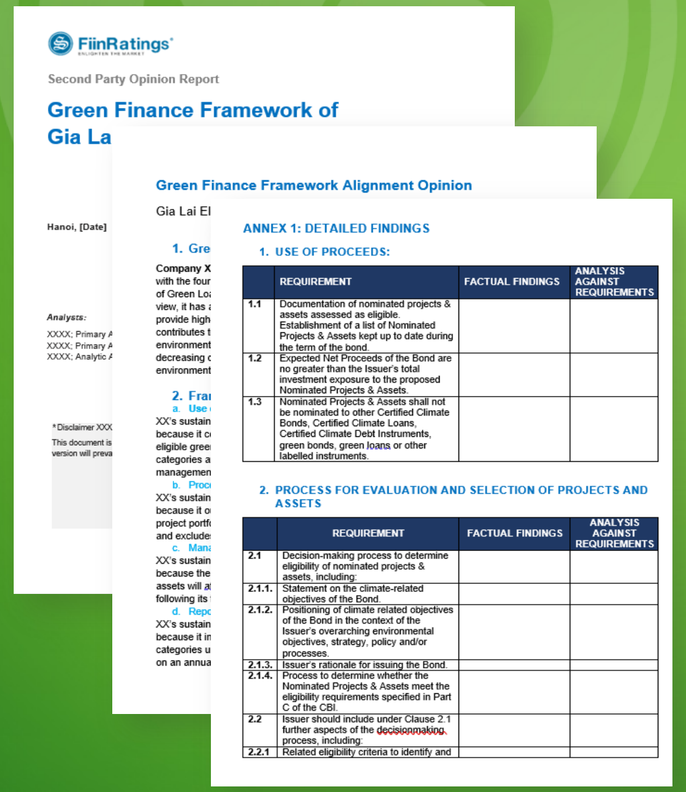
Second Party Opinions (SPOs) provide an independent opinion on the **Green/Sustainable Bond Framework**'s alignment with the requirements of the ICMA's Green Bond Principles.

Services Characteristic

- Second Party evaluation is based on research on the sustainability certification of green debt instrument as well as the selected projects and assets.
- SPOs report includes:
  - An overview of the company's green bond framework;
  - An overview of the compliance of the framework with ICMA standards.

Implementation procedure

- The approach underlying the evaluation is designed by FiinRatings, and is in line with the Green Bond Principles (GBPs)/ Green Loan Principles (GLPs) of ICMA.
- FiinRatings provides its opinion in the pre-issuance phase as an independent second party, and does not provide any further opinion after issuance, nor does it interfere with the allocation of capital raised from the issuance by the issuer.


FiinRatings

Second Party Opinion Report

Green Finance Framework of Gia La

Green Finance Framework Alignment Opinion

Gia Lai El

Hanoi, [Date]

ANNEX 1: DETAILED FINDINGS

1. USE OF PROCEEDS:

	REQUIREMENT	FACTUAL FINDINGS	ANALYSIS AGAINST REQUIREMENTS
1.1	Documentation of nominated projects & assets assessed as eligible. Establishment of a list of Nominated Projects & Assets kept up to date during the term of the bond.		
1.2	Expected Net Proceeds of the Bond are no greater than the Issuer's total investment exposure to the proposed Nominated Projects & Assets.		
1.3	Nominated Projects & Assets shall not be nominated to other Certified Climate Bonds, Certified Climate Loans, Certified Climate Debt Instruments, green bonds, green loans or other labelled instruments.		

2. PROCESS FOR EVALUATION AND SELECTION OF PROJECTS AND ASSETS

	REQUIREMENT	FACTUAL FINDINGS	ANALYSIS AGAINST REQUIREMENTS
2.1	Decision-making process to determine eligibility of nominated projects & assets, including:		
2.1.1.	Statement on the climate-related objectives of the Bond.		
2.1.2.	Positioning of climate related objectives of the Bond in the context of the Issuer's overarching environmental objectives, strategy, policy and/or processes.		
2.1.3.	Issuer's rationale for issuing the Bond.		
2.1.4.	Process to determine whether the Nominated Projects & Assets meet the eligibility requirements specified in Part C of the CBI.		
2.2	Issuer should include under Clause 2.1 further aspects of the decisionmaking process, including:		
2.2.1	Related eligibility criteria to identify and		

02 | Our Services

Second Party Opinions (SPOs)

Second Party Opinions Service provides enterprises with the following values:

01

Additional independent assessment from a second party

Enterprise can use the second-party opinion as an independent assessment to support them in the pre-issuance phase.

02

Compliance with the Independent Evaluation Regulations for Green Credit

Support businesses to comply with the Independent Evaluation Regulations for Green Credit in the confirmation of green bonds/green credit.

03

Meeting the requirements of investors

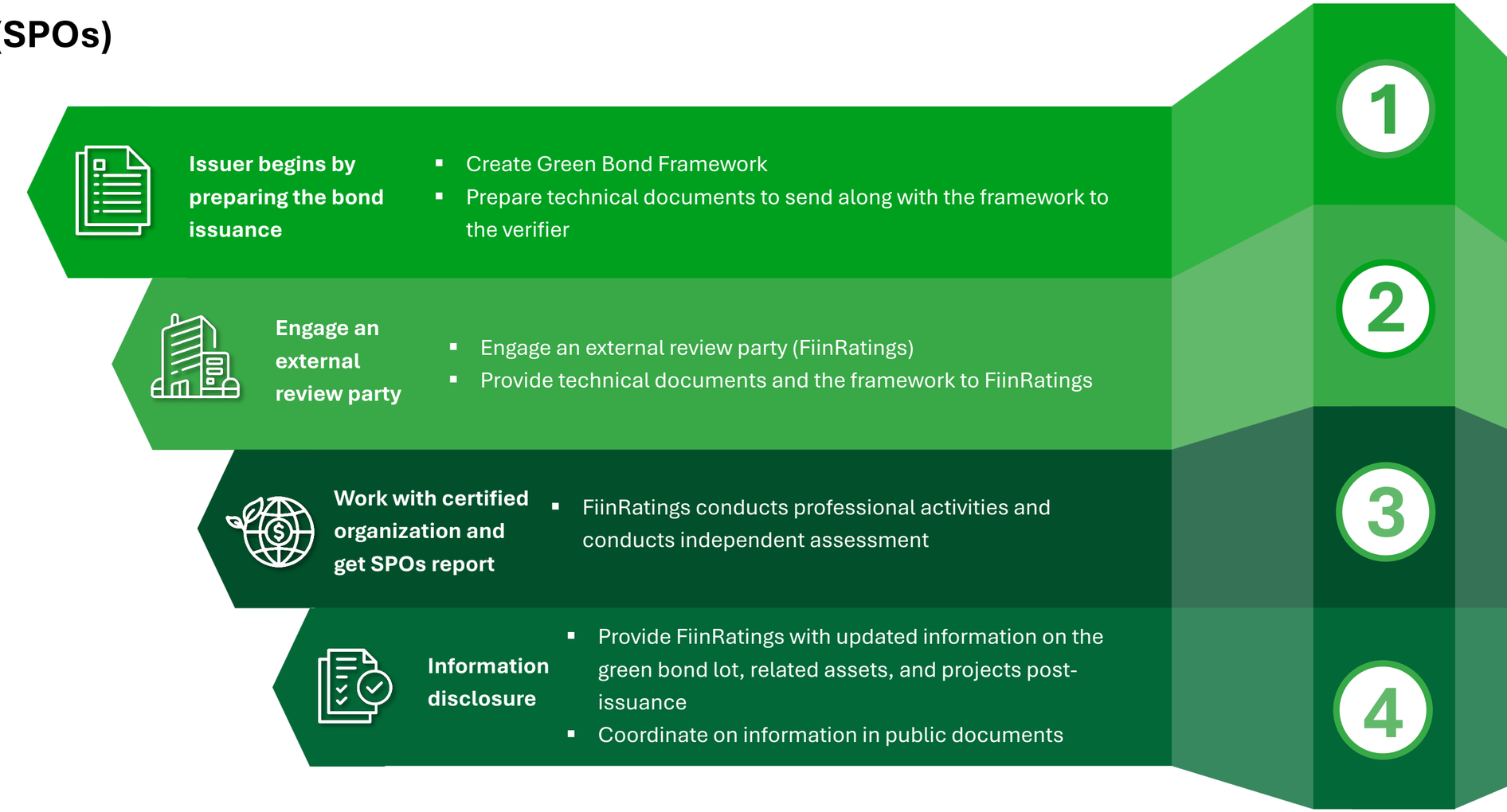
External review from second party on the green bond framework helps the company meet the requirements of investors, attract and increase the opportunity to access domestic and international investors interested in environmental and climate issues. This can lead to wider investor reach, better pricing, and a more successful issuance.

02 | Our Services

Second Party Opinions (SPOs)

Second Party Opinions

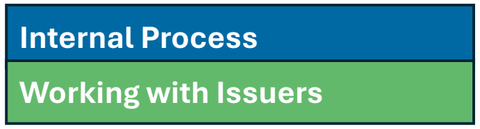
Procedure For Issuers



02 | Our Services

Second Party Opinions (SPOs)

For Second Party Opinions process, the standard implementation period will be within 4-6 weeks



	W1	W2	W3	W4	W5	W6
1. Agreed upon plan and schedule 1.1. Determine the type of validation activity, scope of work, project, and relevant criteria; sign a contract 1.2. The issuer provides documents						
2. FiinRatings evaluates and provides opinion 2.1. FiinRatings conducts evaluation and builds a report *The issuer provides additional evidence if FiinRatings detects signs of non-compliance with the ICMA's GBP, GBL criteria 2.2. FiinRatings supports inquiries and adjusts the report upon the issuer's request						
3. Approve the report and disclose information 3.1. Agreement on information in public documents 3.2. Support coordination with relevant parties in post-activities						

02 | Our Services

Pricing Proposal

Services	Quoted fees	Quoted fees applies for....
Green Debt Instrument Verification following Climate Bond Initiatives (CBI)	▪ The service fee for the Green Finance Framework is determined based on the following factors: ✓ Complexity level of the financial framework ✓ Purpose of capital use ✓ Complexity level of the portfolio of projects and assets ✓ Degree of completion of the financial framework	▪ .....
Second Party Opinion in accordance with the ICMA's Green Bond Principles.	▪ The service fee for the Green Finance Framework is determined based on the following factors: ✓ Complexity level of the financial framework ✓ Purpose of capital use ✓ Complexity level of the portfolio of projects and assets ✓ Degree of completion of the financial framework	▪ .....

03 | Our Clients

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) is the first bank in Vietnam to issue green bonds in 2023. This year, the bank's first allocation was independently assessed by FiinRatings, marking a first milestone in Vietnam where a domestic verification organization has the capability to conduct post-issuance assessment.

Project	Client	Scope	Standard	Status
Post-issuance verification	BIDV	Verifying the post-issuance report by BIDV regarding post-disbursement activities based on their Green Bond Framework and relevant standards	▪ BIDV's Green Bond Framework ▪ ICMA Green Bond Principles ▪ Handbook on "How-to Issue Guide for Green Bonds, Social Bonds and Sustainability Bonds" by SSC	Announced in October 2024



03 | Our Clients

I.D.I International Development and Investment Corporation, a subsidiary of **Sao Mai Group** and a leading sustainable fish export enterprise in Vietnam (I.D.I), has become a pioneer in the seafood industry in issuing Green bonds.

This transaction was independently assessed by FiinRatings in accordance with ICMA Green Bond Principles and won the **"Green Bond of the Year – Corporate (APAC)"** award in 2025. This is Vietnam's first green bond issued by a non-financial corporation in local currency and a pioneering transaction in the fisheries sector in Asia.

Project	Client	Scope	Standard	Status
SPO on Green Bond Framework	I.D.I International Development and Investment Corporation	Verification of the company's Green Finance Framework's alignment with the ICMA Green Bond Principles (GBP)	ICMA Green Bond Principles	Announced in November 2024





03 | Our Clients

Hoa Binh - Xuan Mai Clean Water Co., Ltd, a subsidiary of **AquaOne Water JSC**, has successfully issued 875 billion VND in Green Bonds with a 20-year term, becoming the non-financial institution to issue bonds with the longest term in over 10 years in the Vietnamese capital market.

This transaction, independently assessed by FiinRatings under the ICMA Green Bond Principles, received the prestigious **“Water Deal of the Year – APAC” award at the IJGlobal Awards 2024**, recognizing Vietnam’s first green bond in the clean water sector.

Project	Client	Scope	Standard	Status
SPO on Green Bond Framework	Hoa Binh - Xuan Mai Clean Water Co., Ltd	Verifying the alignment of the company's Green Finance Framework with the ICMA GBP	ICMA Green Bond Principles	Announced in November 2024





03 | Our Clients

Eastspring Investments Vietnam ESG Integration Fund (EVESG) is a pioneering investment fund in the Vietnamese market, launched by **Eastspring Investments Fund Management Company Limited.** This open-ended fund marks an important step in bringing investment focused on Environmental, Social, and Governance (ESG) factors into Vietnam's rapidly developing financial landscape.

Project	Client	Scope	Standard	Status
SPO on ESG Intergration Fund – Alignment with Principles	Eastspring Investments Vietnam	FiinRatings furnished an independent opinion on the EVESG's compliance with the six Principles of Responsible Investment by UN-PRI and their disclosure of investment activities based on the Investor Reporting Framework.	The Six Principles by UN-PRI	Announced December 2024





03 | Our Clients

Gia Lai Electricity Joint Stock Company (GEC), a leading Vietnamese enterprise in the renewable energy sector, has achieved a significant milestone. GEC became the first listed company in Vietnam to have its green bonds certified according to Climate Bonds Standard.

Project	Client	Scope	Standard	Status
Green Finance Framework Verification	Gia Lai Electricity Joint Stock Company (GEC)	Verifying the alignment of the company's Green Finance Framework with the Climate Bonds Standard with support from ADB. The issuance will refinance 2 offshore wind projects and will be completed in 10/2024.	Climate Bonds Standard	Completed in March 2024



03 | Our Clients

Project	Client	Scope	Standard	Status
SPO on an SDG Equity Fund – Alignment with Principles	BB Fund	Providing independent opinion on the alignment of the Framework, processes, and corresponding policies with Sustainable Development Investments (SDIs) Classification & Guidance and Impact Investment Market Map	• Development Investments Classification & Guidance (SDI AOP) • United Nations Principles for Responsible Investment (UN-PRI)	Implementation started from February 2025
SPO on Green Bond Framework	Xuan Mai – Hanoi Clean Water Transmission Limited Company	Verification of the company's Green Finance Framework's alignment with the ICMA Green Bond Principles (GBP)	• ICMA Green Bond Principles (GBP)	Announced

04 | Key Personnel

Credit Research and Sustainable Finance Services Personnel



Nguyen Quang Thuan, MBA, FCCA

CEO,

FiinRatings Joint Stock Company

Co-founder of FiinGroup, previously worked as an Investment Manager of Vietnam Holding Asset Management Ltd with AUM of US$150M and Manager at PwC Vietnam & Sydney.
Currently, he directly participates in monitoring the quality of FiinRatings' Sustainable & ESG financial services.



Nguyen Tung Anh, MSc

Director,

Credit Research and Sustainable Finance Services

Before joining FiinRatings, Mr. Tung Anh spent 10 years in economic analysis and market research at SSC. Also, he had many contributions to economic policies, stock market, and commercial market at the Australian Embassy in Vietnam.



Nguyen Thao Hanh

Senior Analyst,

Credit Research and Sustainable Finance Services

Before joining FiinRatings, Ms. Hanh was a Credit Analyst at VPBank, covering the financial institution segment. Prior to that, she was a Senior Market Analyst at FiinGroup, participating in various market research and advisory projects in the banking and financial services sector.



Dinh Thuy Hang

Senior Analyst,

Credit Research and Sustainable Finance Services

Ms. Hang participates in investment advisory projects and green verification activities for corporate clients. Previously, she worked as an Audit Assistant at PwC Vietnam and evaluated internal control systems for numerous companies and conglomerates across sectors such as electronics, real estate & construction and logistics. She holds a Bachelor's degree in Auditing from National Economics University.



Dao Yen Nhung

Senior Analyst,

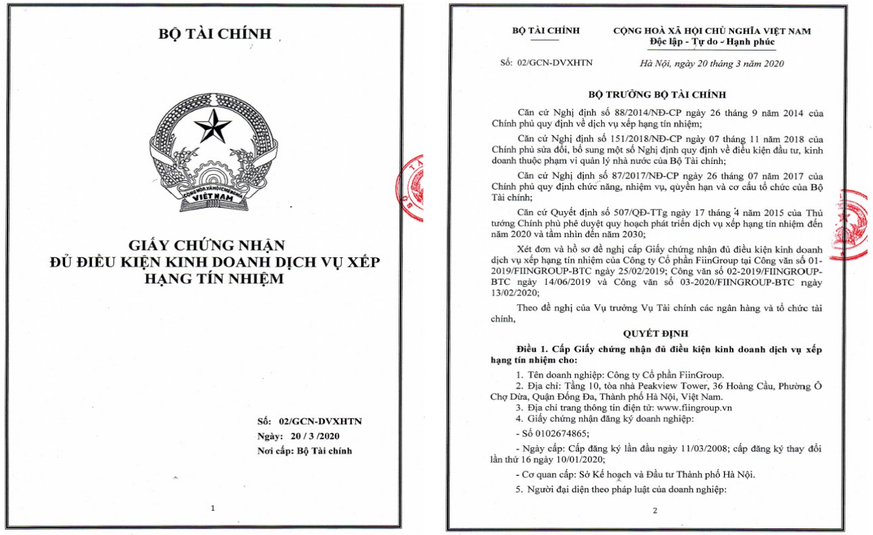
Credit Research and Sustainable Finance Services

With expertise in credit research and financial modelling, Ms. Nhung has participated in various investment advisory and corporate due diligence projects for institutional investors. She holds a Bachelor's degree in Finance from the Advanced Finance Program at National Economics University and has passed Level II of the CFA Program.

05 | About FiinRatings

FiinRatings is a brand under FiinGroup and is a credit rating agency licensed by the Ministry of Finance.

FiinRatings is a brand and a part of FiinGroup, licensed by the Ministry of Finance to operate as a Credit Rating Agency in Vietnam. The license was granted to FiinGroup on March 20, 2020, pursuant to Decree 88/2014/ND-CP dated September 26, 2014 on "Regulations on Credit Rating Services" in conjunction with international professional standards.



BỘ TÀI CHÍNH

GIẤY CHỨNG NHẬN
ĐỦ ĐIỀU KIỆN KINH DOANH DỊCH VỤ XẾP HẠNG TÍN NHIỆM

Số: 02/GCN-DVXHTN
Ngày: 20 / 3 /2020
Nơi cấp: Bộ Tài chính

1

BỘ TÀI CHÍNH

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc

Số: 02/GCN-DVXHTN

Hà Nội, ngày 20 tháng 3 năm 2020

BỘ TRƯỞNG BỘ TÀI CHÍNH

Căn cứ Nghị định số 88/2014/NĐ-CP ngày 26 tháng 9 năm 2014 của Chính phủ quy định về dịch vụ xếp hạng tín nhiệm;

Căn cứ Nghị định số 151/2018/NĐ-CP ngày 07 tháng 11 năm 2018 của Chính phủ sửa đổi, bổ sung một số Nghị định quy định về điều kiện đầu tư, kinh doanh thuộc phạm vi quản lý nhà nước của Bộ Tài chính;

Căn cứ Nghị định số 87/2017/NĐ-CP ngày 26 tháng 07 năm 2017 của Chính phủ quy định chức năng, nhiệm vụ, quyền hạn và cơ cấu tổ chức của Bộ Tài chính;

Căn cứ Quyết định số 507/QĐ-TTg ngày 17 tháng 4 năm 2015 của Thủ tướng Chính phủ phê duyệt quy hoạch phát triển dịch vụ xếp hạng tín nhiệm đến năm 2020 và tầm nhìn đến năm 2030;

Xét đơn và hồ sơ đề nghị cấp Giấy chứng nhận đủ điều kiện kinh doanh dịch vụ xếp hạng tín nhiệm của Công ty Cổ phần FiinGroup tại Công văn số 01-2019/FIINGROUP-BTC ngày 25/02/2019; Công văn số 02-2019/FIINGROUP-BTC ngày 14/06/2019 và Công văn số 03-2020/FIINGROUP-BTC ngày 13/02/2020;

Theo đề nghị của Vụ trưởng Vụ Tài chính các ngân hàng và tổ chức tài chính,

QUYẾT ĐỊNH

Điều 1. Cấp Giấy chứng nhận đủ điều kiện kinh doanh dịch vụ xếp hạng tín nhiệm cho:

1. Tên doanh nghiệp: Công ty Cổ phần FiinGroup.
2. Địa chỉ: Tầng 10, tòa nhà Peakview Tower, 36 Hoàng Cầu, Phường Ô Chợ Dừa, Quận Đống Đa, Thành phố Hà Nội, Việt Nam.
3. Địa chỉ trang thông tin điện tử: www.fiingroup.vn
4. Giấy chứng nhận đăng ký doanh nghiệp:
- Số 0102674865;
- Ngày cấp: Cấp đăng ký lần đầu ngày 11/03/2008; cấp đăng ký thay đổi lần thứ 16 ngày 10/01/2020;
- Cơ quan cấp: Sở Kế hoạch và Đầu tư Thành phố Hà Nội.
5. Người đại diện theo pháp luật của doanh nghiệp:

2

Services provided by FiinRatings

- ✓ Issuer credit rating
- ✓ Issue credit rating
- ✓ Green Debt Instruments verification
- ✓ Other Services for Investors

Partners

S&P Global Ratings

Technical Partner providing technical training in analytical capacity building, operations, and compliance toward the international practice since May 2020.

ADB ASIAN DEVELOPMENT BANK

We collaborate with ADB in various activities in developing rating culture in Vietnam:

- Technical assistance program
- Subsidy scheme for first-time issuer ratings

Climate Bonds INITIATIVE

FiinRatings is the only agency in Vietnam to become an Approved Verifier by Climate Bonds Initiative (CBI) to assist Vietnamese issuers participating in Green Bonds for better access to finance.

05 | About FiinRatings

FiinRatings have conducted initial ratings, continued credit monitoring, and credit assessments for **more than 50 domestic enterprises across various industries**, becoming the domestic credit rating agency with the largest client base in the market. We partner with and support businesses in improving their credit profiles and optimizing capital costs.



Note: FiinRatings' domestic rating scale has 20 notches, from C to AAA (AAA for Vietnamese government bonds).

FiinRatings®
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