Environmental and Social Due Diligence (ESDD) Summary

Issuer	Sai Gon-Hanoi Commercial Joint Stock Bank ("SHB")
Use of CGIF's guarantee	To finance SHB's lending activities to Micro, Small and Medium-sized Enterprises ("MSME") in line with SHB's Sustainable Finance Framework (SFF).
Countries of operations	Vietnam
E&S Risk Classification	Financial Intermediary (FI) – 3 (Low Risk)
Relevant ADB Environmental and Social Standards	SHB is a Vietnamese commercial bank providing corporate, SME, and retail banking services. The Environmental and Social Due Diligence (ESDD) assessed the E&S risks associated with SHB's financing to MSMEs as low and manageable through SHB's existing Environmental and Social Management System (ESMS), in accordance with the following applicable Environmental and Social Standards (ESSs): ESS 1. Assessment and Management of Environmental and Social Risks and Impacts ESS 2. Labor and Working Conditions ESS 4. Health, Safety, and Security ESS 10. Stakeholder Engagement and Information Disclosure No material updates to SHB's existing ESMS or exclusion list are required, as they are considered sufficient to manage the deemed low E&S risks associated with SHB's financing to MSMEs.

ESS1. Assessment and Management of Environmental and Social Risks and Impacts	SHB implements an overarching ESMS as the framework for managing E&S risks associated with its credit-granting activities. The ESMS is embedded within SHB's overall risk governance structure, with oversight at the HQ level and implementation at the branch level. ESMS implementation is overseen by E&S Risk Officers at SHB HQ, with support from relevant business units. CGIF will provide ESMS training to SHB, including guidance on annual E&S reporting requirements to CGIF. SHB's MSME borrowers are screened against the existing exclusion list, which is broadly consistent with CGIF Prohibited Investment Activities List (PIAL). Business activities engaged in PIAL-restricted activities, High E&S risk classifications, or major E&S non-compliance are ineligible for CGIF-backed financing. Activities assessed as Medium or Low E&S risk, or with minor E&S gaps, are required by SHB to implement an E&S Action Plan (ESAP), where relevant. Relevant ESS requirements are incorporated into SHB's E&S risk screening and assessment processes through relevant screening forms and loan agreement provisions, as applicable to each transaction.

ESS2. Labor and Working Conditions	The ESDD confirmed that SHB's existing ESMS and exclusion list prohibit forced and child labor. Where relevant, SHB requires evidence from MSME clients demonstrating compliance with applicable Vietnamese labor laws.
ESS4. Health, Safety and Security	Occupational, health, and safety (OHS)-related risks associated with SHB's MSME clients are assessed as low and are managed through SHB's existing ESMS, including assessment of applicable regulatory requirements and borrower monitoring.
ESS10. Stakeholder Engagement and Information Disclosure	SHB's ESMS incorporates applicable stakeholder engagement (SE) requirements under Vietnamese regulations. SE and grievance channels include electronic platforms (i.e. hotline, email, website) and physical branches.
Paris Alignment (Climate Change Mitigation and Adaptation)	SHB, as an FI adopting the SFF requirements for this transaction, is not considered to be directly engaged in underlying activities that are non-aligned with the Paris Agreement or that finance sectors with material climate change impacts or risks. As such, SHB is considered Paris Agreement aligned. SHB's core banking activities have limited direct exposure to physical climate risks and climate-related hazards. SHB has invested in digital infrastructure and conducts remote project monitoring in disaster-prone or remote areas, thereby
Reporting Requirements	SHB will report its E&S performance to CGIF through the annual Environmental and Social Performance Report (ESPR). The ESPR will cover updates on ESMS implementation, E&S risk monitoring, and any material E&S incidents, complaints, or non-compliance.

Date of Issuance: 26 October 2026