

 Early Warning System

DFC-2025-SOUTHEASTASIA

Southeast Asia Commercial Joint Stock Bank (Tranche 2)



### Quick Facts

Countries	Vietnam
Financial Institutions	US International Development Finance Corporation (DFC)
Status	Approved
Bank Risk Rating	B
Borrower	Southeast Asia Commercial Joint Stock Bank
Sectors	Climate and Environment, Energy, Finance, Transport
Investment Type(s)	Loan
Investment Amount (USD)	\$ 100.00 million
Loan Amount (USD)	\$ 100.00 million
Project Cost (USD)	\$ 125.00 million



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### Project Description

According to the DFC, the project consists of a follow-up direct loan of up to US\$ 100 million to the Borrower to expand the Borrower's on-lending program to small- and medium-enterprises and individual borrowers. The Borrower will on-lend at least 30% of the Tranche II loan proceeds to SMEs, at least 10% to women-owned/women-led SMEs and at least 10% to Qualified Climate Finance Customers.

The project will support Vietnam's transition to more sustainable technologies with specific proceeds allocated to enterprises engaged in climate mitigation and/or adaptation activities, including energy efficiency improvements, green buildings, and green transportation.



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### Investment Description

- US International Development Finance Corporation (DFC)

### Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK](#) (Financial Intermediary)



### Private Actors Description

As stated by Devex, Southeast Asia Commercial Joint Stock Bank (SeABank) is headquartered at 25 Tran Hung Dao, Hoan Kiem, Hanoi, SeABank is known as one of the leading group of commercial joint stock banks in Vietnam in terms of capital scale, charter, network operation, brand awareness level and stable growth rate.



### Contact Information

*No project contacts provided at the time of disclosure.*

### ACCESS TO INFORMATION

Unlike many other development finance institutions, DFC does not currently have an access to information policy.

Under the United States Freedom of Information Act (FOIA), DFC is obliged to respond to reasonably formulated requests for Agency records. However, DFC may apply exemptions from release to certain types of information and may charge fees in responding to requests. DFC has a designated FOIA officer who is trained in how to respond to requests and implement the law. You can learn more about filing a FOIA request at: <https://www.dfc.gov/foia>

### ACCOUNTABILITY MECHANISM OF THE UNITED STATES INTERNATIONAL DEVELOPMENT FINANCE CORPORATION (DFC)

The Office of Accountability is an independent office that addresses complaints about environmental or social issues related to DFC-supported projects. The office provides communities an opportunity to have concerns independently reviewed and addressed. If you submit a complaint to the Office of Accountability, it may assist you by either seeking to address your problems by facilitating a problem solving dialogue between you and those implementing the project and/or investigating whether the DFC complied with its policies to prevent environmental, social, human rights, and labor harms.

You can find more information about the Office of Accountability at: <https://www.dfc.gov/who-we-are/office-accountability>



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### Bank Documents

- [Project Disclosure](#)



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### Other Related Projects

- DFC-2022-SOUTHEASTASIA Southeast Asia Commercial Joint Stock Bank