

**SUMMARY OF THE NOVEL CONTRIBUTIONS OF THE DOCTORAL
DISSERTATION**

I. Preliminary Summary

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PhD Candidate Code: NCSD32217

Field of Study: Finance and Banking

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Dissertation Title: Liquidity Risk Management at Military Commercial Joint Stock Bank

Dissertation Supervisors: Assoc. Prof. Dr. Ha Minh Son and Dr. Luu Huu Duc

Academic Department: Banking Operations

II. Dissertation Abstract

1. Research Objectives and Research Subject

- The objective of the dissertation is to propose a system of solutions to strengthen liquidity risk management at Military Commercial Joint Stock Bank, in line with international management practices and consistent with the bank's strategic development orientation through 2030.

- The research subject of the dissertation is liquidity risk and liquidity risk management at commercial banks.

2. Research Methods Used

3. Main Findings and Conclusions

Theoretical aspects: The dissertation provides an updated and systematic analysis of the theoretical foundations of liquidity risk management in commercial banks by integrating the Basel III standards, the latest recommendations of the Basel Committee following the banking turmoil in 2023, and emerging trends in digital transformation in banking activities. On this basis, the dissertation supplements and clarifies key aspects of liquidity risk management, including governance models, risk appetite, management processes, evaluation criteria, and influencing factors. These findings contribute to strengthening the theoretical foundation for research on liquidity risk management at commercial banks in Vietnam.

Practical aspects: The dissertation is the first study to provide a systematic assessment of liquidity risk management at Military Commercial Joint Stock Bank

(MB) over the 2018–2025 period. Unlike previous studies that have primarily assessed liquidity through liquidity indicators, this dissertation examines liquidity risk management from both the perspectives of compliance with international standards and internal governance. Accordingly, it identifies the achievements, limitations, and underlying causes associated with liquidity risk management at Military Commercial Joint Stock Bank.

Application aspects: Based on the theoretical and empirical findings, the dissertation proposes a system of solutions to strengthen liquidity risk management at Military Commercial Joint Stock Bank toward 2030, focusing on: (i) strengthening the governance framework in alignment with international practices; (ii) enhancing the capacity to respond to emerging liquidity risks in the context of digital transformation; and (iii) promoting innovation in liquidity management through the application of digital technologies and data. The proposed solutions are comprehensive and feasible and may serve as a reference for further improving liquidity risk management practices at commercial banks in Vietnam.

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