

Moody's credit opinion on Vietcombank (2017)

In May 2017, Moody's announces Vietcombank's ratings as follows:

<u>Ratings</u>	<u>Results</u>
Local and foreign currency long-term issuer ratings:	B1
Local currency long-term deposit rating:	B1
Foreign currency long-term deposit rating:	B2
Baseline credit assessment (BCA):	b1
Adjusted BCA:	b1
Outlook:	Positive

Established in 1963, Vietcombank is now among the biggest commercial banks in Vietnam, with an extensive network of nearly 500 branches, transaction offices, representative offices and affiliates both in Vietnam and abroad, as well as more than 1,800 correspondent banks in 176 countries and territories in the world. As a universal bank with strong advantages in retail, wholesale, and investment banking, Vietcombank is able to serve customers through a wide variety of financial and banking services.

For further information, please access Moody's Investor Service Ltd.'s website at

<https://www.moodys.com/>