

## Vietcombank's ratings as of September 2019

	<b>Fitch Ratings</b>	<b>Moody's</b>	<b>S&amp;P</b>
Long-term issuer rating	BB-	Ba3	BB-
Stand-alone credit profile	b	ba3	bb-
Outlook	Positive	Stable	Stable

Established in 1963, Vietcombank is now among the biggest commercial banks in Vietnam, with an extensive network of more than 550 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.