



Vietcombank

July 2022

Table of contents

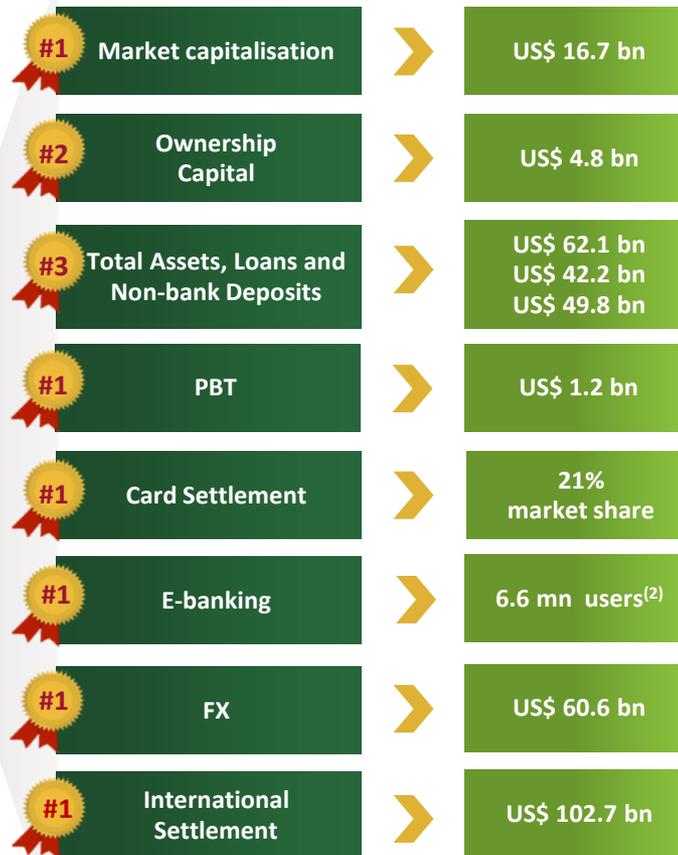
1. Vietcombank overview
2. Business landscape
3. Key company highlights
4. Growth strategy and targets
5. 2Q22 Results
6. Annexes

1. Vietcombank overview

A leading player in Vietnam's banking sector



Market position in Vietnam by⁽¹⁾:



- Universal banking model across a wide range of financial services spanning retail, corporate and financial institutional clients
- > 600 branches/ transaction offices and ~21,671 employees
- VCB maintains highest ratings among Vietnamese banks by international credit rating firms
- Listed on the Ho Chi Minh Stock Exchange (“HOSE”) since 2009

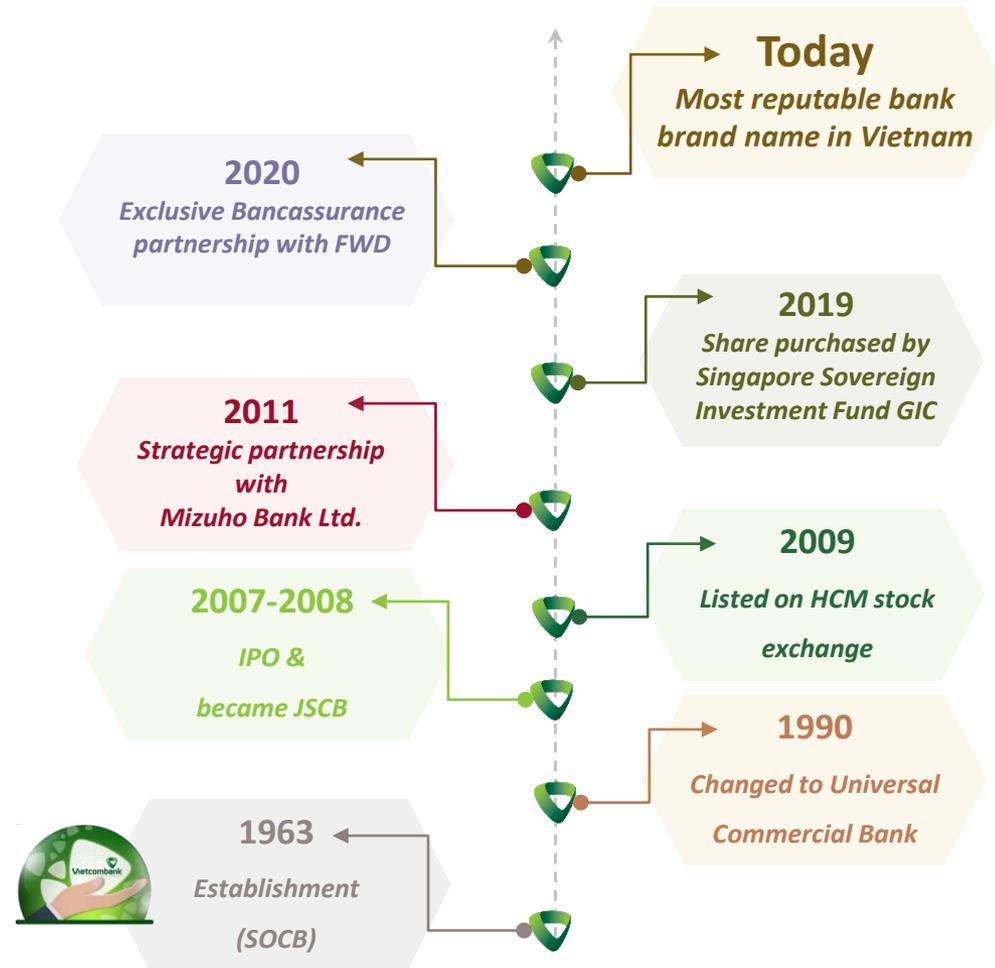
	Fitch	Moody's	S&P
Rating	BB-	Ba3	BB
Outlook	Positive	Positive	Stable



(1) Position among listed banks as of Dec 2021
 (2) Digibank users

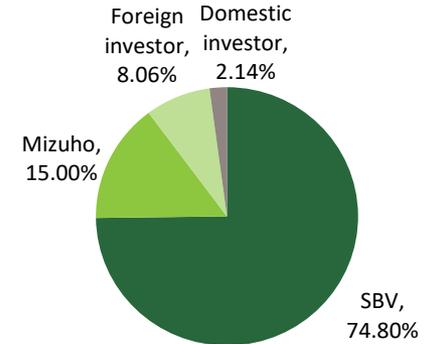
Strong heritage and track record of achievements

Corporate milestones



Note: SOCB refers to State Owned Commercial Bank and JSCB refers to Joint Stock Commercial Bank.

Key shareholders

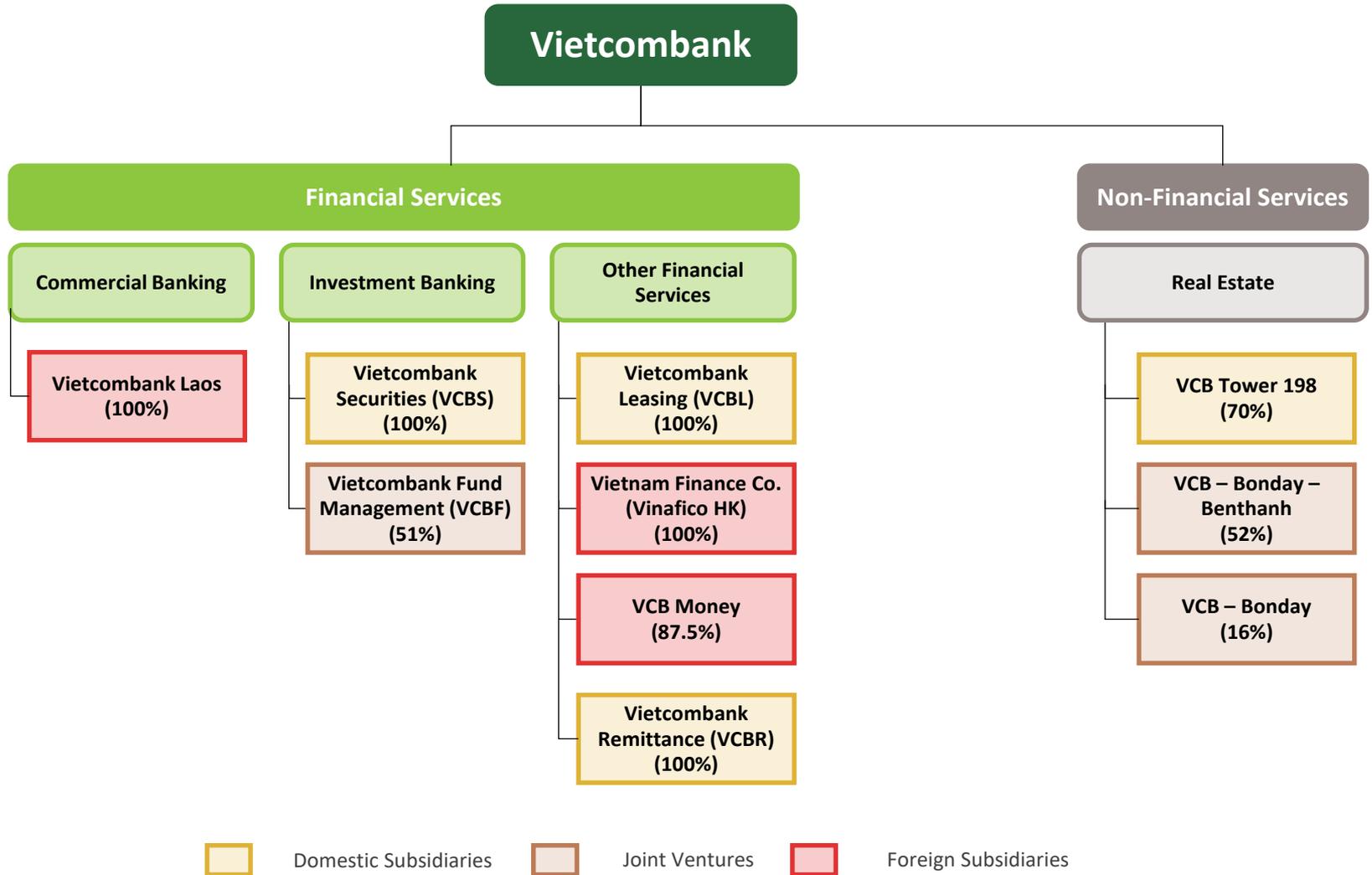


Note: After GIC share purchase

Major awards

- THE ASIAN BANKER** Best managed Bank during Covid-19
- INTERNATIONAL FINANCE** Best Risk Management Bank & Best IR – Banking and Finance in 2021
- Forbes** #1 Top 25 Financial brand in Vietnam in 2021
- YouGov** #1 Top Brand in Banking and Insurance rankings 2021 Vietnam
- THE ASIAN BANKER** #28 in 500 Strongest banks in Asia Pacific in 2021
- The Banker** Ranked #333 among the world's top 1000 banks in 2020
- THE ASIAN BANKER** Best Bank in Retails, Credit Cards and Mobile App in Vietnam 2020

Corporate structure

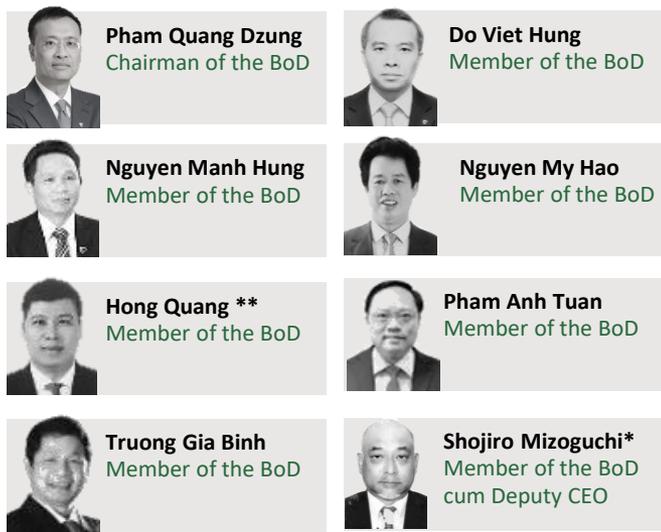


Experienced management team and BoD with deep industry expertise

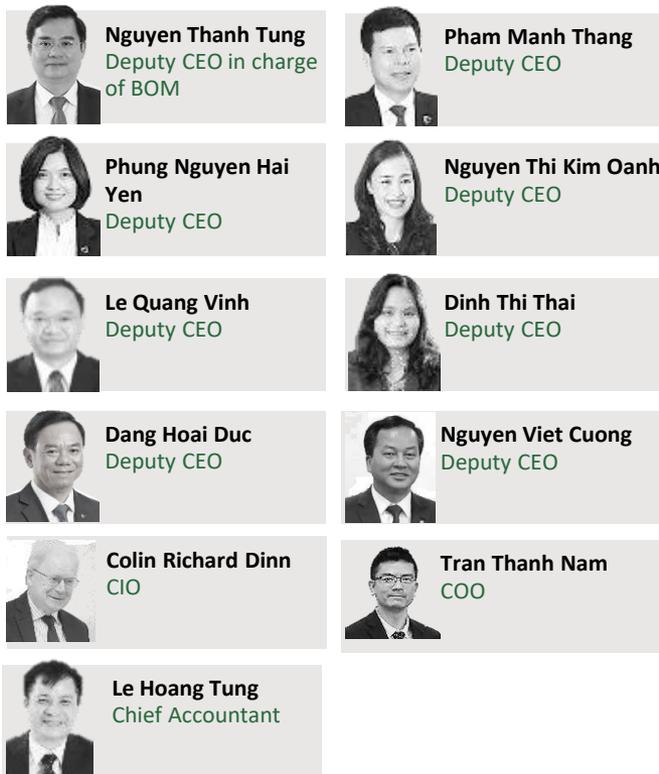
CEO profile

- Mr. Pham Quang Dzung, Chairman, has been with VCB since 1994 and has over 20 years of banking and finance experience in Vietnam. Before being appointed the Chairman, he held various positions in VCB, including member of the Board of Directors and CEO.
- Mr. Nguyen Thanh Tung, Deputy Chief Executive Officer in charge of BOM, has a banking career spanning over 20 of banking and finance experience in VCB.

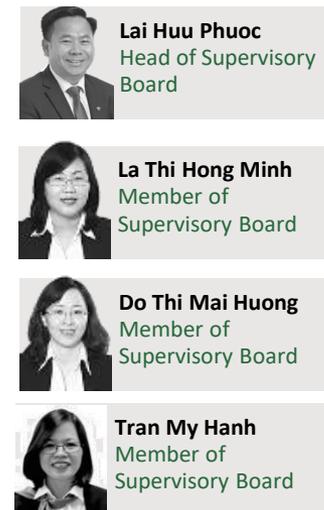
Board of Directors



Board of Management



Supervisory Board



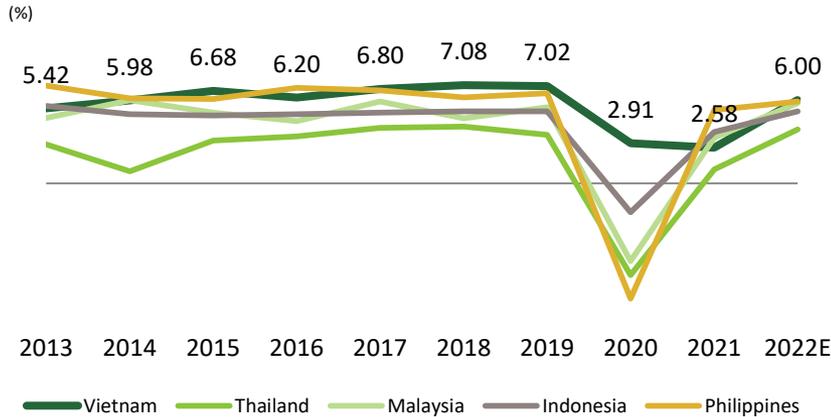
* Also serves as member of the Board of Management.

** Also serves as Head of Governance and Human Resource Development Group

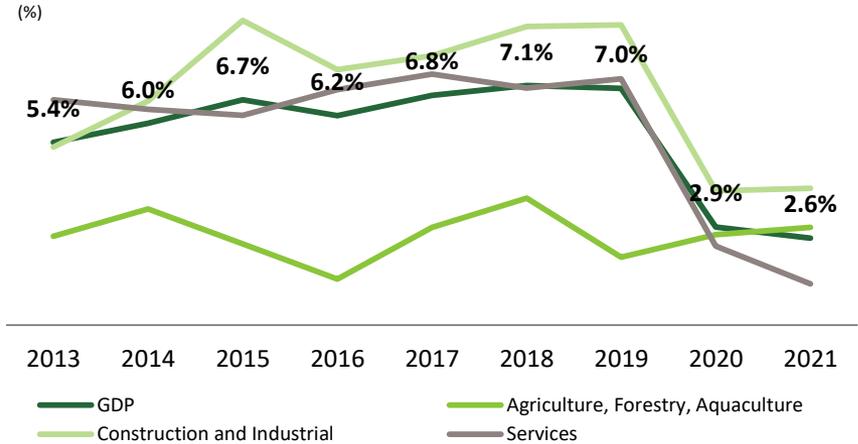
2. Business landscape

Favorable macroeconomic environment

Strong GDP growth

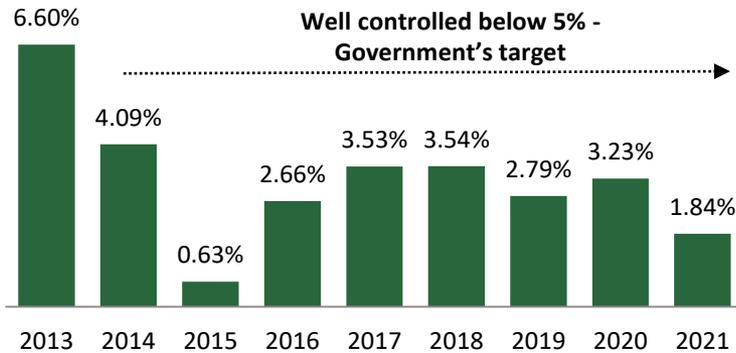


GDP growth by sector



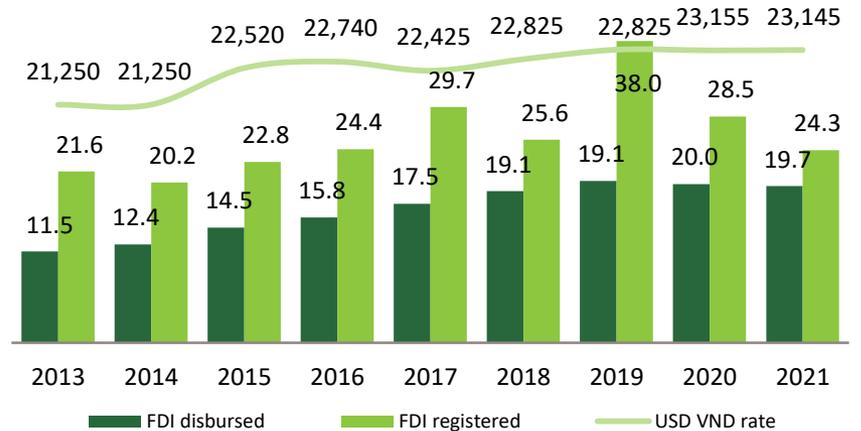
Inflation below government target of 5% since 2014

(YoY increase in consumer price)



Steady FDI inflows supporting FX rate

(USD bn)

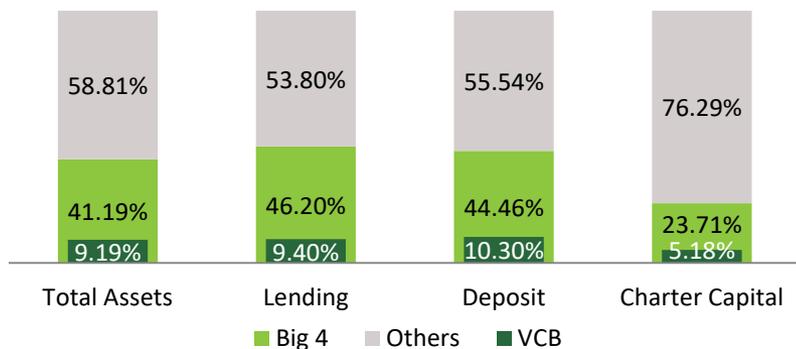


Banking sector overview

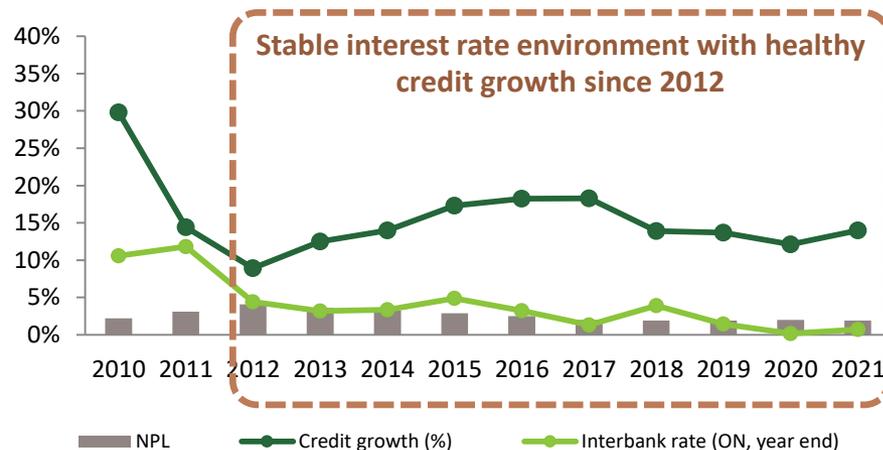
Overview

- Large number of banks (~90); of which the 4 biggest banks(*) occupy 45%-50% of deposit, lending and total assets.
- Industry restructuring plan commencing in 2011 has helped to (i) enhance credit control, (ii) increase the industry financial transparency through reducing cross ownership, (iii) strengthen the liquidity, efficiency and managerial capability of banks through M&A and self-restructuring; and aim to get the sector function in accordance with international norms.
- Strong, double digit growth in credit and deposits
- High growth potential: Favorable demographics with growing levels of urbanization, young population & rising income.

Market share (9M2021, Lending & Deposits 2020)

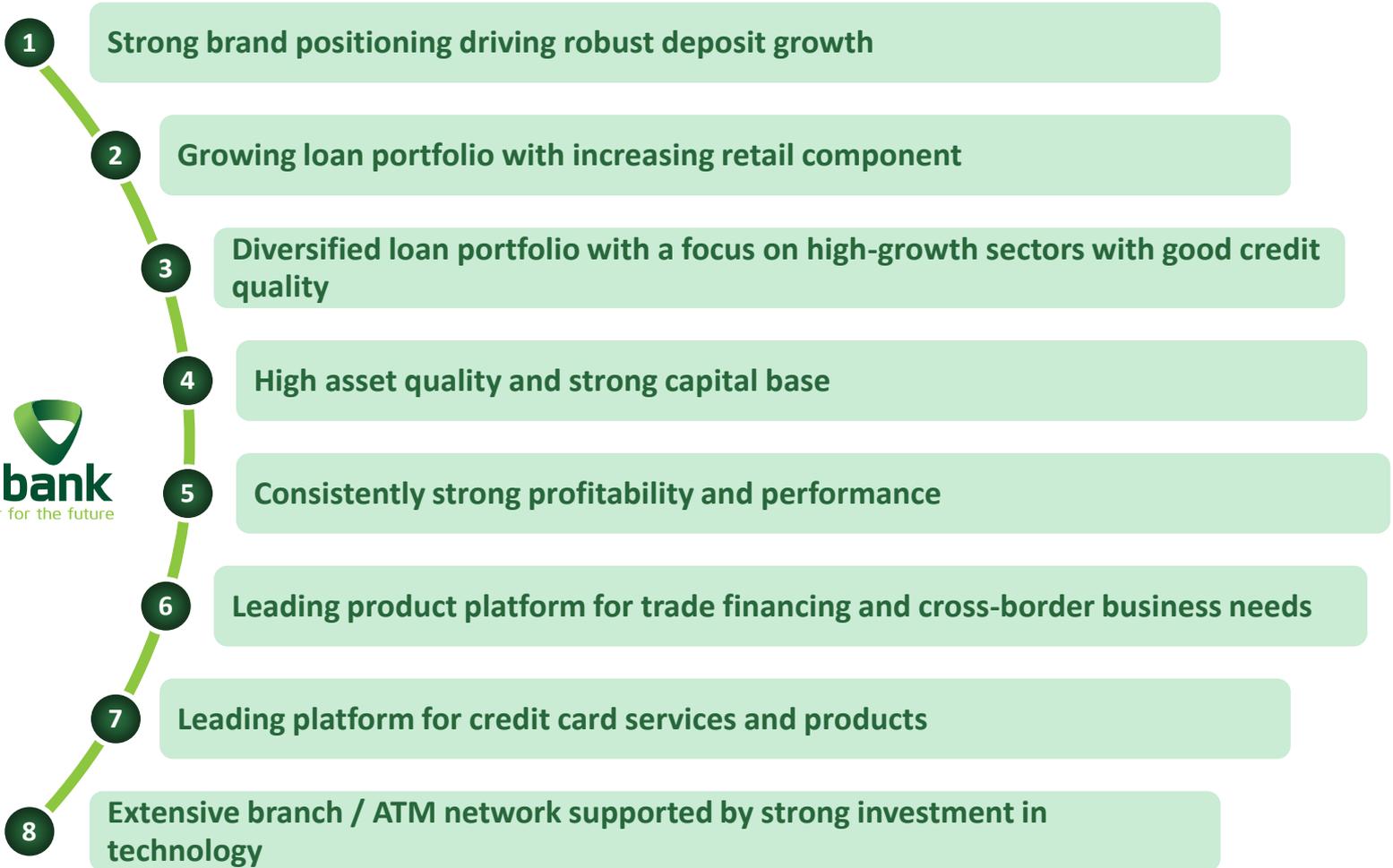


Stability and recovery of the banking sector



3. Key company highlights

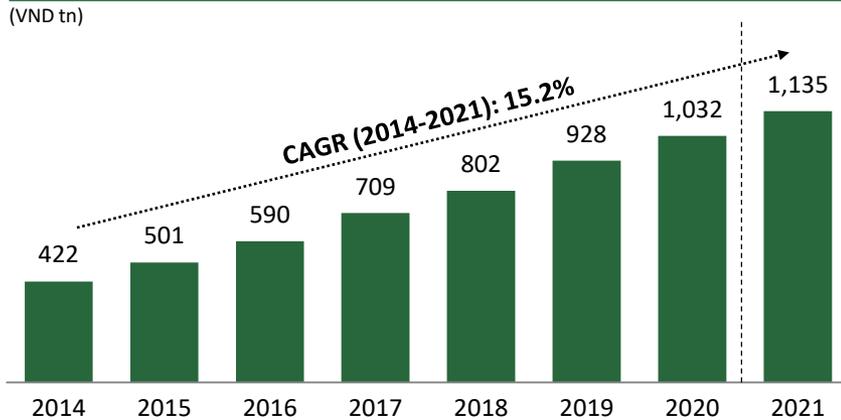
Key company highlights



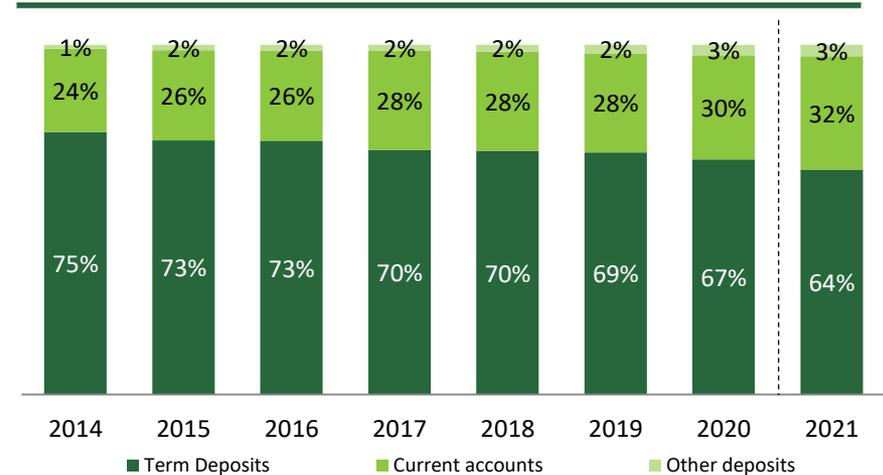
1 Strong brand positioning driving robust deposit growth

- Customer deposits are the largest source of total funding, accounting for ~80%
- Growing market share (10.4%) on the back of strong nationwide brand recognition and loyalty
- 2021 deposit balance: Over VND 1,135 tn, up 10% compared with 2020; recorded 15.2% CAGR between 2014 - 2021
- Deposit structure:
 - CASA account for 32%, providing low cost funding to the bank
 - ~50% corporates & SME and 50% individual
 - VND-denominated deposits account for ~84%

Customer deposit



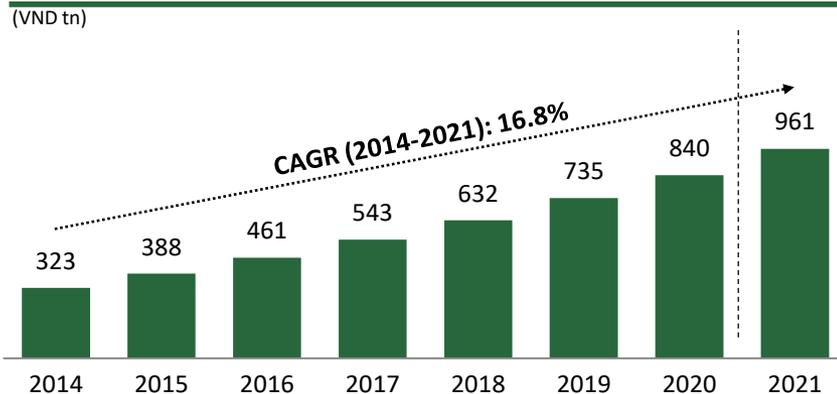
Deposit breakdown by term



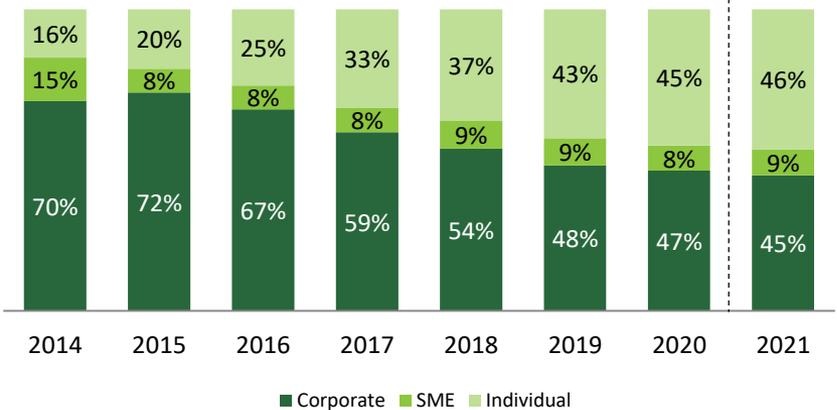
2 Growing loan portfolio with increasing retail component

- Market share ~9.5%
- 2021: Total loans: ~VND 961 tn, increased 14% against 2020; recorded 16.8% CAGR between 2014 - 2021
- Loan composition
 - Growing loan portfolio with a focused approach to increase loans to retail banking
 - Long and medium term loans account for 47% of total loans
 - Domestic currency loans account for 88% of total loans
- ~85% of the total loans are collateralized

Total loans



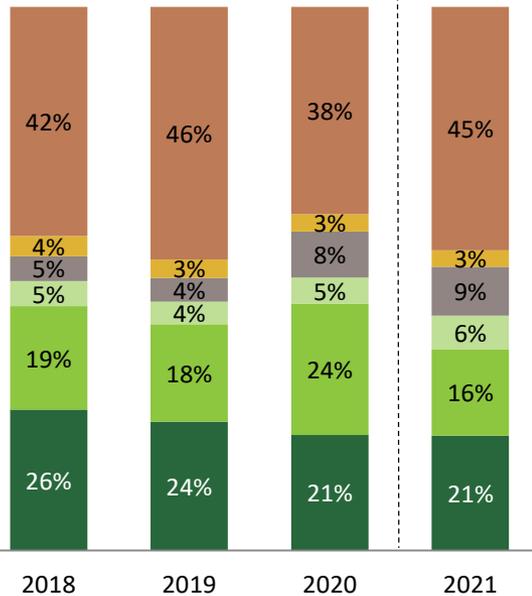
Lending breakdown by clients



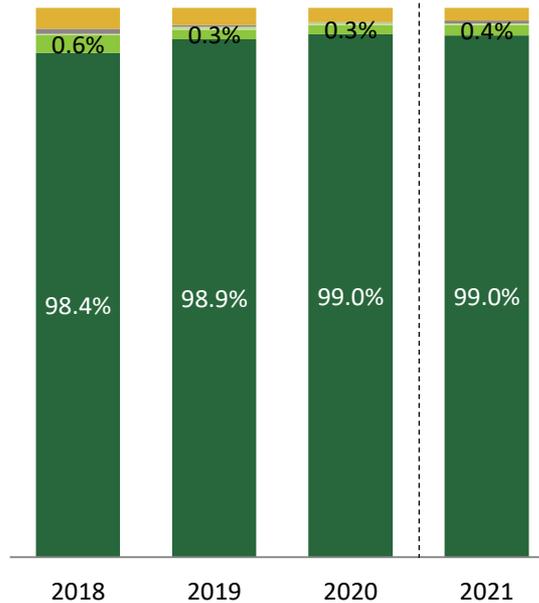
3 Diversified loan portfolio with a focus on high-growth sectors with good credit quality

Lending breakdown

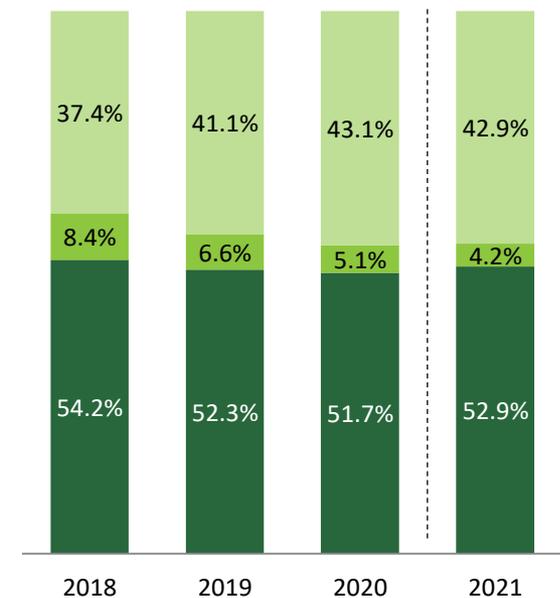
By sector



By loan group



By term



- Others
- Transportation, logistics, communication
- Construction
- Electricity, gas, water processing & supplying
- Trading & services
- Processing, manufacturing

- Current
- Sub-standard
- Special Mentioned
- Loss
- Doubtful

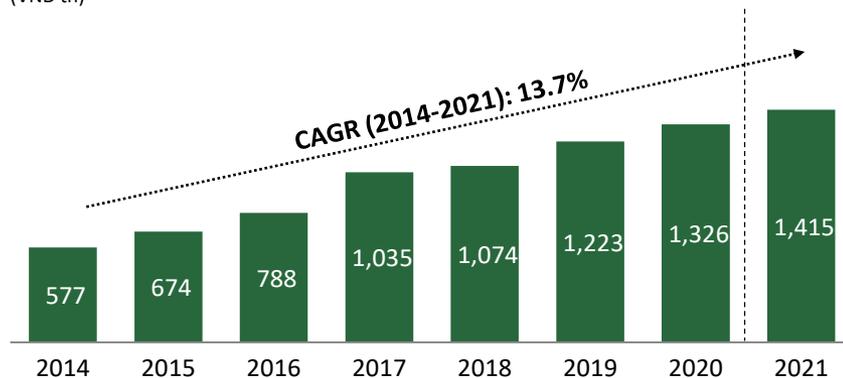
- Short term
- Medium term
- Long term

4 High asset quality and strong capital base

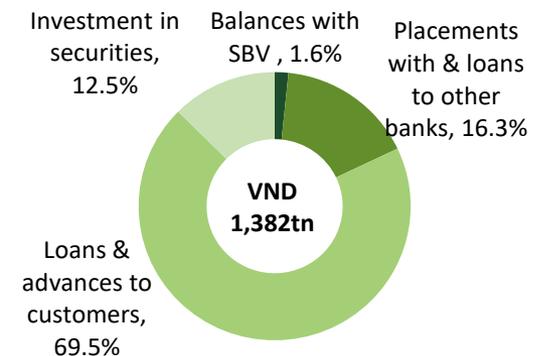
FY ended 31 December	2014A	2015A	2016A	2017A	2018A	2019A	2020A	2021
Loans to deposits	76.58%	77.36%	78.04%	76.70%	78.79%	79.14%	81.37%	84.62%
Loan loss reserve coverage (Provision/NPL)	94.43%	120.63%	117.12%	130.67%	165.41%	179.5%	368.0%	424.36%
NPL ratio	2.31%	1.84%	1.51%	1.14%	0.98%	0.79%	0.62%	0.64%
CAR (*)	11.61%	11.04%	11.13%	11.63%	12.14%	9.60%	9.56%	9.47%
Credit Cost	1.53%	1.71%	1.51%	1.23%	1.26%	0.99%	1.27%	1.31%

Total assets

(VND tn)



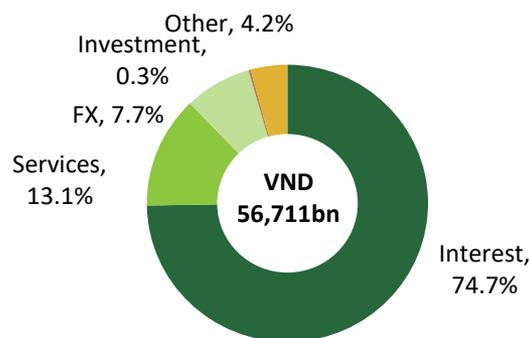
Earning assets breakdown (2021)



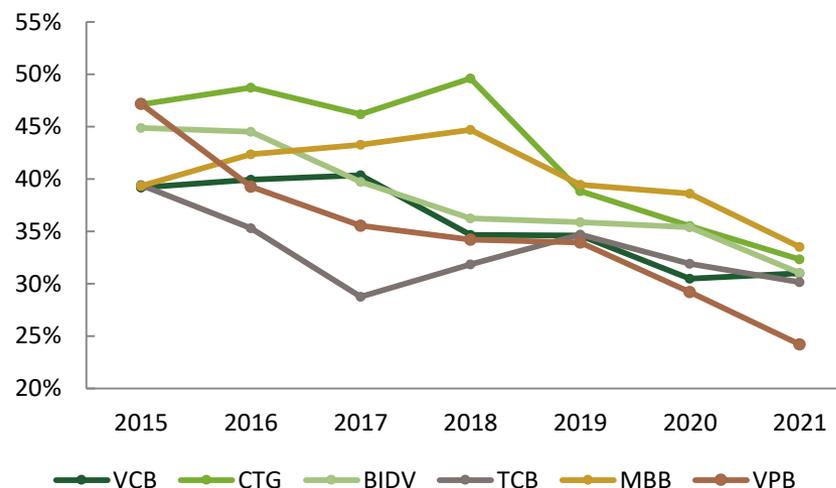
5 Consistently strong profitability and performance

FY ended 31 December	2014A	2015A	2016A	2017A	2018A	2019A	2020A	2021
Net interest margin	2.40%	2.57%	2.64%	2.66%	2.95%	3.13%	2.92%	3.16%
Non-interest income/Operating Income	32.0%	27.1%	25.5%	25.4%	27.67%	24.39%	26.04%	25.26%
Pre-Provision Operating Profit/Equity	24.4%	29.2%	32.1%	34.9%	44.74%	41.82%	36.68%	35.20%
ROAA	0.88%	0.85%	0.93%	1.00%	1.38%	1.61%	1.45%	1.60%
ROAE	11.0%	12.0%	14.7%	18.1%	25.46%	25.88%	21.11%	21.58%

Operating income structure (2021)



Cost to income ratios



6 Leading platform for trade financing and cross-border business needs

■ Leading position in Trade Financing (TF) and International Settlement

- Market share: ~15.36% in TF
- Solid customer-base include country's top importers & exporters
- Extensive correspondent network includes ~2,000 banks all over the world

■ Domestic Settlement (VCB Money)

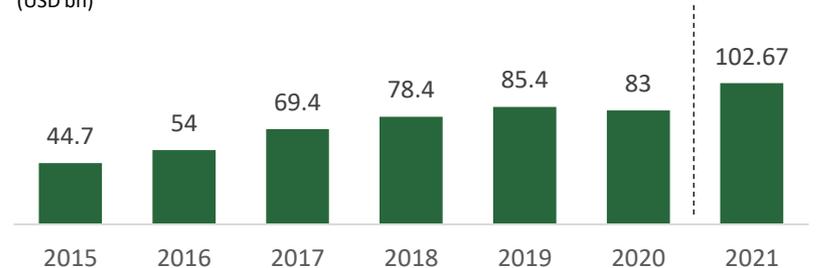
- The first and leading e-banking platform in Vietnam
- Clearing center in Vietnam for foreign currencies

■ FX Transactions and Derivatives

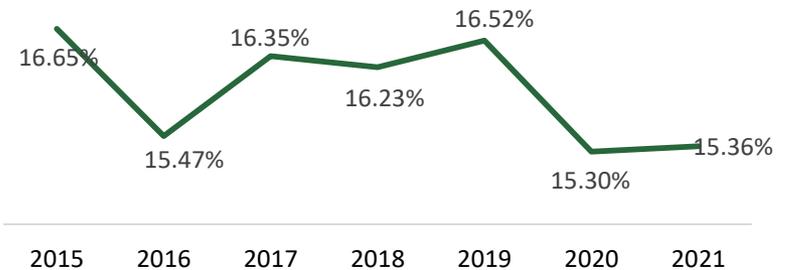
- Leader in Vietnam's foreign exchange market
- FX profit grows consistently ~10% yoy, contributing ~5-8% of total operating income

International settlement volume

(USD bn)

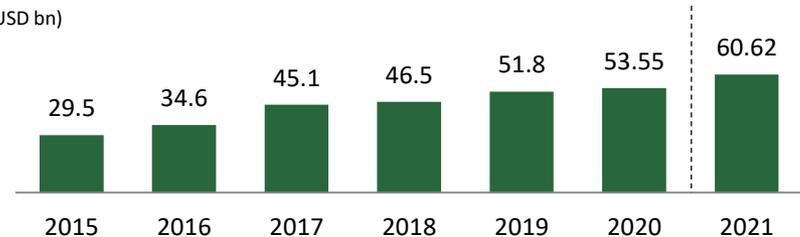


Market share in total international settlement



FX transaction volumes

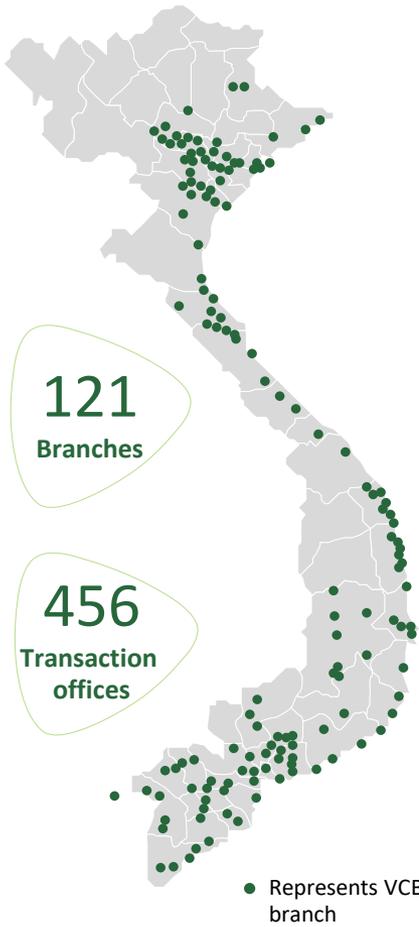
(USD bn)



8 Extensive branch / ATM network supported by strong investment in technology

Nationwide coverage and presence...

... with rapid digitalization process



121
Branches

456
Transaction
offices



- Developed a wide range of products and services that are distributed through digital channels
- **VCB Digibank** is now the Omni channel to provide customers with seamless banking experience including Bank transfer, QR pay, Top up and bill payment, Card services, Saving and other Financial services, Online shopping from flight ticket, hotel, train, bus to movie ticket etc.
- **E-KYC** allows customers to open Vietcombank accounts anywhere within minutes
- **VCB CashUp** digitally transforms wholesales banking services with a rich product suite including Digital payments, enhanced Liquidity management, Supply chain finance, Virtual account management, Electronic Cash collection & receivables, Bill payments, Host to host services and other advanced functions such as Information Reporting, Cash flow forecasting etc.
- **0 fee scheme** to encourage online transactions
- VCB aims to become the **Number 1 Digital bank in Vietnam**

4. Growth strategy and targets

Strategic plan to 2025, vision to 2030

No. 1 bank in Vietnam, one of the 100 largest banks in Asia, one of the 300 largest banking and financial groups in the world, one of the 1000 largest listed companies in the world and make great contributions to the development of Vietnam

**No. 1 in
Profit
and
Non-interest
income**

**No. 1 in
Retail Banking
and
Investment
Banking**

**Leading on
Digital Banking**

**Leading on
Customer
Experiences**

**Best risk
management
and listed on
International
Stock market**

**Leading on
Human
resources
quality**

Key financial and operating targets for 2025



Scale

- **Total assets:** ~ 14%
- **Total shareholders equity:** ~ 25%



Growth

- **Loan growth:** ~ 14%
- **Deposit growth:** ~ 13%



Quality

- **LDR:** maintain at 80-85%
- **LLRC:** above 100%
- **NPL:** < 1.0%
- **CAR:** above 12%



Profitability

- **Interest income growth:** ~ 15%
- **Non-interest income growth:** ~19%
- **Cost to income ratio:** < 40%
- **ROAA:** ~ 1.6%
- **ROAE:** ~ 16%

5. 2Q22 Results

2Q22 Highlights

Loans

1,101 tn + 14.6% ytd

Deposits

1,195 tn + 5.3% ytd

Profit Before Tax (1Q22)

17,373 bn + 28% yoy

CAR

9.36%

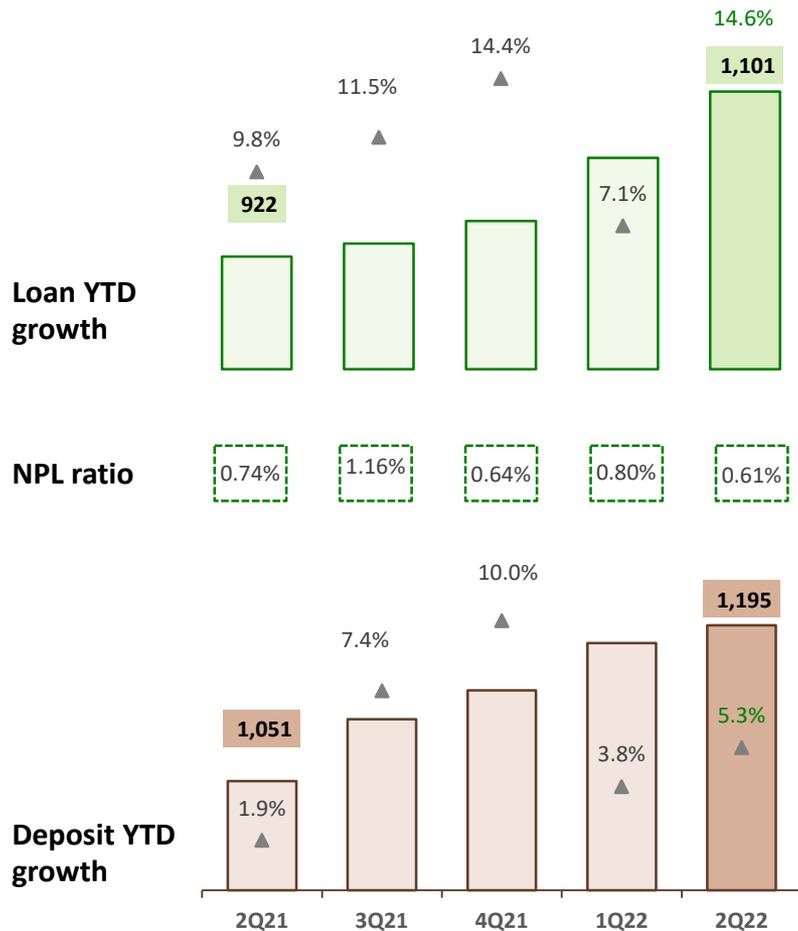
NPL ratio

0.61%

NON FINANCIAL HIGHLIGHTS

- ✔ VCB rating upgraded by S&P to **BB**, outlook **Stable**. VCB now holds highest ranking among Vietnam banks by S&P
- ✔ VCB received **Best Investor Relations Bank – Vietnam 2021** and **Best Digital Transformation Bank – Vietnam 2021** by International Finance Magazine
- ✔ VCB for the 6 consecutive time honored to be **Best bank in Vietnam by The Asian Banker** by Balance sheet assessment
- ✔ **New functions to Digibank** (Card renewable, VCB Rewards, free account number based on mobile phone etc.)

Strong credit growth in line with economic recovery, Asset quality well controlled, CASA remained high



Loans grew strongly to ~1,101 tn, ~14.6% growth ytd

- *Growth by segment:* Corporate (~13% ytd), Retail (~16,5% ytd), SME (12% ytd).

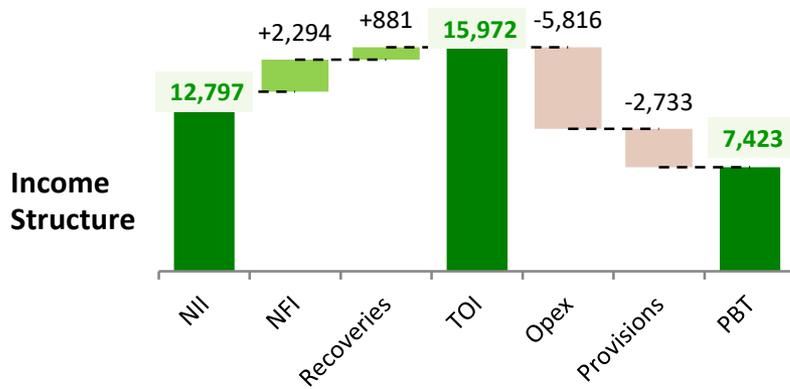
Asset quality maintained as bank's priority.

- *NPL ratio down to 0.6%* from 0.8% level of Q1.2022.
- *Restructured loans* under Circular 01 and Circular 03 was ~4tn, only ~0.36% loan book

Deposit increased to 1,195 tn or by ~5.3% ytd. Pure LDR increased to 92% (LDR under Cir 22 was 80%, well under 85% threshold).

- *CASA expanded* as zero fee scheme took effect, average CASA ratio as high as ~34.8%, close to year target of 35%; VCB continued to possess largest CASA volume in the market

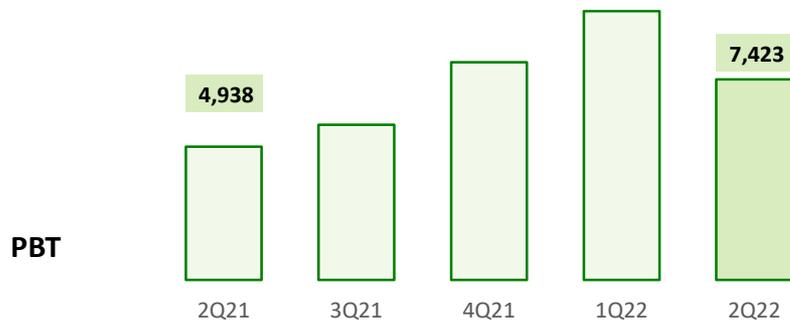
Solid profitability, #1 in market by PBT



2Q22 Total Operating income was 17.3tn, ~28% yoy
 Key driver: interest income (~ 17% yoy), FX income (48% yoy)
 Fee income down by 12% as an offset for growing CASA



2Q22 Operating expenses was 10.3tn, up by 8.56% yoy
 CIR in Q2 went up to 36.4% after a low 1Q (27%) due to timing,
 bringing 1H2022 CIR to ~32%.



2Q22 PBT was solid at 7.4 tn, 1H2022 PBT was highest in the market
 at 17.3 tn, a growth of 28% yoy.

Key ratios

Quality	1Q2020	2Q2020	3Q2020	2020A	1Q2021	2Q2021	3Q2021	2021	1Q2022	2Q2022
Loans to deposits	80.8%	78.5%	79.9%	81.4%	85.0%	87.7%	84.5%	84.6%	87.2%	92.1%
Loan loss reserve coverage (Provision/NPL)	235.0%	264.4%	215.1%	368.0%	279.0%	351.8%	242.9%	424.4%	372.6%	505.9%
NPL ratio	0.82%	0.80%	1.01%	0.62%	0.88%	0.74%	1.16%	0.63%	0.81%	0.61%
CAR ⁽¹⁾	10.2%	10.1%	10.4%	9.6%	10.1%	10.1%	10.1%	9.3%	9.65%	9.36%
Credit Cost	1.16%	1.07%	1.08%	1.26%	1.06%	1.25%	1.20%	1.31%	0.91%	0.97%
Profitability										
Net interest margin	3.17%	2.95%	2.97%	2.92%	3.16%	3.28%	3.17%	3.16%	3.40%	3.34%
Non-interest income / Operating Income	26.5%	25.7%	25.3%	26.0%	35.7%	25.9%	24.5%	25.3%	28.4%	24.3%
ROAA	1.41%	1.46%	1.41%	1.45%	2.12%	1.65%	1.52%	1.60%	2.21%	1.8%
ROAE	20.14%	20.62%	19.53%	21.11%	28.33%	21.84%	20.26%	21.58%	28.18%	24.0%
Cost to income ratio	40.0%	34.9%	36.4%	32.7%	30.5%	33.3%	34.7%	31.0%	26.9%	31.6%

VCB 2022 targets

Key targets	2020	2021	2021 growth	2022 Growth Target
Total assets (VND bn)	1,326,230	1,414,673	6.67%	8%
Credits (VND bn)	845,128	972,580	15.08%	Max 15%
Deposits and valuable papers (VND bn)	1,053,354	1,152,712	9.43%	~9%
PBT (VND bn)	23,050	27,389	19%	Min 12%
NPL ratio (NPL/Credits)	0.62%	0.63%		<1.5%

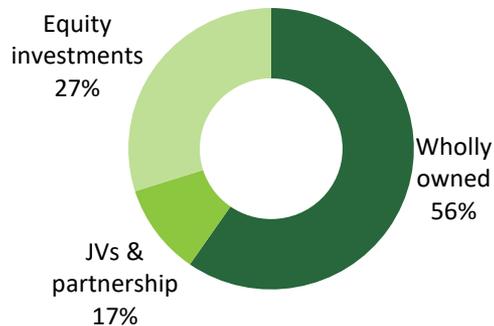
6. Annexes

Equity investments overview

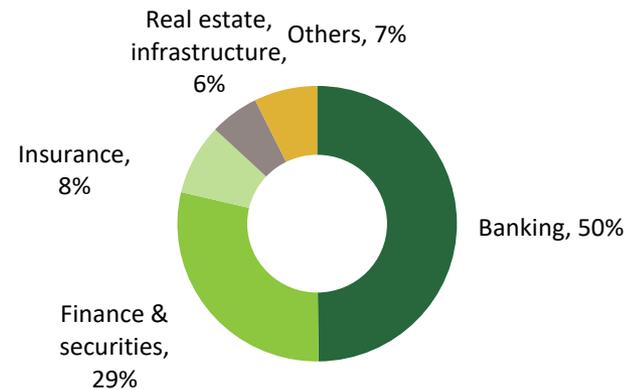
- Total investments - VND 5,586 bn (USD 245m) as of 31 Dec 2021
- Wholly – Owned Subsidiaries: VCBS, VCBL, VFC, VCB Laos, VCBR
- JVs and Partnerships: VCBF, Vietcombank Tower, VCB Money (TN Monex), VCB-Bonday-Ben Thanh, etc
- Equity Investments: MB, PJICO, etc
- VCBS, VCBF & VCB Investment Management Dept. – core components to upgrade to IB

Total investments by type

(%)



Total investments by sectors



Historical Balance sheet

FY ended 31 Dec (Figures in VND bn)	2017	2018	2019	2020	2021	2022Q1	2022Q2
Cash and cash equivalents	10,103	12,792	13,778	15,095	18,012	14,868	15,098
Balances with SBV	93,616	10,846	34,684	33,139	22,507	38,888	28,814
Current accounts, deposits and placements with banks	232,973	250,228	249,470	267,970	225,765	194,999	255,548
Investments in securities	140,454	152,227	169,429	158,885	173,674	175,251	194,558
Loans to customers	543,434	631,867	734,707	839,788	960,750	1,028,900	1,100,852
Provision for credit losses	(8,113)	(10,294)	(10,417)	(19,243)	(25,976)	(31,192)	(33,862)
Equity investment	3,553	2,476	2,464	2,239	2,346	2,366	2,381
Net fixed assets	6,162	6,527	6,710	8,539	8,626	8,345	8,104
Other assets	13,111	17,357	21,892	19,817	28,969	30,323	30,899
Total Assets	1,035,293	1,074,027	1,222,719	1,326,230	1,414,673	1,462,748	1,602,392
Current accounts of banks and payables to SBV	171,385	90,685	92,366	41,177	9,468	36,310	61,021
Borrowings from SBV and term deposits from banks	66,942	76,524	73,617	103,584	109,758	81,278	171,677
Customers deposits	708,520	801,929	928,451	1,032,114	1,135,324	1,179,669	1,195,392
Derivatives and other financial liabilities				52	-	5	19
Valuable papers issued	18,215	21,461	21,384	21,240	17,388	17,380	14,367
Debt securities issued and other borrowed funds	23	26	20	15	8	7	5
Other liabilities	17,651	21,222	25,998	33,954	33,610	31,021	36,921
Total Liabilities	982,735	1,011,847	1,141,836	1,232,135	1,305,555	1,345,671	1,479,402
Chartered capital	35,978	35,978	37,089	37,089	37,089	47,325	47,325
Surplus + Other capital	344	344	5,340	5,340	5,340	5,340	5,340
Reserve funds	7,254	9,446	12,186	14,926	18,173	18,173	18,172
Differences in FX and Asset revaluation	178	204	129	5	(5)	(10)	(2)
Retained earnings	8,715	16,139	26,055	36,650	48,434	46,157	52,057
Total Shareholders' Equity	52,469	62,110	80,800	94,010	109,030	116,985	122,892
Minority Interest	89	69	83	85	87	92	97

Historical Balance sheet

FY ended 31 Dec (Figures in USD m)	2017	2018	2019	2020	2021	2022Q1	2022Q2
Cash and cash equivalents	451	551	595	657	791	643	651
Balances with SBV	4,175	467	1,497	1,442	988	1,681	1,242
Current accounts, deposits and placements with banks	10,389	10,786	10,767	11,658	9,911	8,427	11,012
Investments in securities	6,263	6,562	7,312	6,913	7,624	7,573	8,384
Loans to customers	24,233	27,236	31,709	36,536	42,175	44,464	47,436
Provision for credit losses	(362)	(444)	(450)	(837)	(1,140)	(1,348)	(1,459)
Equity investment	158	107	106	97	103	102	103
Net fixed assets	275	281	290	372	379	361	349
Other assets	585	748	945	862	1,272	1,310	1,331
Total Assets	46,167	46,294	52,772	57,700	62,102	63,213	69,048
Current accounts of banks and payables to SBV	7,643	3,909	3,986	1,791	416	1,569	2,629
Borrowings from SBV and term deposits from banks	2,985	3,298	3,177	4,507	4,818	3,512	7,398
Customers deposits	31,595	34,566	40,071	44,904	49,839	50,980	51,510
Derivatives and other financial liabilities			-	2	-	-	-
Valuable papers issued	812	925	923	924	763	751	619
Debt securities issued and other borrowed funds	1	1	1	1	0	0	0
Other liabilities	787	915	1,122	1,477	1,475	1,341	1,591
Total Liabilities	43,823	43,614	49,281	53,606	57,311	58,153	63,748
Chartered capital	1,604	1,551	1,601	1,614	1,628	2,045	2,039
Surplus + Other capital	15	15	230	232	234	231	230
Reserve funds	323	407	526	649	798	785	783
Differences in FX and Asset revaluation	8	9	6	0	(0)	(0)	(0)
Retained earnings	389	696	1,125	1,595	2,126	1,995	2,243
Total Shareholders' Equity	2,340	2,677	3,487	4,090	4,786	5,056	5,295
Minority Interest	4	3	4	4	4	4	4

Historical Income statement

(Figures in VND bn)

FY ended 31 Dec	2017	2018	2019	2020	2021	2022Q1	2022Q2
Interest income	46,159	55,864	67,724	69,205	70,749	19,338	40,009
Interest expenses	(24,221)	(27,455)	(33,147)	(32,920)	(28,362)	(7,362)	(15,236)
Net interest income	21,938	28,409	34,577	36,285	42,387	11,976	24,773
Service fee income	5,378	7,022	9,003	10,588	11,287	3,713	5,703
Service charges	(2,840)	(3,620)	(4,696)	(3,981)	(3,879)	(1,003)	(2,297)
Net fee income	2,538	3,402	4,307	6,607	7,407	2,711	3,405
Foreign exchange gain, net	2,042	2,266	3,378	3,906	4,375	1,522	2,994
Net gain on securities	457	250	153	2	19	16	120
Investment income (loss)	332	1,716	245	461	130	24	49
Other non-interest income	2,100	3,234	3,070	1,800	2,393	484	1,365
Non-interest income	7,469	10,870	11,153	12,777	14,324	4,758	7,933
Operating income	29,406	39,278	45,730	49,063	56,711	16,733	32,706
Operating expenses	(11,866)	(13,611)	(15,818)	(16,038)	(17,575)	(4,509)	(10,325)
Operating profit (pre-provision)	17,540	25,667	29,913	33,204	39,136	12,224	22,381
Provisions (net of reversals)	(6,198)	(7,398)	(6,790)	(9,975)	(11,761)	(2,274)	(5,007)
Profit before taxes	11,341	18,269	23,122	23,050	27,376	9,950	17,373
Income tax expense	(2,231)	(3,647)	(4,596)	(4,577)	(5,447)	(1,983)	(3,465)
Minority interest	(20)	(16)	(15)	(21)	(20)	(5)	(10)
Net profit /loss	9,091	14,606	18,511	18,452	21,908	7,962	13,899

Historical Income statement

(Figures in USD m)

FY ended 31 Dec	2017	2018	2019	2020	2021	2022Q1	2022Q2
Interest income	2,058	2,408	2,915	3,011	3,106	836	1,724
Interest expenses	(1,080)	(1,183)	(1,427)	(1,432)	(1,245)	(318)	(657)
Net interest income	978	1,225	1,488	1,579	1,861	518	1,067
Service fee income	240	303	388	461	495	160	246
Service charges	(127)	(156)	(202)	(173)	(170)	(43)	(99)
Net fee income	113	147	185	287	325	117	147
Foreign exchange gain, net	91	98	145	170	192	66	129
Net gain on securities	20	11	7	0	1	1	5
Investment income (loss)	15	74	11	20	6	1	2
Other non-interest income	94	139	132	78	105	21	59
Non-interest income	333	469	480	556	629	206	342
Operating income	1,311	1,693	1,969	2,135	2,490	723	1,409
Operating expenses	(529)	(587)	(681)	(698)	(771)	(195)	(445)
Operating profit (pre-provision)	782	1,106	1,288	1,437	1,718	528	964
Provisions (net of reversals)	(276)	(319)	(292)	(434)	(516)	(98)	(216)
Profit before taxes	506	787	995	1,003	1,202	430	749
Income tax expense	(99)	(157)	(198)	(199)	(239)	(86)	(149)
Minority interest	(1)	(1)	(1)	(1)	(1)	(0)	(0)
Net profit /loss	405	630	797	803	962	344	599

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