



Vietcombank

August 2021

Table of contents

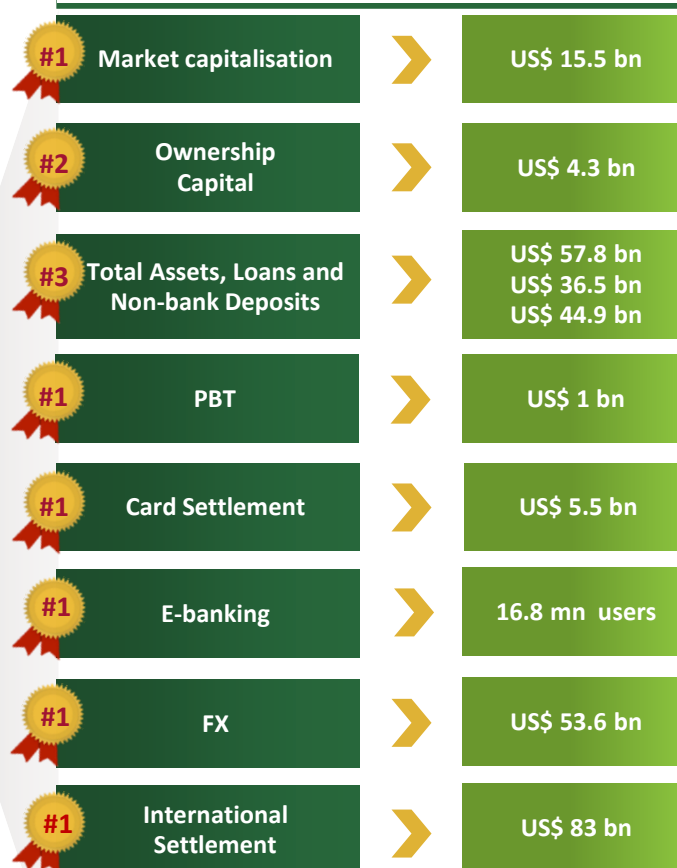
1. Vietcombank overview
2. Business landscape
3. Key company highlights
4. Growth strategy and targets
5. 2Q2021 Results
6. Annexes

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
- 587 branches/ transaction offices and ~20,062 employees
- VCB maintains highest ratings among Vietnamese banks by international credit rating firms
- Listed on the Ho Chi Minh Stock Exchange (“HOSE”) since 2009

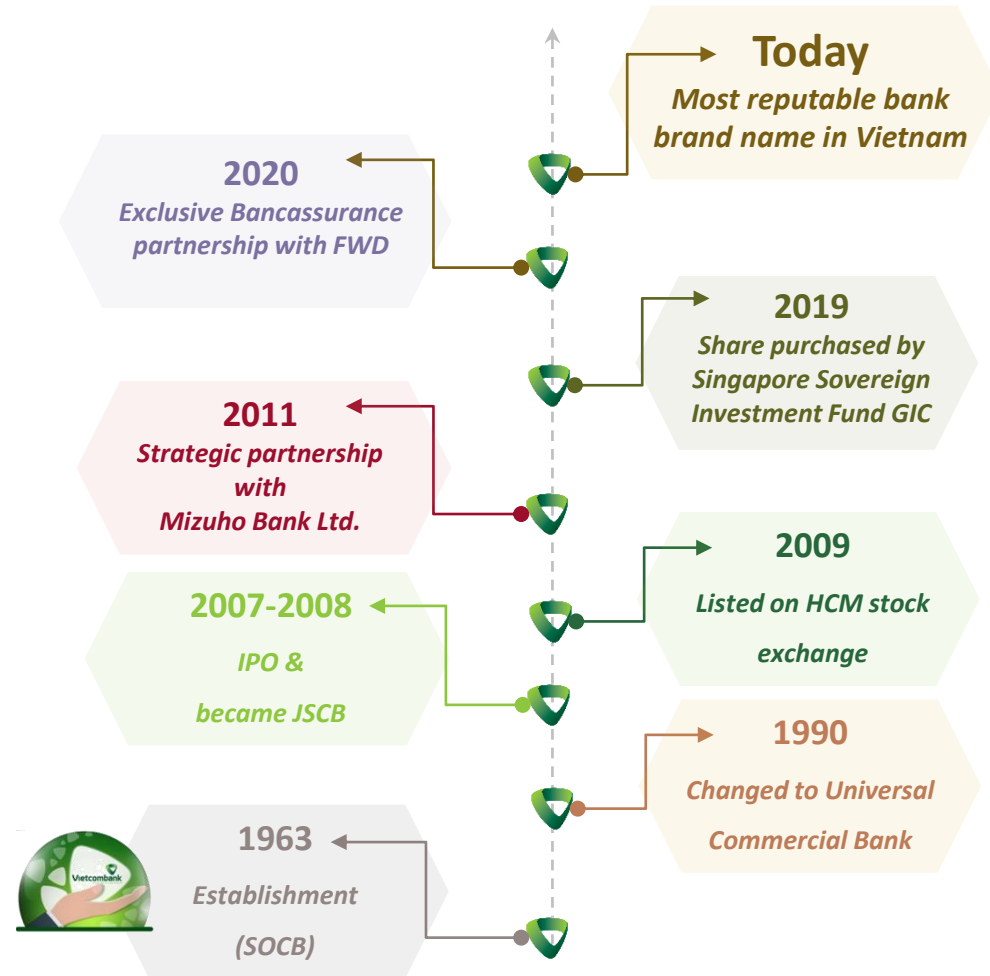
Firm	S&P	Fitch	Moody's
Rating	BB-	BB-	Ba3
Outlook	Stable	Stable	Negative



(1) As of Dec 2020

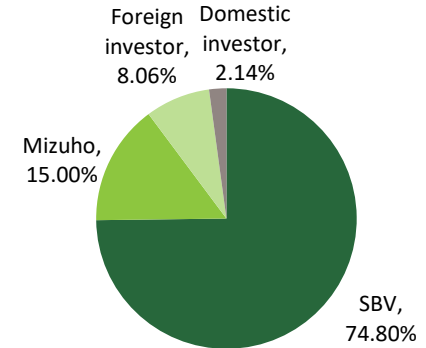
Strong heritage and track record of achievements

Corporate milestones



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

Key shareholders

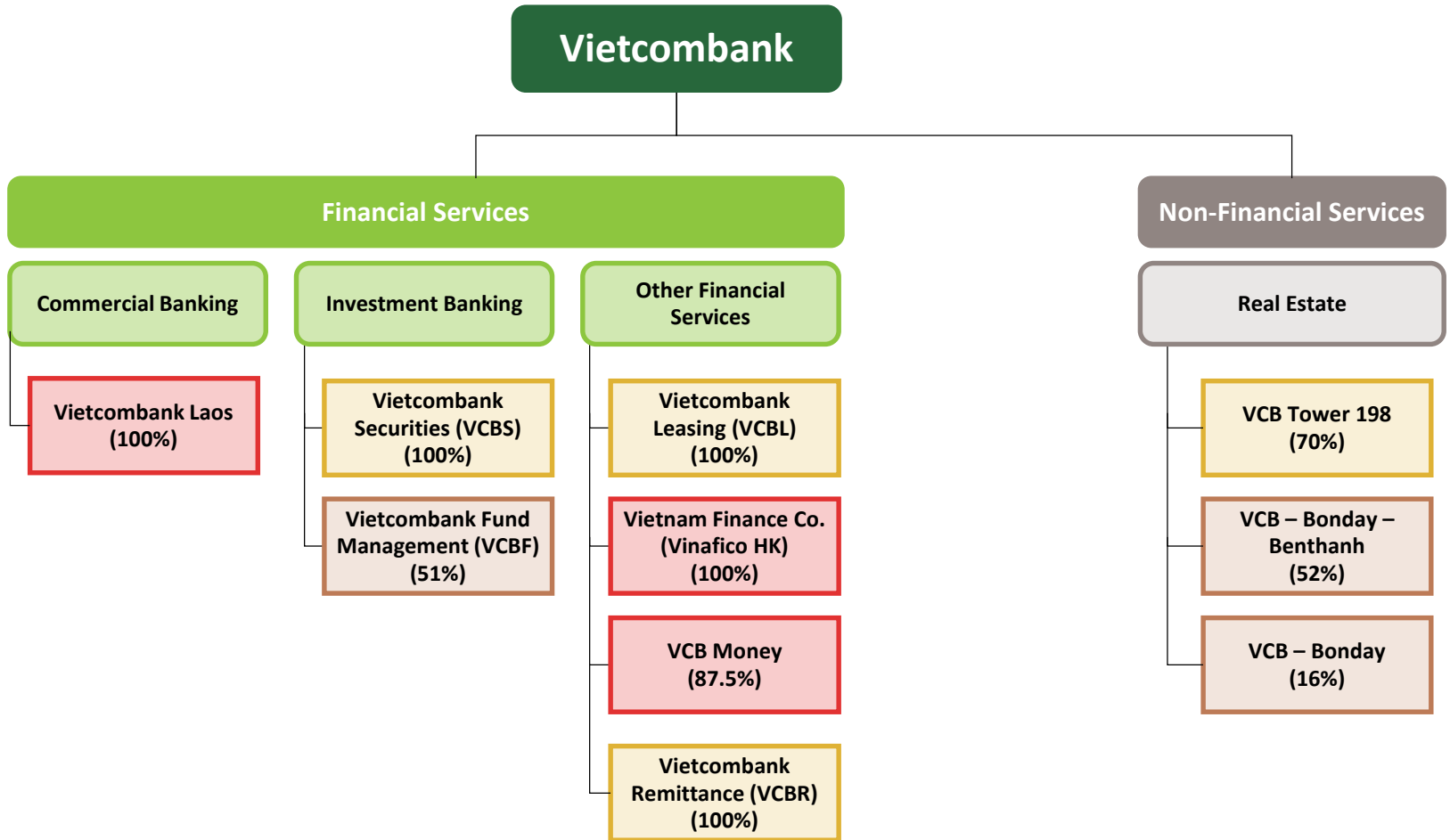


Note: After GIC share purchase

Major awards

- Forbes** Best Listed Company in Vietnam 2013-2020
- ASIAMONEY** Best Domestic Bank and Best Bank for SMEs in Vietnam 2019
- THE ASIAN BANKER** Best Bank in Retails in Vietnam 2020
- THE ASIAN BANKER** Best Bank in Credit Cards in Vietnam 2020
- THE ASIAN BANKER** Best Bank in Mobile App in Vietnam 2020
- Forbes 2017 GLOBAL COMPANIES AWARDS 2000** World's Best Regarded Companies in 2017
- The Banker** Ranked #333 among the world's top 1000 banks in 2020

Corporate structure



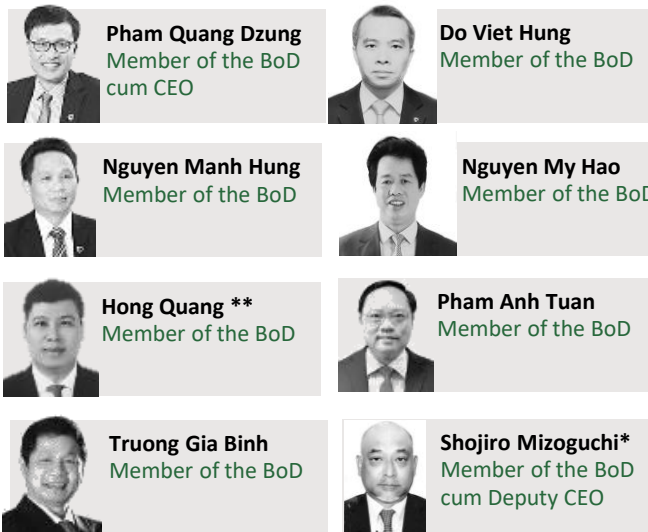
Domestic Subsidiaries
 Joint Ventures
 Foreign Subsidiaries

Experienced management team and BoD with deep industry expertise

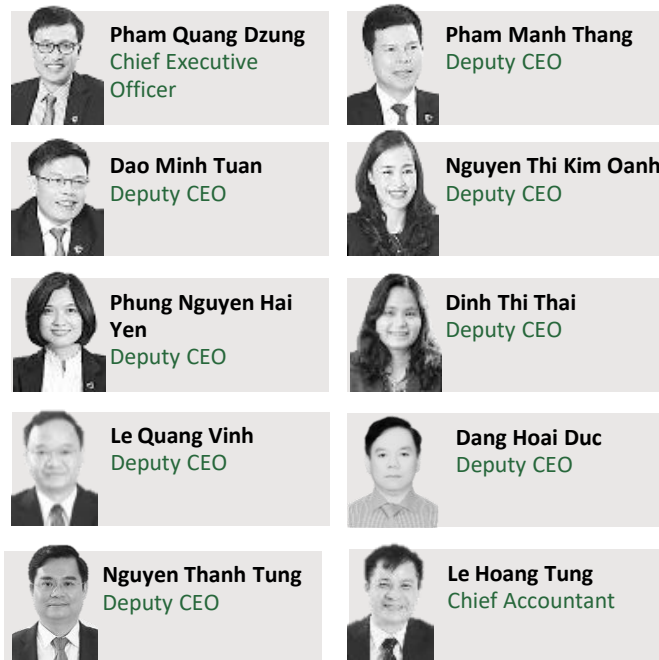
CEO profile

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

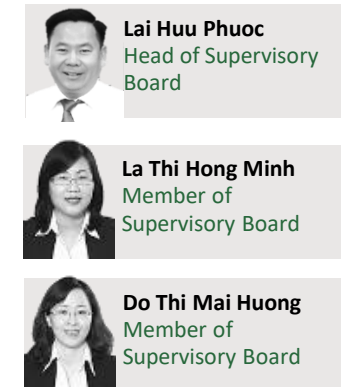
Board of Directors



Board of Management



Supervisory Board



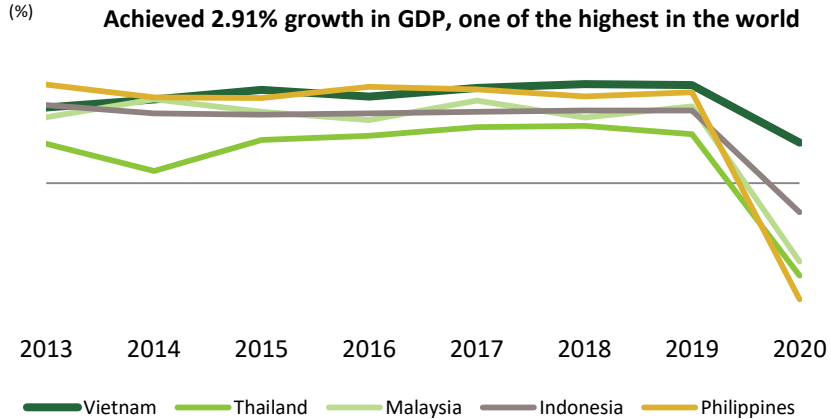
* Also serves as member of the Board of Management.

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

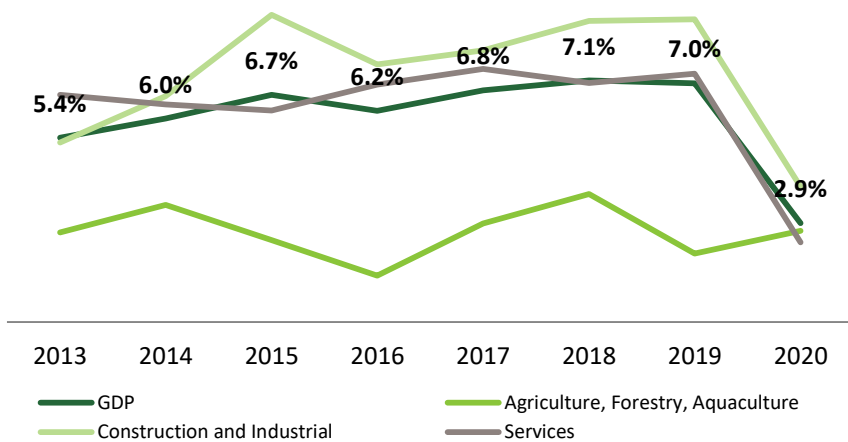
2. Business landscape

Favorable macroeconomic environment

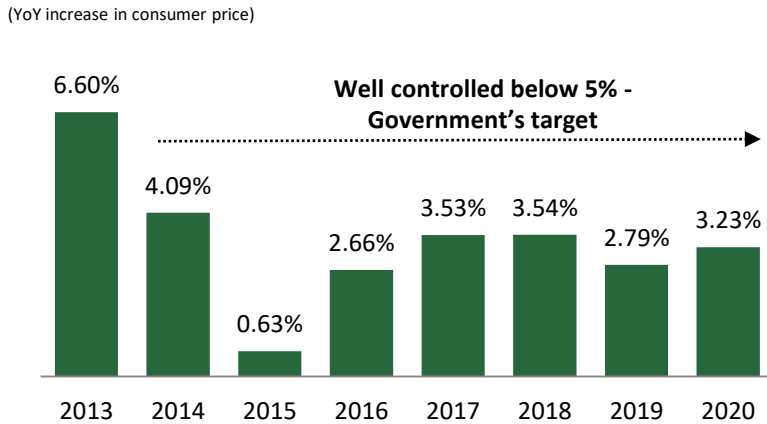
Strong GDP growth



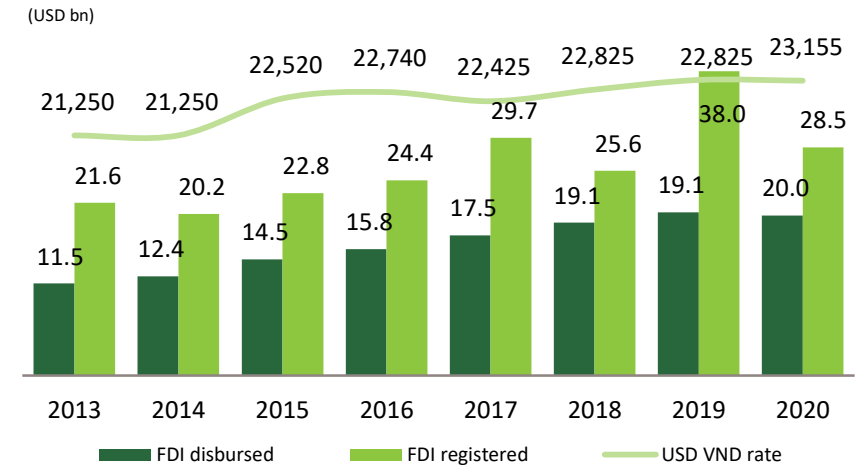
GDP growth by sector



Inflation below government target of 5% since 2014



Steady FDI inflows supporting FX rate

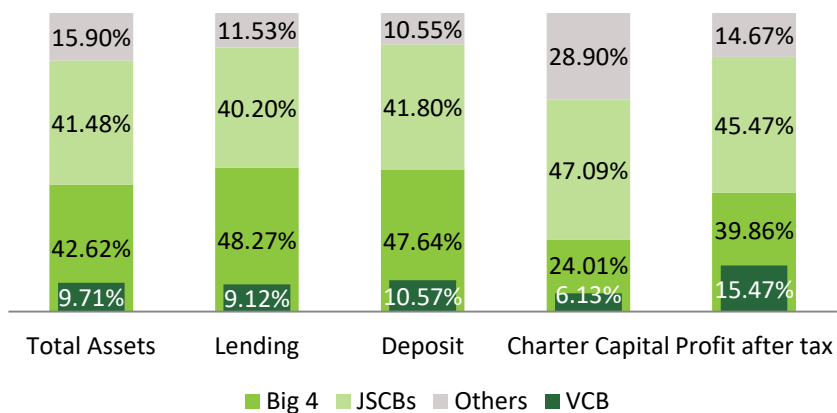


Banking sector overview

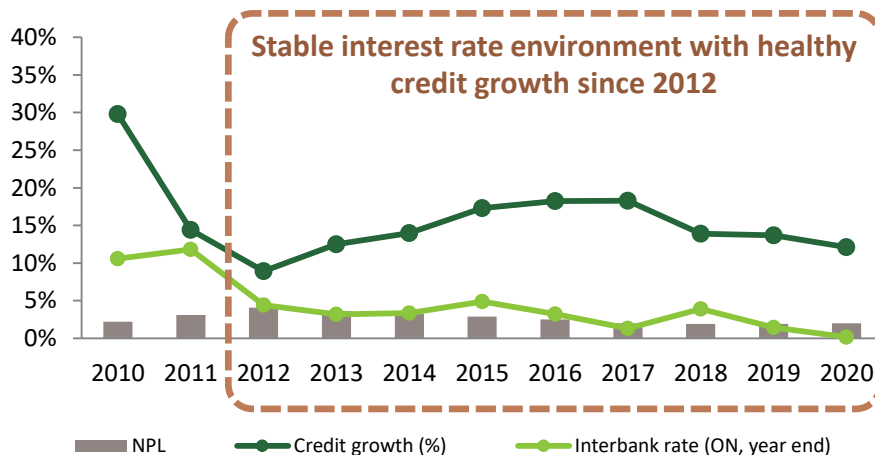
Overview

- 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 (2019)



Stability and recovery of the banking sector



3. Key company highlights

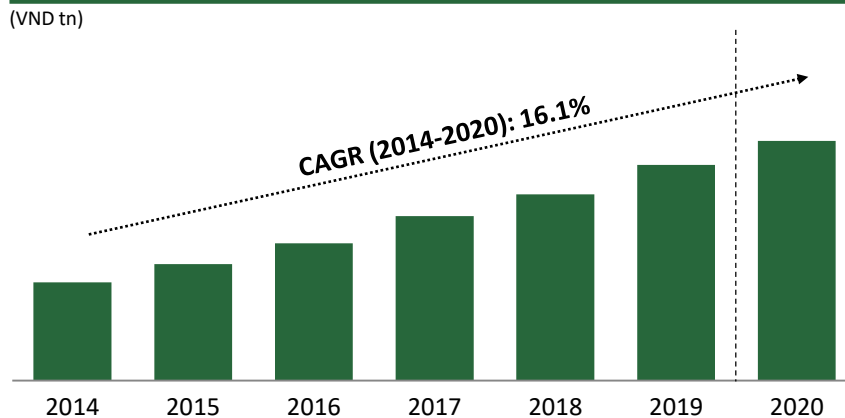
Key company highlights



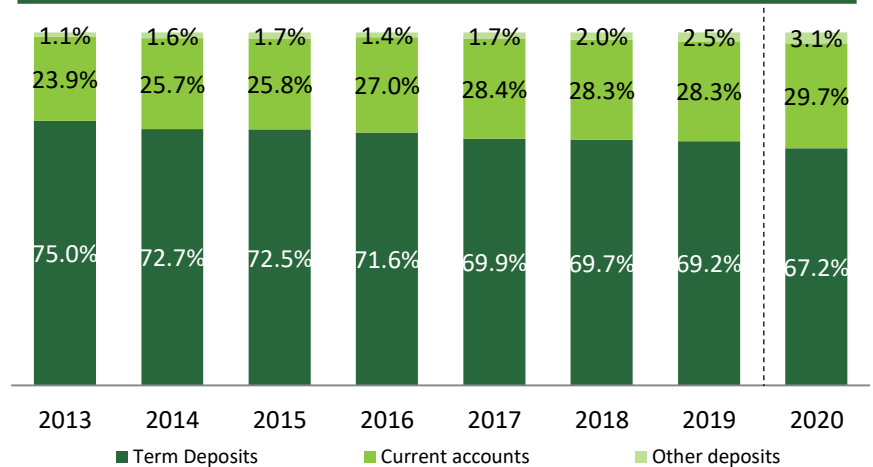
1 Strong brand positioning driving robust deposit growth

- Customer deposits are the largest source of total funding, accounting for ~80%
- Growing market share (>10%) on the back of strong nationwide brand recognition and loyalty
- 2020 deposit balance: Over VND 1,032 tn, up 11% compared with 2019; recorded 16% CAGR between 2014 – 2020
- Deposit structure:
 - CASA account for 30%, providing low cost funding to the bank
 - ~50% corporates & SME and 50% individual
 - VND-denominated deposits account for ~88%

Customer deposit



Deposit breakdown by term

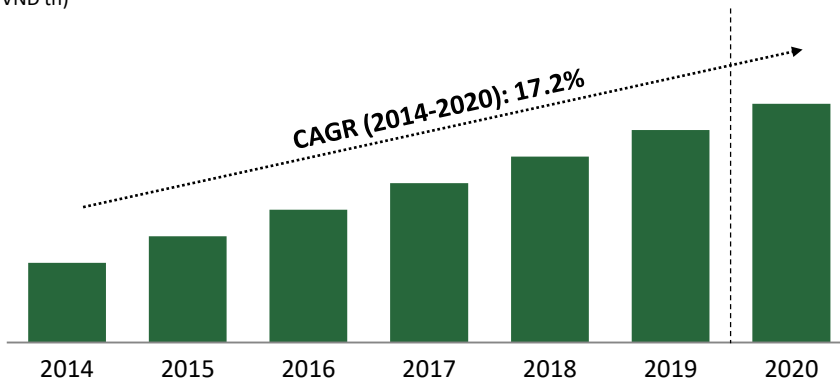


2 Growing loan portfolio with increasing retail component

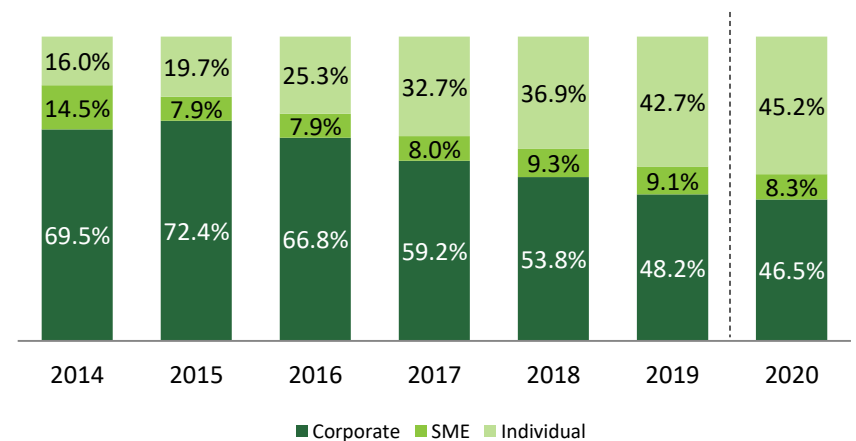
- Market share ~9.4%
- 2020: Total loans: ~VND 839.8 tn, increased 14% against 2019; recorded 17.2% CAGR between 2014 – 2020
- Loan composition
 - Growing loan portfolio with a focused approach to increase loans to retail banking
 - Long and medium term loans account for 35% of total loans
 - Domestic currency loans account for 89% of total loans
- ~85% of the total loans are collateralized
- 2020 NPL ratio: 0.6% of total loans

Total loans

(VND tn)



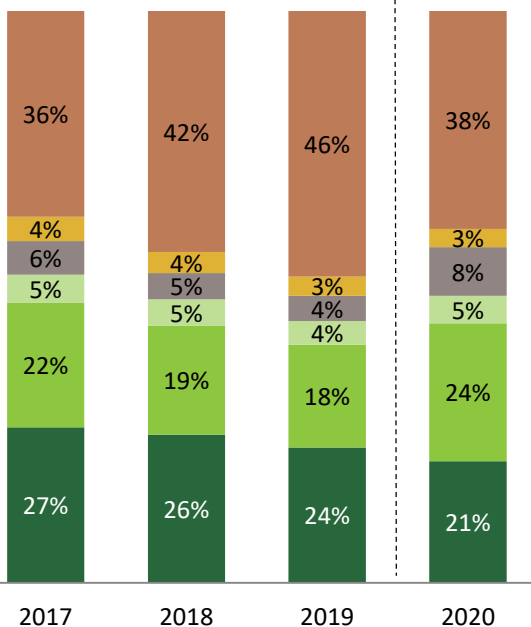
Lending breakdown by clients



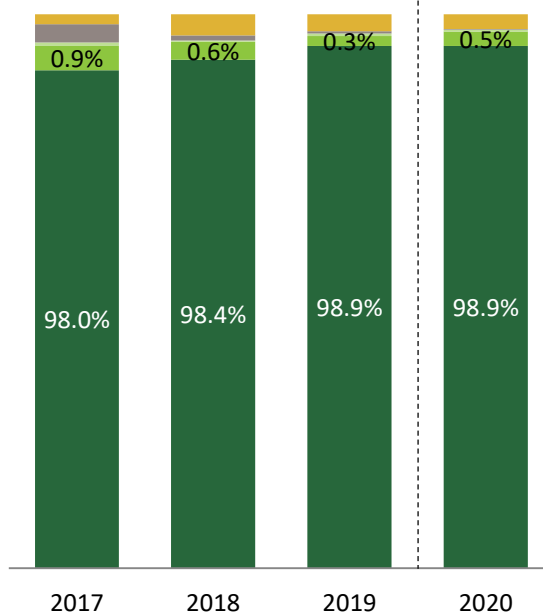
3 Diversified loan portfolio with a focus on high-growth sectors with good credit quality

Lending breakdown

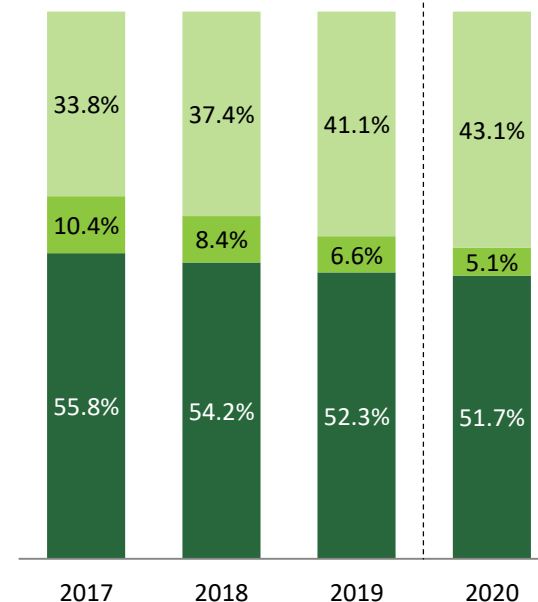
By sector



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

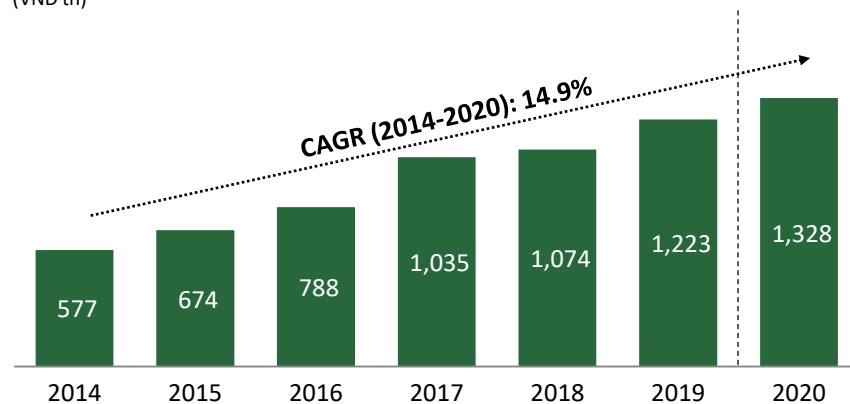
- Short term
- Medium term
- Long term

4 High asset quality and strong capital base

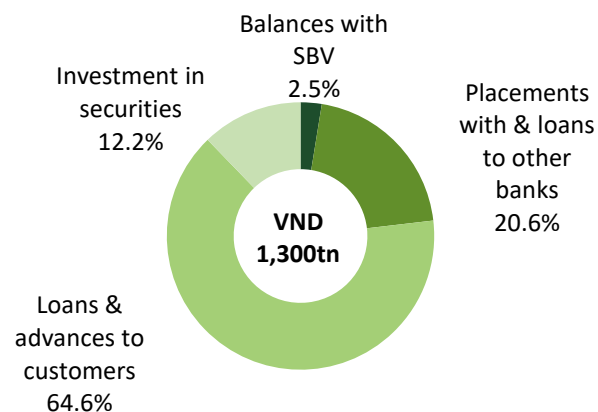
FY ended 31 December	2013A	2014A	2015A	2016A	2017A	2018A	2019A	2020
Loans to deposits	82.56%	76.58%	77.36%	78.04%	76.70%	78.79%	79.14%	81.37%
Loan loss reserve coverage (Provision/NPL)	86.29%	94.43%	120.63%	117.12%	130.67%	165.41%	179.5%	368.0%
NPL ratio	2.73%	2.31%	1.84%	1.51%	1.14%	0.98%	0.79%	0.62%
CAR (*)	13.37%	11.61%	11.04%	11.13%	11.63%	12.14%	9.60%	9.56%
Credit Cost	1.37%	1.53%	1.71%	1.51%	1.23%	1.26%	0.99%	1.27%

Total assets

(VND tn)



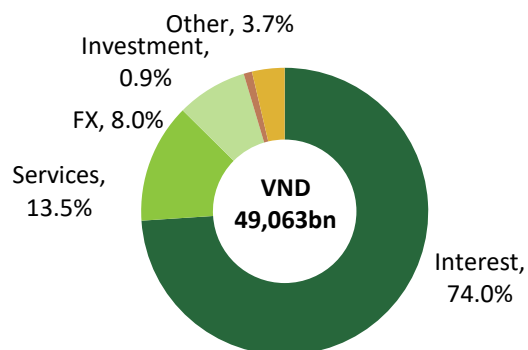
Earning assets breakdown (2020)



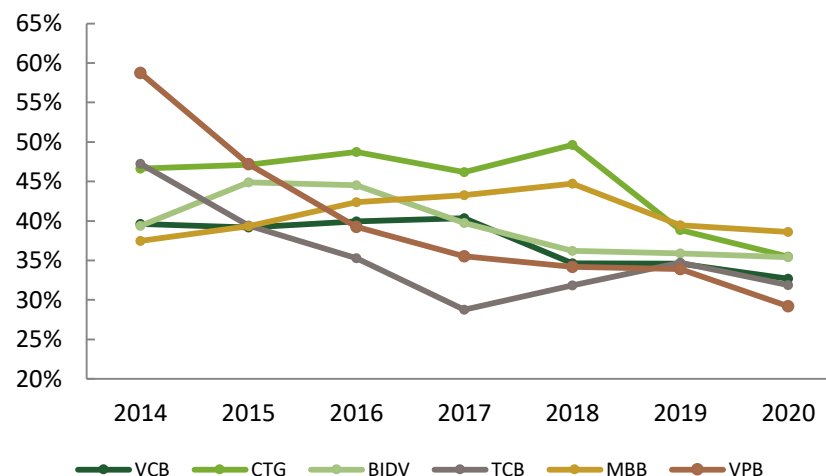
5 Consistently strong profitability and performance

FY ended 31 December	2013A	2014A	2015A	2016A	2017A	2018A	2019A	2020
Net interest margin	2.62%	2.40%	2.57%	2.64%	2.66%	2.95%	3.13%	2.92%
Non-interest income/Operating Income	30.5%	32.0%	27.1%	25.5%	25.4%	27.67%	24.39%	26.04%
Pre-Provision Operating Profit/Equity	22.1%	24.4%	29.2%	32.1%	34.9%	44.74%	41.82%	36.68%
ROAA	0.99%	0.88%	0.85%	0.93%	1.00%	1.38%	1.61%	1.45%
ROAE	10.4%	11.0%	12.0%	14.7%	18.1%	25.46%	25.88%	21.11%

Operating income structure (2020)



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: ~15.3% in TF
- Solid customer-base include country's top importers & exporters
- Extensive correspondent network includes ~2,000 banks all over the world

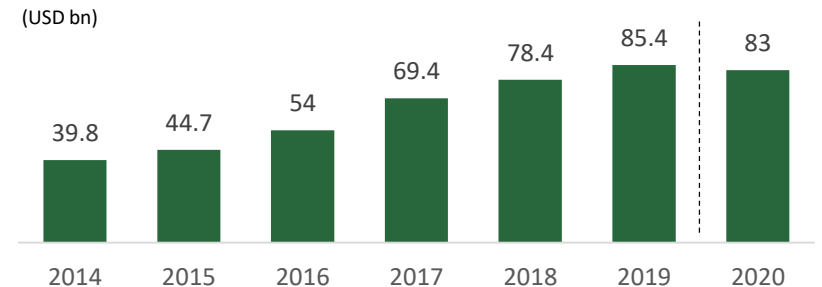
■ Domestic Settlement (VCB Money)

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

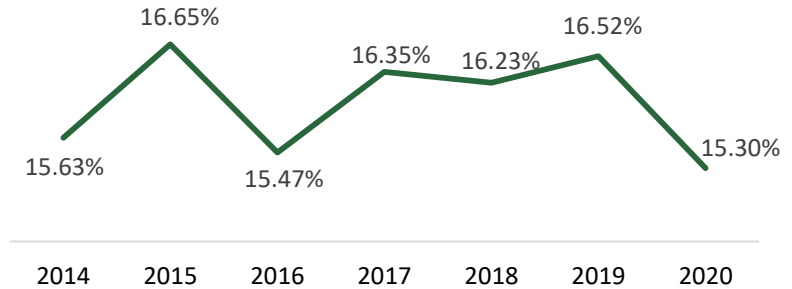
■ FX Transactions and Derivatives

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

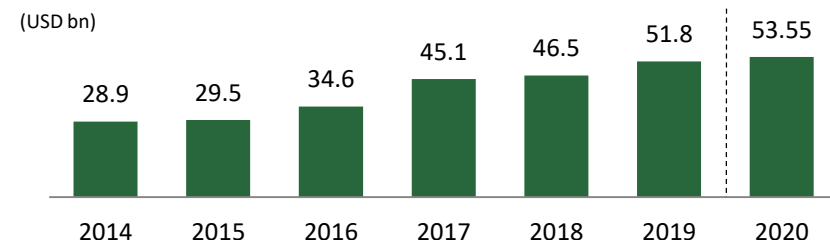
International settlement volume



Market share in total international settlement



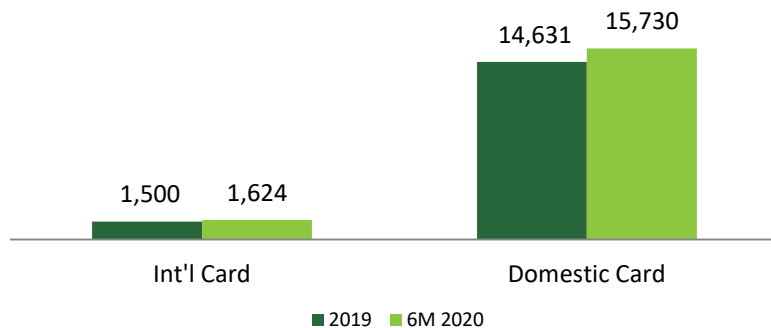
FX transaction volumes



7 Leading platform for credit card services and products

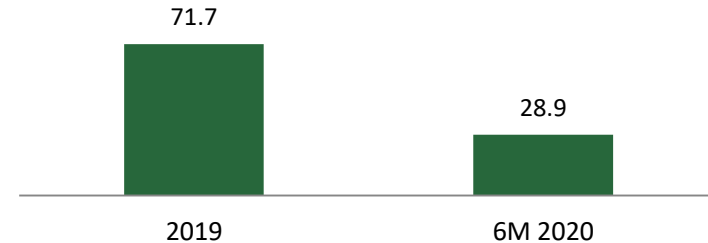
- Vietcombank is the pioneer bank to introduce card services to Vietnam and has since then kept the leading position:
 - Leading bank by card payment volume;
 - ~7.2% market share by the number of international credit card ;
 - ~15% market share by the number of debit cards.
- Strategic partners in Vietnam for international card organizations including Visa, Master, JCB, Diner's Club, China Union Pay and the sole banking partner of American Express in Vietnam.
- Large ATM network with ~2,600 ATMs and ~60,600 Points of Sale nationwide.

Number of cards ('000)

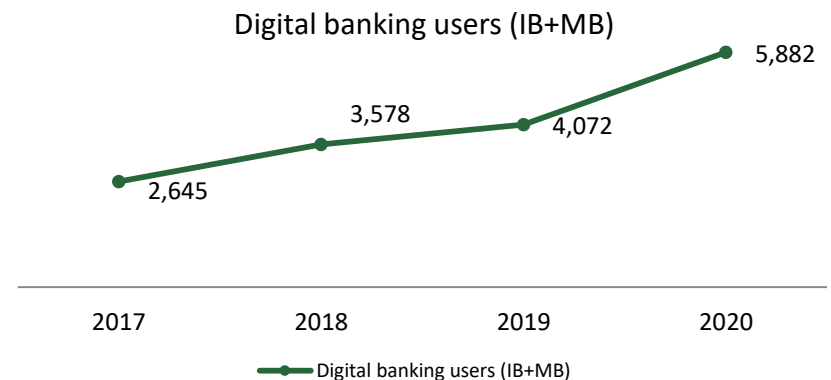


Card payment volume

Int'l Card spending volume (VND tn)

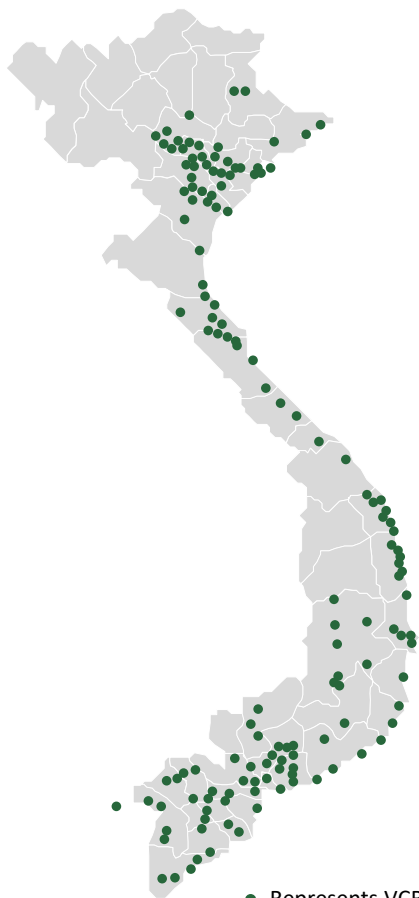


Number of Digital banking users ('000)



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

Nationwide coverage and presence...



- In 2020, Vietcombank opened 5 branches and 10 transaction offices
- Vietcombank aims to open approximately 5 branches and 10-15 transaction offices each year

116
Branches

456
Transaction
offices

53
Cities covered

...supported by a digital platform



- 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.
- VCB aims to become the Number 1 Digital bank in Vietnam

4. Growth strategy and targets

Key strategic initiatives



Business Expansion

- **Focus on growing the retail customer segment** supported by VCB's leadership in credit cards, largest ATM network in Vietnam, country wide extensive branch network and strong brand name
 - Increase proportion of retail loans
 - Grow proportion of low cost CASA⁽¹⁾ funding
 - Focus on NIM improvements
- Maintain strong position in wholesale banking
 - #1 in Vietnam for trade financing and international settlement
- Increase proportion of sustainable non-interest income including:
 - Retail banking fees
 - Wholesale banking fees
 - Insurance
- Improve operating cost management
- Optimize insurance business
- Increase capital to support growth



Enhancement of corporate governance

- Centralize organizational structure
- Standardize branch operating model
 - Customer service standards
- Accelerate transformation projects with a focus on performance and organizational optimization
 - Credit TOM⁽²⁾ · CLOS
 - Basel II
 - Management information systems
 - RTOM
 - ALM-FTP-MPA

Key financial and operating targets



Scale

- **Total assets:** USD 60bn
- **Total ownership equity:** USD 4.5bn



Growth

- **Loan growth:** ~ 15-16%
- **Deposit growth:** ~ 13-14%



Quality

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



Profitability

- **Interest income growth:** ~ 17-18%
- **Non-interest income growth:** ~19-20%
- **Cost to income ratio:** < 40%
- **ROAA:** > 1%
- **ROAE:** ~ 20%

Capital raising plan by 2021

Long term capital raising plans

- **Target shareholders equity of ~USD 4.7bn by 2020** to comply with Basel II capital adequacy requirements ($CAR \geq 9\%$) as well as have pursue quality investments aimed at improving VCB's operational capacity
- **Clear vision to achieve target capital structure** by improving financial returns and net retained earnings, as well as potential external capital raising exercises such as primary share issuance

Internal capital targets

(VND tn)



- 1 Retained earnings
- 2 New primary capital

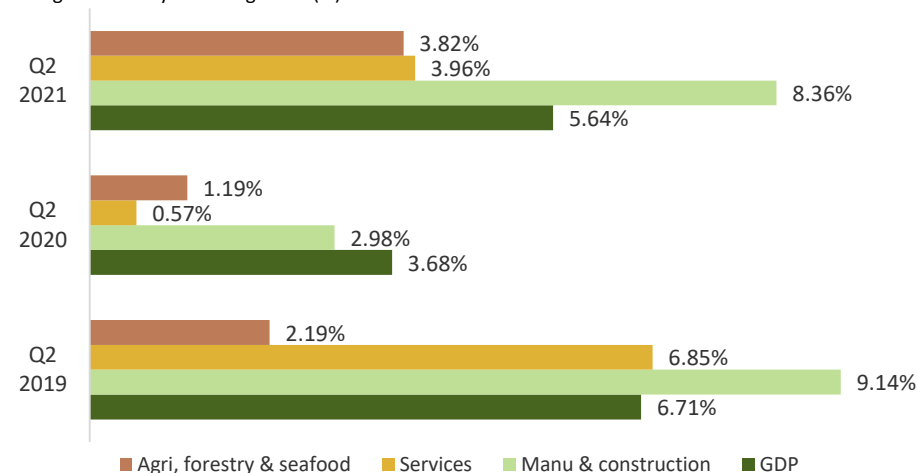


5. 2Q2021 highlights

Recap on Macro economy and Banking sector

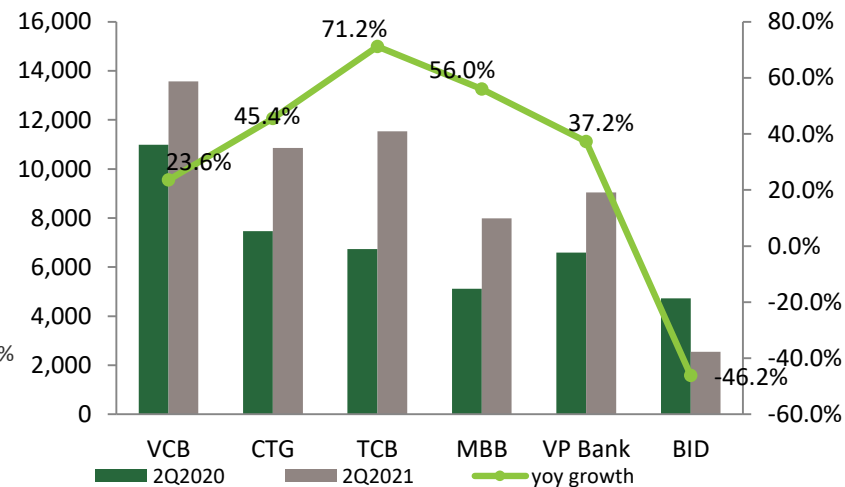
Key Macro indices

GDP growth & key sectors' growth (%)



Banking sector and Top Profit before tax (*)

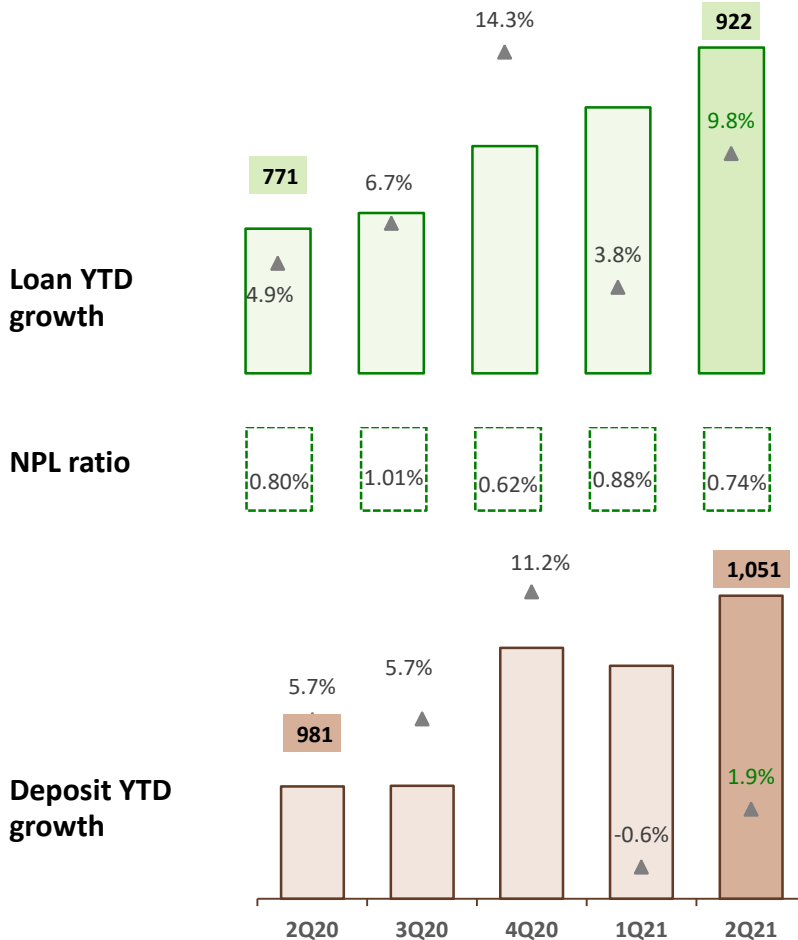
Growth yoy



	Q2 2019	Q2 2020	Q2 2021
CPI (yoy, %)	2.64	4.19	
FDI			
Registered (USD, bn)	10.3	12.2	13.7
Growth (yoy, %)	-36.6%	18.4%	12.3%
Disbursed (USD, bn)	9.1	8.7	13.7
Growth (yoy, %)	8.7%	-4.9%	12.3%
Export (USD, bn)	122.7	121.2	157.6
Growth (yoy, %)	7.7%	-1.2%	16.8%
Import (USD, bn)	122.8	117.2	159.1
Growth (yoy, %)	10.4%	-4.6%	36.1%

(*) Listed banks

Credit growth momentum continued in 2Q2021, improved LDR



Loans increased to ~922 tn, ~9.8% growth ytd.

- *Key driver* for growth: Retail loans (11.6% ytd), in which Mortgage loans remained its strong momentum.

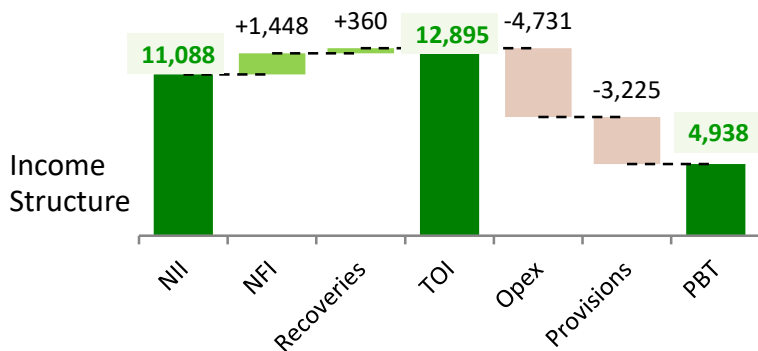
Asset quality maintained as bank's priority.

- *NPL ratio* ticked up to 0.74% yet well under 1% target.
- *Restructured loans* under Circular 01 and Circular 03 was 4.1 tn, ~0.4% loan book

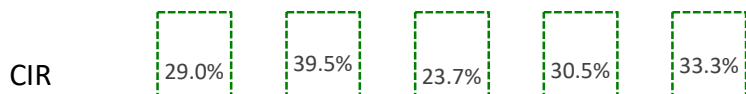
Deposit slightly increased to 1,051 tn or by 1.9% ytd. LDR improved as expected.

- *CASA* remained high at ~33%; bank now possesses largest CASA volume in the market

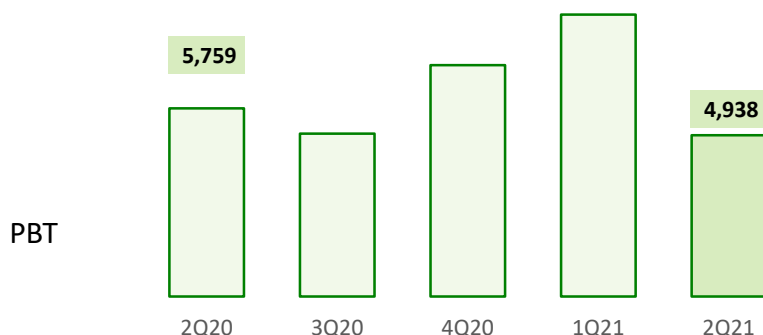
Impressive strong profitability results



2Q21 Operating income was 12.9tn. Accumulation of the first 6 months, Total operating income reached 28.6tn, increased by ~24% yoy, driven by fee income growth (~69%)



2Q21 Operating expenses was 4.7tn. CIR well controlled at ~33.3%



2Q21 Provisions booked in accordance with full year plan at ~5.5 tn

2Q21 PBT was 4.9tn. After 1st half of 2021, VCB continued to lead market at ~13.6tn or an increase by 24% yoy.

Key ratios

Quality	2018A	1Q19	2Q19	3Q19	2019A	1Q20	2Q20	3Q20	2020A	1Q21	2Q21
Loans to deposits	78.8%	80.3%	79.9%	78.5%	79.1%	80.8%	78.5%	79.9%	81.4%	85.0%	87.7%
Loan loss reserve coverage (Provision/NPL)	165.4%	169.2%	177.5%	185.2%	182.0%	235.0%	264.4%	215.1%	368.0%	279.0%	353.3%
NPL ratio	0.98%	1.03%	1.03%	1.08%	0.78%	0.82%	0.80%	1.01%	0.62%	0.88%	0.74%
CAR (*)	12.1%	9.9%	10.4%	9.9%	9.6%	10.2%	10.1%	10.4%	9.6%	10.1%	10.1%
Credit Cost	1.26%	0.92%	1.00%	0.96%	0.99%	1.16%	1.07%	1.08%	1.27%	1.06%	1.23%

Profitability	2018A	1Q19	2Q19	3Q19	2019A	1Q20	2Q20	3Q20	2020A	1Q21	2Q21
Net interest margin	2.95%	3.29%	3.24%	3.22%	3.13%	3.17%	2.95%	2.97%	2.92%	3.16%	3.28%
Non-interest income/Operating Income	27.7%	27.8%	26.0%	26.0%	24.4%	26.5%	25.7%	25.3%	26.0%	35.7%	25.9%
ROAA	1.38%	1.75%	1.65%	1.69%	1.61%	1.41%	1.46%	1.41%	1.45%	2.12%	1.65%
ROAE	25.46%	27.86%	26.00%	26.22%	25.00%	20.14%	20.62%	19.53%	21.11%	28.33%	21.85%
Cost-to-income ratio	34.7%	37.3%	36.6%	36.0%	34.6%	40.0%	34.9%	36.4%	32.7%	30.5%	33.3%

VCB 2021 targets

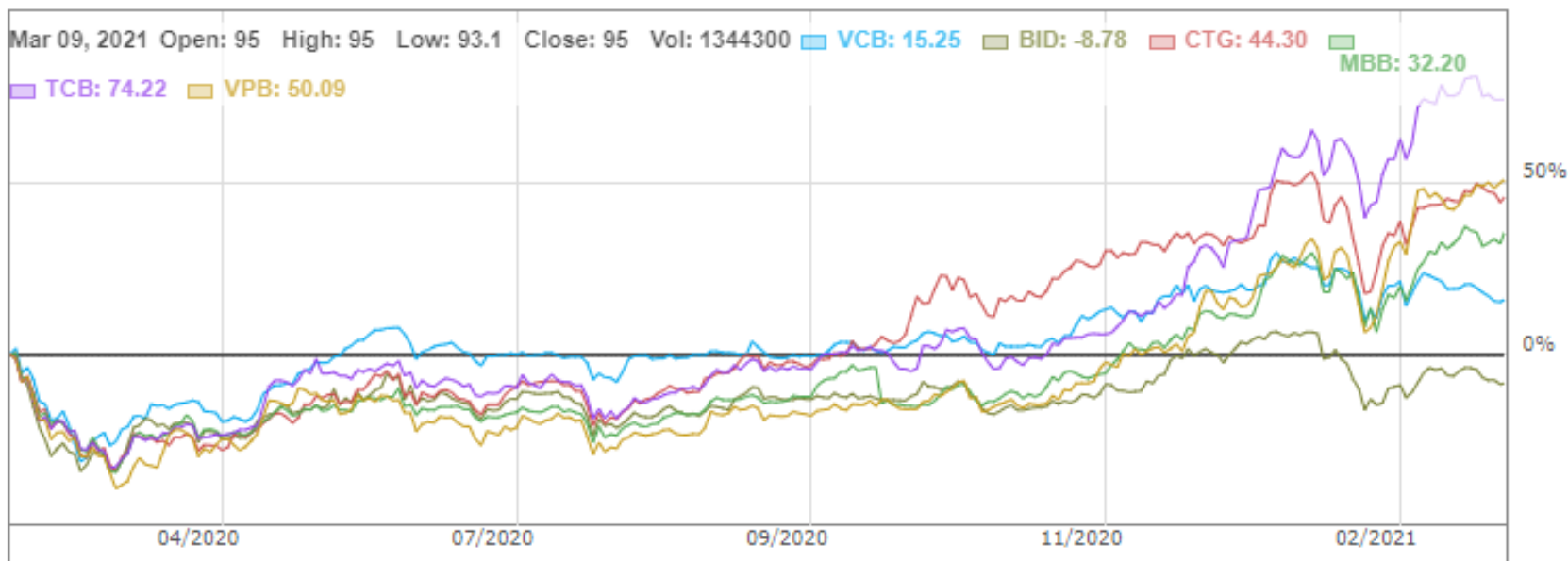
Key targets	2019	2020	2020 growth	2021 Target
Total assets (VND bn)	1,222,814	1,326,230	8.46%	+5%
Credits (VND bn)	741,387	845,128	13.99%	+10.5%
Deposits and valuable papers (VND bn)	949,835	1,053,354	10.90%	+7%
PBT (VND bn)	23,123	23,050	-0.7%	25,000 (*)
NPL ratio (NPL/Credits)	0.78%	0.62%		<1%

(*) Subject to adjustment according to SBV and MOF's comments

6. Annexes

Sector leading share price performance

Share price performance (*)



Source: cafef.vn

(*) 1 year stock performance ending March 9, 2021

Trading statistics (cafef.vn, vietstock.vn)

As at 9 March 2021

VCB calculation

As at 9 March 2021

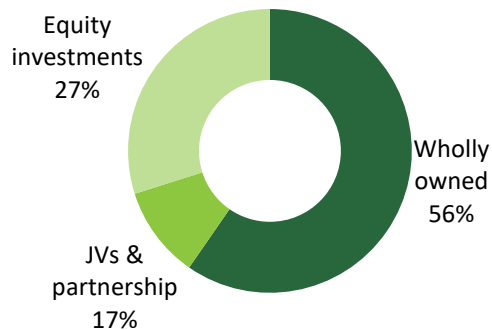
Number of shares	3,708,877,448	Market cap (billion USD)	15.43
52W high (VND)	107,000	End of period close price (VND)	95,000
52W low (VND)	56,700	EPS (VND)	4,974
52W Average trading volume	1,125,784	P/B	3.58x
Foreign Room tradable	6.4%	P/E	19.2x

Equity investments overview

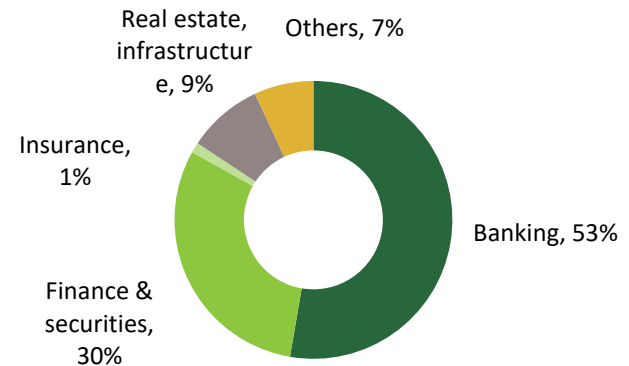
- Total investments - VND 5,586 bn (USD 243m) as of 31 Dec 2020
- Wholly – Owned Subsidiaries: VCBS, VCBL, VFC, VCB Laos, VCBR
- JVs and Partnerships: VCBF, Vietcombank Tower, VCB Money (TN Monex), VCB-Bonday-Ben Thanh, etc
- Equity Investments: MB, PJICO, etc
- VCBS, VCBF & VCB Investment Management Dept. – core components to upgrade to IB

Total investments by type

(%)



Total investments by sectors



Historical Balance sheet

(Figures in VND bn)

FY ended 31 Dec	2016A	2017A	2018A	2019A	2020	1Q2021
Cash and cash equivalents	9,692	10,103	12,792	13,778	15,095	12,278
Balances with SBV	17,382	93,616	10,846	34,684	33,139	24,008
Current accounts, deposits and placements with banks	151,846	232,973	250,228	249,470	267,970	203,604
Investments in securities	136,005	139,621	152,227	169,429	158,885	153,753
Loans to customers	460,808	543,434	631,867	734,707	839,788	871,938
Provision for credit losses	(8,124)	(8,113)	(10,294)	(10,417)	(19,243)	(21,477)
Equity investment	3,628	3,553	2,476	2,464	2,239	2,261
Net fixed assets	5,639	6,162	6,527	6,710	8,539	8,333
Other assets	11,031	13,111	17,357	21,892	19,817	24,267
Total Assets	787,907	1,035,293	1,074,027	1,222,719	1,326,230	1,278,966
Current accounts of banks and payables to SBV	54,151	171,385	90,685	92,366	41,177	18,538
Borrowings from SBV and term deposits from banks	72,238	66,942	76,524	73,617	103,584	80,759
Customers deposits	590,451	708,520	801,929	928,451	1,032,114	1,025,548
Derivatives and other financial liabilities					52	64
Valuable papers issued	10,286	18,215	21,461	21,384	21,240	21,408
Debt securities issued and other borrowed funds	-	23	26	20	15	11
Other liabilities	12,678	17,651	21,222	25,998	33,954	31,630
Total Liabilities	739,805	982,735	1,011,847	1,141,836	1,232,135	1,177,958
Chartered capital	35,978	35,978	35,978	37,089	37,089	37,089
Other capital	213	521	548	5,470	20,271	20,276
Retained earnings and reserves	11,768	15,969	25,584	38,241	36,650	43,553
Minority Interest	144	89	69	83	85	90
Total Shareholders' Equity	47,958	52,557	62,179	80,883	94,095	101,008

Source: VCB Consolidated Financial Statement.

Historical Balance sheet

(Figures in USD m)

FY ended 31 Dec	2016A	2017A	2018A	2019A	2020	1Q2021
Cash and cash equivalents	437	451	551	595	657	530
Balances with SBV	784	4,175	467	1,497	1,442	1,037
Current accounts, deposits and placements with banks	6,853	10,389	10,786	10,767	11,658	8,792
Investments in securities	6,138	6,226	6,562	7,312	6,913	6,639
Loans to customers	20,796	24,233	27,236	31,709	36,536	37,652
Provision for credit losses	(367)	(362)	(444)	(450)	(843)	(927)
Equity investment	164	158	107	106	97	98
Net fixed assets	254	275	281	290	372	360
Other assets	498	585	748	945	862	1,048
Total Assets	35,557	46,167	46,294	52,772	57,700	55,228
Current accounts of banks and payables to SBV	2,444	7,643	3,909	3,986	1,791	801
Borrowings from SBV and term deposits from banks	3,260	2,985	3,298	3,177	4,507	3,487
Customers deposits	26,646	31,595	34,566	40,071	44,904	44,285
Derivatives and other financial liabilities				-	2	3
Valuable papers issued	464	812	925	923	924	924
Debt securities issued and other borrowed funds	-	1	1	1	1	0
Other liabilities	572	787	915	1,122	1,477	1,366
Total Liabilities	33,386	43,823	43,614	49,281	53,606	50,866
Chartered capital	1,624	1,604	1,551	1,601	1,614	1,602
Other capital	10	23	24	236	232	876
Retained earnings and reserves	531	712	1,103	1,650	2,244	1,881
Minority Interest	6	4	3	4	4	4
Total Shareholders' Equity	2,164	2,344	2,680	3,491	4,094	4,358

Historical Income statement

(Figures in VND bn)

FY ended 31 Dec	2016A	2017A	2018A	2019A	2020	1Q2021
Interest income	37,713	46,159	55,864	67,724	69,205	17,201
Interest expenses	(19,185)	(24,221)	(27,455)	(33,147)	(32,920)	(7,119)
Net interest income	18,528	21,938	28,409	34,577	36,285	10,082
Service fee income	4,326	5,378	7,022	9,003	10,588	4,318
Service charges	(2,220)	(2,840)	(3,620)	(4,696)	(3,981)	(880)
Net fee income	2,107	2,538	3,402	4,307	6,607	3,438
Foreign exchange gain, net	1,850	2,042	2,266	3,378	3,906	1,042
Net gain on securities	406	457	250	153	2	80.77
Investment income (loss)	72	332	1,716	245	461	30.67
Other non-interest income	1,917	2,100	3,234	3,070	1,800	1,012
Non-interest income	6,352	7,469	10,870	11,153	12,777	5,604
Operating income	24,880	29,406	39,278	45,730	49,063	15,686
Operating expenses	(9,950)	(11,866)	(13,611)	(15,818)	(16,038)	(4,779)
Operating profit (pre-provision)	14,929	17,540	25,667	29,913	33,204	10,906
Provisions (net of reversals)	(6,406)	(6,198)	(7,398)	(6,790)	(9,975)	(2,275)
Profit before taxes	8,523	11,341	18,269	23,122	23,050	8,631
Income tax expense	(1,672)	(2,231)	(3,647)	(4,596)	(4,577)	(1,724)
Minority interest	(19)	(20)	(16)	(15)	(21)	(5)
Net profit /loss	6,832	9,091	14,606	18,511	18,452	6,903

Historical Income statement

(Figures in USD m)

FY ended 31 Dec	2016A	2017A	2018A	2019A	2020	1Q2021
Interest income	1,702	2,058	2,408	2,915	3,011	743
Interest expenses	(866)	(1,080)	(1,183)	(1,427)	(1,432)	(307)
Net interest income	836	978	1,225	1,488	1,579	435
Service fee income	195	240	303	388	461	186
Service charges	(100)	(127)	(156)	(202)	(173)	(38)
Net fee income	95	113	147	185	287	148
Foreign exchange gain, net	83	91	98	145	170	45
Net gain on securities	18	20	11	7	0	3
Investment income (loss)	3	15	74	11	20	1
Other non-interest income	87	94	139	132	78	44
Non-interest income	287	333	469	480	556	242
Operating income	1,123	1,311	1,693	1,969	2,135	677
Operating expenses	(449)	(529)	(587)	(681)	(698)	(206)
Operating profit (pre-provision)	674	782	1,106	1,288	1,437	471
Provisions (net of reversals)	(289)	(276)	(319)	(292)	(434)	(98)
Profit before taxes	385	506	787	995	1,003	373
Income tax expense	(75)	(99)	(157)	(198)	(199)	(74)
Minority interest	(1)	(1)	(1)	(1)	(1)	(0)
Net profit /loss	308	405	630	797	803	298

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