

NUMBER OF SHAREHOLDERS (shareholders)

24,331

CHAPTER 4 **CORPORATE GOVERNANCE**

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CORPORATE GOVERNANCE

BOARD OF DIRECTORS

STRUCTURE OF BOARD OF DIRECTORS

No.	Full name	Position	VCB shares owned		Remarks
			Number of shares	Ownership	
1	Nghiêm Xuân Thanh	Chairman of BOD	59,025	0.00159%	Elected as member of BOD by Shareholders' General Meeting from April 25 th , 2013. Appointed as Chairman by the BOD from November 1 st , 2014. Non-executive member.
2	Phạm Quang Dũng	Member of BOD, CEO	3,281	0.00009%	Elected as member of BOD by Shareholders' General Meeting from April 25 th , 2013. Appointed as CEO by the BOD from November 1 st , 2014.
3	Nguyễn Mạnh Hùng	Member of BOD	2,270	0.00006%	Elected as member of BOD at the Extraordinary General Meeting of Shareholders from December 26 th , 2014. Non-executive member.
4	Nguyễn Mỹ Hao	Member of BOD	7,012	0.00019%	Elected as member of BOD by Shareholders' General Meeting from April 28 th , 2017. Non-executive member
5	Eiji Sasaki	Member of BOD, Deputy CEO	0	0.00000%	Elected as member of BOD by Shareholders' General Meeting from April 28 th , 2017.
6	Phạm Anh Tuấn	Member of BOD	0	0.00000%	Elected as member of BOD by Shareholders' General Meeting from April 28 th , 2017. Non-executive member
7	Hồng Quang	Member of BOD Head of Human Resources Division	2	0.00000%	Elected as a Member of BOD by Shareholders' General Meeting from April 27 th , 2018.
8	Trương Gia Bình	Member of BOD	0	0.00000%	Elected as a Member of BOD by Shareholders' General Meeting from April 27 th , 2018. Independent member
9	Đo Việt Hưng	Member of BOD	0	0.00000%	Elected as a Member of BOD by Shareholders' General Meeting from April 26 th , 2019 Non-executive member

ACTIVITIES OF BOARD OF DIRECTORS

In 2019, the Board of Directors of Vietcombank organized 73 meeting sessions (in which 21 plenary sessions of BOD) and 59 sessions collecting opinions in writing to direct Vietcombank's operation in each period, make decisions on matters within the competence of BOD and discuss other specific topics.

The attendance rate of the Board members in 2019 is presented as below:

No.	Member of BOD	Position	Date being member of BOD	Number of meetings attended	Number of meetings on the basis of voting	Attendance rate	Reason for absence
1	Nghiêm Xuân Thanh	Chairman of the BOD	25/04/2013	73/73	59/59	100%	
2	Phạm Quang Dũng	Member of BOD, CEO	25/04/2013	73/73	59/59	100%	
3	Nguyễn Mạnh Hùng	Member of BOD	26/12/2014	73/73	59/59	100%	
4	Nguyễn Mỹ Hao	Member of BOD	28/04/2017	73/73	59/59	100%	
5	Eiji Sasaki	Member of BOD, Deputy CEO	28/04/2017	21/21	2/2	100%	(1)
6	Phạm Anh Tuấn	Member of BOD	28/04/2017	73/73	59/59	100%	
7	Hồng Quang	Member of BOD Head of Human Resources Division	27/04/2018	73/73	59/59	100%	
8	Trương Gia Bình	Independent member of BOD	27/04/2018	21/21	2/2	100%	(2)
9	Đo Việt Hưng	Member of BOD	26/04/2019	51/51	56/56	100%	(3)

Notes:

(1) Mr. Eiji Sasaki is a concurrent member of BOD; thus only attendance in plenary sessions was counted.

(2) Mr. Trương Gia Bình is an independent member of BOD; thus only attendance in plenary sessions was counted.

(3) Mr. Do Viet Hung was elected as Member of BOD from April 26th, 2019; thus only attendance from April 26th, 2019 to December 31st, 2019 was counted.

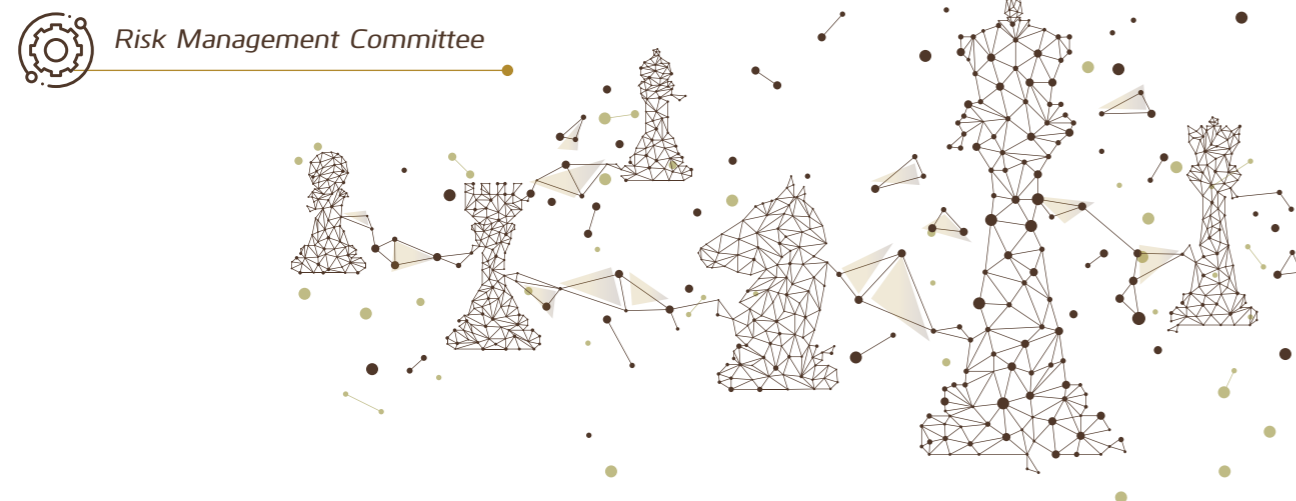
CORPORATE GOVERNANCE

(continued)

BOARD OF DIRECTORS (continued)

COMMITTEES UNDER BOARD OF DIRECTORS

Structure of Committees



Risk Management Committee assists BOD in approving appropriate policies and directions with regard to various types of risks (credit risk, market risk, operational risk, etc.) in each period, including defining ratios, limits/restrictions and risk appetite of the Bank.

Risk Management Committee consists of the following members:

1	Mr. Nguyen Manh Hung	Member of BOD	<i>Head of Committee</i>
2	Mr. Truong Gia Binh	Independent member of BOD	<i>Member</i>
3	Mr. Pham Anh Tuan	Member of BOD	<i>Member</i>
4	Mr. Nguyen My Hao	Member of BOD	<i>Member</i>
5	Mr. Eiji Sasaki	Member of BOD, Deputy CEO	<i>Member</i>
6	Ms. Dinh Thi Thai	Deputy CEO	<i>Member</i>
7	Ms. Nguyen Thi Kim Oanh	Deputy CEO	<i>Member</i>
8	Mr. Nguyen Thanh Tung	Deputy CEO	<i>Member</i>
9	Mr. Thomas William Tobin	Head of Retail Banking Division	<i>Member</i>

In 2019, Risk Management Committee organized 4 regular meeting sessions, coordinated with relevant divisions to build and complete Vietcombank's regulations, advised BOD with risk management strategies, policies and preventive measures covering numerous aspects of Vietcombank's operation.



Human Resource Committee

Human Resource Committee advises BOD with matters related to human resources, remuneration policies, salaries, bonuses and other compensation policies of Vietcombank.

Human Resource Committee consists of the following members:

1	Mr. Nghiem Xuan Thanh	Chairman of BOD	<i>Head of Committee</i>
2	Mr. Pham Quang Dzung	Member of BOD, CEO	<i>Member</i>
3	Mr. Nguyen Manh Hung	Member of BOD	<i>Member</i>
4	Mr. Hong Quang	Member of BOD, Head of Human Resources Division	<i>Member</i>
5	Mr. Dang Binh Nguyen	Director of Human Resources Department	<i>Member</i>

After new policies on human resource management were reviewed and issued simultaneously, Human Resource Committee actively assessed and managed the staff under its competence. During the past time, the appointment and reappointment of leaders at the Head office and business units have been approved by Human Resource Committee, contributing to improve capacity and quality of staff management.

ALL MEMBERS OF BOARD OF DIRECTORS WENT THROUGH TRAINING PROGRAMS ON MANAGEMENT

CORPORATE GOVERNANCE (continued)

SUPERVISORY BOARD

MEMBERS AND STRUCTURE OF SUPERVISORY BOARD

At the 12th Annual General Meeting of Shareholders of Joint Stock Commercial Bank for Foreign Trade of Vietnam on 26/04/2019, the dismissal of Ms. Vu Thi Bich Van as the Supervisory Board member for the term 2018 – 2023 was approved (retirement on March 1st, 2019 under the Governor’s Decision). By December 31st, 2019, the Supervisory Board had 03 members.

In 2019, member attending Supervisory Board were:

No.	Members of Supervisory Board	Position	Date being member of SB	Number of meetings attended	Attendance rate	Reason for absence
1	Ms. Truong Le Hien	Head of SB	June 2008	4/4	100%	-
2	Ms. La Thi Hong Minh	Member of SB	June 2008	4/4	100%	-
3	Ms. Do Thi Mai Huong	Member of SB	June 2008	4/4	100%	-
4	Ms. Vu Thi Bich Van	Member of SB	April 2011	1/4	25% (*)	-

(*) Note:

Ms. Vu Thi Bich Van retired from the State Bank from March 1st, 2019, which was approved by the General Meeting of Shareholders on April 26th, 2019.

ACTIVITIES OF SUPERVISORY BOARD

Assessment on activities of Supervisory Board

- *Supervision on BOD, BOM and shareholders by Supervisory Board*

Supervisory Board supervised BOD and BOM in the implementation of business orientations and objectives in 2019 of Vietcombank, which were approved by Shareholders’ General Meeting, supervising the compliance with the laws and the Bank’s Charter in management and governance. In general, in 2019, BOD and BOM well directed and managed Vietcombank’s business operations in line with the business targets. BOD and BOM complied with the provisions of the Law on Credit Institutions and the Bank’s Charter in management and governance.

Implementing the provisions in the Law on Credit Institutions, Supervisory Board has followed up with the list of founders, major shareholders, and member of BOD, member of Supervisory Board, and CEO as well as updated information regularly.

- *Coordinating between the Supervisory Board and BOD, BOM and other managers*

Performing Regulations on internal governance of Vietcombank, Supervisory Board attends regular/periodic meetings of BOD and monthly meetings of BOM. Supervisory Board is also fully provided with information and documents about management, governance and business activities of the Bank to serve its supervisory activity.

The Supervisory Board, in coordination with BOD and BOM, reviewed the regulations on internal governance (Vietcombank’s Charter on organization and operation, the BOD’s Regulations on organization and operation, the Regulations on internal governance, the Supervisory Board’s Regulations on organization and operation, etc.) to ensure the compliance with

the provisions of Circular No. 13/2018-TT-NHNN dated May 18th, 2018 and Circular No. 40/2018/TT-NHNN dated December 28th, 2018 on the internal governance system of commercial banks and their foreign branches.

The Supervisory Board worked closely with BOD and BOM in carrying out the assigned functions and tasks and supervising audit activities of the bank. Through its activities, the Supervisory Board has proposed opinions and suggestions to BOD and BOM for risk management enhancement, risk minimization, and compliance with the law, the Company’s Charter, and internal regulations, in order to improve the operational quality and efficiency of the Bank.

- *Other activities of Supervisory Board*

In 2019, the Supervisory Board evaluated the financial statements for the fiscal year 2018 and for the first 6 months of the year 2019, completed the internal control report; it acted as the center for deploying Circular No. 13/2018/TT-NHNN at VCB and monitoring limit management and safety ratios; as well as supervising the implementation of VCB Restructuring Plan to 2020.

Members of the Supervisory Board participated in professional trainings and seminars for better understanding of governance to join transformation projects; proactively monitored, urged and coordinated with Departments/Divisions/Centers at the Headquarter and the Branches to perform proposals of the Supervisory Board, internal audits, and suggestions from external inspection units.



CORPORATE GOVERNANCE

(continued)

TRANSACTIONS OF INTERNAL SHAREHOLDERS AND RELATED PERSONS

In 2019, there was transactions of internal shareholders and related persons as follows:

No.	Transaction performer	Position	Number of shares before transaction		Number of shares after transaction		Reasons for increase/decrease	Transaction result report time	Remarks
			Number of shares	Holding ratio (%)	Number of shares	Holding ratio (%)			
1	Mr. Nghiem Xuan Thanh	Chairman of BOD	49,025	0.00136	59,025	0.0016	Buy	01/2019	
2	Mr. Le Hoang Tung	Chief Accountant	10,000	0.00027	20,000	0.0005	Buy	01/2019	
3	Mr. Le Hoang Tung	Chief Accountant	20,000	0.0005	10,000	0.00028	Sell	11/2019	
4	Mr. Pham Manh Thang	Deputy CEO	37,197	0.001	197	0	Sell	07/2019	
5	Ms. Nguyen Thi Phuong		21,068	0.00057	68	0	Sell	07/2019	Deputy CEO Pham Manh Thang's wife

INVESTOR RELATIONS

In 2019, investor relations continued to be improved and focused. Vietcombank continued to strictly follow the regulations on information disclosure, ensured timely provision of transparent information to investors. In addition, Vietcombank proactively strengthened contact with shareholders and investors through direct conversations at the head office, attendance at domestic and foreign investment conferences, frequent updates and publishing brochures and quarterly business performance updates.

INVESTOR MEETINGS

Vietcombank held nearly 80 meetings at Vietcombank with hundreds of domestic and international institutional/individual investors, securities and fund management companies.

Foreign investors who are interested in Vietcombank came from different countries with the majority from foreign investment funds locating in Vietnam, followed by investors from the USA, Japan, Korea, Singapore, Europe, etc.

During meetings, the investors were timely updated with the movements of macro economy and banking sector, the operation and prospectus of Vietcombank. Good performance and effective investor relation raised Vietcombank's shares at securities market, especially compared with other listed banks.

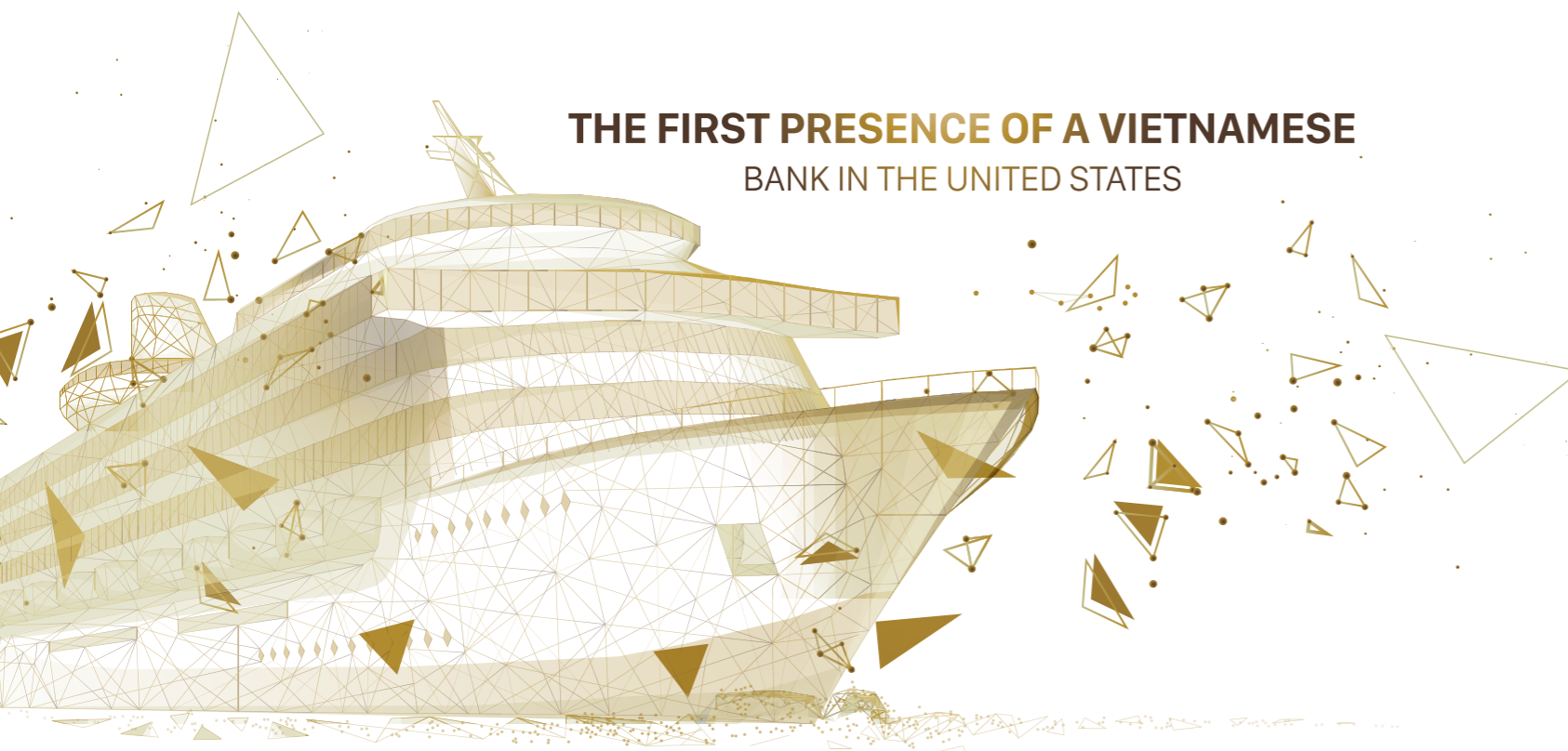
PARTICIPATION IN INTERNATIONAL INVESTMENT CONFERENCES

As a large public company with significant impact and a highly appreciated IR team, Vietcombank is invited to various domestic and overseas investment events every year. In 2019, Vietcombank has participated in the following events:

- *Investment events organized by Daiwa Capital Markets (Japan) at the world's large financial centers: Japan (03/2019), US (05/2019), Singapore (08/2019), Hong Kong (09/2019).*
- *Investment events organized abroad by other prestigious financial institutions: Credit Suisse organized in London and New York (02/2019). UBS organized in Bangkok (09/2019).*
- *Domestic investment events organized by Vietnam's leading securities companies: Vietnam Access Day by VCSC (03/2019), Emerging Vietnam 2019 Conference by HSC (06/2019) and 2019 Investor Conference by Vinacap (10/2019).*

Continuously being invited to all the most important investment events organized in the country and being one of the few Vietnamese enterprises constantly invited to participate in international events have affirmed the position of Vietcombank in the investment community. Through these events, the IR department provided information fully and regularly to investors, strengthening connections with hundreds of prestigious domestic & foreign financial institutions and investment funds.

THE FIRST PRESENCE OF A VIETNAMESE BANK IN THE UNITED STATES



RISK MANAGEMENT

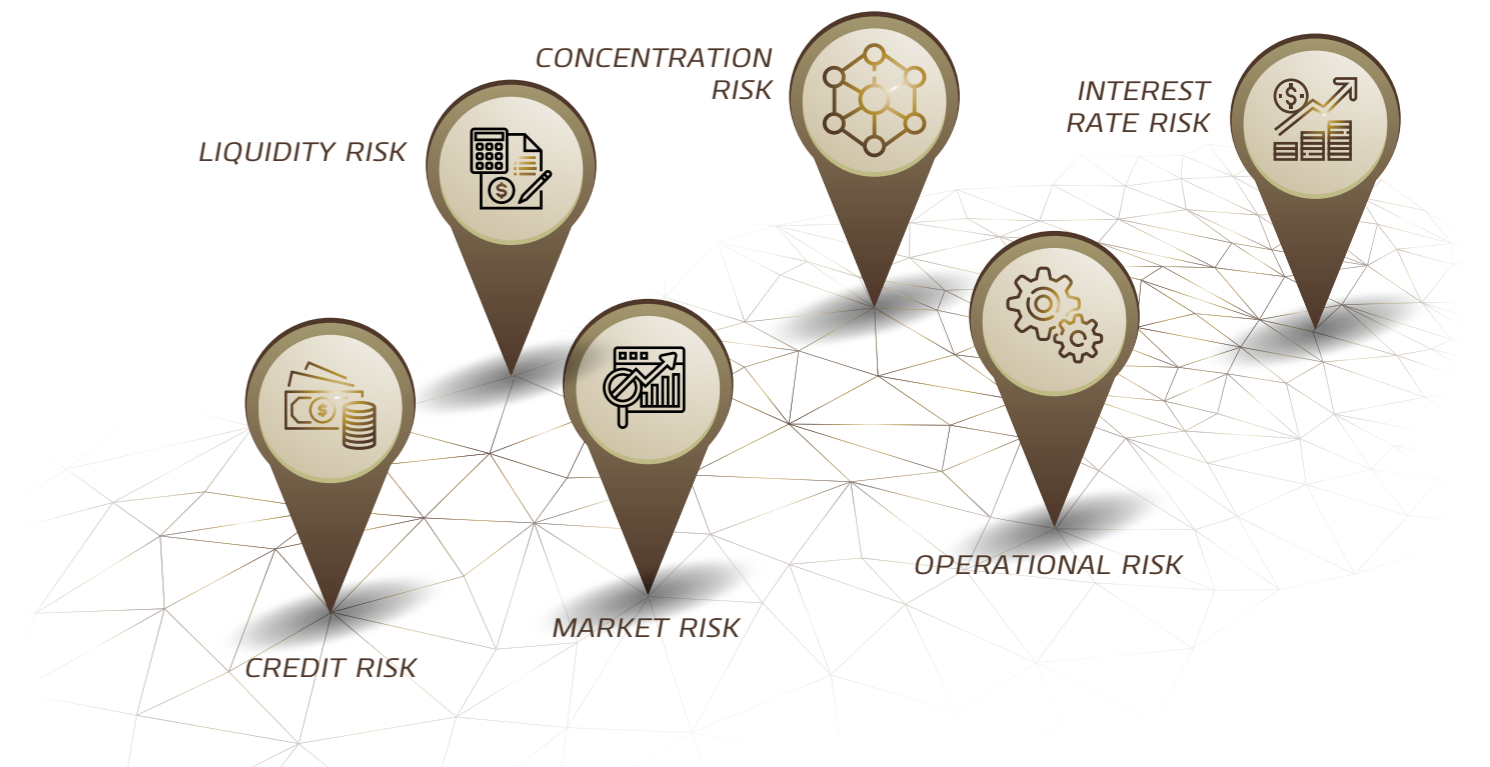


In order to become a bank with the best risk management in Vietnam, Vietcombank always proactively enhances the risk management culture, pioneers in researching and applying modern credit risk management measures and models in conformity with international standards, orientations of regulatory authorities, as well as internal management needs.

In terms of organization and risk management, Vietcombank regularly reviews and consolidates its risk management apparatus in line with 3 Lines of Defense: (i) the first line is to identify, control and mitigate risks; (ii) the second line is to develop risk management policy, internal regulations on risk management, measurement, monitoring in compliance with the law and (iii) the third line is for internal auditing. At the same time, the bank strengthens and enhances role and activities of Committees, Councils and Departments in risk management, such as Risk Management Committee, Risk Council, Risk Management Department, Compliance Department and Internal Audit Department. Thereby, improving efficiency of risk control, while proactively supporting business operations to achieve the best business efficiency.

Vietcombank's documents, regulations, guidelines on risk management are periodically reviewed and updated, meeting requirements and following orientations of regulatory authorities, as well as operational status of Vietcombank.

Summary of the key risk management at Vietcombank:

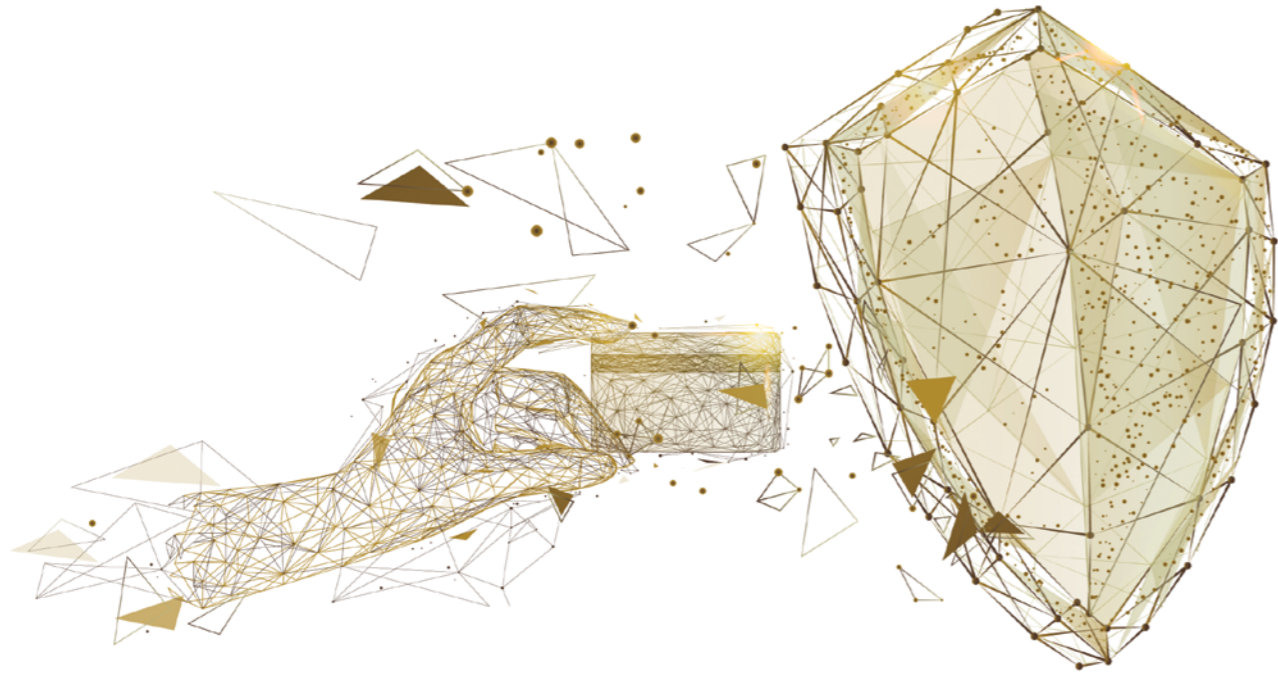


Vietcombank also focused on investment in developing risk measurement tools and models utilizing advanced methods. Credit risk quantification model was developed, covering most of the bank portfolio, namely: Probability of default model (PD model) according to Basel II standard; Loss given default model (LGD model); Exposure at default (EAD model) for both Wholesale and Retail portfolios.

Besides, the information technology systems were also regularly upgraded to meet the governance requirements the best. The quality and completeness of the data continue to be improved as an important foundation for the Bank's risk management.

Regarding the Basel II Program, following the positive result in 2018 of being recognized as the first bank to meet Basel II standards in Vietnam under Circular No. 41 when achieving the capital adequacy ratio one year earlier than required, in 2019, Vietcombank continued to promote the implementation of ICAAP and other contents by advanced methods. At present, necessary conditions to meet Basel Standards are basically completed under the advanced methodology.

RISK MANAGEMENT (continued)



CREDIT RISK

Credit risk includes: i) Credit risk is the risk generated when customers do not fulfil or are unable to fulfil part or all repayment obligations under contracts or agreements with VCB; (ii) Counterparty risk is the risk generated when the counterparty does not fulfil or is unable to fulfil part or all repayment obligations before or at the maturity of trading transactions; repo transactions; reverse repo transactions; transactions of derivative products for hedging purpose; transactions of foreign currency and financial assets for the needs of customers and partners.

Vietcombank's credit risk management framework includes organizational structure, policies, processes, models, limits and reports. Several recent results of credit risk management:

- Building early warning system ("EWS") for early detection of corporate customers with potential risk, thereby improving the quality of the Bank's credit portfolio by regularly evaluating customers after loans, promptly providing preventive and remedial measures to minimize damages to the Bank. Customer identification was built on the quantitative

analysis of data on the core banking system, credit rating system and the qualitative questionnaires to assess the customers' goodwill, business performance, and repayment ability.

- Regularly reviewing and updating: (i) reporting on the management of wholesale and retail credit portfolios; (ii) periodically preparing sectoral reports as a basis for identifying industry risks to have the orientation for credit granting to each industry corresponding to the risk level; (iii) providing information about related customer groups for decentralized authorization in credit activities, ensuring that the credit limit for customer groups with significant influence are granted by a higher authority.
- Building, monitoring, and managing credit risk limits, including: (i) Credit limit by customer, industry, economic sector on the basis of customers' ability to repay debts, credit risk of economic sectors and fields; (ii) Credit limit by product, form of guarantee on the basis of corresponding credit risk of the product, form of security.

MARKET RISK

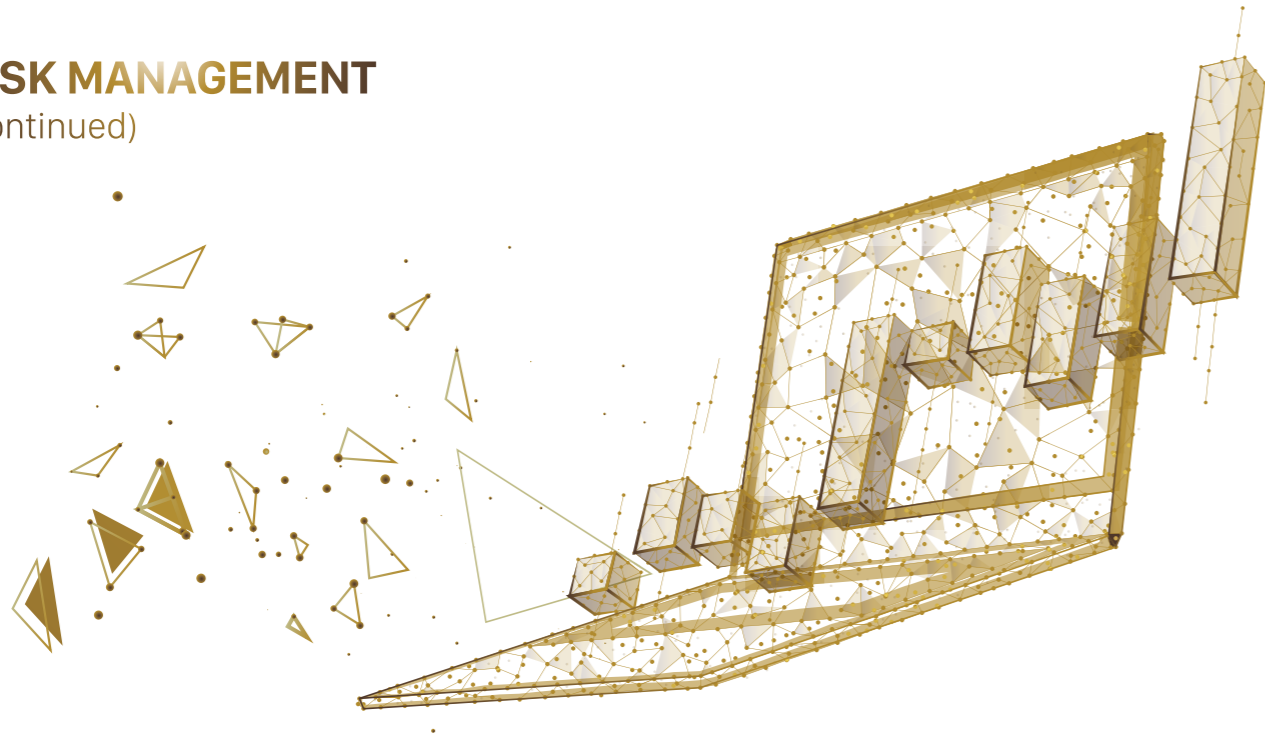
Market risk is the risk generated due to negative changes in interest rates, exchange rates, gold price, securities and goods to values of VCB's financial assets. Market risk includes: Interest rate risk, stock price risk on the trading book and foreign exchange risk, commodity price risk on the trading and banking books.

The market risk management framework is a close combination of organizational structure, policies, processes, models, limits and reports of market risks, towards the world's innovative standards. Market risk management is carried out at each business unit and operational unit, based on each risk profile in particular and VCB's risk appetite in general. Based on its synchronous market risk management framework, Vietcombank can actively prevent risks to limit the impact of market fluctuations.

In 2019, after being approved for early application of Circular No. 41 on capital adequacy ratio and Circular No. 13 on internal control system, Vietcombank continued to periodically review and update policies, procedures while supplementing and upgrading systems, models, measurement and market risk management programs to meet the State Bank's regulations as well as the international practices.



RISK MANAGEMENT (continued)



OPERATIONAL RISK

Operational risk is the risk generated due to incomplete or erroneous internal processes, human errors, incidents of system or external factors which causes financial losses, negative non-financial impacts on commercial bank and its overseas branches (including legal risks).

Along with comprehensive provision of banking products and services, Vietcombank has increasingly focused on the operational risk management (ORM). The ORM Framework of Vietcombank, composed of organizational model and structure and ORM policies and processes, was consistently improved according to the innovative standards of Basel II and SBV's regulations in Circular No. 13.

In 2019, operational risk management (ORM) at Vietcombank was still a focus and significantly improved to protect the Bank, the shareholders and the customers. ORM was successfully implemented not only in width but also in depth across Vietcombank thanks to ORM tools including incident report, risk self-assessment, and checkpoints. Additionally, Vietcombank developed and monitored key risk indicators (KRI), risk assessment for all policies, regulations, and new products and services, including outsourcing activities. These tools effectively assisted in identifying, measuring, evaluating and minimizing operational risks. In particular, Vietcombank

invested in risk management software system, thereby enhancing automation, efficiency, and quality of risk management at Vietcombank.

Vietcombank was proactive in implementing specific processes and actions to manage key operational risks. The fraud risk management (FRM) continued to be promoted with strict compliance with FRM policies, procedures and tools, as well as the implementation of denouncement mechanism and related regulations on human resource management for early prevention and detection of fraud risks. In addition, the information technology risk management frame continued to be enhanced and completed to prevent and minimize IT risks, while maintaining the continuity in IT system operation.

In addition to measures to prevent, detect and mitigate operational risks, Vietcombank also conducted operational risk transfer through the operational risk insurance packages for its assets as an additional ORM measure to protect the bank in case of serious losses.

Not only using technical tools, Vietcombank also focused on improving operational risk management culture through training, ensuring compliance with the Code of Conduct and professional ethics, developing an engaged working environment for risk prevention.



LIQUIDITY RISK

Liquidity risk is the risk generated when:

- The bank fails to fulfil its repayment obligations at due date; or
- The bank is able to fulfil its repayment obligations at due date but has to pay a higher cost than the average market price according to VCB's internal regulations.

Vietcombank's liquidity risk management framework has been fully set up with models, organizational management structures, set of documents and policies, processes, regulations and overall limits to identify, measure, supervise and report risks according to international practices and innovative Basel standards, and strictly comply with the SBV's regulations on solvency and liquidity ratios in banking operations.

In 2019, Vietcombank tested new tools such as minimum survival time limits, capital concentration ratio monitoring threshold, etc., based on the results of transformation projects. At the same time, Vietcombank invested in ALM software and system to meet the international practices on liquidity risk management.



RISK MANAGEMENT (continued)



CONCENTRATION RISK

Concentration risk occurs when a bank's business focuses on only one customer (including related persons), partner, product, transaction, industry, economic sector, and currency with significant impact on income, risk status according to internal regulations of the bank. Concentration risks include concentration risks for credit activities and proprietary transactions. Vietcombank has established a comprehensive concentration risk management framework, composed of organizational model and structure, comprehensive system of policies, processes, regulations, and limits to identify, measure, supervise and report risks for compliance with the State Bank's regulations as well as Vietcombank's internal regulations.

In the concentration risk management of credit activities, Vietcombank diversified the credit portfolio according to the following principles: (i) defining credit limits of

concentration risks for credit products, customers, industries and economic sectors; (ii) identifying the relevant person of the customer; (iii) defining the level of diversity and interaction of credit products, industries and economic sectors. In 2019, Vietcombank constantly supervised and monitored credit limits of concentration risks to ensure the credit limits to comply with the regulations.

For concentration risks in proprietary transactions, Vietcombank officially deployed management tools based on criteria of identifying proprietary transaction portfolios to apply limits in order to ensure the diversity and interaction level. The limits were set based on the maximum proportion of the balance from traded product, the currency and the trading partner compared to the total proprietary trading balance.

INTEREST RATE RISK

Interest rate risk management: is the risk generated by negative changes of interest rate on income, asset value, value of liabilities and value of off-balance sheet due to:

- *Difference in period to apply new interest rates or to re-define interest rates;*
- *Change of relationship among interest rates from different financial tools with the same maturity;*
- *Change of relationship among interest rates at different maturities;*
- *Impact from products with interest rate options.*

For interest rate risk management, Vietcombank has established a comprehensive system of policies, processes and limitations to identify, measure, supervise and report risks according to international practices, Basel in accordance with SBV's regulations.

Vietcombank is one of the first banks to apply interest rate risk management tools and limits to daily management activities (management of the difference in reprising gap between rate-sensitive assets and rate-sensitive liabilities, the sensitive of net interest income (NII sensitivity) and the sensitive of economic value of equity (EVE sensitivity)). Vietcombank also uses appropriate derivative products to minimize negative impact of interest rate fluctuations.

In 2019, Vietcombank continued implementing ALM/FTP software system to improve the level of automation as well as the efficiency of interest rate risk management.

BUSINESS NETWORK

LIST OF BRANCHES AND TRANSACTION OFFICES BY DECEMBER 31st, 2019

By December 31st, 2019: Vietcombank has 111 Branches and 472 Transaction Offices. On September 20th, 2019, Vietcombank was approved by the SBV to establish 31 Transaction Offices. These Transaction Offices are expected to launch in 2020.

Branch	Address	Tel	Fax
An Giang	30-32 Hai Ba Trung Street, My Long Ward, Long Xuyen City, An Giang Province	02963.898999 02963.841075 02963.841816	02963.841591
Ba Dinh	521 Kim Ma Street, Ngoc Khanh Ward, Ba Dinh District, Ha Noi City	024.37665318	024.37665313
North Binh Duong	Lot D1-4-TT, NA3 Street, My Phuoc 2 IP, My Phuoc Ward, Ben Cat Town, Binh Duong Province	0274.3697979	0274.3618787
Bac Giang	278 Hoang Van Thu Street, Dinh Ke Ward, Bac Giang City, Bac Giang Province	0204.3855576	0204.3855575
North Ha Tinh	52 Tran Phu Street, Hong Linh Town, Ha Tinh Province	0239.6262555	0239.6269555
Bac Lieu	14-15 Lot B, Ba Trieu Street, Ward 3, Bac Lieu City, Bac Lieu Province	0291.3955055	0291.3955055
Bac Ninh	6-way intersection Street, Dai Phuc Ward, Bac Ninh City, Bac Ninh Province	0222.3811880	0222.3811848
North Gia Lai	737 Pham Van Dong Street, Yen The Ward, Pleiku City, Gia Lai Province	02693.867927	02693.867929
North Sai Gon	Administrative Area, Road 7, Vinh Loc IP, Binh Hung Hoa Ward, Binh Tan District, HCMC	028.37654666	028.37651327
Ben Tre	55B3, Dong Khoi Boulevard, Phu Khuong Ward, Ben Tre City, Ben Tre Province	0275.6255888	0275.6253666
Bien Hoa	22, 3A Street, Bien Hoa 2 IP, Bien Hoa City, Dong Nai Province	0251.3991944	0251.3991947
Binh Dinh	66C Le Duan Street, Ly Thuong Kiet Ward, Quy Nhon City, Binh Dinh Province	0256.3526666 0256.3526526	0256.3523181
Binh Duong	314 Binh Duong Boulevard, Phu Hoa Ward, Thu Dau Mot City, Binh Duong Province	0274.3831227	0274.3838675
Binh Phuoc	744 Phu Rieng Do Street, Tan Xuan Ward, Dong Xoai Town, Binh Phuoc Province	0271.3558888	0271.3867575
Binh Tay	129-129A Hau Giang Street, Ward 5, District 6, HCMC	028.39600477 028.39600478	028.39606217

Branch	Address	Tel	Fax
Binh Thuan	50 Nguyen Tat Thanh Boulevard, Hung Long Ward, Phan Thiet City, Binh Thuan Province	0252.3739064 0252.3739065	0252.3739290
Ca Mau	07 An Duong Vuong Street, Ward 7, Ca Mau City, Ca Mau Province	0290.3575857 0290.3835207	0290.3833466
Can Tho	03-05-07 Hoa Binh Street, Tan An Ward, Ninh Kieu District, Can Tho City	0292.3820445	0292.3817299
Chau Doc	20 Le Loi Street, Chau Phu B Ward, Chau Doc City, An Giang Province	0296.3565603 0296.3561702	0296.3561703
Chuong Duong	564 Nguyen Van Cu Street, Gia Thuy Ward, Long Bien District, Ha Noi City	024.36523333	024.36522949
Da Nang	140-142 Le Loi Street, Hai Chau Ward, Hai Chau District, Da Nang City	0236.3822110	0236.3826062
Dak Lak	06 Tran Hung Dao Street, Thang Loi Ward, Buon Ma Thuot City, Dak Lak Province	0262.3818444 0262.2240777 0262.3857899	0262.3855038
Dong Anh	Nghia Lai Village, Uy No Commune, Dong Anh District, Ha Noi City	024.38835999	024.38835888
Dong Nai	53-55 Vo Thi Sau Street, Quyet Thang Ward, Bien Hoa City, Dong Nai Province	0251.3823666	0251.3824191
East Sai Gon	22F-24 Phan Dang Luu Street, Ward 06, Binh Thanh District, HCMC	028.38407924	028.38407925
Dong Thap	66, 30/4 Street, Ward 1, Cao Lanh City, Dong Thap Province	0277.3872110 0277.3872114	0277.3872119
Dung Quat	East Dung Quat IP, Dung Quat Economic Zone, Binh Thuan Commune, Binh Son District, Quang Ngai Province	0255.3632333 0255.3632212 0255.3632797	0255.3632336 0255.3610806 0255.3616688
Gia Dinh	423-425 Le Van Viet Street, Tang Nhon Phu A Ward, District 9, HCMC	028.37307799	028.37361199
Gia Lai	33 Quang Trung Street, Hoi Thuong Ward, Pleiku City, Gia Lai Province	0269.3875566	0269.3828592
Tan Son Nhat	366A33 Phan Van Tri Street, Ward 5, Go Vap District, HCMC	028.39856868	028.39856869
Ha Long	166 Ha Long Street, Bai Chay Ward, Ha Long City, Quang Ninh Province	0203.3811808 0203.3811911	0203.3844746
Ha Nam	Le Hoan Street, Hai Ba Trung Ward, Phu Ly City, Ha Nam Province	0226.3616666	0226.3616567
Ha Noi	Floor 1-5, 11B Cat Linh Street, Quoc Tu Giam Ward, Dong Da District, Ha Noi City	0220.3891131	0220.3891807
West Ha Noi	Lot HH-03, To Huu Street, Van Phuc Ward, Ha Dong District, Ha Noi City	024.33554545	024.33554444

BUSINESS NETWORK

(continued)

Branch	Address	Tel	Fax
Ha Thanh	344 Ba Trieu Street, Le Dai Hanh Ward, Hai Ba Trung District, Ha Noi City	024.36503333	024.32252222
Ha Tinh	02 Nguyen Thi Minh Khai Street, Tran Phu Ward, Ha Tinh City, Ha Tinh Province	0239.3857003 0239.3777886	0239.3857002
Hai Duong	66 Nguyen Luong Bang Street, Binh Han Ward, Hai Duong City, Hai Duong Province	03203.891131	03203.891807
Hai Phong	275 Lach Tray Street, Dang Giang Ward, Ngo Quyen District, Hai Phong City	0225.3842658	0225.3841117
Ho Chi Minh	VBB Tower, 05 Me Linh Square, Ben Nghe Ward, District 1, HCMC	028.38297245 028.39141777	028.38297228
Hoan Kiem	23 Phan Chu Trinh Street, Phan Chu Trinh Ward, Hoan Kiem District, Ha Noi City	024.39335566	024.39335580
Hoang Mai	Floor 1-2, Tower 1, Times City, 458 Minh Khai, Vinh Tuy Ward, Hai Ba Trung District, Ha Noi City	024.38383383	024.32115555
Hue	78 Hung Vuong Street, Phu Nhuan Ward, Hue City, Thua Thien Hue Province	0234.3811900	0234.3824631
Hung Vuong	664 Su Van Hanh Street, Ward 12, District 10, HCMC	028.38663983 028.38663984 028.38624810	028.38624804 028.38624806
Hung Yen	02 Nguyen Cong Hoan Street, Ban Yen Nhan Ward, My Hao Town, Hung Yen Province	0221.3941886	0221.3941044
Khanh Hoa	17 Quang Trung Street, Van Thanh Ward, Nha Trang City, Khanh Hoa Province	0221.3589368	02583.815114
Kien Giang	89, 3/2 Street, Vinh Bao Ward, Rach Gia City, Kien Giang Province	0297.3862749	0297.3866243
Kon Tum	01 Phan Dinh Phung Street, Quyet Thang Ward, Kon Tum City, Kon Tum Province	0260.3703337	0260.3913516
Ky Dong	13-13 Bis Ky Dong Street, Ward 9, District 3, HCMC	028.39318968	028.39318953
Lam Dong	33 Nguyen Van Cu Street, Ward 1, Da Lat City, Lam Dong Province	0263.3511811	0263.3533666
Lang Son	37 Le Loi Street, Vinh Trai Ward, Lang Son City, Lang Son Province	0205.3859859	0205.3866555
Lao Cai	79 Hoang Lien Street, Coc Leu Ward, Lao Cai City, Lao Cai Province	0214.3828396 0214.3828265	0214.3828261 0214.3828326
Long An	2A Pham Van Ngu Street, Quarter 5, Ben Luc Town, Ben Luc District, Long An Province	0272.3633683	0272.3633687
East Dong Nai	No.163 National Highway 1A, Hoi Nai 3 Commune, Trang Bom District, Dong Nai Province	02513.646151	02513.646157

Branch	Address	Tel	Fax
Mong Cai	05 Hung Vuong Street, Tran Phu Ward, Mong Cai City, Quang Ninh Province	0203.3757575	0203.3881676 0203.372886
South Binh Duong	121, DT 743B Street, Thong Nhat 1 Quarter, Di An Ward, Di An Town, Binh Duong Province	0274.7307777	0274.3710725
South Da Nang	537 Tran Hung Dao Street, An Hai Tay Ward, Son Tra District, Da Nang City	0236.3932999	0236.3932009
Nam Dinh	629 Tran Hung Dao Street, Loc Vuong Ward, Nam Dinh City, Nam Dinh Province	0228.3558666	0228.3558333
South Ha Noi	Floor 1-3, Cau Tien Apartments, 1277 Giai Phong Street, Thinh Liet Ward, Hoang Mai District, Ha Noi City	024.38699696	024.36281000
South Hai Phong	11 Hoang Dieu, Minh Khai Ward, Hong Bang District, Hai Phong City	0225.3552299 0225.3841080	0225.3569611
South Sai Gon	Floor 1, 2, 3, 4 V6 Tower, Lot V, Himlam New Urban Area, 23 Nguyen Huu Tho, Tan Hung Ward, District 7, HCMC	028.37701634	028.37701635
Nghe An	21 Quang Trung Street, Vinh City, Nghe An Province	0238.3842033 0220.3891807	0238.3842192
Phu Nhuan	285 Nguyen Van Troi, Ward 10, Phu Nhuan District, Ho Chi Minh City	028.38479966	028.38476226
Nha Trang	21 Le Thanh Phuong Street, Van Thang Ward, Nha Trang City, Khanh Hoa Province	0258.3826279 0258.829689	0258.3829682
Nhon Trach	Nguyen Huu Canh Street, Xom Ho Hamlet, Phu Noi Commune, Nhon Trach District, Dong Nai Province	0251.3521888 0251.3561628	0251.3521999
Ninh Binh	1069 Tran Hung Dao Street, Quarter 14, Van Giang Ward, Ninh Binh City, Ninh Binh Province	0229.3894444	0229.3894446
Ninh Thuan	47, 16/4 Street, Kinh Dinh Ward, Phan Rang - Thap Cham City, Ninh Thuan Province	0259.3922.755	0259.3922.756
Pho Hien	186 Chu Manh Trinh Street, Hien Nam Ward, Hung Yen City, Hung Yen Province	0221.3596666	0211.3856866
Phu Quoc	1A, Hung Vuong Street, Quarter 1, Duong Dong Town, Phu Quoc District, Kien Giang Province	0297.3626264	0297.3626265
Phuc Yen	Hoai Nam Building, No.06 Group 8 Hai Ba Trung Street, Hung Vuong Ward, Phuc Yen Town, Vinh Phuc Province	0211.3636666	02113 856 866
Quy Nhon	433 Lac Long Quan Street, Tran Quang Dieu Ward, Quy Nhon City, Binh Dinh Province	0256.3541377	0256.3741007
Phu Tho	1606A Hung Vuong Boulevard, Gia Cam Ward, Viet Tri City, Phu Tho Province	0210.3766666	0210.3766667
Phu Yen	192-194-196 Hung Vuong Street, Ward 7, Tuy Hoa City, Phu Yen Province	0257.3811709	0257.3818186

BUSINESS NETWORK

(continued)

Branch	Address	Tel	Fax
Quang Binh	01C Tran Hung Dao Street, Dong My Ward, Dong Hoi City, Quang Binh Province	0232.3840380	0232.3828347
Quang Nam	35 Tran Hung Dao Street, Tam Ky City, Quang Nam Province	0235.3813062	0235.3813235
Quang Ngai	345 Hung Vuong Street, Tran Phu Ward, Quang Ngai City, Quang Ngai Province	0255.3828578	0255.3711482
Quang Ninh	25/4 Street, Bach Dang Ward, Ha Long City, Quang Ninh Province	0203.3629213 0203.3627972	0203.3827206
Quang Tri	51 Tran Hung Dao Street, Dong Ha City, Quang Tri Province	0233.3555727	0233.3555726
Sai Gon	69 Bui Thi Xuan Street, Pham Ngu Lao Ward, District 1, HCMC	028.38359323 028.38359262	028.38325041
Sai Thanh	2D-2E Ly Thuong Kiet Street, Ward 12, District 5, HCMC	028.39573378	028.39573380
Operation center	31-33 Ngo Quyen Street, Hang Bai Ward, Hoan Kiem District, Ha Noi City	024.39368547	024.39363354 024.38241395
Soc Son	51, Highway 3, Group 12, Soc Son Town, Soc Son District, Ha Noi City	024.35950000	024.35950505
Soc Trang	3 Tran Hung Dao Street, Cluster 6, Ward 3, Soc Trang City, Soc Trang Province	02993.883888 02993.883889	02993 610137
New Binh Duong	16 Le Trong Tan Street, Binh Duong 2 Quarter, An Binh Ward, Di An Town, Binh Duong Province	0274.3792158 028.37241627	0274.3790134 028.37241498
Tan Binh	108 Tay Thanh Street, Tay Thanh Ward, Tan Phu District, HCMC	028.38157777	028.38106838
Tan Dinh	72 Pham Ngoc Thach Street, Ward 6, District 3, HCMC	028.38208762	028.38206846
West Can Tho	Lot 30A7A, Tra Noc 1 IP, Tra Noc Ward, Binh Thuy District, Can Tho City	0292.3844272	0292.3843056
Tay Ho	565 Lac Long Quan Street, Xuan La Ward, Tay Ho District, Ha Noi City	024.37581111	024.37585399 024.37585388
Tay Ninh	313, 30/4 Street, Quarter 1, Ward 1, Tay Ninh City, Tay Ninh Province	0276.3818996 0276.3818997 0276.3818992	0276.3818998
West Sai Gon	321-323-325 Pham Hung Street, Him Lam Residential Area, Hamlet 4A, Binh Hung Commune, Binh Chanh District, HCMC	028.37589297	028.37589298
Thai Binh	Guest house, Thai Binh Province's Police Headquarter 1, Le Quy Don Street, Le Hong Phong Ward, Thai Binh City, Thai Binh Province	0227.3839724	0227.3845994
Thai Nguyen	10 Cach Mang Thang Tam Street, Phan Dinh Phung Ward, Thai Nguyen City, Thai Nguyen Province	0208.3658200	0208.3658219
Thang Long	Phu Tho PVOIL Building, 148 Hoang Quoc Viet Street, Nghia Tan Ward, Cau Giay District, Ha Noi City	024.37557194	024.37569006

Branch	Address	Tel	Fax
Thanh Cong	01 Thai Ha Street, Trung Liet Ward, Dong Da District, Ha Noi City	024.62578686	024.37761747
Thanh Hoa	05 Phan Chu Trinh Street, Dien Bien Ward, Thanh Hoa City, Thanh Hoa Province	0237.3728286	0237.3728386
Thanh Xuan	448-450 Nguyen Trai Street, Thanh Xuan Trung Ward, Thanh Xuan District, Ha Noi City	024.35578589	024.35579138
Thu Duc	Linh Trung I Export Processing Zone, Linh Trung Ward, Thu Duc District, HCMC	028.38966806	028.38974176
Thu Thiem	55-56, Song Hanh Street, An Phu Ward, District 2, HCMC	028.73079668	028.73079530
Tien Giang	152 Dinh Bo Linh Street, Ward 2, My Tho City, Tien Giang Province	0273.3976999	0273.3975878
Tra Vinh	05 Le Thanh Ton Street, Ward 2, Tra Vinh City, Tra Vinh Province	0294.3868780	0294.3868791
Vinh	9 Nguyen Sy Sach Street, Ha Huy Tap Ward, Vinh City, Nghe An Province	0238.8699567	0238.8699568
Vinh Long	5C Hung Dao Vuong Street, Ward 1, Vinh Long City, Vinh Long Province	0270.3888288	0270.836479
Vinh Phuc	392A Me Linh Street, Khai Quang Ward, Vinh Yen City, Vinh Phuc Province	0211.3720920	0211.3720921
Vung Tau	27 Tran Hung Dao, Ward 1, Vung Tau City, Ba Ria - Vung Tau Province	0254.3852309 0254.3859874 0254.3859168	0254.3859859
East Binh Duong	26, Le Duan Street, Quarter 2, Hoa Phu Ward, Thu Dau Mot City, Binh Duong Province	0274.3589999	0274.3582222
Nghi Son	Nam Yen Village, Hai Yen Commune, Tinh Gia District, Thanh Hoa Province	0237.3613999	0237.3616869
Tuyen Quang	Group 14, Tan Quang Ward, Tuyen Quang City, Tuyen Quang Province	0207.3999666	0207.3999555
Kinh Bac	Long Phuong Building, 370 - 372 Tran Phu Street, Dong Ngan Ward, Tu Son Town, Bac Ninh Province	0222.3818828	0222.3906910
Chi Linh	01 Thai Hoc Street, Sao Do Ward, Chi Linh Town, Hai Duong Province	0220.3885522	0220.3588000
Bao Loc	452 Tran Phu Street, Ward 2, Bao Loc City, Lam Dong Province	0263.3726886	0263.3727778
New Sai Gon	1943-1945 Huynh Tan Phat Street, Quarter 5, Nha Be Town, Nha Be District, HCMC	028.38738686	028.37810081
Ba Ria	03 Truong Chinh Street, Phuoc Trung Ward, Ba Ria City, Ba Ria - Vung Tau Province	0254.3716275 0254.3716989	0254.3716276

BUSINESS NETWORK (continued)

SUBSIDIARIES, JOINT-VENTURES AND ASSOCIATES IN VIETNAM

Vietcombank Leasing Co., Ltd.

Floor 4, 25T1 N05 Building, Hoang Dao Thuy Street,
Cau Giay District, Ha Noi City

[T] : 024.39289289

[F] : 024.39289150

Vietcomank Securities Co., Ltd.

Floor 12-17, VCB Tower, Hoan Kiem, Ha Noi

[T] : 0439369990, 0439366991, 0439366992

[F] : 0439360262, 0439360263

Vietcombank Remittance Co., Ltd.

Floor 4, VCB Ky Dong Tower, 13 - 13 Bis, Ky Dong Street,
Ward 9, District 3, HCMC.

[T] : 028.35260888

[F] : 028.35260808

Vietcombank Tower 198 Co., Ltd.

Floor 14, Room 1406, 198 Tran Quang Khai Street,
Hoan Kiem, Ha Noi

[T] : 024.39340919

[F] : 024.39340918

Vietcombank - Bonday - Ben Thanh Joint Venture Co., Ltd. (VBB)

05 Me Linh square, Ben Nghe Ward, District 1, HCMC

[T] : 028.39153360

Vietcombank Fund Management Co. (VCBF)

Floor 15, VCB Tower, 198 Tran Quang Khai Street,
Hoan Kiem, Ha Noi

[T] : 024.39364540

[F] : 024.39364542

Vietcombank Cardif Life Insurance Co., Ltd. (VCLI)

Room 1101, Capital Tower, 109 Tran Hung Dao Street,
Hoan Kiem District, Ha Noi City

[T] : 024.39368507

[F] : 024.39367375

Vietcombank Bonday Co., Ltd. (VCBB)

35 Nguyen Hue Street, Ben Nghe Ward, District 1, HCMC

[T] : 028.38213321, 38213345

[F] : 028.38213366, 38213366

REPRESENTATIVE OFFICE IN VIETNAM

Representative office in HCMC

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[T] : 028.39826468

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No. 12, Unit 15, Lanexang Avenue, Hatsady Village,
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