

CORPORATE PROFILE

1H2017

TECHCOMBANK 

TECHCOMCAPITAL 

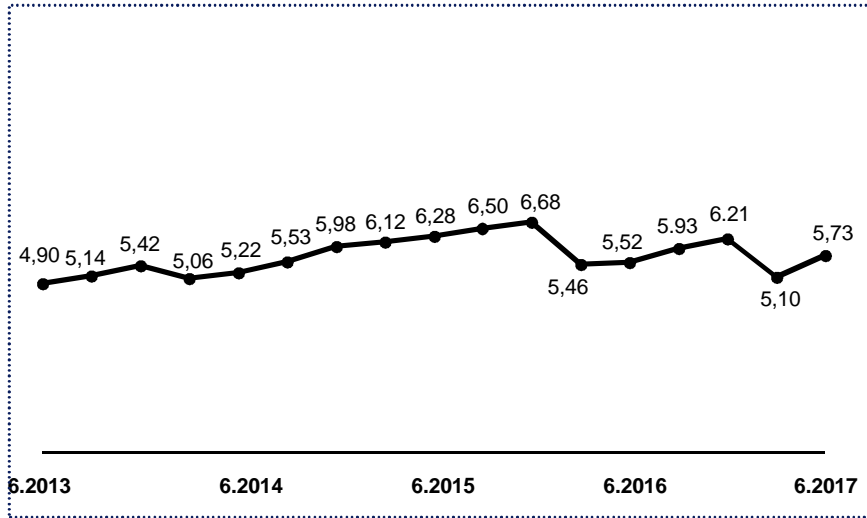
TECHCOMSECURITIES 

Agenda

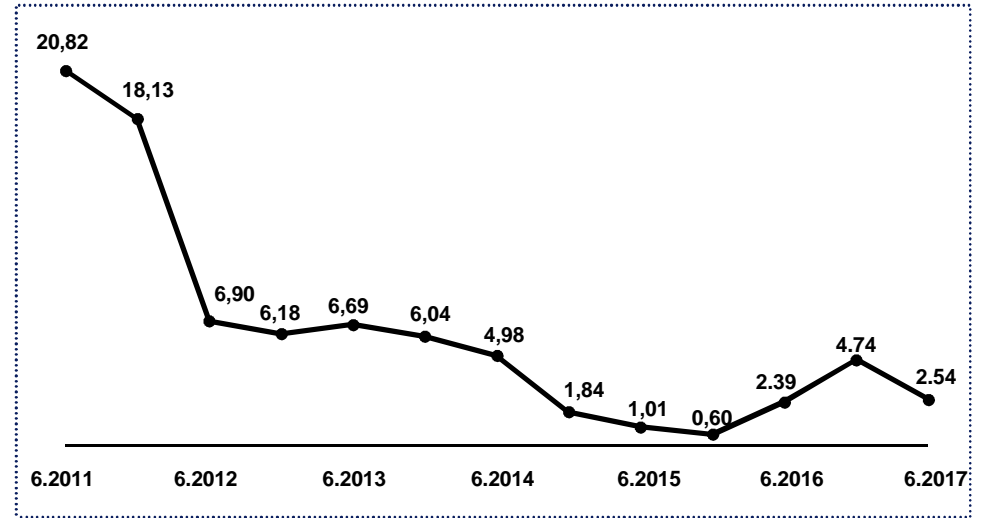
- ▶ **Operating Environment**
- ▶ **History and awards**
- ▶ **Organization Structure & Performance**
- ▶ **Strategy & Way Forward**
- ▶ **Contacts**

Operating Environment

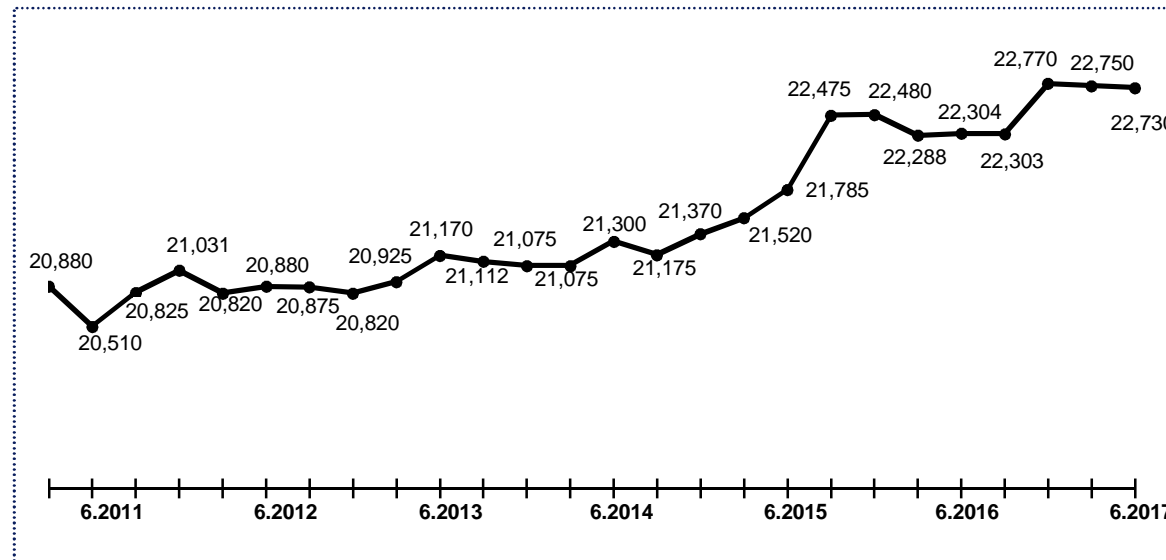
GDP's growth rate



CPI



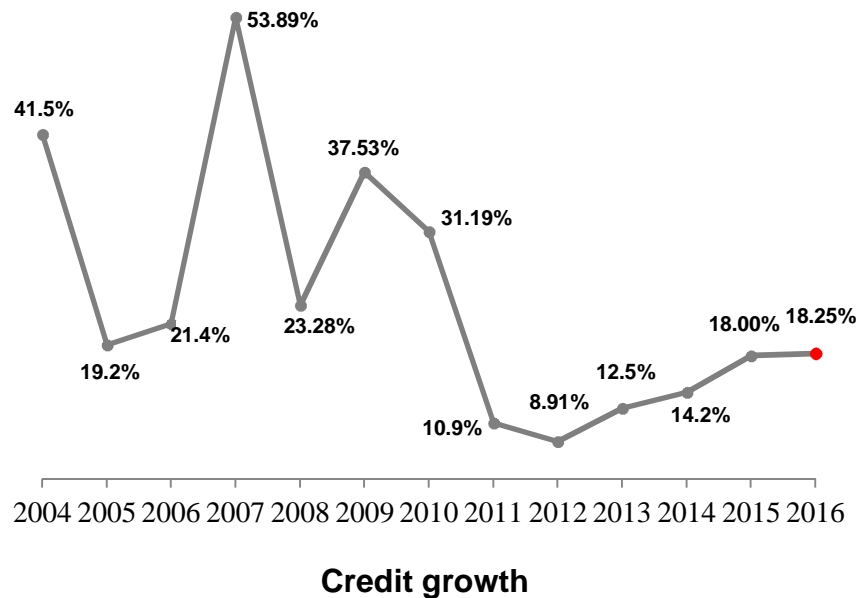
USD/VND RATE



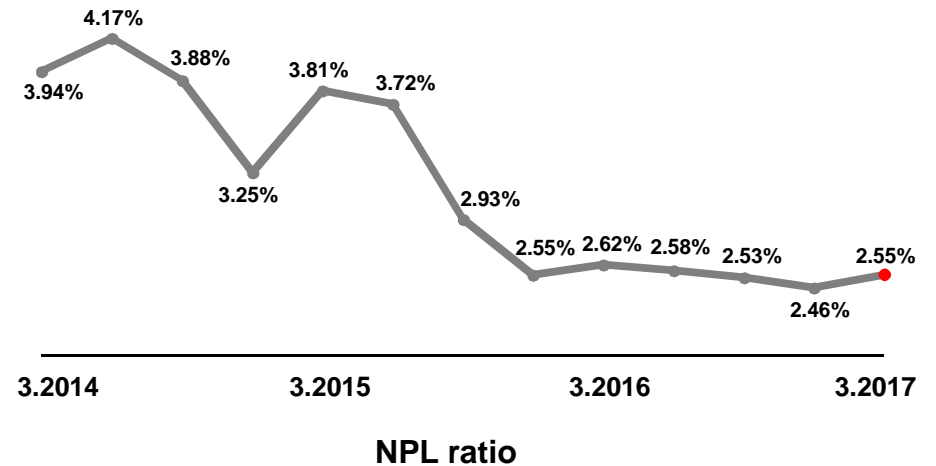
Vietnam banking sector

Banking system made a strong recovery

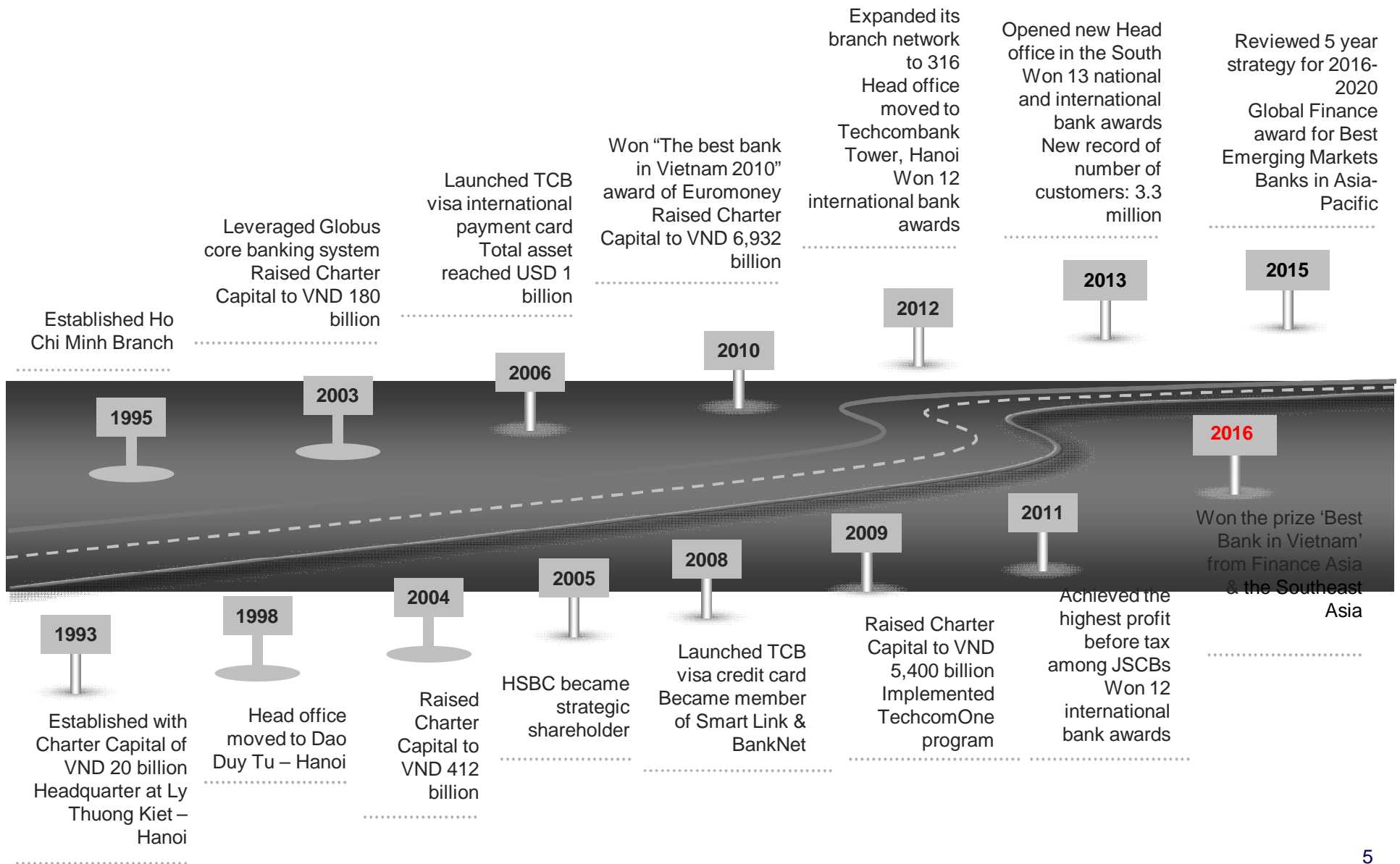
- 2016 credit growth is approximately 18.25% against 2015



- SBV's target of keeping NPL rate below 3% at the end of 1Q2017 was achieved

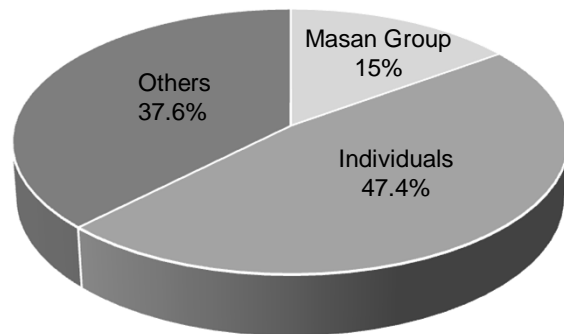


Key Milestones

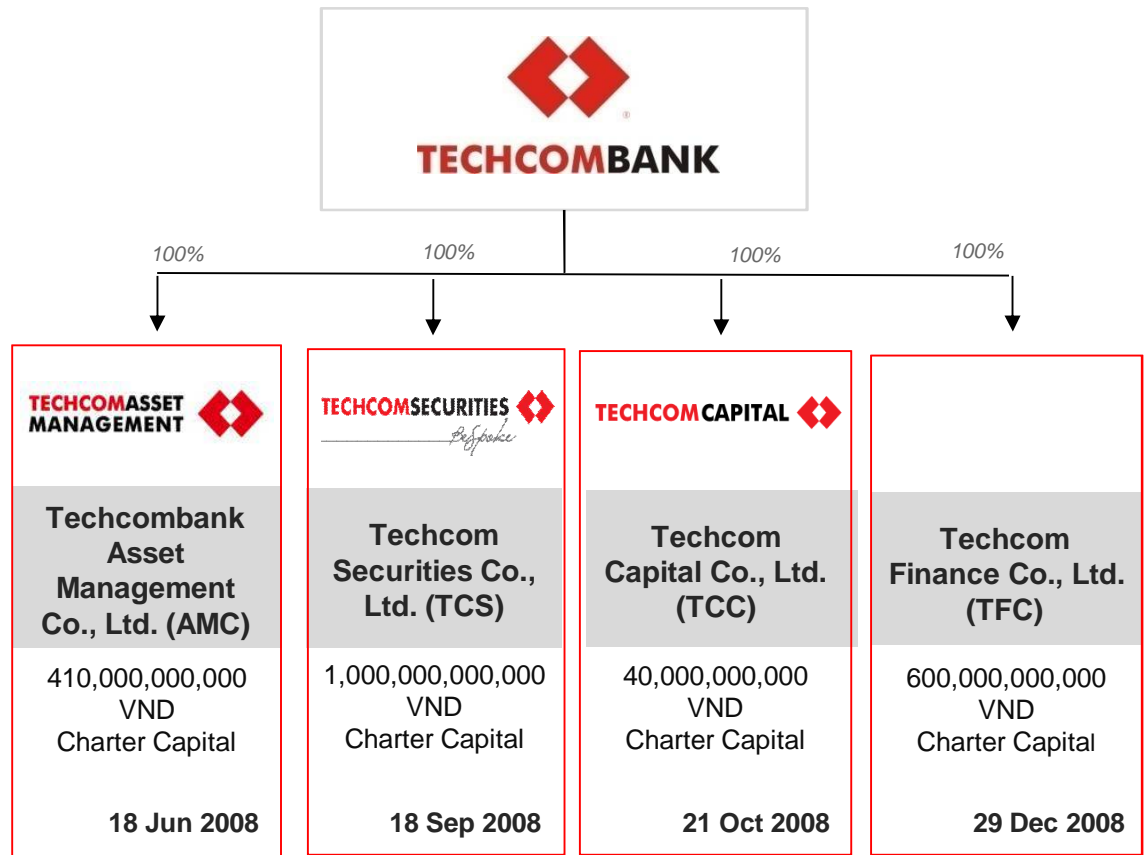


Ownership Structure and Subsidiaries

Ownership structure



Wholly-owned subsidiaries

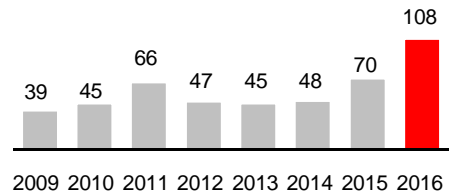


() Masan Group is one of Vietnam's largest private sector companies with market capitalization of approximately USD 3 billion by end of 2015.*

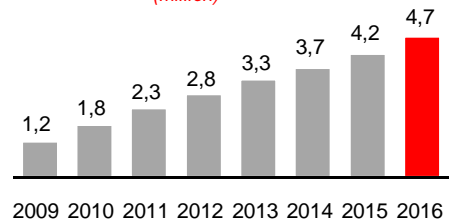
Customer base & Distribution network

- ▶ Over **100,000** SME/corporates and more than **1.3 million** active individual customers
- ▶ **313 branches** – the 3rd largest distribution network in JSCBs
- ▶ **1,720 POS**
- ▶ No 1 among JSCBs by number of ATMs with **1,143 ATMs**
- ▶ The pioneer and the No.1 **e-banking service** provider

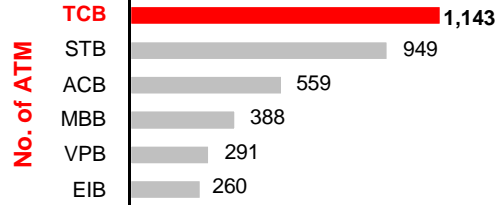
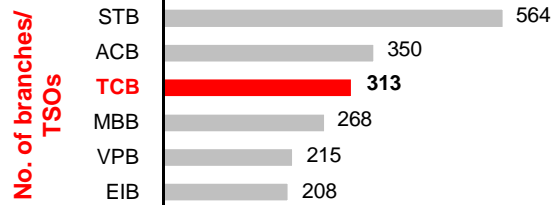
No. of corporate customers
(thousand)



No. of individual customers
(million)



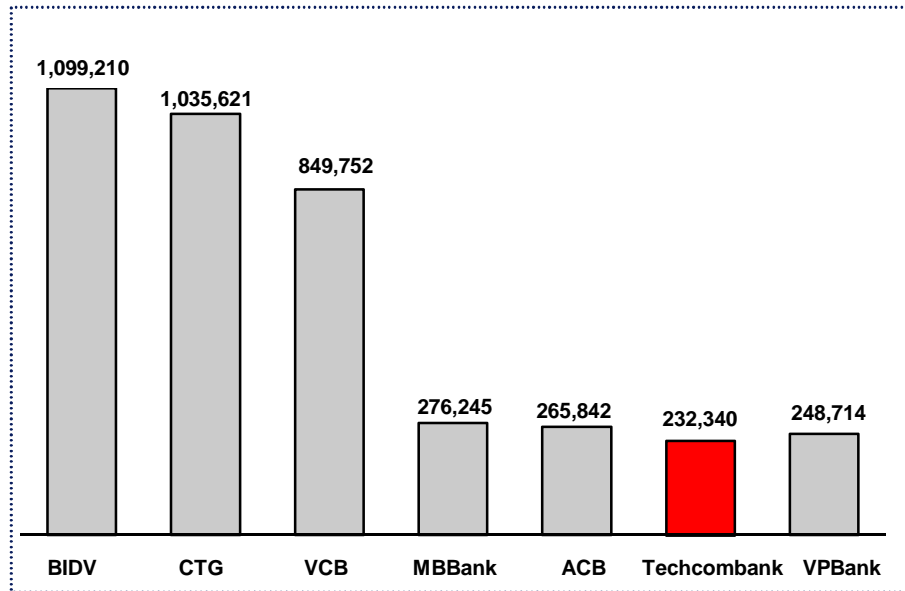
DISTRIBUTION NETWORK



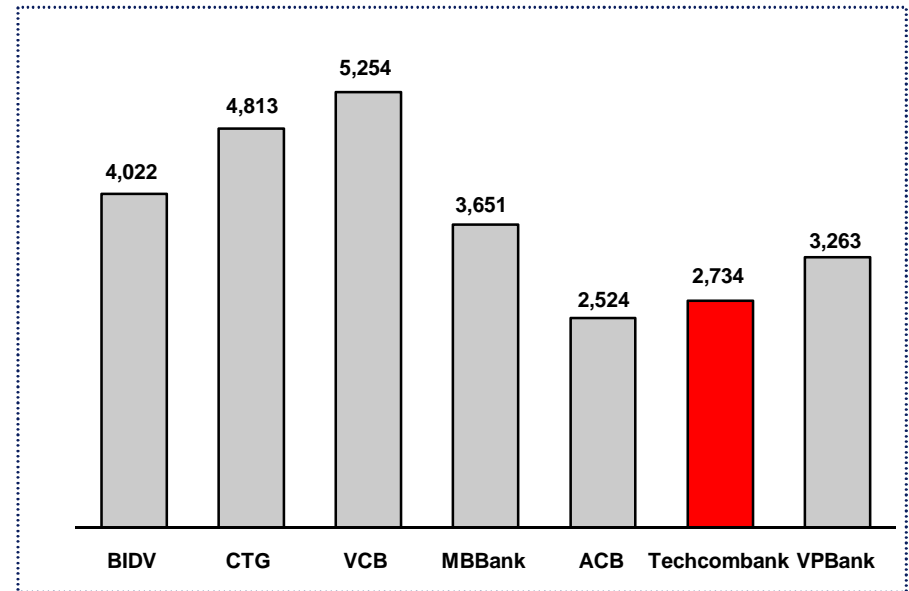
* Among JSCBs; Data as of 31st Dec 2016

Where are we in the market

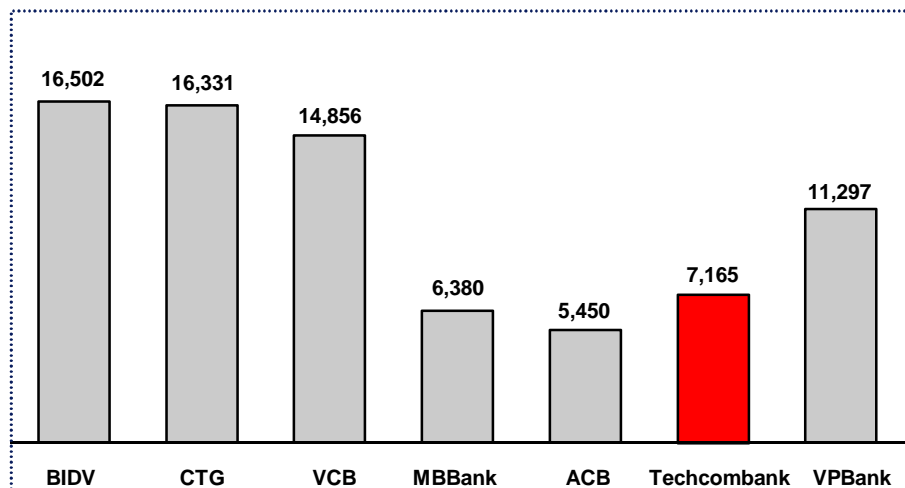
Total Asset 1H2017



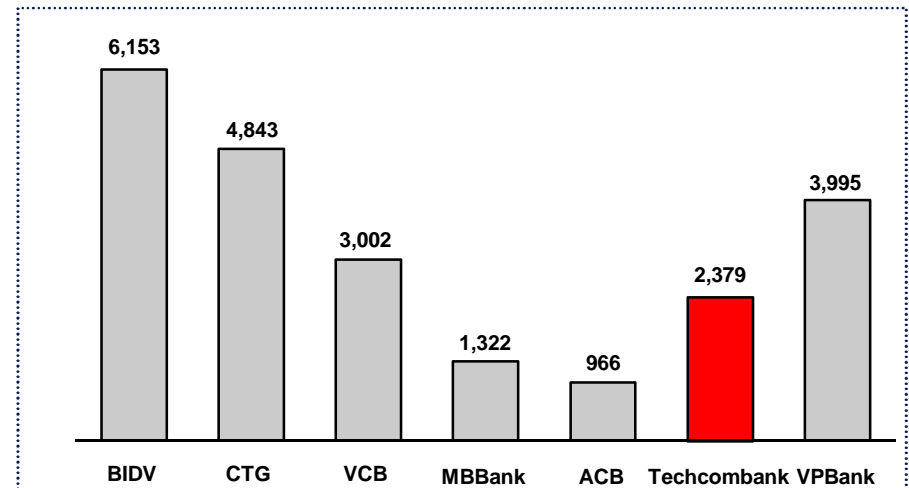
PBT 1H2017



TOI 1H2017



Provision expenses 1H2017



Credit ratings

| Moody's | Rating (2015) | Rating (2016) |
|------------------------------|---------------|---------------|
| Outlook | Stable | Stable |
| Bank deposit | B2/NP | B2/NP |
| Baseline Credit Assessment | B3 | B2 |
| Issuer rating | B2 | B2 |
| Counterparty Risk Assessment | B2 | B1 |
| Bank financial strength | E+ | E+ |

| Standard & Poor's | Rating (2017) |
|-----------------------|---------------|
| Outlook | Stable |
| LT – counterparty | BB |
| ST – counterparty | B |
| ASEAN scale rating LT | axBB |
| ASEAN scale rating ST | axB |

Recognitions & Awards



Best Trade Finance Bank in Vietnam

TECHCOMBANK 2012, 2013



Best Issuing Bank Partner (Global)

TECHCOMBANK 2013




Best Trade Finance Bank in Vietnam

TECHCOMBANK 2013



Best FX Bank for Corporates and FIs

TECHCOMBANK 2013



**Strongest Bank in Vietnam
Best Trade Finance Bank in Vietnam**

TECHCOMBANK 2012, 2013



**Best Bank in Vietnam
Best Cash Management Bank in Vietnam**

TECHCOMBANK 2013, 2016



Best bank for Cash Management, Trade finance and FX Risk Management

TECHCOMBANK 2014



The second-largest sales volume in Vietnam

TECHCOMBANK 2015



Best in Treasury and Working Capital - SMEs

TECHCOMBANK 2015



Best Bank in Vietnam 2015

TECHCOMBANK 2015



**Best retail Banking in Vietnam
Best Corporate Bank in Vietnam**

TECHCOMBANK 2015



**Best Mobile Banking Project
Best Treasury Management Project**

TECHCOMBANK 2016



**Best Bank in Vietnam
Best Bond House in Vietnam
Best Trade Finance Bank in Vietnam
Best Cash Management in Vietnam**

TECHCOMBANK 2007 - 2016



**Best Bank
Best DCM House
Platinum Award: Best Domestic Bank**

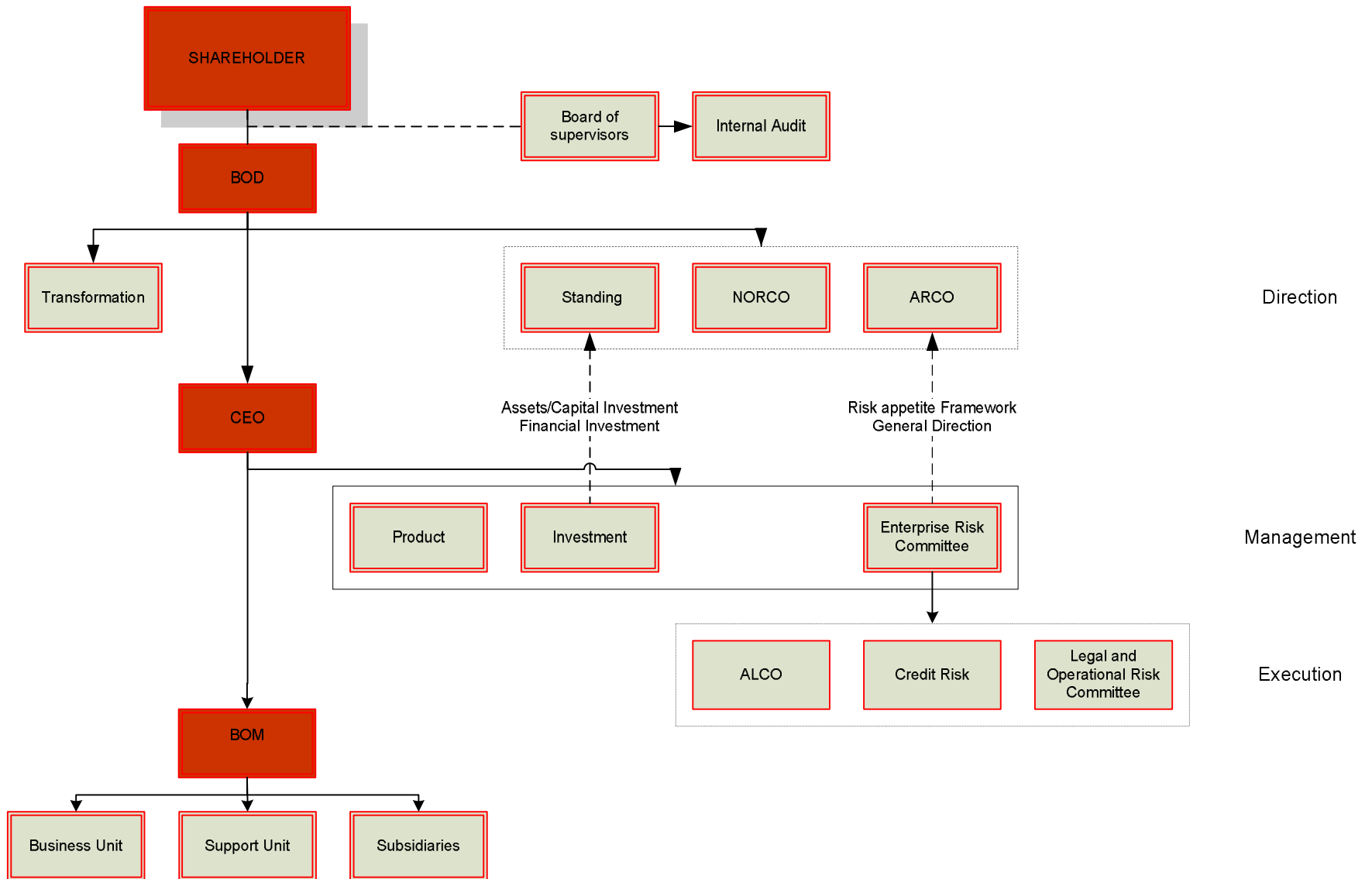
TECHCOMBANK 2016



**Domestic Retail Bank of the Year
Vietnam Domestic Cash Management Bank of the Year
Mortgage and Home Loan Product of the Year - Vietnam**

TECHCOMBANK 2016

Organization structure



Organization structure (cont.)



Financial highlights

| Income Statement (VND billion) | 1H2016 | 1H2017 | % Change |
|-------------------------------------|---------------|---------------|------------|
| Net interest income | 4,215 | 4,406 | 4.5% |
| Fee and other income | 1,785 | 2,759 | 55% |
| Total operating income | 6,000 | 7,165 | 19% |
| Operating expense | (1,909) | (2,052) | 7.5% |
| Opt. profit before provision | 4,091 | 5,113 | 25% |
| Provision expenses | (2,504) | (2,379) | (5%) |
| Profit before tax | 1,587 | 2,734 | 72% |
| Taxation charge | (319) | (550) | 72% |
| Net profit | 1,268 | 2,184 | 72% |
| C / I ratio (%) | 31.80% | 28.64% | |
| NIM (%) | 3.97% | 3.85% | |
| ROE (%) | 14.71% | 21.59% | |
| ROA (%) | 1.24% | 1.85% | |

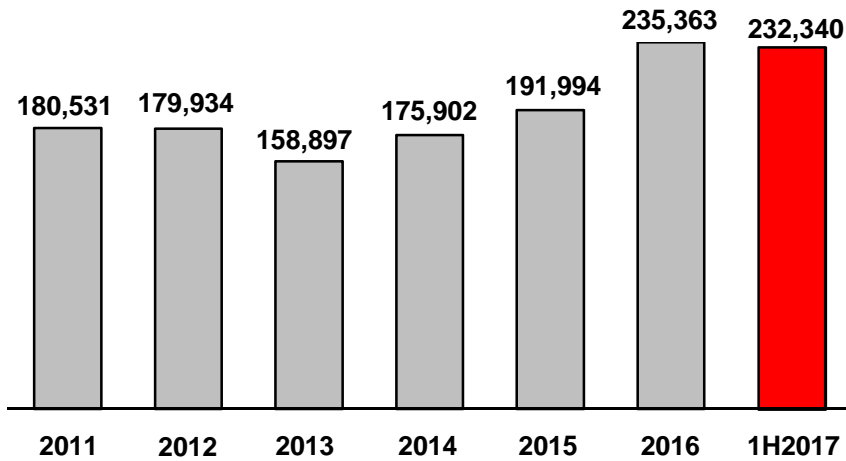
| Income Statement (VND billion) | 2015 | 2016 | % Change |
|-------------------------------------|---------------|---------------|-------------|
| Net interest income | 7,214 | 8,142 | 13% |
| Fee and other income | 2,130 | 3,777 | 77% |
| Total operating income | 9,344 | 11,919 | 28% |
| Operating expense | (3,679) | (4,261) | 26% |
| Opt. profit before provision | 5,665 | 7,658 | 35% |
| Provision expenses | (3,628) | (3,661) | 1% |
| Profit before tax | 2,037 | 3,997 | 96% |
| Taxation charge | (508) | (848) | 67% |
| Net profit | 1,529 | 3,149 | 106% |
| C / I ratio (%) | 39.37% | 35.75% | |
| NIM (%) | 3.79% | 4.06% | |
| ROE (%) | 9.73% | 17.50% | |
| ROA (%) | 0.86% | 1.49% | |

| Balance Sheet (VND billion) | 1H2015 | 1H2016 | % Change |
|-----------------------------|----------------|----------------|-----------|
| Total asset | 212,676 | 232,340 | 9% |
| Loans | 127,491 | 130,159 | 2% |
| Deposits | 149,927 | 172,100 | 15% |
| Total equity | 17,736 | 21,751 | 23% |
| CAR (%) | 14.26% | 14.61% | |
| Tier 1 Ratio (%) | 8.93% | 9.66% | |
| NPLs Ratio | 1.87% | 2.06% | |

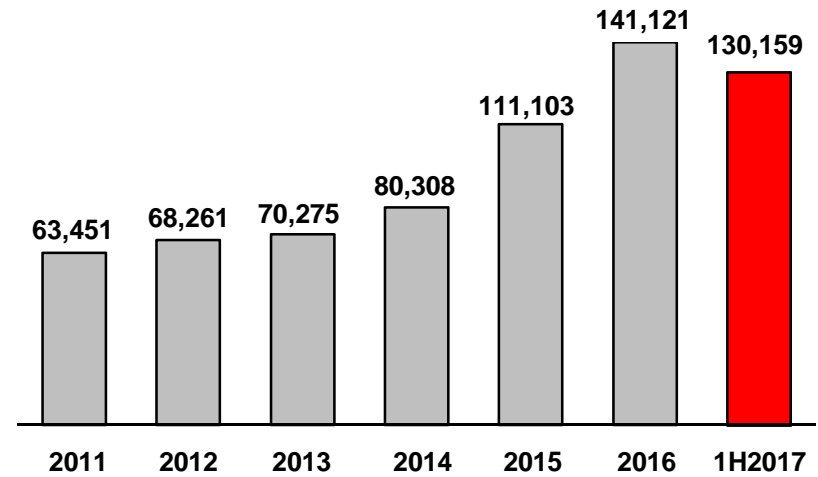
| Balance Sheet (VND billion) | 2015 | 2016 | % Change |
|-----------------------------|----------------|----------------|------------|
| Total asset | 191,994 | 235,363 | 23% |
| Loans | 111,013 | 141,121 | 27% |
| Deposits | 142,240 | 173,449 | 22% |
| Total equity | 16,458 | 19,586 | 19% |
| CAR (%) | 14.74% | 13.12% | |
| Tier 1 Ratio (%) | 9.00% | 8.16% | |
| NPLs Ratio | 1.67% | 1.57% | |

Financial highlights

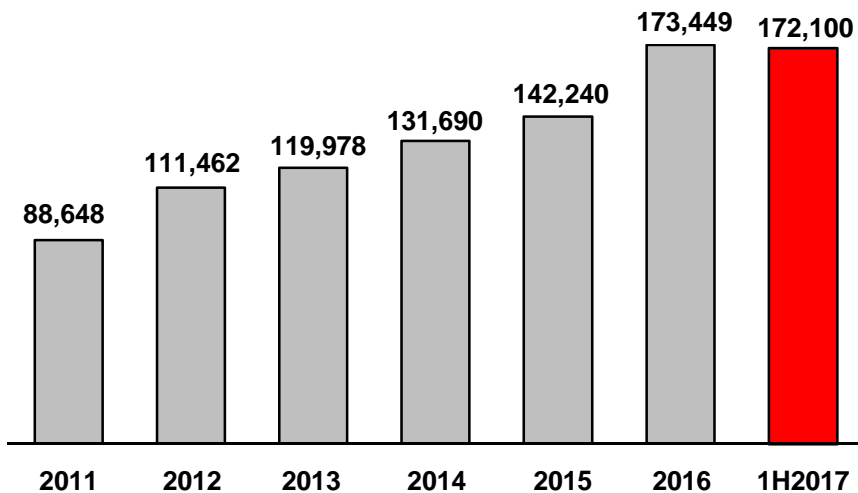
Total Assets (VND billion)



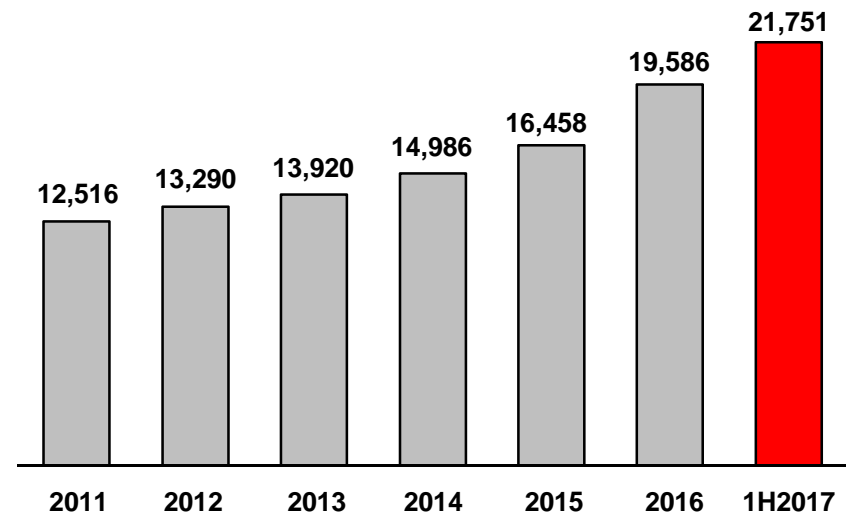
Customer Loans (VND billion)



Customer Deposits (VND billion)

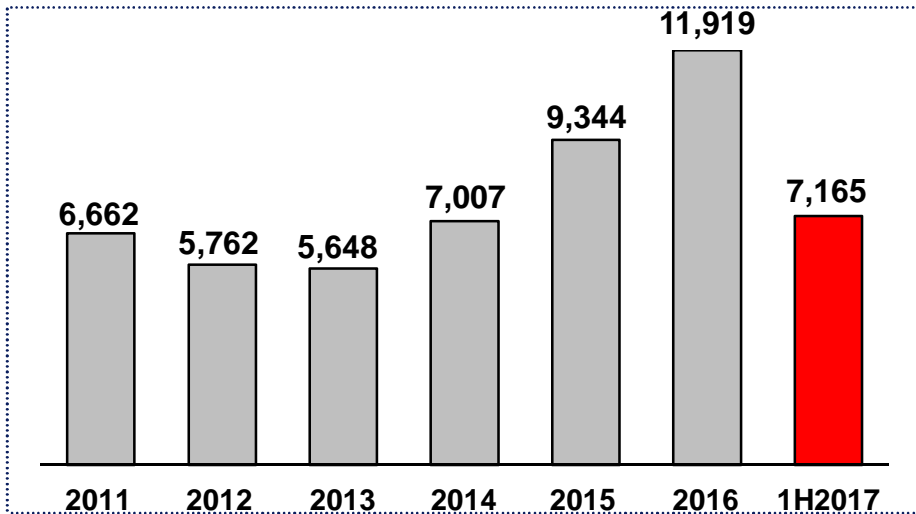


Total Equity (VND billion)

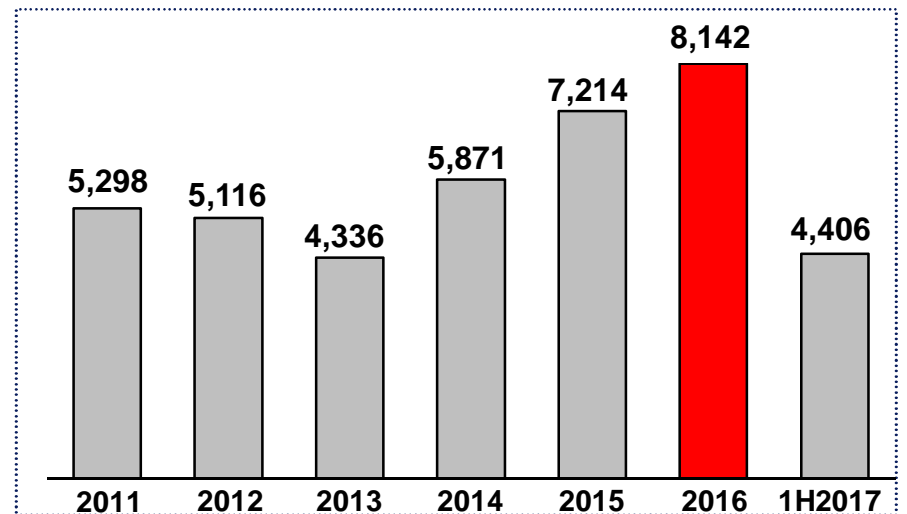


Financial highlights

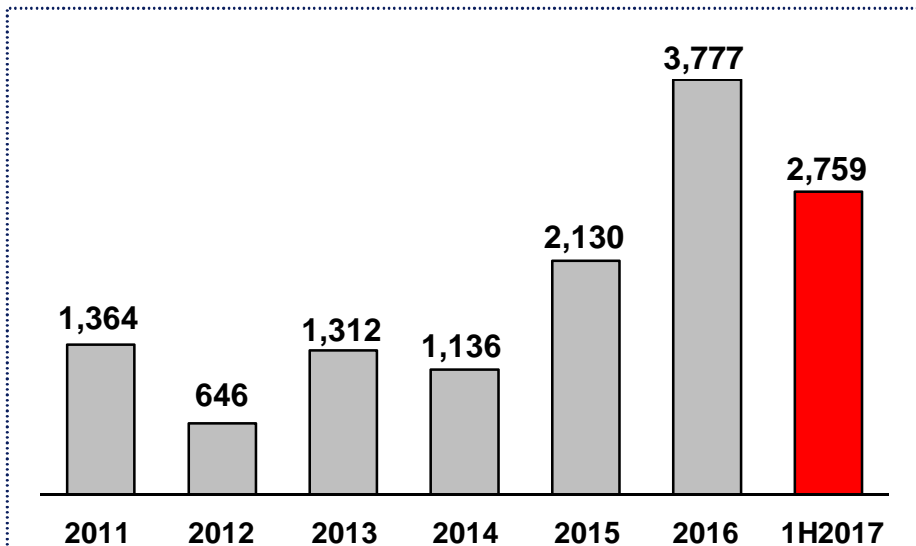
Total Operating Income (VND billion)



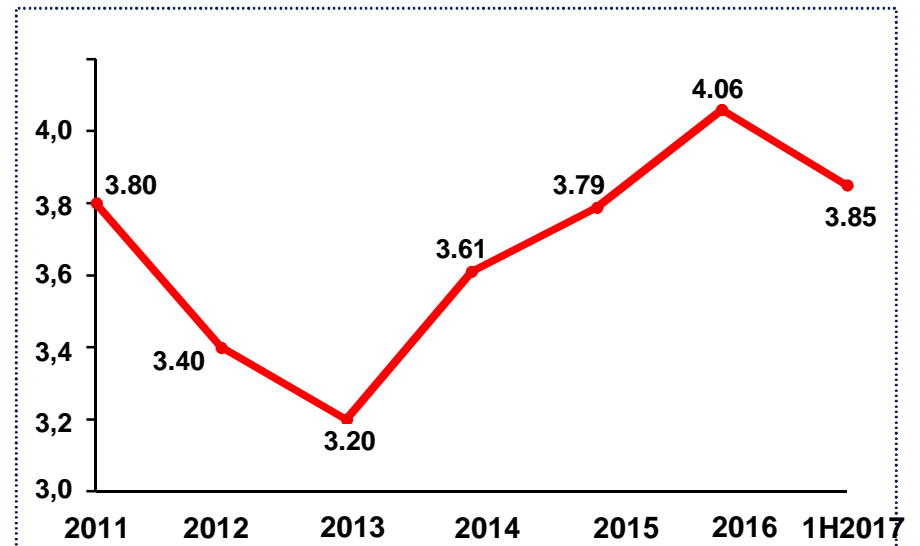
Net Interest Income (VND billion)



Net Fee & other Income (VND billion)

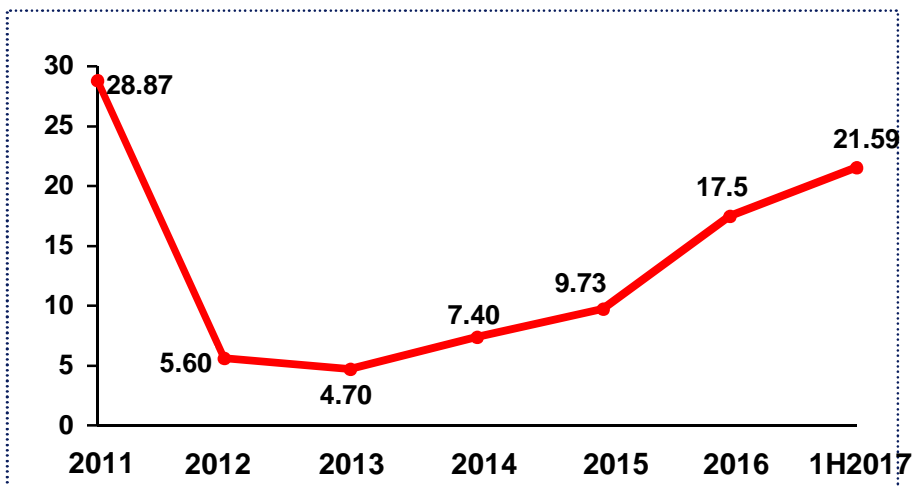


Net Interest Margin Trend (%)

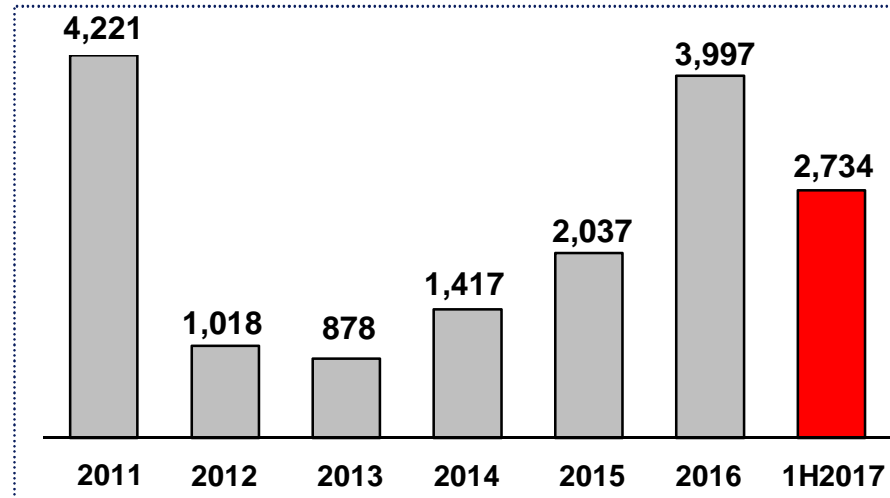


Financial highlights

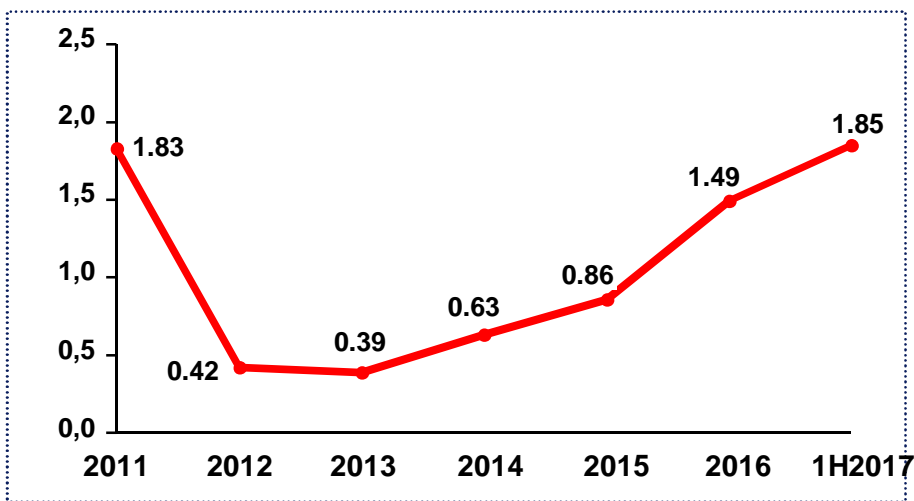
ROE (%)



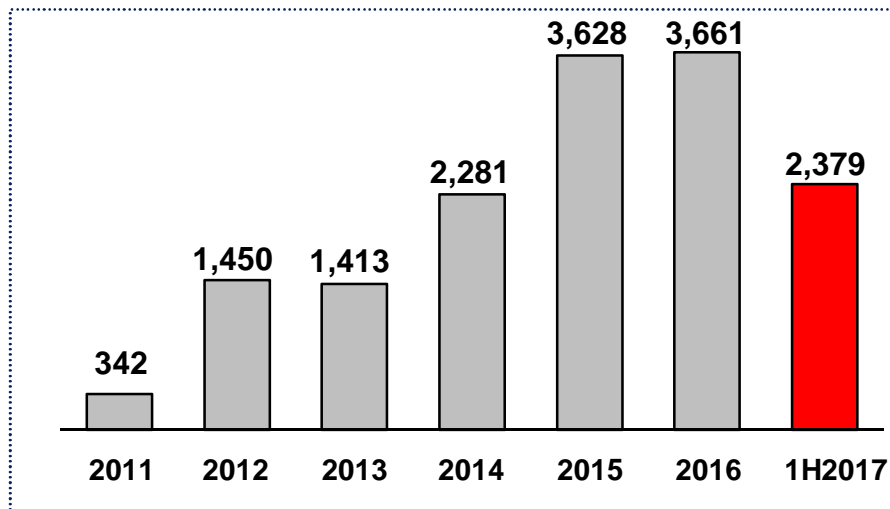
Profit Before Tax (VND billion)



ROA (%)

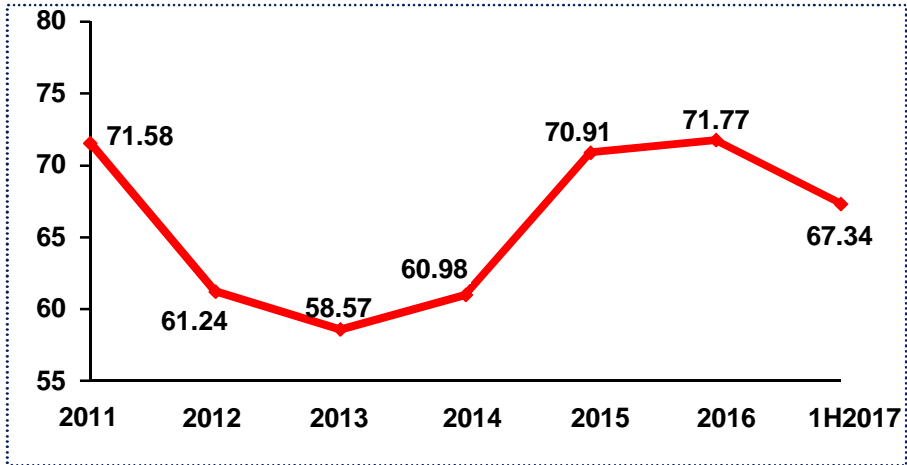


Provision expense (VND billion)

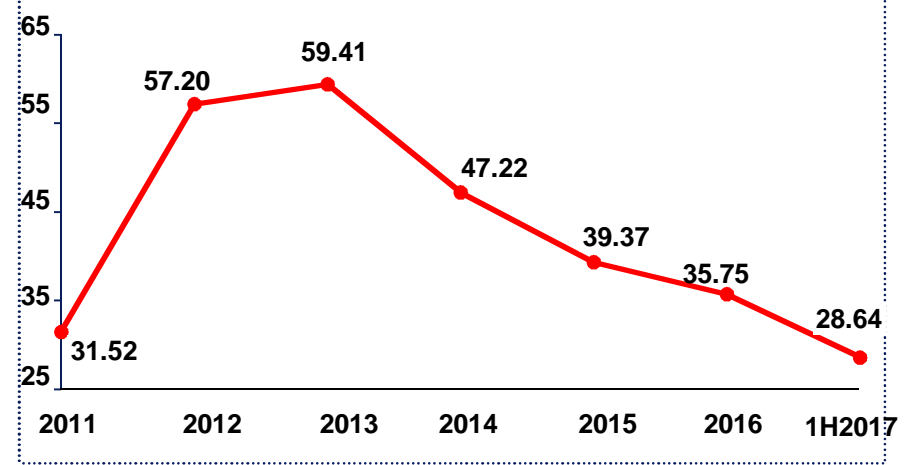


Financial highlights

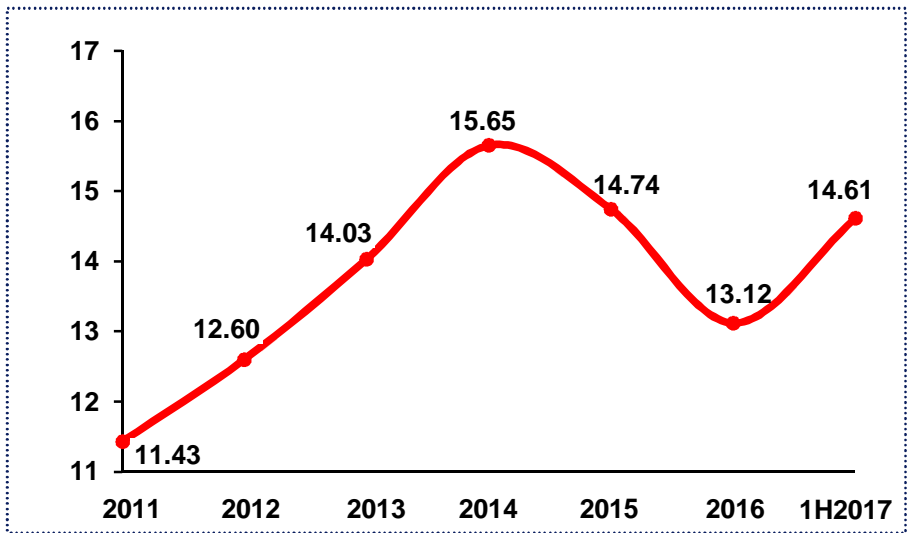
LDR (%)



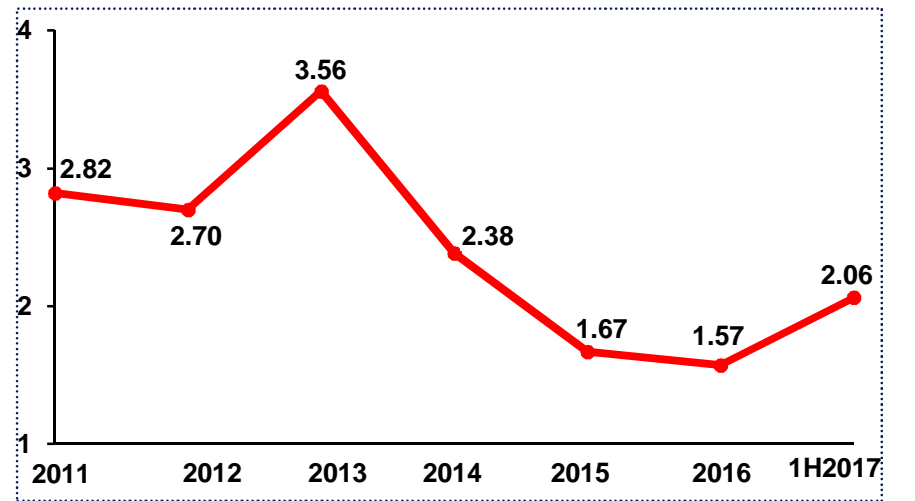
Cost to income ratio trends (%)



CAR (%)

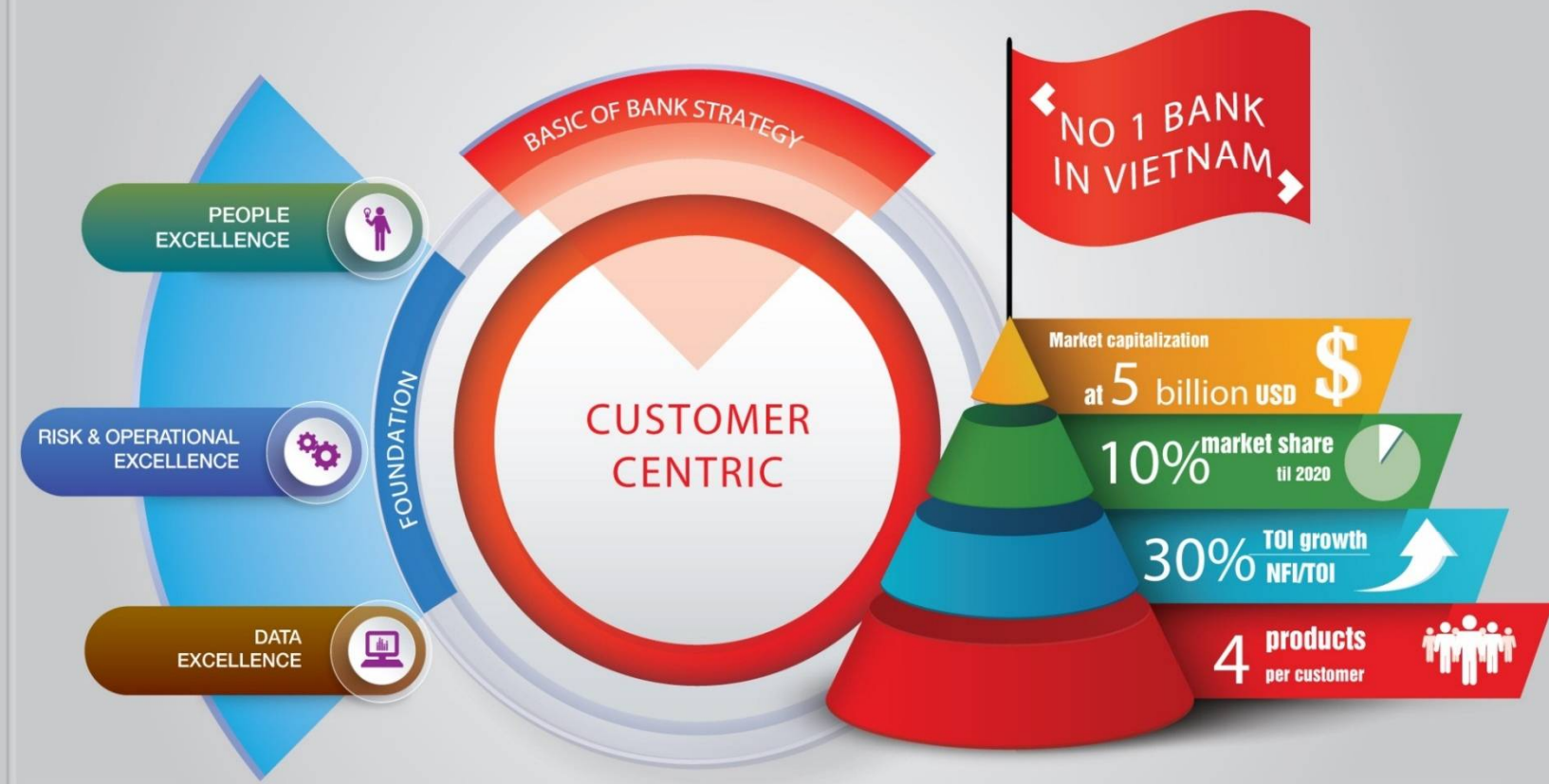


Non-Performing Loans (%)



Way forward – Mission 2020

2016-2020 TECHCOMBANK STRATEGY



Contacts

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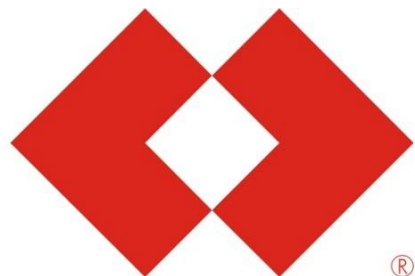
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