

About Saigon - Hanoi Commercial Joint Stock Bank (SHB)

I. ABOUT US



1. GENERAL INTRODUCTION

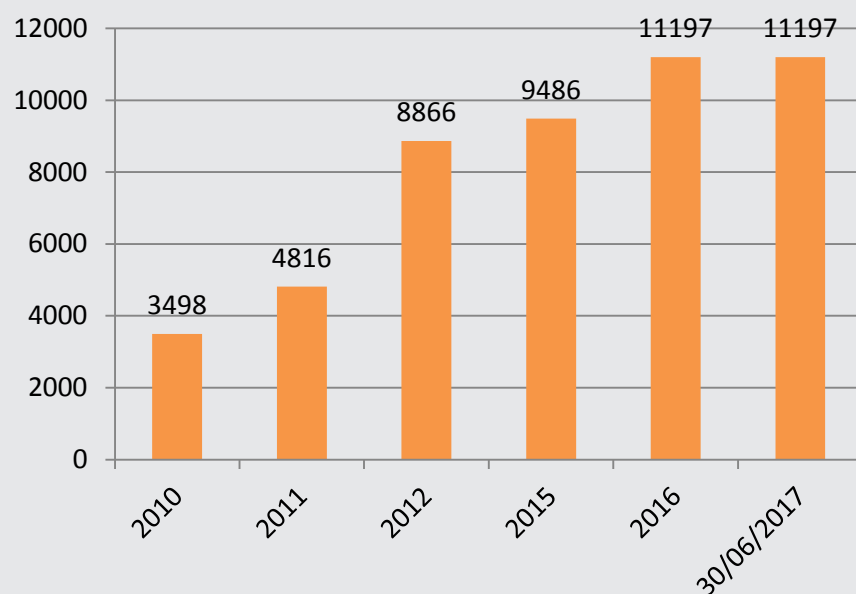
Saigon – Hanoi Commercial Joint Stock Bank (SHB) was established on 13/11/1993. Over 24 years of development, SHB is proud of being one of commercial banks with leading pace of growth in Vietnam, achieving lots of outstanding successes thanks to its comprehensive development strategy along with social corporate responsibility performance.

On basis of “**Solid partners – Flexible solutions**” motto and innovation-led business strategy for benefits of customers and prosperity of shareholders – investors, SHB always gains the satisfaction of customers and partners with specialized, convenient, quality and competitive banking products, services as well as professional style. Thanks to outstanding achievements, SHB is now among **Top 5 largest private commercial banks in Vietnam.**

As of June 31 2016, SHB has total assets of **VND 251,785 billion**, charter capital of **VND 11,197 billion.**

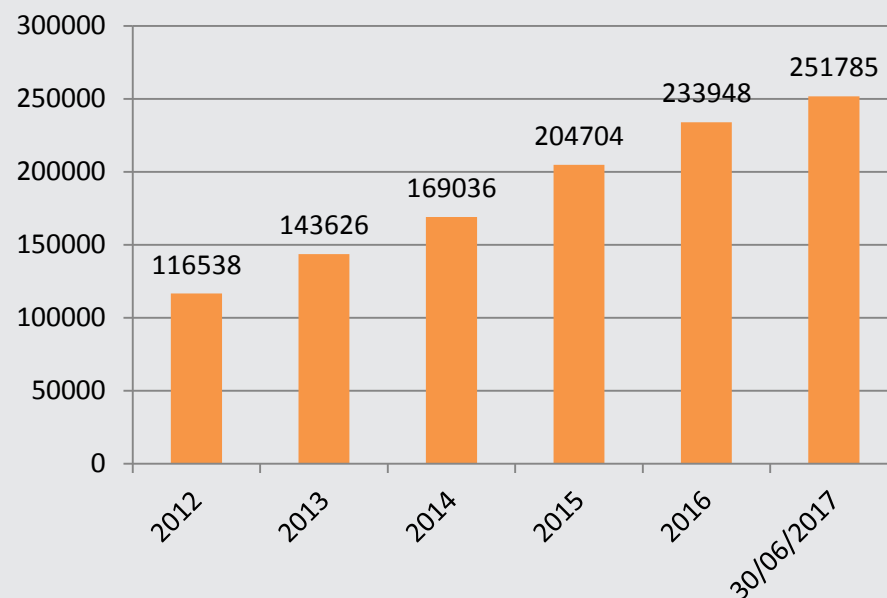
1. GENERAL INTRODUCTION

Chartered capital (billion dong)



In 2016, with the completion of raising chartered capital to **VND 11,197 billion**, SHB's equity capital increased strongly to nearly **VND 17,600 billion**.

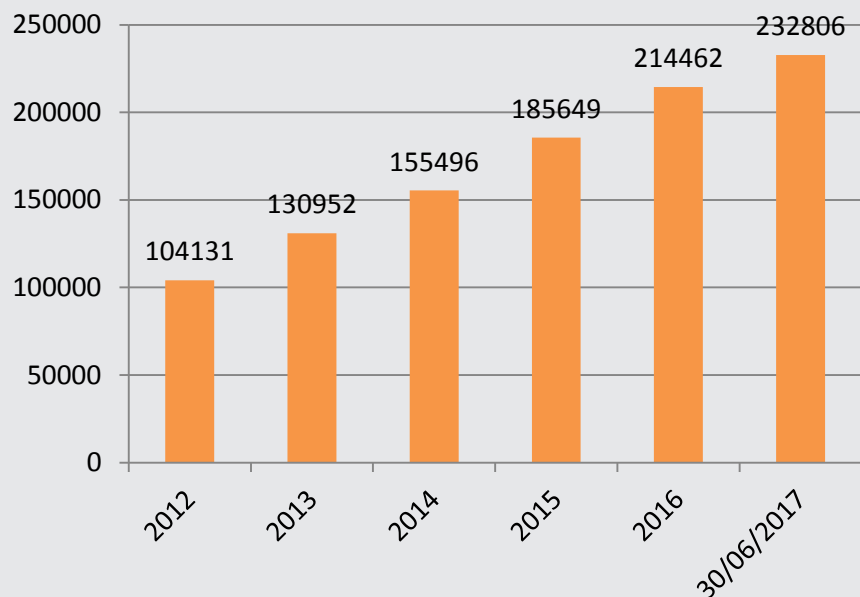
Total asset (billion dong)



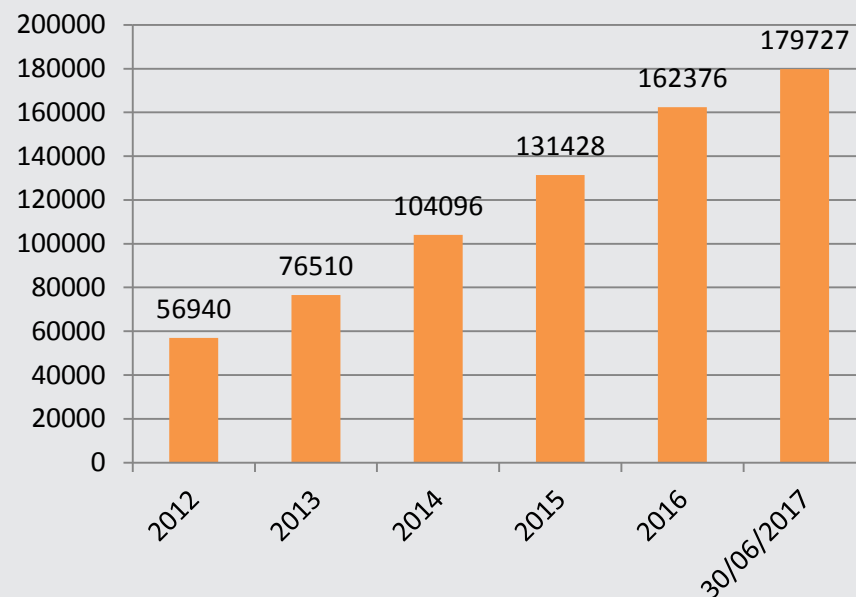
Sharp growth in terms of scale, constantly improving asset quality, SHB maintain its position as **one of the 5 largest** private joint stock commercial banks in Vietnam.

1. GENERAL INTRODUCTION

Mobilized capital
(billion dong)



Outstanding loan amount
(billion dong)



Developing scale and focusing on credit quality is one of the success of SHB.

I. ABOUT US

2. Network



With an extensive network of **500 transactions** in Vietnam and **02 branches in Laos and Cambodia** and professional employees, SHB is currently serving nearly **4 million** corporations and individual customers. Connect **thousands of partners** including big companies/corporations and continuously growing customer's list over the years.

I. ABOUT US

3. ACHIEVEMENT



SHB's success and prestige are recognized by many noble awards of the Party, Government as well as national and international organizations:

- The Second Class Labor Medal
- The Third Class Labor Medal
- The Certificate of Merit from the Prime Minister
- The Certificate of Merit from the State Bank of Vietnam

I. ABOUT US

3. ACHIEVEMENT



THE ASIAN BANKER
International Banking Awards



- *Top 1000 largest banks in the world*
- *Top 500 largest banks in Asia*
- *Top 10 most reputable banks in Vietnam*
- *Top 50 most valuable brands in Vietnam 2016 - in which SHB is the bank with the highest brand value / total asset value in 10 banks rated*
- *Best Project financing Bank in Vietnam*
- *Best SME banking in Vietnam*
- *Representative Foreign Bank of Cambodia*
- *The Bank has the Best Deposit Product in Vietnam and the Best Brand Initiative*
- *The Bank has the Best Internet Banking service*

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II. CORPORATE BANKING

1. PRODUCTS & SERVICES



Credit



Guanrantee service



**International settlement
and trade finance**



**Forex trading &
Treasury**



Investment & Hedging

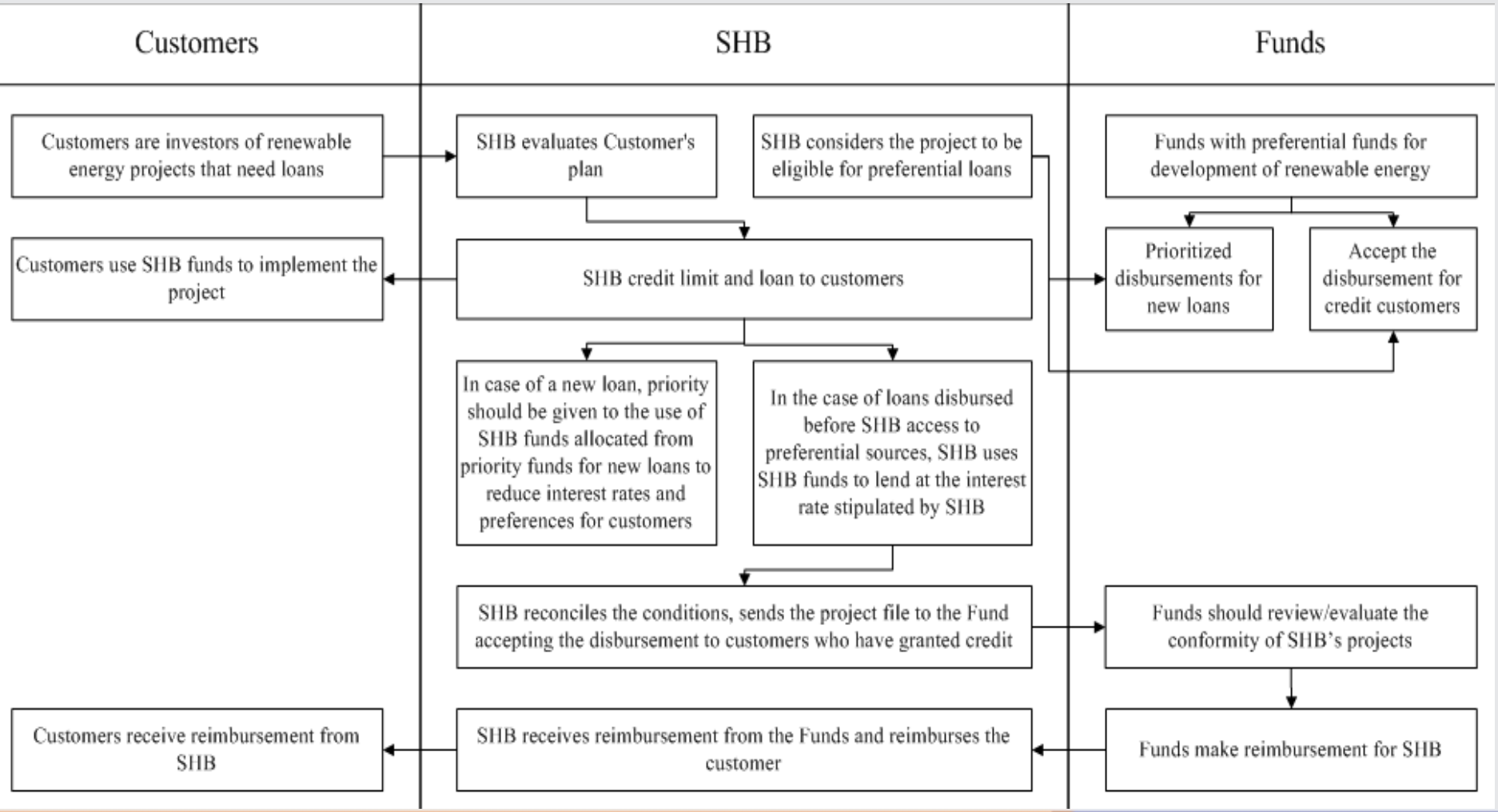


**Deposit & Account
Management**

1. RENEWABLE ENERGY PROJECT FINANCING CONDITIONS

- I. Customers meet current SHB loan conditions and conditions.**
- II. For Renewable Energy Projects, according to SHB's experience, Customers should meet the following additional conditions:**
 1. Customer is an investor with investment license issued by the People's Committee of the province / city under the Central Government.
 2. The sub-project meets the following conditions:
 - 100% of electricity from renewable energy uses the technology: wind, solar, hydropower, biomass and biogas.
 - Satisfy the technical requirements specified in the Operational Manuals approved by the Ministry of Industry and Trade, comply with the Environmental Safety Policy Framework, Dam Safety Framework, Resettlement Policy Framework, Ethnic Minority Planning Framework ...
 - The project is not encroaching on safety policies: Natural habitats, cultural assets, forests, pest management.
 3. Customers have a Sale Contract between the Customer and the Power Company, in which the Contract must specify that the Power Company intends to purchase electricity from the Project and the electricity purchase price shall be based on the tariff.

2. LOAN PROCESS FOR RENEWABLE ENERGY PROJECT



3. SHARING THE POLICY AND EXPERIENCE OF SHB FOR R.E PROJECTS

- Prioritized development of SHB on “Green credit”
- Appropriate credit policy for Renewable Energy Development Projects sponsored by SHB
- Customer support programs in the development of Renewable Energy Projects



Thank You!