

Annual Report 2013



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Table of Content

	Message of Chairman of the Board of Directors	6
	Highlights in 2013	10
	Achievement and social recognition	12
IV	General information	14
V	Operations in the year	20
VI	Report and evaluations of the Board of Management	34
VII	Evaluations of the Board of Directors on the Bank's performance	50
VIII	Corporate Governance	54
IX	Financial Statements	68



Following achievements and high business performance in 2013, the Board of Directors of SHB shall continue joint-efforts, exercise our roles and duties effectively and fulfill our responsibilities to complete all the set targets, bringing SHB to a whole new high level

🐙 I. MESSAGE OF CHAIRMAN OF THE BOARD OF DIRECTORS

Ladies and Gentlemen!

2013 was the first year when SHB started to operate on the basis of recent merger with Habubank. Therefore, from the beginning of the year, the top priority of SHB was to stabilize organization structure, safe operation and efficient business. In addition, a number of advantages of SHB after the merger has been exploited and promoted and thus satisfactory results have been obtained, for examples: mobilized funds from institutions and individuals reached over VND 108 trillion, increasing by 31.3% compared with 2012; profit after tax was VND 849.8 billion; NPL ratio fell sharply to 4.06%. The performance of many former HBB's loss-making and high NPL-incurring branches and sub-branches has been improved towards stable and profitable situation in which non-performing loans have been effectively handled.

In 2013, with scale of large financial capacity, SHB has affirmed its position and role in the economy by financing a number of large and key national projects, such as the 05 key national roads under the 1A National Highway, infrastructure projects of Hochiminh City, Da Nang City and Dung Quat oil refinery project with total amount of more than ten trillion VND. The financing for these projects will be disbursed in 2014. Besides, the prestige of SHB has received cooperation from many large corporations and groups including Vietnam National Petroleum Group, Vietnam National Oil and Gas Group, Vietnam Electricity Group, Vietnam Posts and Telecommunications Group, Vinachem, Vinafood, etc. with total volume much higher than 2012. Furthermore, thanks to the successful integration of the modern Core Banking systems between the two banks and the expanded banking network, the customer base of SHB has grown rapidly both in width and in depth together with more diversified and better functional products and services. Besides, NPLs handing activities have been specially focused by the Board of Directors and the Board of Management, and indeed it has been the key task of the bank in 2013. By many comprehensive, professional and drastic solutions, NPL ratio of SHB declined to 4.06%. As of end 2013, SHB has become a Top 05 largest commercial joint stock banks in Vietnam (excluding state-owned commercial join stock banks).

SHB has been listed on the Hanoi Stock Exchange since 2009, thus the entire information of the Bank's operations are publically published and transparent. Achievements that SHB recorded in 2013 were very impressive, but more importantly those achievements have created a firm basis for SHB's safe and sustainable business development in 2014 and the following years. SHB has created reputation and confidence from customers, shareholders, investors as well as brought about honor and pride to all SHB employees. There are many reasons accounting for the achievements that SHB recorded in the past year. Firstly, the Board of Directors has set out clear strategic targets which are suitable for each stage with long-term vision based on the strategy of competition by differentiation. Secondly, corporate governance, management capacity, solidarity, corporate culture and the determination of the entire employees have contributed to those achievements. Thirdly, the Bank is thankful to the support of customers, confidence of investors, shareholders, and assistance from State regulators. However,

the success of SHB in 2013 after the merger was just the beginning, there are many potential advantages for us to exploit and develop in the coming years.

Ladies and Gentlemen!

SHB's goals in 2014 are: to become a Top 3 Largest Commercial Joint Stock Banks in Vietnam (excluding State-owned Commercial Joint Stock Banks), to reach a growth rate of 20% - 30% in all business indicators, to offer dividend yield of 8% -10%, to do safe and sustain business and to improve the position and status of SHB in the domestic and regional financial markets, to implement the strategic objectives of SHB to become a leading modern multifunctional retail bank in Vietnam by 2015 and vision 2020 to become a leading financial holding group.

Following achievements and high business performance in 2013, the Board of Directors of SHB shall continue joint-efforts, exercise our roles and duties effectively and fulfill our responsibilities to complete all the set targets, bringing SHB to a whole new high level.

On behalf of the entire Board of Directors, Supervisory Board and Board of Management of SHB, I would like to express sincere gratitude to the state regulators who have created favorable conditions for us to develop, to our shareholders, customers and partners who have entrusted SHB. I hope to continue to receive your support and companionship in the future.

We wish all of you good health, happiness and success!



SAIGON - HANOI COMMERCIAL JOINT STOCK BANK

🐙 II. THE HIGHLIGHTS IN 2013

SHB

Celebrated 20 years of establishment, SHB honored to receive the Second Labor Medal of the President, the Emulation Flags of the Government, the Certificates of Merit and Emulation Flags of the State Bank of Vietnam.

Successfully organized Annual General Meeting of Shareholders 2013, the first meeting of the Bank after merger. In 2013, SHB has basically realized all of business targets assigned by the AGM Meeting.

Provided trillions VND financing for key national projects such as the No. 1 National Highway Expansion Project throughout the provinces of Khanh Hoa, Thua Thien Hue, Quang Ngai,...; Construction project to build traffic intersection at Hue – Da Nang crossroad, Construction Project to build New Dong Nai Bridge...; several large hydroelectric and power transmission projects.



NGÂN HÀNG TMCP SÀI GÒN - HÀ NỘI





Signed comprehensive partnership agreements with Rubber Industry Group of Vietnam (VRG) , Coal and Mineral Industries Group of Vietnam (TKV) , Binh Son Oil Refinery Company Limited (BSR) , Thang Long Construction General Corporation (TLG), Viglacera ...



pened SHB Thai Binh Branch, SHB Soc Trang Branch and Sub – Branch in Kampong Thom (Cambodia).



fficially became a Principal Member of VISA international card organization. Currently, SHB is a Principal Member of 2 largest card issuer organizations in the world: Master Card and Visa Card.



ogether with business activities, SHB has organized many activities and programs for employees with distinctive SHB corporate culture.





On the way of development, SHB has achieved a number of Merits, major domestic and international awards including:

- Second Class Labor Medal, Third Class Labor Medal by the President ;
- Certificates of Merit and Emulation Flags of the Government, the State Bank of Vietnam and the People's Committees of cities and provinces where SHB's branches are located;
- The "Bank of the Year in Vietnam" in 2010 and 2012 by the Banker under the Financial Times Group (UK);
- "Fastest Growing Retail Bank" and " Best SME Bank" in Vietnam award in 2013 by Global Banking and Finance Review;;
- "Best Trade Finance Bank in Vietnam" for the three consecutive years of 2009, 2010 and 2011 awarded by the Global Finance (USA);
- The "Excellent International Payment Service Quality" for the three consecutive years of 2010, 2011 and 2012 awarded by Wells Fargo Bank (USA) and Bank of New York Mellon (USA);
- Excellent Brand Award in 07 consecutive years from 2007 to 2013;
- Well-known Brand Award in Vietnam for many years;
- Top 500 largest enterprises in Vietnam VNR 500 with ranking continuously increased over the years ...





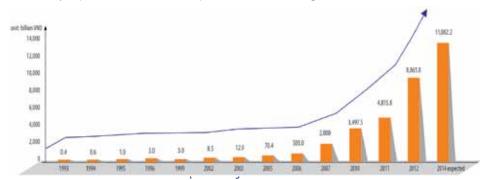
1. General Information

- Transaction name: Saigon Hanoi Commercial Joint Stock Bank (SHB)
- Business Registration Certificate **No. 1800278630** issued by the Hanoi Department of Planning and Investment, the 22nd amendment was made on June 17, 2013.
- Chartered capital: 8,865,795,470,000 VND
- Address: 77 Tran Hung Dao, Hoan Kiem, Ha Noi
- Telephone No.: 04.3 942 3388
- Fax No.: 04. 3 941 0944
- Website: www.shb.com.vn
- Stock code: SHB

2. Establishment and development

- **1993** Saigon Hanoi Commercial Joint Stock Bank (SHB), formally known as Nhon Ai Rural Commercial Joint Stock Bank, was established in 1993 in Can Tho province.
 - In 2006, the Bank had approval from SBV for Nhon Ai Rural Commercial Joint Stock Bank to change its business model to become an Urban Commercial Bank and to change its name into current name Saigon Hanoi Commercial Joint Stock Bank (in abbreviation as SHB)..
- 2007 In 2007, SHB increased its chartered capital from VND 500 billion to VND 2,000 billion.
 - In 2008, SHB moved its head office from Can Tho to Hanoi capital city.
 - In 2009, SHB was the third Vietnamese commercial joint stock bank officially listing 200 million shares on Hanoi Stock Exchange.
- 2010 In 2010, SHB successfully issued 150 million shares raising the Bank's chartered capital to VND 3,497.5 billion (USD 185 million) and officially launched the new Intellect Core Banking system.
 - In 2011, SHB continuously increased its chartered capital to VND 4,815.8 billion (USD 231 million) after successfully converting VND 1,500 billion of convertible bonds into shares. The Bank was also honored to receive the Third Class Labor Medal presented by the President of Vietnam and the Merit from the Governor of State Bank of Vietnam.
- 2012 In 2012, SHB acquired Hanoi Building Commercial Joint Stock Bank (Habubank) and opened overseas branches in Laos and Cambodia. SHB was rated at A-ratings by the State Bank of Vietnam (SBV), and classified by the SBV in Group I of banks, the highest group among the 4 classified groups.

In 2013, SHB celebrated 20 years of establishment and honored to receive the Second Class Labor Medal from the State President, recognizing the contribution of SHB to the banking industry in particular and the development of the nation in general.



14

2013

11,082.

expected

3. Business activities and location

Business activities:

Mobilizing and taking short, medium and long term deposits from organizations and individuals; Providing short, medium and long term loans to organizations and individuals; Performing foreign exchange businesses, international trade finance, discounting commercial papers, bonds and other valuable papers; Trading gold in accordance with legal regulations; Factoring; Safe box keeping services (including gold keeping and safe box keeping services); Entrust third party for lending business and taking entrusted loans; Providing credits in the form of discounting of negotiable instruments, and other valuable papers.

Business location:



+ SHB is present in 32 provinces and cities all over Vietnam: Hanoi city, Ho Chi Minh city, Quang Ninh, Dong Nai, Da Nang, Can Tho, Binh Duong, Nghe An, Hai Phong, Khanh Hoa, Lang Son, Gia Lai, Vung Tau, An Giang, Lam Dong, Quang Nam, Hung Yen, Kien Giang, Lao Cai, Bac Ninh, Thanh Hoa, Hue, Binh Phuoc, Long An, Vinh Phuc, Soc Trang, Thai Binh, Thai Nguyen, Tuyen Quang, Dong Thap, Ninh Binh, Tien Giang.

+ In overseas markets: Laos PDR (Champasack), The Kingdom of Cambodia (Phnompenh, Kampong Thom).

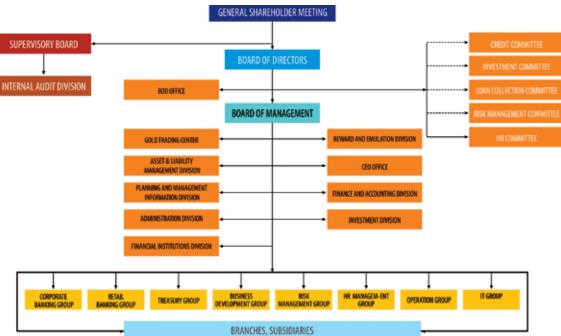
4. Corporate governance model, business organization and management structure

Corporate Governance model:

SHB has completed an organizational structure according to a new modern model which is streamlined, coherent and optimal, consistent with development strategy of the Bank. SHB has focused on maximizing the capacity of each unit and create coordination among units with the most efficiency throughout its system.

Business organization and management structure:

Regarding the organizational structure, SHB has planned to follow a modern Group model operating following divisions in order to concentrate on effective resources, ensure convenience, effectiveness and safeness in governance and administration.



ORGANIZATIONAL STRUCTURE OF SAIGON-HANOI COMMERCIAL JOINT STOCK BANK

- Subsidiaries

Subsidiaries	Address	Main business sectors	Chartered Capital (billion VND)	Paid-up capital by SHB (billion VND)	Holding rate
SHB Loan Management and Asset Development One Sole Member Company Limited (SHAMC)	71B Hang Trong, Hoan Kiem, Ha Noi	Loan Management and Asset Development	20	20	100%
SHB Securities Company (SHBS)	2A Pham Su Manh, Quan Hoan Kiem, Ha Noi	Financial and Securities services – Brokerage, trading, investment advisory, underwriting, securities depository	150	147.71	98.47%

Other companies having contributed funds by SHB

Company	Address	Main business sectors	Chartered Capital (billion VND)	Paid-up capital by SHB (billion VND)	Holding rate
Saigon – Hanoi Insurance Joint Stock Company (BSH)	AC Building, Slot A1A, Dich Vong Hau, Cau Giay, Hanoi	Sales of non-life insurance, reinsurance and other activities	300	30	10%
Saigon – Hanoi Securities JS Company (SHS)	Union Conference Center Build- ing, No. 01 Yet Kieu, Hoan Kiem	Financial and Securities Services: Brokerage, Trading, Investment advisory, Underwriting, securities depository	1,000	82.18	8.22%

5. Development Orientations

5.1 Development target for medium and long term.

- SHB's medium and long term strategy is to become a leading modern multifunctional retail bank in Vietnam by 2015 and vision 2020 to become a leading financial holding group. In implementation of this strategy, SHB has always focused on developing new and modern banking products and services in order to diversify its product and service mix by creating packages with advanced and specialized facilities, and also catching up with general trends of the Vietnamese and the world financial industry. Modern information technology has been applied in governance, product and service development and risk management and expansion to the international market.
- SHB's business strategy is "to compete by differentiation", to make the best use of investment opportunities in the market. Indeed the bank has set a clear and long-term strategic plan, proactively forecasted and made appropriate adjustments according to changes in the market to ensure competitiveness and to make difference. The modern IT platform, the young, professional and enthusiastic employee team, and the unity within the management have created tremendous strength for SHB.

5.2 The environmental, social and community objectives of the Bank.

- Nurturing the "SHB culture", creating a professional and efficient working environment and also affirming the reputation and distinctive qualities of SHB.
- Besides concentrating on business activities to contribute to the national economy, SHB has also focused on social works to contribute to the development of the community and considered it as an indispensable factor in sustainable development, as well as shared the responsibility with the community and society.
- SHB always commits to protect the environment and to ensure the stable development of the nation. SHB focuses on project loan appraisals, in which there is an important request that these projects must follow the international and domestic standards on environment protection.

6. Risks

Macroeconomic Risks

- In 2014, the world economy is forecasted to not completely escape from the difficult situation and face potential uncertainties although there are significant changes compared with the previous recession.
- Domestic economy has also posed several risks resulting from the vulnerable world economy and the weak domestic economy. Aggregate demands of the economy are still at low level while NPLs have not yet been solved. Business activities of enterprises have not clearly improved.
- In order to continue to develop operational scale, improve management and governance capacity in context of risky markets with increasing complexity, SHB is required to focus on promoting all resources and implementing suitable solutions to timely respond to changes of the economy.

Risks with system of credit institutions

- For credit institutions in general and SHB in particular, main risks come from high level of NPL. Besides, the capacity of funding absorbtion of enterprises is still low, which is the main factor influencing credit growth and profit of banks.



OPERATIONS IN 2013



1. Business performance

1.1 Business performance results

- 1.1.1 Business performance results
 - In 2013, SHB has made a remarkable growth in size. The Bank's financial indicators obtained high growth rates. Indeed total assets reached nearly VND 143,625.8 billion, increasing by 23.2% in comparison with 2012; Chartered capital reached around VND 130,951.5; Total mobilized funds rose to VND 108,147 billion, increasing by 31.3% in comparison with 2012; Customer loans reached VND 76,509.7 billion, rising by 34.4% in comparison with 2012. With this scale, SHB thus is in top leading commercial joint stock banks in Vietnam.
 - Besides, the extensive network of SHB in 2013 has quickly spread with total transaction points reaching 386, the number of employees increasing to nearly 5,000 people. The number of the bank's products and services has also increased significantly.
 - As of 31/12/2013, SHB basically completed almost all business targets for the whole year.

1.1.2. Major changes in business strategy, incomes, profit and expenses...

- With the goal in 2013 of improving corporate governance in the whole bank and becoming a top 5 largest commercial joint stock banks in Vietnam in the context of the first year after merger, the Board of Directors and the Board of Management together with over 5,000 employees have made great efforts to accomplish the established goals and get a number of important achievements. That has brought SHB to a whole new level: Reducing non-performing loans to 4.06 %; Financing a lot of key national projects; Growing customer base and credit loans to small and medium enterprises, growing personal consumer loans; Developing diversified and modern products, services and facilities; Successfully restructuring the organization; Successfully integrating the information technology system of former Habubank into SHB; Significantly reducing the managing and operating costs.
- Total income of SHB in 2013 reached VND 10,189.9 billion, mainly resulted from interest income of VND 9,174.7 billion, reversal of provisions for credit losses of VND 492.9 billion, fee and commission income of VND 219.4 billion and net gain from foreign currency trading of VND 176.5 billion. Total costs of SHB in 2013 was VND 9,189.9 billion, in which interest and similar expenses was VND 7,070.6 billion, operating costs was VND 1,860.9 billion, costs from foreign currency trading was VND 113.1 billion and fee and commission expenses was VND 86.3 billion. Total profit before tax of SHB in 2013 reached over VND 1,000 billion.
- Both non-performing and overdue loan ratios of the Bank in 2013 reduced significantly. As of 31/12/2013, non-performing loans of SHB stood at 4.06%, deeply decreased from the ratio of 8.8% as of 31/12/2012. Overdue loan ratio also declined from 16.65% in 2012 to 7.13% in 2013.

1.2 Realization compared with business plan

Unit: VND Billion

Le Parte a	Realized 31/12/2013	Growth 2	% realization	
Indicators		(+/-)	%	compared with plan
TOTAL ASSETS	143,625.8	27,088.2	23.2%	106.4%
CHARTERED CAPITAL	8,865.8	0	0%	100%
CUSTOMER DEPOSITS	108,147	25,792.8	31.3%	105.5%
CUSTOMER LOANS	76,509.7	19,569.9	34.4%	102%
PROFIT AFTER TAX	849.7	823.7	3,160%	
NPL RATIO	4.06%			Completed
CAR RATIO	12.38%			Completed

(Source: Audited Consolidated Financial Statements in 2013)

2. Organizational structure and human resource

No.	Full name	Title	Percentage of share ownership
1	Mr. Nguyen Van Le	Chief Executive Officer	0.248%
2	Mr. Dang Trung Dung	Standing Deputy General Director	0.009%
3	Mr. Le Dang Khoa	Deputy General Director	
4	Mrs. Ngo Thu Ha	Deputy General Director	0.096%
5	Mrs. Ninh Thi Lan Phuong	Deputy General Director cum Chief Accountant	0.005%
6	Mrs. Dang To Loan	Deputy General Director	0.076%
7	Mr. Nguyen Huy Tai	Deputy General Director	

Members of Board of Management



Mr. Nguyen Van Le

Chief Executive Officer Date of Birth: 18/07/1973

- Master in Economics of Banking and Finance.
- More than 20 years of managing experiences in banking finance industry.
- From November 1998 to current: Chief Executive Officer of Nhon Ai Rural Commercial Joint Stock Bank (as now Saigon – Hanoi Commercial Joint Stock Bank)
- He has received a number of merits of National Presidents, the Prime Minister and the Governor of the State Bank in Vietnam and awards of Excellent and Distinctive Leader and also greatly contributed to the development of SHB in particular and the national economy and society in general.
- He has been recognized for participating in a number of social and charitable activities.





Mr. Dang Trung Dung

Standing Deputy General Director Date of Birth: 01/06/1974

- Master in Economics of Finance, Money Circulation and Banking, Banking Academy; Bachelor of Law, Hanoi Law University.
- 18 years of experiences in banking finance industry in different positions.
- Former Director of Hanoi Branch, Bac A Bank.
- From September 2006 to current: Standing Deputy General Director of Saigon – Hanoi Commercial Joint Stock Bank.

Mr. Le Dang Khoa

Deputy General Director Date of Birth: 18/08/1974

- Master in Economics of Business Administration, Hanoi National Economics University;
- 19 years of experiences in banking finance industry.
- Former Director of Treasury Division of VIB.
- From March 2009 to current: Deputy General Director of Saigon – Hanoi Commercial Joint Stock Bank.

Members of Board of Management



Mrs. Ngo Thu Ha

Deputy General Director Date of Birth: 26/10/1973

- Doctor in Economics
- 20 years of experiences in banking finance industry.
- From March 15, 2011: Deputy General Director cum Head of Planning and Management Information Department, Saigon – Hanoi Commercial Joint Stock Bank.



Mrs. Ninh Thi Lan Phuong

Deputy General Director cum Chief Accountant Date of Birth: 12/10/1974

- Master in Economics
- 19 years of experiences in banking finance industry.
- From July 26, 2008 to June 11, 2012: Chief Accountant of Saigon – Hanoi Commercial Joint Stock Bank;
- From June 11, 2012 to current: Deputy Director General cum Head of Finance and Accounting Department, Saigon

 Hanoi Commercial Joint Stock Bank.



Mr. Nguyen Huy Tai

Deputy General Director Date of Birth: 03/02/1974

- Bachelor in Economics with Credit Major.
- 18 years of experiences in banking finance industry.
- From March 2009 to February 2013: Director of Hanoi City Branch, Saigon
 Hanoi Commercial Joint Stock Bank;
- From February 2013: Deputy General Director cum Director of Hanoi Branch, Saigon – Hanoi Commercial Joint Stock Bank.



Mrs. Dang To Loan

Deputy General Director Date of Birth: 10/09/1973

- Master in Economics with Credit Finance Major.
- 20 years of experiences in banking finance industry.
- From August 2007 to October 2012: Director of Hochiminh City Branch, Saigon – Hanoi Commercial Joint Stock Bank;
- From October 09, 2012 to current: Deputy General Director cum Director of Hochiminh City Branch, Saigon – Hanoi Commercial Joint Stock Bank.

2.1 Members of Board of Management

2.2 Major changes within the Board of Management

- Within 2013, SHB appointed Mr. Nguyen Huy Tai, Hanoi Branch Director of SHB for the position of Deputy General Director of SHB and resigned 02 Deputy General Directors namely Mr. Bui Tin Nghi and Mr. Pham Van Thang in order to best suit with the Bank's new operations.

2.3 Policies and changes in policies for employees

- In 2013, SHB human resource policies aimed to improve labor productivity, restructure and build an optimal manning personnel models for each title and position, focus on developing internal human resources; striving to bring SHB to become a leading recruitment brand in the banking and finance industry.
- With the transparent and objective recruitment policy, in 2013, the recruitment of SHB has attracted a number of talented experienced candidates. Recognizing these efforts, in the same year, SHB was presented the award of Top 50 recruiters in Vietnam by the Ministry of Labour, Invalids and Social Affairs in cooperation with Vietnam JobReview Company.

2.3.1 Number of employees

- As of 31/12/2013, total number of employees of the Bank and its subsidiaries was 5,002 people.
- Regarding human resource qualifications, the number of employees having university degrees and post graduate degrees accounted for over 87.3% of the total number of employees.

2.3.2 Training and HR development policies

- SHB has always considered human as the most valuable asset of the bank, thus the training and HR development policies have been focused and supported by the Bank's managers. SHB creates favorable conditions for its staffs to develop their careers as well as attaches much importance to developing human resource with high service quality and professional servicing manner to serve SHB's customers in the quickest way.
- SHB has oriented to deploy training following business development strategy of the Bank in each period.
- SHB training plan is built based on analyzing the development trends of the financial markets in the region and in Vietnam and results from surveys of training demand of SHB staffs conducted every year.
- The forms of training at SHB have been diversified to create conditions for its employees to become more proactive and be able to access more training opportunities.
- With the policy that all SHB employees have opportunities to be trained and developed, the Bank has funded the entire cost of training including both courses internally organized by SHB and outsourced courses.
- Besides conducting training programs, SHB has also focused on the organization of external and internal workshops helping its staffs to promptly settle difficulties arising in the working process.

- All SHB training programs have received positive response and high appreciation from attendants for the diversification and applicability to working process, which helps to support them with professional skills and enhancing management capabilities.
- The training programs have been designed for each title and position in the Bank, as well as based on capability requirements to be appointed for each title and position.
- For experienced staffs, SHB focuses on training activities to enhance professional skills to create a reserved workforce and a pool of resourceful staffs to implement SHB's business plan as well as to create promotion opportunities for skilled staffs of the Bank. SHB also takes full use of its high skilled staffs to become internal core lecturers to conduct training courses and share experiences.
- For newly recruited staffs, SHB develops integration training program to provide them with general knowledge of SHB; SHB also assigns highly experienced staffs to train and supervise young generation to help newly recruited staffs to quickly adjust and get acquaintance with SHB's culture.
- Annually, SHB creates favorable conditions for managers to attend overseas courses or visiting international banks through international training courses and workshops.
- Besides training activities for staffs, SHB conducts post-training assessment and makes periodic assessment of training effects on 04 levels.
- SHB also concentrates on applying technology to training activities through the implementation of online training and examination, e-library and programming software to track and manage training activities of each employee, forum for conversation and discussion of trained matters in order to support the training process of all staffs to be more convenient and easy.
- SHB organizes tests and makes assessment of professional skills of all employees, to create favorable conditions for staffs to have more opportunities and time to update and confirm their knowledge, as well as to assess staff-quality to recognize training gap and to encourage employees to self-train for improvement in professional skills, and knowledge.

2.3.3 Salary, bonus and reward and compensation policies

- With the viewpoint: "To live on your salary, to be rich of bonus", SHB attaches staffs' bonuses and rewards to their business performance, business goals achieved and quality of their customer service. Under general regulations, SHB has the following basic policies:
- Salary policies are associated with the performance evaluation based on the results of periodic labor assessment.
- Every year, a SHB staff may receive bonus for his/her business units or him/herself for excellent performance in a year; bonus for good initiative; bonus for national holidays or on the occasion of the Bank's establishment ceremony. Especially, beside the bonus for excellent performance of each unit, SHB also presents annual bonuses for groups and individuals who distinctively completed all the assigned tasks and even exceeding the planned targets.
- Salary increase is based on staff's assessment grades of "A" and "B". Increase for business salary and extraordinary salary increase are based on performance and contribution to the bank.

- Employees achieving excellent performance shall be awarded with quarterly or annual certificates/merits. In addition to cash rewards, the Bank also organizes Europe or Asia tours depending on each type of performance and/or reward to create motivation and encourage working spirit of SHB staffs.

2.3.4 Allowance and social insurance policies

- All staffs with permanent contract with SHB are entitled to social benefits under the provisions of the Labor Code. The bank pays on behalf of its staffs all medical insurance, social insurance, unemployment insurance, personal income taxes and trade union fees.
- In addition, SHB staffs also receive allowances such as allowances for toxic works, responsibility allowances, etc...

2.3.5 Other policies and trade union activities

- Besides social benefit policies applied to staffs under provisions of laws, SHB also applies internal social policies for its staffs such as: uniforms for staffs, modern office and working equipment, annual summer holiday trips, and staff mortgage loans, low-interest rate staff loans, stock option, etc. ...
- SHB also organizes sport and culture activities including: football match, music competition, etc. to connect staffs together and connect staffs to the bank and motivate their working spirit.
- SHB especially pays attention to charity works and community engagement... to encourage social responsibility of SHB's staffs.
- SHB attaches much importance to the health of its employees, thus annually SHB often organizes examination and monitors the health of employees to ensure the efficiency and labor capacity to complete the Bank's business plan.

3. Subsidiaries, affiliates and joint ventures

Subsidiaries

SHB Loan Management and Assets Development One Sole Member Limited Liability Company (SHAMC)

- SHB Loan Management and Assets Development One Sole Member Limited was licensed under Decision No. 508/QD-NHNN dated March 11th, 2009 of the State Bank of Vietnam and officially operated on December 05, 2009. After four years of operation, total assets of the company significantly grew from 28 billion VND (31/12/2009) to 804 billion VND (31/12/2013). This definitely shows the expansion of company scale. The company's network includes the Head office in Hanoi and representative office in Hochiminh city. Total revenue of the company in 2013 was over VND 65 billion.
- The company has full functions of a loan management company, including receiving, manage outstanding loans and secured collaterals for quickest loan recovering and collecting; actively selling the secured collaterals belonging to the disposal of the bank at market prices; restructuring outstanding loans; handling collaterals; buying, selling

and handling outstanding loans...

- Besides meeting the demands for loan handling and asset management of SHB, SHBAMC also provide business services for other banks in the area of collateral disposal and outstanding loan handling under the law's provisions.
- In 2013, the Company focused on strengthening and building apparatus towards stability, improving the quality of implementation of activities in support of SHB. In particular, the key task was to improve management capability and cost savings. Thus in 2013, SHB AMC focused on 02 main activities that are disposing and selling loan collaterals and safe-guarding services to support the business activities of SHB.

SHB Securities Joint Stock Company (SHBS):

- Being taken over from Habubank in the former name of Habubank Securities JSC (HBBS), SHB Securities Joint Stock Company (SHBS) has firmly joined the Vietnamese stock market as a subsidiary of SHB in the current name. In five years of operation, the pre-merger company's activities were mainly to serve its parent bank. The previous strength of HBBS was advisory service, especially advices to new corporate bond issues. Since becoming a subsidiary of SHB, SHBS has inherited the diffused value of the SHB brand, attracted many strategic managers and received great financial supports and other resources from the parent bank. SHBS has oriented to develop the investment bank model, in which advisory business shall be the basis to develop the brokerage and investment businesses.
- Total assets of SHBS as of end 2013 reached VND 570 billion while the company's network included the Head office in Hanoi and branches in Hochiminh city. Within 2013, total income of SHBS was VND 47.4 billion, total expenses were VND 45.7 billion and total profit before tax was VND 1.7 billion.
- The company now has nearly 10,000 accounts. The market share of transactions remains at around 0.7% on both HNX and HSX. The company's market share has increased dramatically; market share has increased from 0.2% in 2012 to 0.7% in 2013 in HNX and HSX. Analysis activity has also been focused to be developed and is a useful tool to help the trading activity to be more efficient and risk-minimizing. On the other hand, advisory activity has recognized positive signs, participating with SHB parent bank in the restructuring of SHB customers' organizations. In addition, the company has also provided strategic shareholder seeking services and share divesting services for state corporations and groups.

4. Financial performance

Unit: VND Billion

Indicators	2012	2013	Notes
1. Capital size			
Chartered Capital	8,865.8	8,865.8	
Owner's Equity	9,506.1	10,355.7	
Total Assets	116,537.6	143,625.8	
Capital Adequacy Ratio	14.18%	12.38%	
2. Business performance			
Total income	11,182.2	10,189.9	
Remained profit of the Bank	26.07	849.7	
Non-performing loans/Total loans	8.80%	4.06%	
3. Solvency ratio			
The quick ratio (VND solvency ratio for the subsequent day)	15.29%	18.16%	VND solvency ratio for the subsequent day according to the Regulation of SBV must ≥ 15%
7-day solvency ratio	141.13%	103.22%	VND solvency ratio in the next 7 days according to the Regulations of the SBV must ≥ 100%
Ratio of short-term funds to finance medium and long term loans	18.42%	22.32%	Ratio of short-term funds to finance medium and long term loans according to the Regulations of the SBV must ≤ 30%

(Source: Audited Consolidated Financial Statements in 2013, 2012)

5. Shareholder structure, changes in owner's equity

a) Shares:

Total number of shares in circulation:	886,083,361
Treasury Stocks:	496,186
Type of shares in circulation:	Ordinary shares
Number of shares to be freely transferable:	784,082,234
Number of shares to be conditionally transferable:	102,001,127

b) Shareholder structure:

Majority shareholders, minority shareholders

No	Type of shareholders	Number of shareholders	Percentage of holding ordinary shares (%)
1	Majority shareholders	01	6.85%
2	Minority shareholders	30,724	93.15%
	Total:	30,725	100%

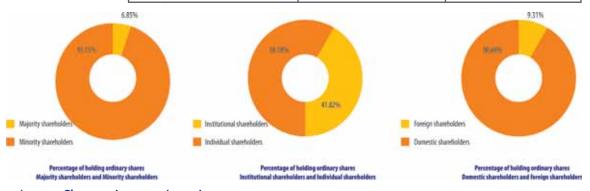
(Majority shareholders are shareholders with over 5% stake of the Bank's shares. Minority shareholders are shareholders with below 5% stake of the Bank's shares)

Institutional shareholders and Individual shareholders

No.	Type of shareholders	Number of shareholders	Percentage of
1	Institutional shareholders	176	41.82%
2	Individual shareholders	30,549	58.18%
	Total:	30,725	100%

Domestic shareholders and foreign shareholders

No.	Type of shareholders	Number of shareholders	Percentage of
1	Domestic shareholders	30,561	90.69%
2	Foreign shareholders	164	9.31%
	Total:	30,725	100%



c) Changes in owner's equity:

In 2013, there is no change in owner's equity.

d) Transaction of treasury stocks:

Total number of treasury stocks currently is 496,186. In 2013, there was no transaction related to treasury stocks.

e) Other stocks

None



REPORT AND EVALUATIONS OF THE BOARD OF MANAGEMENT

ALC: NO

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1. Report on business performance

1.1 Business environment

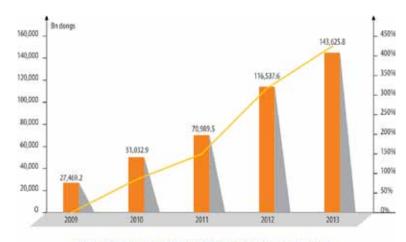
- Within 2013, the economy of Vietnam and over the world gradually stabilized but still remained many potential risks due to the impact of the recession in previous years that has affected business situation of the banking system in general and of SHB in particular.
- The world economy in 2013, especially important countries having strong trade relations with Vietnam such as USA, China, Japan and EU faced many challenges; their slowed growth has directly impacted the Vietnamese economy.
- Domestically, the Vietnamese economy in 2013 was more stable but outlook was still negative. The positive point of Vietnam's economy in 2013 was the economic growth rate improving throughout quarters; inflation was curbed at low level; export continued to grow, trade balance was in surplus; foreign direct investment maintained stability. However, the impetus for economic growth still mainly came from foreign direct investment, while domestic sector has not much been improved, production and business activities of enterprises still faced many difficulties.
- In 2013, inflation remained low at 6.04%, which is favorable for banks to reduce deposit interest rates (decreasing by about 2-3% compared with the beginning of the year). Thus, the lending interest rates could be reduced (down by 2-5% compared to 2012) in order to remove difficulties for enterprises. Thus, credit growth in the banking system in 2013 has reached 12.51%, exceeding the prescribed plan. However, the gap between the deposit and lending interest rates (NIM) has decreased, while the cost of provision for credit losses stood at high level, negatively impacting profits of the banking system.
- Besides curbing inflation at low rate, the stability of foreign exchange rates was a remarkable success. Volatility of USD/VND exchange rate in 2013 was at around 1.3% and the central bank also once adjusted interbank rates. The trade surplus in the two consecutive years of 2012-2013 combined with the increase of FDI inflows and high remittances from overseas has helped to reduce the pressure on the foreign exchange market. Regarding the gold market, the State Bank of Vietnam has issued a series of regulations aiming to tighten the gold trading activities, thus the trend of holding and trading gold has declined gradually. Besides, the method of gold bidding helped commercial banks to close balance of funds mobilization in gold as prescribed. The stability of gold and foreign exchange markets has contributed to a better business environment for banks.
- Non-performing loans in the whole banking system has fallen to 3.63% at the end of 2013. This resulted from the fact that many banks have taken drastic measures to deal with non-performing loans and restrict incurrence of new overdue loans, in which, the solution of selling bad loans to Vietnam's Asset Management Company (VAMC) has been one of the alternatives that many banks have chosen.
- The process of restructuring the banking system has achieved many successes, however it has still remained to be challenging while the cross-ownership situation has not yet fully been resolved. Cross-ownership in the banking system has continued to be complicated and a hindrance to the process of restructuring the banking system.

1.2. Evaluation of performance

Although influenced by the volatility of the macroeconomic situation in general and the banking sector in particular, but with the internal unity consensus in the Board of Directors, Board of Management, with the efforts of all officers and employees of SHB, favorable condition has been created for efficient operation and business of SHB. Besides, the size and scope of SHB have also been expanded; SHB's brand and reputation have been increasingly enhanced both inside and outside the country.

a) Total asset size

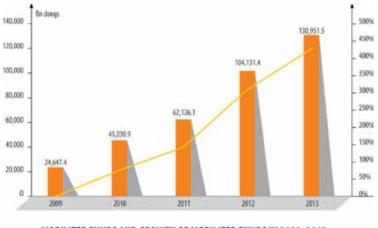
- Total assets in 2013 of the bank reached 143,625.8 billion dongs, an increase by 27,088.2 billion dongs, equivalent to an increase by 23.2% compared with 2012. Although total assets in 2013 did not reach the targeted plan assigned under the Resolution of the General Shareholder Meeting at 150,000 billion dongs, this is actually a good growth and the adjusted target of 135,000 billion dongs was reached.
- In the context where the bank faced the challenges of the macro-economy but still had to improve its financial strength and competitive position and focus on the postmerger restructuring, financial indicators of SHB in general and total assets of SHB in particular have achieved high growth, showing tremendous efforts of the Board of Directors, Management Board and all employees of the Bank.



TOTAL ASSETS AND GROWTH OF TOTAL ASSETS IN 2009 - 2013

b) Funds management and mobilization

- In 2013 ceiling deposit interest rate for terms below 06 month continues to be revised by the central bank down from 7.5% to 7%, following the serial downtrend of ceiling deposit interest rate lasted from 2012 to present. Therefore, interest rates since the beginning of 2013 to the end of 2013 were reduced by 2% -3%.
- In that context, to implement the business plan to develop the mobilization of funds from customer's deposit, from the first months of 2013 SHB had issued a range of deposit products which were diverse and abundant in accordance with the characteristics of each area of operation, which have contributed to the growth of funds mobilization from economic organizations and individuals; especially savings from population had increased sharply compared to 2012.
- Results achieved as of 31/12/2013 are as follows: total mobilized funds of SHB reached 130,951.5 billion including customer's deposit reached 108,147 billion dongs, an increase by 25,792.8 billion dongs, up by 31.3% from the end of 2012. This is a high growth rate compared to the overall growth of the banking system, which not only helps SHB to complete targets of funds raising but also bring SHB's market share of customer's deposit in the banking market to continue to increase strongly.
- Funds mobilization from savings of the population increased and accounted for a growing proportion in the structure of funds mobilized from economic organizations and individuals, showing stable and sustainable growth of funds mobilization of SHB.

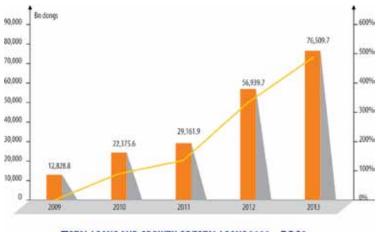


MOBILIZED FUNDS AND GROWTH OF MOBILIZED FUNDS IN 2009-2013

c) Credit activities and credit risk management

- Although there have been positive changes in the economy in 2013, still many potential risks were remained, such as: the operation of many companies still faced many difficulties, the NPL ratio remained at a high level, aggregate demand in the economy was still low ... Therefore, the realization of credit growth target as planned in 2013 was a big pressure in the context where credit growth should always focus

on ensuring credit quality. From early 2013, SHB had set out plans to develop a credit policy for customers with competitive interest rates, excellent banking services with diverse credit products, which has facilitated business units of SHB in credit development. Outstanding loans to individuals and economic organizations at the end of 2013 reached 76,509.7 billion dongs, an increase of 19,569.9 billion dongs, up 34.4% compared to 2012.



TOTAL LOANS AND GROWTH OF TOTAL LOANS 2009 - 2013

- Credit portfolio of SHB 2013 by sectors and clients focused on diverse and less risky sectors such as promoting individual customers of middle and above middle income, corporate customers of export companies, goods-manufacturing companies in the areas of agriculture and rural development, large economic groups and corporations. At the same time, SHB boosted lending to the sectors that are encouraged for credit growth under the credit policy of the government and the central bank, minimized risks and created a solid customer base for SHB.
- Besides, SHB also pushed to finance funds for more capital intensive projects of national key transportation projects under BOT (BT) such as Highway No.1 expansion project running through Khanh Hoa, Thua Thien Hue, Quang Ngai, project of construction of intersections at the Hue - Da Nang junction, project of new Dong Nai bridge construction, other projects of construction of hydropower plants, large power transmission line, etc. This is the foundation for SHB's credit growth in late 2013 and early 2014 and to facilitate the development of customers and other services of the Bank.
- The work of handling and recovery of overdue loans, bad loans was paid with special attention in 2013 and was strongly implemented, thus the bad loan recovery efficiency achieved relatively good results. The reached results helped SHB's NPL ratio to fall sharply from 8.8% at end-2012 to 4.06% at the end of 2013, and to complete the plan approved by the AGM of NPL ratio of below 5%. Overdue loan ratio also decreased significantly from 16.65% in 2012 to 7.13% in 2013.

- SHB implemented policies of retention and prudence in granting credit, checking and re-evaluation of financial situation of each client to adjust credit limits to suit clients' business situation, production and business plans in the context of economic difficulties.
- Inspection, control, internal audit, risk management each banking operation in order to improve the ability to detect early warnings for risks in SHB activities were much focused. The bank had ensured that each business process is built with controls before and after arising. Therefore, that also limits credit risks in operations, limits arising of new overdue and bad loans in the context of economic difficulties with NPL ratio of the entire banking system remaining high.

d) Service activies

International payment

- In 2013, despite facing many difficulties due to the influence of the world and domestic economy, international payment activities of SHB still grew strongly. At the same time, quality of international payment services of SHB achieved a high level at international standards with STP (Straight-Through Processing) rate of 98%.
- The extensive network of overseas correspondent banks had ensured the rapid and safe provision of international payment services and trade finance for SHB's customers operating in the export-import areas.
- At the end of 2013, SHB has established a network of correspondent banks around the world with a total of more than 400 agents in all continents: Europe, Asia, America, Australia, Africa with many big names such as Citi Bank, Bank of New York, Deutsche Bank, Korea Exchange Bank, Bank of China, Sumitomo Mitsui Banking Corporation, Wells Fargo Bank N.A., etc. At the same time SHB had developed many products with agent banks such as LC UPAS with UniCredit (Italy), transfers within the day with Bank of New York for the Korean and Taiwan markets, "Payment Decision Product" Service which enables agent banks to automatically convert amount in U.S. dollars to local currencies in many countries, ...
- Export factoring activities have been successfully implemented. Cross-border payment activity have also been promoted, contributing to enhance the market share of SHB.

Domestic payment

- Payment activities ensured absolute safety and accuracy, ensuring good management of funds of the bank's customers and the bank itself. In 2013, SHB continued to implement measures to speed up transfers, to ensure efficient operation.
- Results of domestic payments in 2013 increased in both number and value of transactions.
- Domestic payment activities of SHB was built under centralized payment model. The centralized payment model has helped SHB to increase efficiency in management and use of funds and accelerate the payment speed by being less dependent on payment capacity of branches.
- SHB has actively strengthened and improved the quality of Western Union services, offering customers with the best products and service, and constantly expanding network of Western Union transactions in correspondence with the overall development of SHB.

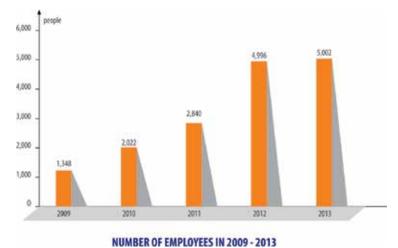
Report and evaluations of the Board of Management | Annual Report - 2013

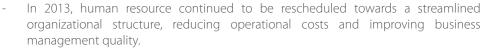
Guarantee activities

- Currently, SHB has developed strongly guarantee services in various forms such as contract performance guarantees, bid guarantees, payment guarantees, loan guarantees, guarantees for payment of import duties, advance re-payment guarantees, valuable paper issuance underwriting, international guarantees, and other products and services.

e) Human resource and training

- Total number of staff throughout the system as of 31/12/2013 was 5,002 people. Regarding staff qualifications, the number of employees at graduate and post-graduate levels accounted for 87.3% of the total workforce of the whole bank.

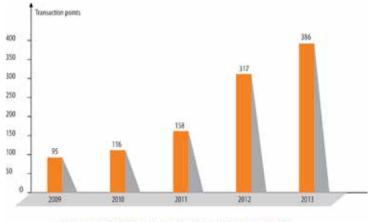




- The staff was recruited and trained with professional ethics, knowledge and expertise to provide the best service for customers. The bank has created and trained SHB's corporate culture to every employee. The bank has also fully equipped all staff with knowledge, basic skills and advanced banking activities by both internal and external training courses.
- Ensure full rights of employees on salary, bonuses, social insurance, health insurance and other benefits.
- SHB has always focused on quality staff, staffing requirements to achieve the high standards of qualification, health, moral qualities.
- Besides hundreds of external and internal training courses, SHB conducts training research and development through the application of high technology in training such as: Deploying a Learning Management System online testing application; surveying system quality assessing post online courses; development training via videoconference;....

f) Network development

- In 2013 SHB continued to expand its network with the opening of 03 more branches and 05 new transaction offices in key economic areas inside and outside the country, increasing the total number of transactions of SHB in last year to reach 386 points including 1 Headquarters, 54 branches and 331 transaction offices and saving funds in 32 provinces and cities in Vietnam and Lao PDR and Cambodia. In addition, there are 2 SHB Subsidiaries namely SHB Loan Management and Assets Development Company (SHBAMC) and SHB Securities Company (SHBS).
- The extensive network which spreads all over the country is one of the factors that make the brand of SHB to become close and friendly with customers. With the expansion of the network together with the portfolio of products and service packages which are designed to suit each customer segment and each geographical area, SHB has been able to meet promptly the diverse needs of customers and brings about customer satisfaction



TOTAL LOANS AND GROWTH OF TOTAL LOANS 2009 - 2013

g) Product development

- With the goal of becoming a modern versatile retail bank by 2015 and vision by 2020 to become a financial holding group which is diversified in business, modern, constantly evolving and gradually reach out to international integration, SHB always focused on development of modern banking products and services to diversify products and services towards directions of being fully-packaged, advanced and specialized. The products and services of SHB always ensure diversity and difference and are guaranteed to deliver tailored solutions to our customers.
- In 2013, SHB has issued many products and programs to mobilize funds which are convenient and attractive to customers to suit each branch area of SHB with such funds mobilization programs as: Spring colors, convergence of four spiritual animals, love for children, nominated promissory notes, Labor confidence ... Therefore, balance

of customer's deposit continued to grow, and thereby created SHB reputation and brand for customers across the country and exploited maximum advantages of SHB in each locality and area where SHB's branch/transaction office is located.

- The corporate credit products of SHB designed to suit diverse business lines and business characteristics such as Export Finance at preferential interest rates; Loans for rubber manufacturing business; Business/Corporate car; Loans to companies in vegetable and flower sectors; Loans to purchase grain/rice reserves; Preferential loans "business companion Reaching for Success";...
- Besides, SHB has issued personal credit products which are diversified and have many utilities. SHB's consumer products are designed towards procedural simplicity, convenience, meeting diverse demand of consumer clients such as home loans, car loan, consumer installment loans ... For business households, SHB has built products of additional working capital loan with long-term installment repayment, loan for crossborder business households. For high-income customers, SHB has deployed High Class service package, health care package combined with insurance applied for VIPs with outstanding incentives, service package of high quality schools,...
- With competition policy on interest rates, banking services, diversified utilities..., SHB have created favorable conditions for developing strong client relations with firms and individuals dealing with SHB using multiple banking products.

h) Banking modernization

- In 2013, the information technology infrastructure of SHB has been planned to meet the highest requirements of availability, continuity of the system. The planning is done in accordance with standards from transaction office - branch - domain Center - Data Center.
- All of the services provided to customers are located in separate network partitions and are protected by separate firewalls pair devices/IPS devices that use equipment provided by world leading vendors.
- SHB has deployed upgrading the entire platform of the electronic banking system in Vietnam, Cambodia; Deploying ATM security project, ATM Monitoring System, Card Data Security Standard Project (PCI DSS); ... to enhance the safety and security of the application systems.
- Implement systems to accept and issue EMV chip cards and have a direct connection with Master Card the leading International Card Organization.
- To accelerate the deployment of products and services of the bank to maximize the utility of the Core Banking and Core card systems such as: The program of collecting points in return for gifts, the program of electronic card swiping, Lucky draw program; Application of automatic loan and fee collection of credit cards integrated with core banking; Master Card operations on internet banking, mobile banking; Look up LC/ Bill on Internet banking for corporate customers; Functionality to automatically send notifications of saving book maturity customers;...
- Building software programs in order to exploit the maximum database to serve business activities, management of resources, risk monitoring and management,

research - analysis - forecast such as: Software of personnel management; Software of document content management (ECM); online saving functions on Internet banking; Mobile banking applications built on the Windows Phone platform; Upgrading software system of operational risk management (ORM); Upgrading Internal Accounting System (IAS) from the SQL Server database to Oracle database; Desktop virtualization solution;...

i) Risk management

- Organization for risk management, clear delineation of responsibilities of each level of risk management to comprehensive risk control in all aspects.
- Board of Directors approves the risk management strategy of SHB in each period; Approve the risk management organizational structure, risk management decentralization/approval limits; Promulgate and periodically review strategies, policies, regulations, limits on the basis proposals of the CEO.
- Risk Management Committee: To advise the Board of Directors in approving risk management strategy and goals; Monitoring the implementation and results of the implementation of the Board of Directors; Regularly or irregularly consider issues related to risk management.
- Supervisory Board: Evaluation of the implementation of strategies, policies, regulations and risk management limits; Perform internal audit functions of Risk Management.
- Internal Audit Committee: To review and make independent assessment of the appropriateness and compliance of policies, internal rules, regulations of the law, the effectiveness of risk management and efficient operation of the control system for internal risk management; Check the implementing of policies and regulations, risk management processes.
- Units of credit risk management at Head Office include: Credit Policy and monitoring Division; Problem loan management and collection division; Risk Management Committee; Credit Appraisal Division, Credit Support Center, Assets Evaluation Division, advising the Director-General to develop risk management policies, regulations, processes; Implement monitoring and handling risks in credit and operational risks of SHB in all business units in order to detect and prevent risks that may arise in credit activities of SHB.
- For other activities (funds investment/treasury business, forex trading, ...), the Head Office has Centers and Division at vertical level together with the Risk Management Division to supervise and control closely all activities in all business units in order to minimize risks in the operation of SHB.

j) Internal audit and control

- Under business goals of safely and sustainable development, inspection before, during and after each operation in the entire network has always been placed with a top priority in order to limit risks in business operations. In 2013 internal audit is strengthened, including comprehensive audit and specialized audit to contribute to pick up early warnings and timely detection of errors in the operation of the system, and propose measures of corrections and risk reduction in business.
- Internal audit organization structure includes: the Internal Audit Department under the Internal Audit Committee at Headquarters auditing activities directly in business

units, branches of the system to perform monitoring of daily activities in business units, risk prevention and timely making settlement and overcoming of the shortcomings, if any.

- Organization structure for loan evaluating in each business unit include: Appraisal Department under Re-Appraisal Division at the Head Quarters to manage and implement the evaluation of loans in business units as soon as customer loan is requested to closely manage credit activities in business units.
- Besides the inspection, monitoring and corrective urge are made after inspection, implementation of recommendations by the Banking Supervision Agency and by internal auditors in business units are also very well focused and paid with close attention.
- Controls and checks: credit support, customer service, cost management, asset management, payment and cashier safety.... are done regularly and continuously and drastically. Therefore in 2013 the business activity is guaranteed to be safe at SHB.
- Off-site monitoring is maintained and done remotely to assess the activities of the business units in which the system detects signs of risks related to credit operations, foreign exchange business, the rate of safety, daily deals ...
- SHB complies with the regulations of the State Bank in activities of checking, control and prevention of money laundering.

k) Solvency

Business Activities of SHB are ensured with safe growth and sustainability in the past year. The rate of minimum capital adequacy, solvency ratio of currencies and rate of using short-term funding for medium and long-term loans are compliant with regulations of the SBV.

	20)12	201	13
Indicator	Regulations of SBV (According to Circular 13)	SHB Statistic	Regulations of SBV (According to Circular 13)	SHB Statistic
CAR	≥ 9%	14.18%	≥ 9%	12.38%
VND solvency ratio for the next day	≥ 15%	15.29%	≥ 15%	18.16%
VND solvency ratio for the following 7 days	≥ 100%	141.13%	≥ 100%	103.22%
USD solvency ratio for the following 7 days	≥ 100%	141.10%	≥ 100%	146.21%
Rate of using short-term funding for medium and long-term loans	≤ 30%	18.42%	≤ 30%	22.23%

I) Awards in 2013

2013 is a year that continued the be a year when contributions by SHB to the socioeconomic development in general and the banking sector in particular had many domestic and international awards and recognitions.

- Domestic Awards:

+ Top 16 in the Ranking of "Top 500 largest private companies in Vietnam" (VNR 500).

+ Top 50 in the Ranking of "Top 500 fastest growing companies in Vietnam 2013" (FAST 500).

+ Top 40 in the Ranking of "1000 largest corporate tax payers in Vietnam" (V1000).

+ + For the 6th consecutive time to receive the award of "Vietnam Strong Brand name".

+ Top 30 transparent company awarded by Hanoi Stock Exchange.

+ Top 50 leading employers in Vietnam.

+ UNESCO cultural company in 2013.

+ Other domestic awards.

- International awards:

+ Top 1.000 World Banks and Top 100 Asean Banks by the Banker.

+ "Best SME Bank" and "Fastest Growing Retail Bank" in Vietnam awarded by Global Banking and Finance Review.

+ Top 4 in Top 10 deposit growth banks in Asia-Pacific and Top 6 in Top 10 loan growth banks in Asia-Pacific in 2013 by The Asian Banker.

+ Excellent International Payment Bank.

+ Best core-banking implementation in Vietnam, Laos, and Cambodia.

+ Other international awards.

m) Responsibility for the Community in 2013

- SHB collaborated with Youth Theater in the debut project "Wings of beliefs". In this project, SHB funded many billions of VND by 100 free performances serving students of schools, colleges and universities in Hanoi.
- SHB spent thousands of vocational scholarships "to nurture the future" to create favorable conditions for students to have the opportunity to practice and become full-time employees after graduation.
- SHB awarded many gifts for people suffered by typhoon in the central region provinces of Thua Thien Hue, Quang Nam, Ha Tinh, Quang Binh and Quang Tri.
- Donate to the program "Compassionate meal".
- Build houses for families under the Government's support policy in Can Tho.
- Donating to the "Fund for the Poor" of the Fatherland Front Committee of Hanoi.
- Donating to the "Fund for the Poor" of Soc Trang Province.
- Contributing to the Social Security Fund of Laos.
- SHB continues to stand in the top of corporate income tax payers showing high responsibility for the community of SHB.

1.3. Achievements in 2013

Boosting NPL recovery after the merger, bringing the NPL ratio to less than 5%, completing the targets as prescribed in the Annual General Meeting of Shareholders.

- After the merger, SHB NPL ratio increased due to take-over of Habubank's nonperforming loans. In 2013, the collection and disposal of overdue loans, bad loans are specially focused on and implemented by synchronous measures, for example: Department of bad loan management and handling at the Head Office directly manages the Bad Loan Handling Department at all branches in the whole SHB network; Re-evaluating the value of collaterals; Assessing the performance of business and financial condition of customers, based on that proposing the solutions for handling bad loans in order to best suit the real situation of customers; Disposing collateral for loan recovery ... As a result, the NPL ratio has dropped significantly to only 4.06%, completing the goal of bringing NPL to less than 5 % as set out in the Annual General Meeting of Shareholders

SHB financed trillions of VND in projects of infrastructure development in Vietnam

- With the philosophy of "20 years in accompany and development with the country" along with the strong funding position and experience in financing large-scale projects , SHB was able to have sufficient resources to contribute funding to key projects of national undertakings under the Party and the State's policy to diversify sources of investment capital for infrastructure construction . On the other hand, this helps to promote long-term credit disbursement, generate safe and stable revenue for SHB.
- The infrastructure projects that SHB contributed funding in 2013include No. 1 National Highway expansion project through the provinces of Khanh Hoa, Thua Thien Hue, Quang Ngai, project of intersection construction at the Junction of Hue-Danang, project of new bridge construction in Dong Nai, other projects of hydropower plants , large -scale electric transmission lines... at trillions of VND financing.
- Till now, SHB's funds have reached the most important areas of the national economy, such as industry, energy, infrastructure development, mining; and especially SHB prioritized funding for agricultural, rural, seafood, food sectors... contributing to the development of social security, macroeconomic stability under orientations, policies and undertakings of the Party and the State.

Promote the organization restructure of Bank

- In 2013 SHB has successfully restructured the apparatus, completed the description of functions and duties of the Department/Division/Centre at the Head Office, branches, transaction offices under the new organizational chart to fit the size and performance characteristics after the merger of the Bank in accordance with orientations and policies for restructuring of credit institutions by the Government and the State Bank.
- Set up personnel quota in each business unit appropriate with the scale of business operations of each unit, to achieve the objective of increasing labor productivity of workers, reduce management cost and improve business performance of SHB in 2013.
- Organization of SHB apparatus has been renewed from the Board of Directors to the Board of Management and departments and functions to suit the larger-scale operation. The restructure was executed in accordance with the model of modern retail bank which is streamlined, efficient, safe and at low costs.

Business Expansion into international markets

- In order to realize the international network expansion strategy making SHB to become one of Top versatile modern retail commercial banks in Vietnam and in Southeast Asia, in 2013 SHB opened the second branch in Cambodia- which is the third overseas branch to date . The opening of this additional branch in Kampongthom (Cambodia) allows SHB to create more business advantages in Cambodia.

SHB bank was appointed to serve many ODA projects

- As one of the commercial banks experienced in many ODA projects (since 2004), along with efforts to improve service quality and capacity to support Project Management Units in carrying out ODA projects successfully, SHB has gained the trust and high recognition from Ministries and many Project Management Units. In 2013, SHB has been appointed to support many large-scale ODA projects, such as the project "Transportation Credit to improve National Road Network Phase II"; The project "Reducing emission intensity in electric energy supply"; The project "Innovation towards low-income people"...

SHB has signed a number of comprehensive cooperation agreements with many large Groups and major corporations

 In 2013, SHB has signed a number of comprehensive cooperation agreements with large Groups, major corporations such as Vietnam Rubber Group, the Coal & Mining Group of Vietnam, Ceramic Corporation, Thang Long Construction Corporation, No. 8 Traffic Works Corporation, BinhSon Oil Refinery Ltd. This confirms reputation, financial strength, operational safety and efficiency of SHB that convinced partners to have faith in cooperation and long-term development with SHB

Integrated successfully the Core Banking System of former HabuBank into current standard and system of SHB

- In May2013, SHB successfully integrated the system of HabuBank's Corebanking into current standard system of SHB, marking the final step in the process of merging with Habubank . Thanks to this integration, policies, procedures, and rules were uniformly applied across the system, which provided invaluable support for the administration, operation, product and service development and risk management.
- Currently, SHB uses Intellect Core Banking System and SmartVista card system which are modern, safe and secured. SHB is one of the banks that have the most modern technology infrastructure in Vietnam with modern information technology platform, with synchronization between the main data center and backup data centers under international standards. SHB can thereby enhance its service capabilities to provide customers with the best quality service.

Promote the application of information technology in the work of corporate governance and administrative management, product development and risk management.

- The application of information technology in governance and administration: online conferencing system that allows modern online meeting, training, recruitment, etc. with technology of online images and HD audio standards. Reporting System with data extraction from the Intellect core-banking system has been developed by SHB to

provide the fullest and quickest responses to serve the management, administration, business, central bank reports, CIC report, deposit insurance report, ..

- The application of information technology to develop products and services: With modern technology platform, SHB has developed many diverse products and services with many utilities Products such as debit cards of "Solid", "Sporting", "The Moment", particularly versatile card products using debit card incorporated with many features. SHB is one of the few banks in Vietnam cards of which are accepted by all ATMs. SHB's cards are EMV chip cards, the most advanced technology and most security in the world today.
- Electronic Banking Services of SHB is now available through all communication channels including Internet Banking, Mobile Banking, SMS Banking Phone Banking. SHB is also one of the first banks to apply advanced security solutions in which customers use a digital signature (PKI) to sign all electronic banking transactions.
- The application of information technology in risk management: SHB has adopted internal credit rating system (CSS), internal accounting system (IAS), operational risk management system (ORM), building software programs of liquidity risk management, operational risk management, ...
- SHB also continued to enhance the functionality and utility of software programs to serve the resource management, monitoring and control of business operations, research, analysis and business forecasting.

2. Development plan in the future

2.1./ Main targets in 2014

- 1. Strive to boost the development of business activities intended to achieve the objective of bringing SHB into the group of banks with the largest business scale in terms of market share, network and number of customers.
- 2. By the end of 2014 NPL ratio shall be controlled at under 3% by solutions to handle, recover bad loans, overdue loans in the whole network and minimize emerging of new bad loans, overdue loans.
- 3. Strongly increase individual clients to implement business objectives of becoming a versatile modern retail bank.
- 4. Improving risk management, strengthening the inspection and control before and after each business operation and the ability to detect early warning of risks in all operations to minimize risks and achieve the objective of developing safe and sustainable business. Proactively and timely monitor to respond to market movements to make prompt decisions, in accordance with market changes and development requirements of SHB.
- 5. Increase labor productivity, increase average level of profit/employee.
- 6. Improving the quality of human resource through internal and external training to address needs of SHB for business development.
- 7. Promote credit growth together with improving quality of the entire credit system. Focus lending to less risky sectors on the basis of macro-economic conditions in the country and in the world in each period of the financial year.

- 8. Perform rigorous cost management, cost saving and cost reduction in funds mobilization to reduce input costs and improve business efficiency in the entire network.
- 9. Promote expansion of network and customer base especially retail customers on basis of solidity, safety and transparency in the domestic market.
- 10. Transform the model of SHB Laos and Cambodia Branches into 100%-owned subsidiary bank of SHB in Laos and Cambodia.
- 11. Promote the application of information technology to improve the governance capacity, reduce risks and develop many banking products and services with better utilities and competitiveness.
- 12. Promote communication and international relations to promote and enhance the brand name and position of in the domestic, regional and international market .
- 13. Promoting activities of the Party, Youth League, Trade union to educate ethics for employees and the whole system of SHB while improving efficiency and labor productivity contributed to the operating results of SHB.

2.2./	Financial	target at the	end of 2014

			Unit: VND Billion
la di astora	Dian 2014	Growth 20	14/2013
Indicators	Plan 2014		%
TOTAL ASSETS	180,000	36.374,2	25.3%
CHARTERED CAPITAL	11,082	2.216	24.9%
TOTAL MOBILIZED FUNDS	135,000	26.853	24.8%
TOTAL LOANS (Loans and corporate bonds)	102,100	18.990,3	22.8%
PROFIT BEFORE TAX	1,270	269,95	26.9%
PROFIT AFTER TAX(*)	1,053		
DIVIDEND (on average equity)	9.0%		
NPL	3%		
CAR	10%-12%		
ROA	1%-1.2%		
ROE	10%-12%		

(*) Profit after tax 2014: Profit after tax on the Financial Report 2014 plus estimated refunded corporate tax resulted from accumulated losses of Habubank in 2012.

2.3./ Other business targets

- Trade Finance: Volume of Trade Finance in 2014 is 2.5 billion USD.
- Remuneration of the Board of Directors, Supervisory Board : 15.5 billion VND.
- Salary Fund: 825 billion VND.
- Network:
 - Continue opening more branches that have been licensed by the State Bank in provinces of: Ninh Binh, Thai Nguyen , Tuyen Quang , Tien Giang , Dong Thap.
 - Opening new branches in: Quang Ngai Province, Tay Ninh Province and some branches in other provinces.
 - Opening 24 new transaction offices in Ho Chi Minh City and the other provinces under the provisions of Circular 21 of the central bank.
 - Open 10 branches (5 branches in Laos and 5 branches in Cambodia) after upgrading branches in Laos and Cambodia to the 100 % foreign owned subsidiary banks of SHB in Laos and Cambodia.
- ATM cards, international credit cards: Issuance of 200,000 domestic debit cards and 50,000 international credit cards (Visa and Master Card) in 2014





😾 VII. EVALUATIONS OF THE BOARD OF DIRECTORS ON THE BANK'S PERFORMANCE

1. Review of the Board of Directors on business of the Bank

- In 2013 although the world economy and the domestic economy gradually stabilized but many challenges still remained, particularly it was very difficult for the banking finance industry. GDP growth reached 5.42 %, a little bit higher than 2012 (5.03%) with improvement quarters by quarters; Inflation was controlled at a low rate of 6.04 % YTD ; Trade balance was in surplus in which exports increased by 15.4 % compared with 2012. Yet economic growth was based mainly on FDI, while the domestic economic sector was still weak.
- In the banking finance sector, interest rate was adjusted to a low level , credit was concentrated for businesses, especially in the prioritized and encouraged sectors. The process of restructuring the banking system and NPL reduction have been promoted ; Average interbank exchange rate just rose by 1% and gold market was stabilized, which has contributed to creating a better business environment for banking activities.
- In 2013, the Board of Directors took the initiative and flexibility to adjust business strategy closely to market developments to overcome challenges. Business activities of SHB has seen rapid growth, sustainability and safety

Some key achievements the Bank has reached in 2013 are as follows :

- Focus on aggressive bad loan treatment and recovery, whichhelps the bank to reduce bad loan ratio at the end of 2013 to less than 5% according to the planned target.
- Completion of all basic business plan targets under Resolution of the 2013 AGM.
- Deposits, especially customer's deposits, have helped the bank to ensure ample liquidity.
- Provided more funding for national key projects such as upgrading Highway No. I, funding large hydropower projects ...
- Opened many more branches and transaction offices in the new key economic regions of the country and the 2nd branch in Cambodia.
- Cost-cutting in management costs, operational costs, which helps to increase business efficiency of the bank.
- Successfully re-structure the organization structure and complete the description of functions and duties, processes and procedures of Division/Department/Center at the Head Office, Branches, transaction offices, under the new organizational chart.
- Successfully integrate the core banking system of former Habubank into the current system and standard of SHB, which forms a basis for SHB to launch diverse retail banking products and services, and to apply technologies efficiently in business management.
- With those remarkable achievements, in 2013 SHB was honored to receive Second Grade Labour Medal presented by the President as well as many other reputational domestic and international awards.

2. Evaluation of the Board of Directors on the activities of the Bank's Board of Management.

- 2013 was not an easy year for SHB after merger 2011. Therefore, the strategic and policy decisions was made by the Bank as : Focus on debt recovered to lowered the bad debts rate to less than 5 % ; Joined funding into many national key projects such as upgrading , Highway , road and bridge construction , financing large hydro projects ; Reduce management costs , operating costs contributed to improve the business efficiency of the Bank Board of Directors. SHB has closely followed the evolution of all business activities and has been actively direct, business-oriented monitoring and urge the Board of Directors to implement the business plan , the processing provision of debt risk , operational risk management to ensure the stability , development secure sustainable development and completion of the AGM delivery plans .
- Chairman of the Board of Directors regularly attends meetings with the Board of Directors and the Board's Committees to be reported on the periodical updated business giving opinions and directions to guarantee stable and safe business and compliance with laws and resolutions of the General Meeting of Shareholders.
- Board of Directors has concentrated on directing development to boost up market share for SHB, focus on inspection and control risks in all operations of the Bank. In addition, the Board of Directors also requested the Director General to direct business units to expeditiously handle bad loan and overdue loan recovery, strengthening inspection before, during and after lending to reduce debt loan arising, improve credit quality across the system. - The Board of Management in 2013 had fully complied with functions, duties and regulations of the relevant laws and the Charter of the Bank. The Board of Management has had solutions, proposing to the Board of Directors as well as promptly and flexibly regulated and closely guided the system to be able to complete the business plan, ensuring operational business of the Bank with security and sustainability. Especially, when the Bank had so many undone things to resolve in the post-merger process, the Board of Management has completed basic tasks as assigned.

3. Plans, directions of the Board of Directors

- On the basis of long-term oriented development of SHB to become a versatile modern retail bank (by 2015) and to become a versatile, modern financial conglomerate with non-stop development and gradually reaching out to international integration (by 2020), Board of Directors of SHB regularly completes institutional system, regulations and policies in accordance with provisions of the law, the size and efficiency of the banking business; Completing the apparatus in the direction of streamlining the organization, which is lightweight/simple but still ensure that all operations are carried out smoothly, uniformly and stably. At the same time, the Board of Directors is also particularly interested in risk management activities across the system and in each business unit level from the transaction offices to the Headquarters, applying principles of risk management under international standards in all operations of the Bank.
- 2014 would be still challenging but there will be a positive change for the world economy and Vietnam economy in general and financial banking sector in particular. Currently the Government and the Ministries are also issuing many advocates and

plans to promote economic growth, to remove difficulties for businesses like: Actively promote the joining into TPP negotiations, Reduce deposit interest rates and lending interest rates, corporate income tax reduction. The Board of Directors evaluates that there are big challenges but also opportunities are opened in certain business activities of the Bank.

- With the aim of ensuring transparency in the Bank's operations with safeness and effectiveness, the Board of Directors determines the following objectives and focuses on the following work:
 - Ensure that business strategies are appropriate with market developments and adjust them to fit in each phase and the long-term vision; Suggest business orientations and solutions to provide flexibility for stable and sustainable development.
 - Enhance the management capacity in all areas of business operations, adjust operating model as well as continue to improve the organizational structure, institutional systems and regulations, and procedures to be appropriate with conditions and the size of the bank as well as the general development trend.
 - Improving risk management: Promoting strong risk management system, accelerate the inspection, control and internal audit to each business unit across the system.
 - Enhancing the development of products and services: Enhancing research, assessment of market impact to the existing products of SHB, making survey and assessment of customer needs for product development. Striving to achieve revenue from service at 25-30% of the total income of the bank.
 - Promote products and services provided to customers who are small and medium enterprises, customers using banking products and services for consumption.
 - Promote Bad Loan Settlement: accelerating the process of settling bad loans promptly in appropriation with full risk allowance/provisioning as prescribed. For corporate bad loans, SHB is determined to be involved in the process of corporate restructuring, urgently implement the tasks directly related to participating administrators and corporate governance to early and definitively settle bad loan problems.
 - Focusing on training and training with particular emphasis on capacity management and executive level management for levels of Managers, Deputy Managers or higher. Regularly provide updated and professional training for all employees with a s policy that each individual staff is a part-time lecturer providing guidance and training for colleagues and other employees within the scope of work and areas of his/her operations



CORPORATE GOVERNANCE







Mr. Do Quang Hien

- Chairman of BOD of SHB
- Chairman of Board of Directors of Saigon-Hanoi Securities JSC (SHS)
- Chairman of Board of Directors and Chief Executive Officer of T&T Group
- Chairman of Board of Directors of Saigon-Hanoi Insurance Joint Stock Company (BSH)
- Chairman of Board of Directors of Binh An Fishery Company
- Chairman of Board of Directors of Saigon-Hanoi Fund Management JSC (SHF)
- Share holding percentage 3.010%





Mr. Nguyen Van Le

- Member of BOD of SHB
- Chairman of Board of Directors SHBS
 Securities JSC
- Chairman of Board of Directors of SHB Loan Management and Asset Development Company (SHAMC)
- Member of BOD of Vietnam Rubber Investment and Development JSC
- Member of BOD of SHB Urban and Industrial Zone Development JSC (SHB Land)
- Share holding percentage 0.248%

Mr. Tran Ngoc Linh

- Member of BOD of SHB
- Former Chairman of BOD of SHB
- Founding Shareholder of SHB
- Share holding percentage 0.218%





Mr. Pham Hong Thai

- Member of BOD of SHB
- Member of BOD of Saigon-Hanoi
 Securities JSC
- Chief Financial Officer of Vietnam National Coal - Mineral Industries Group

Mrs. Dam Ngoc Bich

- Member of BOD of SHB
- Member of Supervisory Board of Saigon-Hanoi Securities JSC
- Member of BOD of Vietnam Handicraft and Art Articles Export- Import JSC
- Member of BOD and Deputy General Director of T&T Group
- Share holding percentage 0.027%

Corporate Governance | Annual Report - 2013





Mr. Pham Ngoc Tuan

- Member of BOD of SHB
- Member of BOD of T&T Urban and Industrial Zone Development JSC
- Member of BOD of SHB Urban and Industrial Zone Development JSC
- Member of BOD of Vietnam Handicraft and Art Articles Export- Import JSC

Mr. Le Quang Thung

- Independent Member of SHB
- Member of BOD of Dai Hai Investment and Development JSC
- Chairman of Vietnam Rubber Union

b) Committees under the BOD:

- To implement Decree No. 59/2009/NĐ-CP of the Government and Circular No. 06/2010/TT-NHNN of the SBV and Circular No. 121/2012/TT-BTC of the Ministry of Finance, SHB BOD has set up the following Committees under the BOD:
 - + HR Committee under the Board of Directors
 - + Risk Management Committee under the Board of Directors
 - + Assets and Liabilities Management Committee (ALCO) under the Board of Directors of SHB
 - + Credit Committee under the Board of Directors of SHB
 - + Investment Committee under the Board of Directors
 - + Risk Control Commitee under the Board of Directors

c) Activities of the Board of Directors:

- In 2013, the Board of Directors conducted regular meetings according to regulations in the Bank's Charter and the laws. Besides, in case of unexpected cases, the BOD can seek opinions of members in writings to ensure timely decision-making
- 2013 was a very difficult year for the domestic economy in general and the banking sector in particular. Therefore, the BOD has increased oversight and risk management to ensure stability and sustainable development of the bank. After making thorough research and deciding to grow the bank via M&A, the BOD has closely steered the HBB acquisition deal and the comprehensive restructuring of the post-merger bank to increase business performance; to develop the bank in a new stage with larger size and longer term development strategy
- In order to increase efficiency of oversight activities, the Board of Directors have directly decided based on recommendations of the Chief Executive Officer in such areas as: Assets and Liabilities management, credit, financial investment, brand development, issuance of regulations and procedures, authorization and approval limits, asset investment, network expansion, etc. in compliance with provisions in the bank's Charter and related laws and regulations.

d) Activities of the BOD's Committees

HR Committee:

HR Committee is organized and operates under the Regulations on Organization and Activities of the HR Committee developed and issued by the BOD. Key tasks of the HR Committee include:

- Advise the BOD in issuance of regulations and policies in HR management in accordance with provisions of the laws and Charter of SHB.
- Advise the BOD in handling HR issues relating to or arising in such procedures as election, appointment, removal of members of the BOD, the Supervisory Board and Administrator of the bank in accordance with provisions of the laws and Charter of SHB.
- Make research and advise the BOD in issuance of internal regulations of the bank un-

der the approval authority of the BOD relating to salary, compensation, bonuses, and recruitment of staffs, training, and other compensation policies to the Administrator, managers and staffs of the bank.

- Conduct examination, inspection and assessment of the implementation of HR regulations and policies. Based on that, advise the BOD to revise existing regulations and/or to issue new regulations in accordance with the practical situation and development strategy of SHB.

Risk Management Committee:

Risk Management Committee is organized and operates under the Regulations on Organization and Activities of the Risk Management Committee developed and issued by the BOD. Key tasks of the Risk Management Committee include:

- Advise the BOD in issuance of regulations and policies relating to risk management in banking in accordance with provisions of the laws and SHB Charter.
- Make analysis and warnings on safety level of the bank relating to contingent risks and propose measures to prevent and manage such risks in short term and long term.
- Review, assess the appropriation and efficiency of existing risk management regulations and policies of the bank to make recommendations to the BOD on necessary changes to existing regulations and policies or business strategy.
- Advise the BOD in making decisions on risk management policies and plans within the scope of work assigned by the BOD.

Assets and Liabilities Management Committee:

Assets and Liabilities Management Committee: Advise the BOD in making risk management strategies and policies of all risks relating to all items on the Assets and Liabilities on the Balance Sheet of the bank in order to maximize profits of the bank and shareholder returns in long term; steer business units to do business under the common strategy, plan and policy to create reasonable items in the assets and liabilities of the balance sheet of the bank.

Credit Committee:

Advise the BOD in targeted structure of the loan portfolio of the bank by sectors, products, or geographic locations; approve credit polices including: interest rates, fees, credit conditions, credit risk prevention measures applied to each type of customers and related parties. Approve loans exceeding the approval limit of the CEO. Propose to the BOD to approve loans exceeding 10% equity of SHB and other loans exceeding credit limits.

Investment Committee:

Advising the BOD in investments, appraising investment plans and deploy the investment in allowed sectors to increase income and profits for SHB.

Problem Loan Management and Collection Committee

Advising and supporting the BOD to propose risk preventing measures and reducing risks, overdue and non-performing loans in order to achieve safe operation goals, improve the quality and enhance the stable development of SHB; directing and governing the risk management and handling activities in the whole system

2. Supervisory Board

a) Member and organization of Supervisory Board:



Mr. Pham Hoa Binh

Head of Supervisory Board

- Date of Birth: 31/12/1961
- Former Chief Inspector of State Bank in Can Tho
- Former Deputy Director of Saigonbank (Can Tho Branch)
- Former Chief of Internal Audit Division

Corporate Governance | Annual Report - 2013





Mr. Nguyen Huu Duc

Deputy Head of Supervisory Board

- Date of Birth: 13/8/1948
- Ph.D Economics
- Former Director of Vietcombank Subbranch
- Former Director of First Vinabank (Hanoi Branch)
- Former BOM member, Head of Supervisory Board, Vietcombank.

Mrs. Hoang Thi Minh

Member of Supervisory Board and Manager of Internal Audit Department

- Date of Birth: 11/10/1964
- Master of Banking-Finance
- Former Supervisory Board member, Vietinbank
- SHB Former Head of Supervisory Board of SHB.



Mr. Bui Thanh Tam

Member of Supervisory Board

- Date of Birth: 17/11/1975
- Member of Finance Division, Vietnam Rubber Group.

No.	Name	Current Position	Share holding percentage (%)
1	Mr. Pham Hoa Binh	Head of Supervisory Board	0.007%
2	Mr. Nguyen Huu Duc	Deputy Head of Supervisory Board	-
3	Mrs. Hoang Thi Minh	Member of Supervisory Board and Manager of Internal Audit Department	-
4	Mr. Bui Thanh Tam	Member of Supervisory Board	-

b. Activities of the Supervisory Board

- The Board of Supervision (BOS) has carried out the functions and duties under provisions of Charter of SHB, regulations of the State Bank and other internal regulations of SHB: Prepare activity reports and plans in each specific area prescribed by the central bank and by SHB; Monitoring compliance with the provisions of the law and Charter of SHB in the management and administration of the Board of Directors and the Board of Management in 2013; Advising the Board of Directors and Board of Management to complete, , supplement, amend, or promulgate legal documents of SHB on issues related to the organizational structure of the internal control system; Advise the Board of Directors to build regulations on organization and operation of the Supervisory Board; Coordinate with an outsourced Law Firm in a service contract for regulations on authorization; Regulations on the assignment and decentralization in the Board of Directors, the Supervisory Board and the Board of Management; Sending onsite inspection teams and strengthening off-site monitoring activities by the Internal Audit Department in a number of branches; Perform internal audit function (IA) of the Board of Supervisors and other related works.
- The Board of Supervisors has conducted 05 meetings in 2013 with the content and outcome of the meetings as follows:

Board of Supervisors Meeting Date 1/25/2013

a) Review of the work done during Quarter IV/2012 :

- Pursuant to the work plan outlined for Quarter IV/2012 and Quarter III/2012 Meeting Minutes dated 15.10.2012, the Board of Supervisors has reviewed and evaluated the work (18 work items) performed during Quarter IV/2012.

b) Review the work remaining under the work plan for Quarter IV/2012 of the Board of Supervisors and the directions to overcome.

c) Work out the work plan of the Board of Supervisors in Quarter I/2013, assigning specific work plans for each Supervisory Board member .

• Board of Supervisors Meeting dated 06.04.2013

a) Review of the work done during quarter I/2013: follow the 7 general work items of the Supervisory Board and follow the work of each Supervisory Board member stated in the work plan of the Board of Supervisors in quarter I/2013.

b) Review the problems in operation of the BOS in quarter I/2013 and the directions to overcome.

c) Work out the work plan of the Board of Supervisors in quarter II/2013.

Board of Supervisors Meeting Date 7/25/2013

a) Review of the work done during quarter II/2013: 8 groups of work of the Board of

Supervisors during the quarter.

- b) To review the problems of theBOS in the quarter and the directions to overcome .
- c) Work out the work plan of the Board of Supervisors in quarter III/2013

• Board of Supervisors Meeting dated 10.24.2013

a) Review of the work done during the quarter III/2013: under 26 work items done in the quarter.

b) Review the problems of the BOS in the quarter and directions to overcome.

c) Work out the work plan of the Board of Supervisors in quarter IV/2013

• Board of Supervisors Meeting Date 3/11/2013

a) Assess the performance in the first 9 months of the year: The Board of Supervisors have reviewed work done in the first 09 months of 2013.

b) Discussion on work to be done in the future :

- Regarding the in-person bi-annual and annual meeting of the members of the Board of Supervisors: Since currently the advanced information technology of SHB has allowed units within SHB network to hold video-conference meetings, the Supervisory Board shall make good use of this advantage to hold bi-annual and annual meetings (except for in-person meetings held at the Head Office on the occasion of the AGM Meeting).
- Regarding onsite inspection visits of the BOS to some SHB branches: This shall be regularly conducted under the Regulation on Organization and Operation of the BOS.
- Regarding the compilation of the internal audit manual: The internal audit manual shall be soon competed (revised, amended in accordance with Regulations on Internal Audit, Regulations on Organization and Operation of Internal Audit Division, new internal audit Procedures)..
- Complete the process of control and supervision over the activities of the Internal Auditors .
- Regarding the invitation inviting representative of the BOS to participate in regular meetings of the Internal Audit Division: The Internal Audit Division invites Head of the BOS or his/her authorized person to attend the meetings with regards to general work items.
- Continue to implement the completion of contents mentioned in the Report No. 74/ BC-BKS of the Supervisory Board dated 29.03.2013 sent to SHB Board of Directors.
- Activities of the Supervisory Board in 2013 were sticking to the functions, duties and regulations applied to the BOS and the Internal Audit Division recorded in SHB's Charter, work plan and work program of the Supervisory Board in accordance with internal regulations of SHB, as well as proposals from the Board of Directors and the CEO.
- BOS maintained quarterly meetings to assess the situation in activities, exchanged views on problems and proposed work plan for the next period to complete the proposed work plan for each quarter, as well as for the whole year of 2013.

3. Transactions, compensations, and benefits of members of the BOD and the Supervisory Board

a) Salary, bonuses, compensations and benefits

Total salary, bonuses, compensations and benefits for the BOD and the Supervisory Board was VND 6.14 billion, equivalent to 39.61% of plan. To implement Resolution No. 01/NQ-ĐHĐCĐ dated 06/04/2013, SHB has ensured that compensations of members

of the BOD and the Supervisory Board in 2013 have not exceeded VND 15.5 billion, which was approved by the XXIth annual General Shareholder Meeting in 2013.

b) Share transactions of internal shareholders

No.	Name of peo- ple conduct-	Relationship with	Number of I shares at the beginn	e period	Number of sl the period e		Reason of increas-
	ing transac- tions	internal shareholders	Number of shares	Per- cent- age	Number of shares	Per- cent- age	ing/de- creasing
1	Ms. Do Thu Ha	Older sister of Chair- man of BOD	12,838,100	1.45%	14,838,100	1.67%	Invest- ment

c) The implementation of regulations on corporate governance

Established in 1993, passing almost 20 years of operations, SHB has implemented its corporate governance in accordance with requirements of the Law on Enterprises, Law on Credit Institutions, Circular No. 121/2012/TT-BTC issued on 26/07/2012 and other prudential banking regulations. Specifically:

- The Bank has ensured shareholder's rights and benefits
- Charter of the bank was revised in accordance with the new Law on Credit Institutions and Circular No. 121/2012/TT-BTC.
- The BOD has convened annual General Shareholder Meetings in accordance with regulations.
- The BOD and the Supervisory Board has made sufficient reports at General Shareholder Meetings.
- The nomination, election, appointment, and qualifications of members of the BOD and the Supervisory Board have complied with regulations of the Credit Institution Law, Circular No. 121/2012/TT-BTC. The BOD and the Supervisory Board have performed rightly their duties and tasks.
- Board of Directors, Supervisory Board fully comply with the responsibilities and obligations under the provisions of the Enterprises Law, the Law on Credit Institutions and other relevant legal documents.
- Member of the Board of Directors, Supervisory Board, the Board of Management, other managers publish all related benefits according to the Enterprise Law and other relevant legal documents.
- The bank complies fully with reporting and information disclosure regulation.

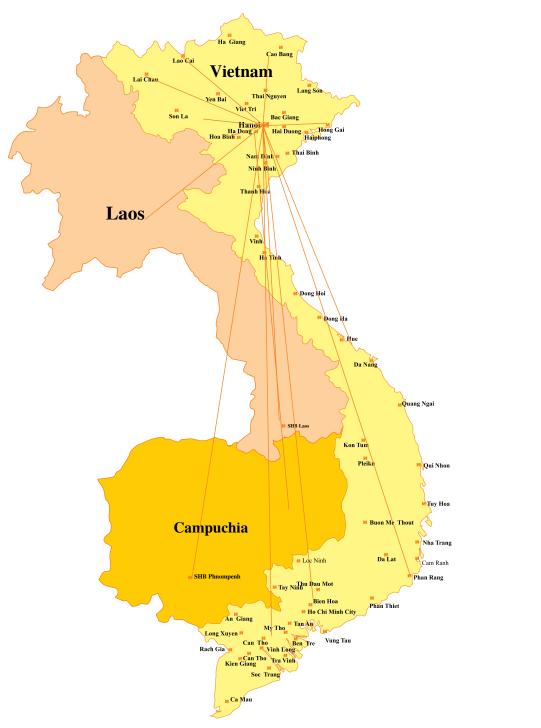




FINANCIAL STATEMENTS



SHB'S BRANCHES AND TRANSACTION OFFICES







Branch/Transaction Office (T.0)/ Saving Counter	Address	Telephone	Fax
HA NOI			
Head Office	No. 77 Tran Hung Dao Street — Hoan Kiem District — Ha Noi	(04) 3942 3388	(04) 3941 0944
SHB Ha Noi	No. 49 Ngo Quyen Street, Hoan Kiem District, Ha Noi	(04) 6256 3666	(04) 6256 3616
T.O. Thai Ha	No. 17 Thai Ha Street, Dong Da District, Ha Noi	(04) 3275 4332	(04) 3275 4331
T.O. Giang Van Minh	No. 34 – Giang Van Minh Street, Ba Dinh District, Ha Noi	(04) 3734 6439	(04) 3734 6440
T.O. Hoang Quoc Viet	No. 335, Hoang Quoc Viet Avenue, Nghia Tan Ward, Cau Giay District, Ha Noi.	(04) 3269 0117	(04) 3269 0191
T.O. Hoan Kiem	No. 61 Hang Cot, Hang Ma Ward, Hoan Kiem District, TP. HN	(04) 3927 5052	(04) 3927 5049
T.O. Bach Mai	No. 181 Bach Mai Street, Cau Den Ward, Hai Ba Trung District, Ha Noi	(04) 3622 8102	(04) 3622 8104
T.O. Tran Duy Hung	No. 21B, Tran Duy Hung Avenue, Ward Trung Hoà, District Cau Giay, Ha Noi	(04) 3556 1008	(04) 3556 1007
T.O. Dien Bien Phu	No. 12 Dien Bien Phu, District Ba Dinh, Ha Noi	(04) 3273 0158	(04) 3273 0146
T.O. Nguyen Van Cu	No. 184 Nguyen Van Cu, District Long Biên, Ha Noi	(04) 3261 3688	(04) 3261 3686
T.O. Dinh Cong	A15 Lô 9 Khu Đô thị mới Dinh Cong, Hoang Mai, Ha Noi	(04) 3640 1096	(04) 3640 1097
T.O. Minh Khai	No. 64B Minh Khai, Hai Ba Trung, Ha Noi	(04) 6278 1773	(04) 6278 1775
T.O. Kham Thien	No. 226 Street Kham Thien, P. Thổ Quan, District Dong Da	(04) 62754840	(04) 62754850
T.O. Hoang Mai	No. 1331 Giai Phong Avenue , Hoang Liet Ward, Hoang Mai District	(04) 62884579	(04) 6288 4619
T.O. Le Thanh Nghi	No. 121 Le Thanh Nghi Street, Bach Khoa Ward, hai Ba Trung District.	(04) 6278 4566	(04) 6278 4557
T.O. Ma May	No. 4 Ma May Street, Hoan Kiem Ward, Ha Noi	(04) 62702070	(04) 62702071
T.O. Mê Linh	Area 7, Yen Street, Tien Phong Ward, Me Linh District, Ha Noi	(04) 6276064	(04) 6276376
T.O. Bà Triệu	No. 86 Ba Trieu Street, Hoan Kiem District, Ha Noi	(04) 3944 5440	(04) 3944 5441
T.O. Lạc Trung	No. 182 Lac Trung Street, Vinh Tuy Ward — Hai Ba Trung District, Ha Noi	(04)6278 3934	(04)6278 3913
SHB Thang Long	No. 91 Nguyen Chi Thanh Street, Dong Da District, Ha Noi	(04). 6 276 9189	(04). 6279 616
T.O. Dong Da	No. 154 Kim Lien– extended O Cho Dua Avenue, Dong Da District, Ha Noi	(04) 3273 2841	(04) 3273 2840
T.O. Tu Liem	No. 18 Cau Dien Ward, Tu Liem District, TP.Ha Noi	(04) 3287 7839	(04) 3287 7893
T.O. Cau Giay	No. 203 Xuan Thuy Avenue, Cau Giay District, Ha Noi	(04) 3269 2286	(04) 3269 2268
T.O. Kim Ma	No. 27 Dao Tan Street, Ba Dinh District, Ha Noi	(04) 62736515	(04) 62736500
T.O. Tay Son	No. 350 Tay Son Street, Nga Tu So Ward, Dong Da District, HN	(04) 62755302	(04) 62755304
T.O. Nguyen Hue	No. 185 Quang Trung, Ward Quang Trung, District Hà Đông	(04) 6325 0150	(04) 6325 0152
T.O. Thanh Xuan	LILAMA 10 building, extended Le Van Luong Avenue, Trung Van Ward, Tu Liem District, Ha Noi.	(04) 35430809	(04) 35430407
T.O. Lac Long Quan	No. 314, Lac Long Quan Avenue, Xuan La Ward, Tay Ho District, Ha Noi	(04) 62581495	(04) 62581492
T.O. Ho Guom	No. 8 Hang Hanh Street, Hoan Kiem District, Ha Noi	(04) 62700420	(04) 62700423
Ba Dinh Branch	No. 21 Lang Ha Street, Ba Dinh District, Ha Noi	(04) 3 7264 363	(04) 3 7263 59
T.O. Nam Dong	No. 61, Tay Son Street, Quang Trung Ward, Dong Da District, Ha Noi	(04) 3 5335 112	(04) 3 5335 114
T.O. Nguyen Thai Hoc	No. 166B Thai Hoc Street, Kim Ma Ward, Ba Dinh District, Ha Noi	(04) 3 7349 001	(04) 3 7349 003
T.O. Vuong Thua Vu	No. 95 Vuong Thua Vu Street, Khuong Mai Ward, Thanh Xuan District, Ha Noi	(04) 3 5667 236	(04) 35667 237
Giang Vo Saving Counter	114–A6 Giang Vo Street, Ba Dinh District, Ha Noi	(04) 3 7264 459	(04) 3 7264 458
T.O. Kim Lien	No. 19 Luong Dinh Cua Street, Kim Lien Ward, Dong Da District, Ha Noi	(04) 3 5772 731	(04) 3 5772 730
T.O. Thai Thinh	No. 110 Thai Thinh Street, Dong Da District, Ha Noi	(04) 3 5380 974	(04) 3 5380 976
Hang Trong Branch	No. 71B Hang Trong Street, Hoan Kiem District, Ha Noi	(04) 3 9289 175	(04) 3 9289 26
T.O. Cua Bac	No. 28 Cua Bac Street, Truc Bach Ward, Ba Dinh District, Ha Noi	(04) 3 7153 742	(04) 3 7153 744
Ham Long Branch	No. 67C Ham Long Street, Hoan Kiem District, Ha Noi	(04) 3 9432 435	(04) 3 9432 43
T.O. Lo Duc	No. 118 Lo Duc Street, Dong Mac Ward, Hai Ba Trung District, Ha Noi	(04) 3 972 8319	(04) 3 972 8320
T.O. Ngo Thi Nham	No. 20 Ngo Thi Nham Street, Hai Ba Trung District, Ha Noi	(04) 3 944 9178	(04) 3 944 9179
T.O. Chien Thang	No. 95C Kham Thien Street, Dong Da District, Ha Noi	(04) 3 5160 570	(04) 3 5160 571
T.O. Trieu Viet Vuong	51 Trieu Viet Vuong Street – Hai Ba Trung District – Ha Noi	(04) 3 9746 295	(04) 3 9746 296
Thanh Quan Branch	No. 43 Hang Dong Street, Hoan Kiem District, Ha Noi	(04) 3 8258 92	(04) 3 8258 745

T.O. Viet Hung	No. 106 –108, Building K9, Viet Hung Residence, Long Bien District, Ha Noi	(04) 3 6524 611	(04) 3 6524 612
T.O. Long Bien	No. 247 Nguyen Van Cu Avenue, Ngoc Lam Ward, Long Bien District, Ha Noi	(04) 3 8736 269	(04) 3 8736 272
Cua Dong Saving Counter	No. 95 Ly Nam De Street, Cua Dong Ward, Hoan Kiem District, Ha Noi	(04) 3 7475 911	(04) 3 7475 913
Tu Lien Saving Counter	No. 180 A Au Co Avenue, Tu Lien Ward, Tay Ho District, Ha Noi	(04) 3 7101 259	(04) 3 7101 261
West Ha Noi Branch	Service apartment No. 101, Block C, Area D5, Nguyen Phong Sac Road, Cau Giay District, Ha Noi	(04) 6 2690 530	(04) 6 2690 531
T.O. My Dinh	1st Floor, Block A4, My Dinh I Residence, Tu Liem District, HN	(04) 2 2213 636	(04) 2 2213 639
T.O. Tran Dang Ninh	No. 249, Tran Dang Ninh, Dich Vong Ward, Cau Giay District, Ha Noi.	(04) 3 7931 891	(04) 3 7931 896
T.O. Xuan Thuy	H.I.T.C Building, No. 239, Xuan Thuy Avenue, Cau Giay District, Ha Noi	(04) 3 7684 621	(04) 3 7684 622
T.O. Nguyen Trai	No. 472, Nguyen Trai Avenue, Area 38, Thanh Xuan District, Ha Noi	(04) 3 5574 361	(04) 3 5574 362
Southwest Ha Noi Branch	No. 252 Hoang Quoc Viet Avenue, Co Nhue Ward, Tu Liem District, Ha Noi	(04) 3 7560 650	(04) 3 7563 120
T.O. Nguyen Khanh Toan	No. 14 Nguyen Khanh Toan Avenue, Quan Hoa Ward, Cau Giay District, Ha Noi	(04) 3 7480 741	(04) 3 7480 740
T.O. Cau Dien	No. 114 Ho Tung Mau Avenue, Area 12, Cau Dien Ward	(04) 3 7631 511	(04) 3 7631 512
T.O. Nghia Do	No. 343 Lac Long Quan Street, Cau Giay District, Ha Noi	(04) 3 7591 518	(04) 3 7591 519
Xuan Dinh Saving Counter	No. 320 Xuan Dinh Avenue, Trung village, Xuan Dinh Ward, Tu Liem District, HN	(04) 3 7502 581	(04) 3 7502 583
Van Phuc Branch	No. 34 - 36 Lieu Giai Street, Cong Vi Ward, Ba Dinh District, Ha Noi.	(04) 3 7262 025	(04) 3 7262 236
T.O. Doi Can	No. 355, Doi Can Street, Ba Dinh District, Ha Noi	(04) 3 2321 834	(04) 3 2321 835
T.O. Thang Loi	No. 190 Thai Ha Street, Trung Liet Ward, Dong Da District, Ha Noi	(04) 3 5380 448	(04) 3 5380 450
Thanh Cong Saving Counter	No. 60 Hoang Van Thai Street, Khuong Mai Ward, Thanh Xuan District, Ha Noi;	(04) 3 6401 970	(04) 3 6401 971
T.O. Hoang Cau	Block 8/100 Hoang Cau Street, Ô Cho Dua Ward, Dong Da District, HN	(04) 3 5134 703	(04) 3 5134 705
T.O. Tôn Đức Thắng	No. 184 Ton Duc Thang Street, Hang Bot Ward, Dong Da District, Ha Noi	(04) 3 5133 201	(04) 3 5133 203
Han Thuyen Branch	No. 11 Han Thuyen Street, Pham Dinh Ho Ward, Hai Ba Trung District, Ha Noi	(04) 3 6248 028	(04) 3 6248 029
T.O. Linh Dam	No. 2 TT6M3 Linh Dam North, Nguyen Huu Tho Avenue, Dai Kim Ward, Hoang Mai District, Ha Noi	(04) 3 5401 125	(04) 3 5401 126
T.O. Bach Khoa	1st Floor, Block 8C Dai Co Viet Avenue, Hai Ba Trung District, Ha Noi	(04) 3 8684 146	(04) 3 8684 147
Truong Dinh Saving Counter	No. 594 Truong Dinh Street, Tan Mai Ward, Hoang Mai District, Ha Noi	(04) 3 6617 687	(04) 3 6617 690
Le Trong Tan Saving Counter	No. 172, Le Trong Tan Avenue, Khuong Mai Ward, Thanh Xuan District, Ha Noi	(04) 3 5667 821	(04) 3 5667 823
Trung Hoa Nhan Chinh	1st Floor, 17T1 Building, Trung Hoa- Nhan Chinh Residence, Trung	(04) 6 2815 158	(04) 6 2815 159
Branch	Hoa Ward, Cau Giay District, Ha Noi		
T.O. Khuong Trung	No. 243, Khuong Trung Street, Thanh Xuan District, Ha Noi	(04) 3 5683 347	(04) 3 5683 348
T.O. Trung Yen	No. 08 Block 12A, Trung Yen Street, Yen Hoa Ward, Cau Giay District, Ha Noi	(04) 3 7833 635	(04) 3 7833 634
Ha Dong Branch	No. 46 Lane A, Block TT17 Van Quan Residence, Ha Dong District, Ha Noi	(04) 3 3546 511	(04) 3 3546 513
Van Phuc Saving Counter	Block 7, Van Phuc Street, Ha Dong District, Ha Noi	(04) 3 3119 096	(04) 3 3119 098
T.O. Quang Trung	No. 341, Quang Trung Street, Ha Dong District, Ha Noi	(04) 3 3551 510	(04) 3 3551 512
LÀO CAI			
Lao Cai Branch	No. 009, Coc Leu Avenue, Coc Leu Ward, Lao Cai City, Lao Cai Province	(020) 3899696	(020) 3899695
T.O. Pho Moi	No. 309 Nguyen Hue Avenue, Pho Moi Ward, Lao Cai City, Lao Cai Province	(020) 3 899 698	(020) 3 899 697
LANG SƠN		• •	
Branch Lang Son	No. 41 Le Loi Avenue, Vinh Trai Ward, Lang Son City, Lang Son Province	(025) 3898222	(025) 3898212
T.O. Hữu Lũng	No. 17, Xuong Giang Avenue, An Ninh area, Huu Lung Ward, Huu Lung District, Lang Son	(025)3 882 818	(025) 3 882 828
VĨNH PHÚC			
Vinh Phuc Branch	No. 361 Me Linh Avenue, Lien Bao Ward, Vinh Yen City, Vinh Phuc	(0211) 3 710 145	(0211) 3 710 146
T.O. Phuc Yen	No. 65 Tran Hung Dao Avenue, Phuc Yen District, Vinh Phuc Province	(0211) 3 711 697	(0211) 3 711 698
BẮC NINH			
Bac Ninh Branch	Six-way intersection, Dai Phuc Ward, Bac Ninh City, Bac Ninh Province	(0241) 3874636	(0241) 3874959
Tu Son Branch	Ly Thai To Avenue, Dong Ngan Ward, Tu Son District, Province Bắc Ninh	(0241) 3 743 036	(0241) 3 742 444
T.O. No. 1	No. 648 Ngo Gia Tu Avenue, Ninh Xa Ward, Bac Ninh District, Bac Ninh Province	(0241) 3 895 339	(0241) 3 895 338

Annual Report - 2013

T.O. No. 2	No. 115, Area 6, Thi Cau Ward, bac Ninh City	(0241) 3 852 668	(0241) 3 852 588
HƯNG YÊN			
Hung Yen Branch	Ban Yen Nhan Street, My Hao District, Hung Yen Province	(0321) 3742 688	(0321) 3742 886
T.O. Pho Hien	No. 27 Nguyen Van Linh Avenue, An Tao Ward, Hung Yen City, Hung Yen	(0321) 3518 588	(0321) 3518 586
T.O. Nhu Quynh	No. 81, Nhu Quynh Ward, Van Lam District, Hung Yen Province	(0321) 3985 588	(0321) 3985 568
T.O. Dan Tien	No. 68 National Highway 39A, Yen Lich village, Dan Tien Ward, Khoai Chau	(0321) 3714 688	(0321) 3714 189
	District, Hung Yen Province		
T.O. Luong Bang	National Highway 39A, Luong Hoi Village, Luong Bang Ward, Kim Dong	(0321) 3615555	(0321) 3615556
	District, Hung Yen Province		
QUẢNG NINH			
Quang Ninh Branch	No. 488 Tran Phu Street, Cam Pha District, Quang Ninh	(033) 3723 855	(033) 3723 866
T.O. Ha Long	No. 66 Tran Hung Dao Street, Ha Long City, Quang Ninh Province	(033) 3518 299	(033) 3518 399
T.O. Cua Ong	No. 277 Pho Moi Street, Cua Ong Ward, Cam Pha District, Quang Ninh Province.	(033) 3734 991	(033) 3734 992
T.O. Uong Bi	Song Sinh Buiding, Block 43A Area 12, Quang Trung Ward, Uong Bi District,	(033) 3566 111	(033) 3566 222
	Quang Ninh Province		
T.O. Hong Hai	No. 168, Block 2, Area 4, Hong Hai District, Ha Long City, Quang Ninh Province	(033) 3556 833	(033) 3556 933
T.O. Van Don	Khu 5, Cai Rong Ward, Van Don District, Quang Ninh Province	(033) 3993 929	(033) 3993 939
T.O. Cam Tay	No. 25, Block 74 Tran Phu Avenue, Cam Tay Ward, Cam Pha District, Quang Ninh	(033) 3964 466	(033) 3964 488
	Province		
T.O. Bai Chay	No. 19 Ha Long Avenue, Bai Chay Ward, Ha Long City, Quang Ninh Province	(033) 3845 833	(033) 3846 833
T.O. Mao Khe	No. 68A, Block 6, Hoang Hoa Tham Area, Mao Khe Ward, Dong Trieu District,	(033) 3585 555	(033) 3586 666
	Quang Ninh		
T.O. Mong Cai	No. 4, Hung Vuong Avenue, Hoa Lac Ward, Mong Cai City, Province Quảng Ninh	(033) 3779 266	(033) 3779 366
T.O. Cao Thang	No. 355 Cao Thang Avenue, Cao Thang Ward, Ha Long City, Quang Ninh	(033) 3615 585	(033) 3615 595
5	Province.		
T.O. Quang Hanh	Block 9, area 4B, Quang Hanh Ward, Cam Pha District, Quang Ninh Province	(033) 3968 116	(033) 3968 119
T.O. Bach Dang	No. 58, Kim Hoan Street, Bach Dang Ward, Ha Long City, Quang Ninh Province	(033) 3615 866	(033) 3615 886
T.O. Hoa Binh	No. 109 Tran Phu Avenue, Mong Cai City, Quang Ninh Province	(033) 3882 319	(033) 33881 319
Hon Gai Branch	SHBank Building, No. 18, 25/4 Avenue, Bach Dang Ward, Ha Long	(033) 3 811 800	(033) 3 628 822
	City, Quang Ninh Province	()	()
T.O. Cau Sen	No. 363,365 Cau Sen Phuong Dong Street, Uong Bi City, Quang Ninh Province	(033) 3 562 390	(033) 3 562 391
T.O. No. 2	Bao Minh Building, Tran Hung Dao Avenue, Ha Long City, Quang Ninh Province	(033) 3 628 811	(033) 3 658 902
T.O. No. 1	Area 15 Block I, Bach Dang Ward, Ha Long City, Quang Ninh Province	(033) 3 623 006	(033) 3 623 053
HẢI PHÒNG		(055) 5 025 000	(055) 5 025 055
Hai Phong Branch	DG Tower Building - No. 15 Tran Phu Street, Ngo Quyen District, Hai	(031) 3652 668	(031)3652 669
2	Phong City		. ,
T.O. Kien An	No. 99 Tran Thanh Ngo Street, Kien An District, Hai Phong City	(031)3541668	(031)3541669
T.O. Lach Tray	No. 458 Lach Tray Avenue, Dang Giang Ward, Ngo Quyen District, Hai Phong	(031) 3733885	(031)3733884
,	City		
T.O. Song Cam	No. 282 Da Nang Avenue, Van My Ward, Ngo Quyen District, Hai Phong City.	(031) 3796 958	(031) 3796959
T.O. Quan Toan	No. 09, Hai Trieu Avenue, Ward Quan Toan, Hong Bang District, Hai Phong City	(031) 3534 778	(031) 3534 998
T.O. Quy Kim	Quy Kim Area, Pham Van Dong Avenue, Hop Duc Ward, Do Son District, Hai	(031) 3562 668	(031) 3562 669
~	Phong City	()	(,,,,,,, -
T.O. To Hieu	No. 303 To Hieu Street, Ho Nam Ward, Le Chan District, Hai Phong City	(031) 3.956 909	(031) 3.956 908
T.O. Van Cao	No. 125 Street Van Cao, Dang Giang Ward, Ngo Quyen District, Hai Phong City	(031) 3.261 789	(031) 3.261 799
T.O. Niem Nghia	No. 266 Tran Nguyen Han Street, Niem Nghia Ward,	(031) 3786938	(031) 3786939
Hong Bang Branch	No. 12 Tran Quang Khai Street, Hong Bang District, Hai Phong City	(031) 3 810 971	(031) 3 810 972
T.O. Thuy Nguyen	No. 22 Bach Dang Street, Nui Deo Ward, Thuy Nguyen District, Hai Phong City	(031) 3916 880	(031) 3916 884
	No. 16 Lan Ong Street, Nan Bei Chau Ward, Horg Bang District, Har Hong City	(031) 3733 981	(031) 3733 982
10 Dang Glapg			
	No. 324. Da Nang-Doan Xa 1 Intersection. Dong Hai Ward. Hai An District. HD	(() (1) (56/0//	
T.O. Dong Hai	No. 324, Da Nang- Doan Xa 1 Intersection, Dong Hai Ward, Hai An District, HP	(031) 3567 977	(031) 3567 866
T.O. Dong Hai T.O. Ngo Quyen	No. 23 Dien Bien Phu Street , Ngo Quyen District, Hai Phong	(031) 3 652 085	(031) 3 652 086
T.O. Dang Giang T.O. Dong Hai T.O. Ngo Quyen Le Chan Branch Le Chan Saving Counter			

THANH HÓA			
Thanh Hoa Branch	No. 02 Phan Chu Trinh Avenue, Dien Bien Ward, Thanh Hoa City, Province Thanh Hoa	(037) 3855111	(037) 3752555
T.O. Lam Son	311–313 Tran Phu Street, Ba Dinh Ward, Thanh Hoa City	(037) 3728567	(037) 3717111
T.O. Hạc Thành	No. 228 Nguyen Trai Avenue, Ba Dinh Ward, Thanh Hoa City, Thanh Hoa Province.	(037) 38886111	(037) 38886222
NGHE AN	. To meet		
Nghe An Branch	No. 58 Le Loi Street, Hung Binh Ward, Vinh City, Nghe An Province	(038) 356 0388	(038)356 0399
T.O. Ho Tung Mau	No. 9 Ho Tung Mau Street, Vinh City	038.860 0146	038.860 0144
T.O. Thai Phien	No. 86 Thai Phien Street, Vinh City, Nghe An Province	038.860 0148	038.860 0149
T.O. Thai Hoa	Khối 250, Quang Tien Ward, Thai Hoa District	038.8740063	038.8740065
T.O. Dien Chau	Khối 4, Dien Chau Ward, Dien Chau District, Nghe An Province	038. 3623 766	038. 3623 768
T.O. Quan Bau	Tầng 1, CK Plaza Commercial Centre – No. 3A Nguyen Trai Street, Quan Bau Ward, Vinh City, Nghe An Province	(038) 3515 296	(038) 3515 298
T.O. Quynh Luu	Khối 1, Cau Giat Ward, Quynh Luu District, Nghe An Province	(038) 8649 234	(038) 8649 456
T.O. Do Luong	Khối 7, Do Luong Ward, Do Luong District, Nghe An Province	(038) 3711 252	(038) 3711254
T.O. Nghi Loc	Area 4 Quan Hanh Ward — Nghi Loc District - Nghe An Province	(038) 3611 990	(038) 3611992
HUE			
Hue Branch	No. 28 Ly Thuong Kiet Avenue, Vinh Ninh Ward, Hue City, Thua Thien Hue Province	(054) 3966688	(054) 3944666
DÀ NANG			
Da Nang Branch	No. 89 Nguyen Van Linh Street, Nam Duong Ward, Hai Chau District, Da Nang City	(0511) 3854 397	(0511) 3655 399
T.O. Song Han	No. 1021 Ngo Quyen Avenue, An Hai Dong Ward, Son Tra District, Da Nang City	(0511) 3936 963	(0511) 3936965
T.O. Hoa Khanh	No. 731 Ton Duc Thang Street, Lien Chieu District, Da Nang City.	(0511)3737 666	(0511) 3737955
T.O. Thanh Khe	Lô No. 173 Dien Bien Phu Avenue, Thanh Khe Ward, Lien Chieu District, Da Nang City.	(0511)3.773.773	(0511)3773.774
T.O. Hai Chau	No. 240 Ông Ích Khiem Street, Tan Chinh Ward, Thanh Khe District , Da Nang City	(0511)3.575.859	(0511)3575.858
T.O. Nguyen Chi Thanh	No. 267 Nguyen Chi Thanh Avenue, Phuoc Ninh Ward, Hai Chau District, Da Nang City.	(0511) 3.838384	(0511) 3838385
T.O. Nui Thanh	No. 59 Nui Thanh Street, Hoa Thuan Dong Ward, Hai Chau District, Da Nang City	(0511) 3.780777	(0511) 3.780778
West Da Nang Branch	No. 250 Le Duan Avenue, Tan CHinh Ward, Thanh Khe District, Da Nang City	(0511) 3 911 888	(0511) 3 911 88
T.O. Hung Vuong	No. 37 Hung Vuong Street, Hai Chau District, Da Nang City	(0511) 3 849 998	(0511) 3 849 996
T.O. Le Dinh Duong	K104A/2 Le Dinh Duong Street, Phuoc Ninh Ward, Hai Chau District, Da Nang	(0511) 3 539 789	(0511) 3 539 788
	City		
QUẢNG NAM			
Quang Nam Branch	No. 215 Phan Boi Chau Avenue, Tan Thanh Ward, Tam Ky City, Quang Nam Province	(0510) 3815888	(0510) 3815777
T.O. Hoi An	No. 130 Nguye n Truong To Street, Cam Pha Ward, Hoi An City, Quang Nam Province.	(0510) 3911 837	(0510) 3911 836
T.O. Dien Bien	Area 3, Street Block 1, Vinh Dien Waard, Dien Ban District, Quang Nam Province	(0510) 3949990	(0510) 3949989
KHÁNH HÒA			
Khanh Hoa Branch	No. 175-177 Thong Nhat Avenue, Phuong Sai Ward, Nha Trang City, Khanh Hoa Province.	(058) 3828777	(058 3828766
T.O. Vinh Phuoc	No. 78D 2 Thang 4 Avenue, Vinh Phuoc Ward, Nha Trang City, Khanh Hoa	(058) 3541179	(058) 3541122
T.O. Ninh Hoa	No. 44 Nguyen Hue Avenue, Ninh Hoa Ward, Ninh Hoa District, Khanh Hoa	(058) 363 5000	(058) 363 5006
T.O. Van Ninh	No. 324 Hung Vuong Street, Van Gia Ward, Van Ninh District, Khanh Hoa	(058) 3913978	(058) 3913989
T.O. Cam Ranh	Hung Vuong Avenue, Neighbourhood 5, Cam Loi Ward, TP. Cam Ranh, Khanh Hoa Province	(058) 3956766	(058) 3955828
LAM DONG			
Lam Dong Branch	No. 147 Ba Thang Hai Avenue - Ward 1 — Da Lat City.	(063) 3512251	(063) 3512000

Annual Report - 2013

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T.O. Duc Trong	No. 289 Thong Nhat Avenue, Lien Nghia Ward, Duc Trong District, Lam Dong	(063) 3651001	(063) 3651000
T.O. Bao Loc	No. 451-453 Tran Phu Street, Loc Son Ward, Bao Loc City, Lam Dong Province	(063) 3723724	(063) 3864864
GIA LAI			
Gia Lai Branch	No. 6 Hoang Van Thu Avenue, Dien Hong Ward, Pleiku City, Gia Lai	(059) 3828333	(059)3828499
T.O. D	Province.		
T.O. Bien Ho	No. 572, Pham Van Dong Street, Dong Da Ward, Pleiku City, Gia Lai Province	(059).3866969	(059).3867788
T.O. Chu Se	No. 818 Hung Vuong Avenue, Chu Se Ward, Gia Lai	(059). 3886067	(059). 3886059
HO CHI MINH CITY			(00) 2022 020
Ho Chi Minh City Branch	No. 41-43-45 Pasteur Streeet, Nguyen Thai Binh Ward, District 1,	(08) 3821 1112	(08) 3823 0204
Г.O. Cho Lon	TP. HCM. No. 18 Chau van Liem Street, Ward 10, District 5, Ho Chi Minh City	(08) 3853 7081	(08) 3859 0379
I.O. Binh Thanh	No. 179–181 Xo Viet Nghe Tinh Street, Ward 17, Binh Thanh District, Ho Chi	(08) 3514 4233	(08) 3514 4235
I.U. DITITI THATITI	No. 179-181 AD VIELINGIE INTERSEE, Ward 17, Binn Hann District, no chi Minh City	(00) 3314 4233	(00) 3314 4233
Г.O. Hoa Hung	No. 50, To Hien Thanh Street, Ward 15, District 10, Ho Chi Minh City.	(08) 3868 070	(08) 3868 0709
I.O. Go Vap	No. 273 Quang Trung Street, Ward 10, Go Vap District, Ho Chi Minh City	(08) 3989 1326	(08) 3989 7327
I.O. Nguyen Thi Dinh	No. 240B-C Nguyen Thi Dinh Street, An Phu Ward, Ho Chi Minh City	(08) 3747 1213	(08) 3747 1214
1.0. CMT8	No. 197A–197B–197/1 Cach Mang Thang 8 Avenue, Ward 4, District 3, Ho Chi	(08) 3930 8520	(08) 3930 8522
	Minh City	()	(,
T.O. Tan Phu	871 Luy Ban Bich Street, Tan Thanh Ward, Tan Phu District, Ho Chi Minh City	(08) 3813 0631	(08) 3813 0632
F.O. An Dong	No. 87-87C-89, Nguyen Duy Duong Avenue, Ward 9, District 5, Ho Chi Minh	(08) 39755852	(08)39755853
2	City		
Г.O. Hoang Van Thu	No. 77B Hoang Van Thu Street, Ward 15, Phu Nhuan District, Ho Chi Minh City	(08) 38443140	(08) 38443150
T.O. Nguye nThi Thap	No. 378 Nguyen Thi Thap Street, Tan Quy Ward, District 7, Ho Chi Minh City	(08) 37752997	(08) 37752998
T.O. Nguye nThien Thuat	No. 123–125 Nguyen Thiet Thuat, Ward 2, District 3, Ho Chi Minh City	(08) 38333988	(08) 38333959
.O. Phu Lam	No. 867–869 Hong Bang Avenue, Ward 9, District 6, Ho Chi Minh City	(08) 39698878	(08) 39698879
f.O. Cong Hoa	No. 502–504 Cong Hoa Avenue, Ward 13, Tan Binh District, Ho Chi Minh City	(08) 38495779	(08) 38495277
F.O. Tan Binh	122/85 Pham Van Hai Street, Ward 2, Tan Binh District, TP. HCM	(08) 39914718	(08) 39914719
T.O. Nguyen Van Nghi	No. 140, Trung Nu Vuong Street, Ward 4, Go Vap District, Ho Chi Minh City	(08) 38954838	(08) 3854839
T.O. Gia Định	No.: 561–563, Hong Bang Avenue, Ward 14, District 5. Ho Chi Minh City	(08) 3 8590 864	(08) 3 8590 867
Sai Gon Branch	Block H3, Hoang Dieu Avenue, Ward 6, District 4, Ho Chi Minh City	(08) 3 9434 224	(08) 3 9434 29
T.O. Nguyen Thai Son	No. 2A, Nguyen Thai Son, Ward 3, Go Vap District, Ho Chi Minh City	(08) 3 9940 795	(08) 3 9940 798
T.O. Bến Thành	No. 130 Ký Con, Ward Nguyễn Thái Bình, District 1, Ho Chi Minh City	(08) 3 9147 240	(08) 3 9147 242
T.O. Âu Co	No. 142 Âu Co Street, Ward 9, Tan Binh District, Ho Chi Minh City	(08) 3 9752 224	(08) 3 9752 223
F.O. Truong Chinh	No. 852 Truong Chinh, Ward 15, Tan Binh District, Ho Chi Minh City	(08) 3 8156 364	(08) 3 8156 369
Phu Nhuan Branch	No. 127 Tran Huy Lieu Street, Phu Nhuan District, Ho Chi Minh City	(08). 3844 3140	(08). 3844 318
T.O. Binh Dien	Binh Dien Commercial Centre, Nguyen Van Linh Avenue, neighbourhood 6,	(08) 3 7590 182	(08) 3 7590 181
	Ward 7, District 8, Ho Chi Minh City		
Phu My Saving Counter	Ground Floor, Broadway Area, Block c4–2, 152 Nguyen Luong Bang Street, Tan	(08) 5 4171 228	(08) 5 7171 227
	Phu Ward, District 7, Ho Chi Minh City		
BÌNH DUONG		(0(50) 2024 404	(0(50) 20244
Binh Duong Branch	No. 302, Area 01, Phu Hoa Ward, Thu Dau Mot City, Binh Duong	(0650) 3834 101	(0650) 3834 1
Г.O. Thu Dau Mot	Province. No. 339 Cach Mang Thang 8 Avenue, Phu Cuong Ward, Thu Dau Mot City, BD	(0650) 3834 284	(0650) 3834283
T.O. Song Than	No. 539 Cach Mang Hang 8 Avenue, Phu Cuong Ward, Thu Dau Mot City, BD No. 6/31, Doc Lap Avenue, Nhi Dong Ward, Di An District, Binh Duong Province	(0650) 3834 284	(0650) 3834283
I.O. Ben Cat	No. 6731, Doc Lap Avenue, Nili Dong ward, Di An District, Binn Duong Province No. 181 Hung Vuong Avenue, Neighbourhood 1, My Phuoc Ward, Ben Cat	(0650) 3793 344 (0650) 3556348	(0650) 3793340
ι.υ. σεπ ται	District, Binh Duong Province	040000000000000000000000000000000000000	(10000) 200040
T.O. Tan Phuoc Khanh	No. 104, tổ 5, Avenue ĐH 747, Khanh Thanh Neighbourhood, Tan Phuoc	(0650) 3612522	(0650) 3612520
	KhanhWard, Tan Uyen District, Binh Duong Province	1000010012022	(0000/0012020
T.O. Phuoc Vinh	No. 135, Neighbourhood 1, Phuoc Vinh Ward, Phu Giao District, Binh Duong	(0650) 3674996	(0650) 3674995
	No. 1476, Binh Duong Avenue, Dinh Hoa Ward, Thu Dau Mot City, Binh Duong	(0650) 3074990	(0650) 3074995
EO So Sao	no. The second structure, sint nou mara, the bad more ery, shill buong	(0000)0000000	
	No. 20, Dong An 3 Neighbourhood, Rinh Hoa Ward, Tuan An District, RD	(0650) 3765305	(0650) 3765304
T.O. So Sao T.O. Thuan An 550 Song Be Branch	No. 20, Dong An 3 Neighbourhood, Binh Hoa Ward, Tuan An District, BD No. 351 Binh Duong Avenue, Phu Tho Ward, Thu Dau Mot City, Binh Duong	(0650) 3765305 (0650) 6 250 801	(0650) 3765304 (0650) 3 813 40

T.O. Di An	Binh Minh Neighbourhood, Di An Ward, Di An District, Binh Duong Province	(0650) 3 779 361	(0650) 3 779 364
DONG NAI		(0(4) 0074 ((((0(4) 0074 (70
Dong Nai Branch	No. 10–11, Nguyen Ai Quoc Avenue, Neighbourhood 8, Tân Phong Ward, Bien Hoa District, Dong Nai Province	(061) 8871 666	(061) 8871 670
T.O. Long Thanh	No. 1/2 QL 51A, Phuoc Hai Area, Long Thanh Ward, Dong Nai Province	(061) 3501696	(061) 3501698
T.O. Trang Bom	No. 210–210B Thanh Hoa Hamlet, Ho Nai 3 Ward, Trang Bom District, Dong Nai Province	(061) 8889179	(061) 8889199
T.O. Ho Nai	No. 28/5 Quốc lộ 1A, khu Street 1, Tan Bien Ward, Bien Hoa City, Dong Nai Province	(061) 3880913	(061) 3880915
T.O. Tam Hiep	No. 197/2, Pham Van Thuan Avenue, Neighbourhood 4, Tam Hiep Ward, Bien Hoa City, Dong Nai Province	(061) 8822579	(061) 8822578
T.O. Dong Khoi	No. 93/48/1B, Dong Khoi Avenue, Neighbourhood 8, Tan Phong Ward, Bien Hoa City, Đong Nai Province	(061) 3897971	(061) 38897973
T.O. Long Binh Tan	No. 7–8C, National Highway 51, Neighbourhood 1, Long Binh Tan Ward, Bien Hoa City, Dong Nai Province	(061) 8.826937	(061) 8.826939
T.O. Bien Hoa	No. 15–17, Avenue 30/4, Thanh Binh Ward, Bien Hoa City, Dong Nai Province	(061) 3942607	(061) 3843787
T.O. Gia Kiem	Tay Nam Hamlet, Gia Kiem Ward, Thong Nhat District, Dong Nai Province	(061) 3777111	(061) 3777333
VŨNG TÀU			
Vung Tau Branch	12G3 Commercial Centre, Nguyen Thai Hoc Avenue, Ward 7, Vung Tau City, Ba Ria Vung Tau Province	(064) 3577676	(064) 3577686
BÌNH PHUOC			
Binh Phuoc Branch	No. 372 National Highway 14, Tan Dong Ward, Dong Xoai District, Binh Phuoc Province	(0651) 3 838 123	(0651) 3 838 126
T.O. Phuoc Binh	No. 46, Avenue ÐT 741, Phuoc Binh Ward, Phuoc Long District, Binh Phuoc Province	(0651).3713979	(0651).3713989
LONG AN			
Long An Branch	No. 98-100 Hung Vuong Street, Ward 2, Tan An City, Long An	(072) 3 567 567	(072) 3 567 667
	Province	(,	()
CAN THO		()	(,
-		(0710) 3838 389	(0710) 3839 987
CAN THO Can Tho Branch T.O. Binh Thuy	Province		
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung	Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City	(0710) 3838 389	
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Xuan Khanh	Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194	(0710) 3839 987
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Xuan Khanh T.O. Phong Dien	Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341– 342 Ward Phong Dien, Phong Dien District, Can Tho City	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214	(0710) 3839 987 (0710) 3944 456
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Xuan Khanh T.O. Phong Dien T.O. Thanh An	 Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City 	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516	(0710) 3839 987
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Yuan Khanh T.O. Phong Dien T.O. Thanh An T.O. Tran Phu	Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City 2 Bis Tran Phu Avenue, Cai Khe Ward, Ninh Kieu District, Can Tho City	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Xuan Khanh T.O. Phong Dien T.O. Thanh An T.O. Tran Phu T.O. Thot Not	Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City 2 Bis Tran Phu Avenue, Cai Khe Ward, Ninh Kieu District, Can Tho City No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City.	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093 (0710) 3611 718	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841 (0710) 3611 718
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Yuan Khanh T.O. Phong Dien T.O. Thanh An T.O. Tran Phu T.O. Thot Not T.O. An Hoa	Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City 2 Bis Tran Phu Avenue, Cai Khe Ward, Ninh Kieu District, Can Tho City	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Xuan Khanh T.O. Phong Dien T.O. Thonh An T.O. Tran Phu T.O. Thot Not T.O. An Hoa KIÊN GIANG	 Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City 2 Bis Tran Phu Avenue, Cai Khe Ward, Ninh Kieu District, Can Tho City No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City. No. 179 Nguyen Van Cu Street, An Hoa Ward, Ninh Kieu District, Can Tho City 	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093 (0710) 3611 718 (0710) 3895688	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841 (0710) 3611 718 (0710) 3895677
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Yuan Khanh T.O. Phong Dien T.O. Thanh An T.O. Tran Phu T.O. Thot Not T.O. An Hoa	 Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City 2 Bis Tran Phu Avenue, Cai Khe Ward, Ninh Kieu District, Can Tho City No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City. No. 179 Nguyen Van Cu Street, An Hoa Ward, Ninh Kieu District, Can Tho City 	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093 (0710) 3611 718	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841 (0710) 3611 718
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Yuan Khanh T.O. Phong Dien T.O. Thanh An T.O. Than Phu T.O. That Not T.O. An Hoa KIÉN GIANG	 Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City 2 Bis Tran Phu Avenue, Cai Khe Ward, Ninh Kieu District, Can Tho City No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City. No. 179 Nguyen Van Cu Street, An Hoa Ward, Ninh Kieu District, Can Tho City No. 02 Tran Phu Street, Vinh Thanh Ward, Rach Gia City, Kien Giang Province No. 05 National Highway 80, Neighbourhood B, Tan Hiep Ward, Tan Hiep 	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093 (0710) 3611 718 (0710) 3895688	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841 (0710) 3611 718 (0710) 3895677
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Xuan Khanh T.O. Phong Dien T.O. Thong Dien T.O. Thanh An T.O. Tran Phu T.O. Thot Not T.O. An Hoa KIÉN GIANG Kien Giang Branch	 Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Ninh Kieu District, Can Tho City No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City. No. 179 Nguyen Van Cu Street, An Hoa Ward, Ninh Kieu District, Can Tho City No. 02 Tran Phu Street, Vinh Thanh Ward, Rach Gia City, Kien Giang Province No. 05 National Highway 80, Neighbourhood B, Tan Hiep Ward, Tan Hiep District, Kien Giang Province No. 657, National Highway 80, Thi Tu Village, Soc Son Ward, Hon Dat District, 	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093 (0710) 3611 718 (0710) 3895688 (0777) 3.947303	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841 (0710) 3611 718 (0710) 3895677 (077)3947313
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Yuan Khanh T.O. Phong Dien T.O. Thanh An T.O. Thanh An T.O. Than Phu T.O. Thot Not T.O. An Hoa KIÊN GIANG Kien Giang Branch T.O. Tan Hiep T.O. Soc Son	 Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City 2 Bis Tran Phu Avenue, Cai Khe Ward, Ninh Kieu District, Can Tho City No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City. No. 02 Tran Phu Street, Vinh Thanh Ward, Rach Gia City, Kien Giang Province No. 05 National Highway 80, Neighbourhood B, Tan Hiep Ward, Tan Hiep District, Kien Giang Province 	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093 (0710) 3611 718 (0710) 3895688 (0777) 3.947303 (0777) 3.727 161	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841 (0710) 3611 718 (0710) 3895677 (077) 3947313 (077) 3727 678
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Yuan Khanh T.O. Phong Dien T.O. Thanh An T.O. Tran Phu T.O. Thot Not T.O. An Hoa KIÊN GIANG Kien Giang Branch	 Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lô 80, Thanh An Ward, Vinh Thanh District, Can Tho City No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City. No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City. No. 02 Tran Phu Street, Vinh Thanh Ward, Rach Gia City, Kien Giang Province No. 657, National Highway 80, Neighbourhood B, Tan Hiep Ward, Tan Hiep District, Kien Giang Province No. 657, National Highway 80, Thi Tu Village, Soc Son Ward, Hon Dat District, Kien Giang Province No. 6-8 Nguyen Hue A Street, My Long Ward, Long Xuyen City, An 	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3751 194 (0710) 3850 214 (0710) 3856 516 (0710) 3762 093 (0710) 3611 718 (0710) 3895688 (0777) 3.947303 (0777) 3.727 161	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841 (0710) 3611 718 (0710) 3895677 (077) 3947313 (077) 3727 678
CAN THO Can Tho Branch T.O. Binh Thuy T.O. Phan Dinh Phung T.O. Xuan Khanh T.O. Phong Dien T.O. Thanh An T.O. Than Phu T.O. Than Phu T.O. Thot Not T.O. An Hoa KIÊN GIANG Kien Giang Branch T.O. Tan Hiep T.O. Soc Son AN GIANG	 Province No. 138, 3/2Avenue, Hung Loi Ward, Ninh Kieu District, Can Tho No. 17/9 Le Hong Phong Avenue, Binh Thuy Ward, Binh Thuy District, Can Tho No. 42A Phan Dinh Phung, Tan An Ward, Ninh Kieu District, Can Tho City B9, 30/4 Avenue, Xuan Khanh Ward, Ninh Kieu District, Can Tho City No. 341- 342 Ward Phong Dien, Phong Dien District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Vinh Thanh District, Can Tho City No. 71A -Quốc Lộ 80, Thanh An Ward, Ninh Kieu District, Can Tho City No. 72 Nguye nThai Hoc Avenue, Thot Not Ward, Thot Not District, Can Tho City. No. 79 Nguyen Van Cu Street, An Hoa Ward, Ninh Kieu District, Can Tho City No. 02 Tran Phu Street, Vinh Thanh Ward, Rach Gia City, Kien Giang Province No. 05 National Highway 80, Neighbourhood B, Tan Hiep Ward, Tan Hiep District, Kien Giang Province No. 657, National Highway 80, Thi Tu Village, Soc Son Ward, Hon Dat District, Kien Giang Province 	(0710) 3838 389 (0710) 3887 570 (0710) 3812 518 (0710) 3850 214 (0710) 3850 214 (0710) 3850 516 (0710) 3650 516 (0710) 3611 718 (0710) 3895688 (077) 3.947303 (077) 3.727 161 (077) 3628 888	(0710) 3839 987 (0710) 3944 456 (0710) 3652 841 (0710) 3652 841 (0710) 3611 718 (0710) 3895677 (077) 3947313 (077) 3727 678 (077) 3742 666

Annual Report - 2013

T.O. Binh Khanh	No. 608B/31 tran Hung Dao Avenue, Binh Khanh 2 Neighbourhood, Binh Khanh Ward, Long Xuyen City, An Giang Province	(076) 3951456	(076) 3951468
THÁI BÌNH			
Thai Binh Branch	No. 431 Tran Hung Dao Street, tran Hung Dao Ward, thai Binh City, Thai Binh Province	(036)6278555	(036)6252626
TIÊN GIANG			
Tien Giang Branch	No. 210, Nam Ky Khoi Nghia Street , Ward 7, My Tho City, Tien Giang Province	(073) 3877 789	(073) 3877 669
TUYÊN QUANG			
Tuyen Quang Branch	No. 138 Nguyen Trai Avenue, Neighbourhood 14, Tan Quang Ward, Tuyen Quang City, Tuyen Quang province	(027) 3827 579	(027) 3827 588
THÁI NGUYÊN			
Thai Nguyen Branch	Cho Minh Cau Commercial Centre, No. 2, Minh Cau Avenue, Phan Dinh Phung Ward, Thai Nguyen District, Thai Nguyen Province.	(0280) 3655 588	(0280) 3756 866
ĐỒNG THÁP			
Dong Thap Branch	No. 193-195 Hung Vuong Avenue, Ward 2, Cao Lanh District, Dong Thap Province		
NINH BÌNH			
Ninh Binh Branch	No. 55 Tran Hung Dao Avenue, Dong Thanh Ward, tNinh Binh City, Ninh Binh Province	(030) 3888 542	(030) 3888 543
SÓC TRĂNG			
Soc Trang Branch	No. 2 Tran Hung Dao Street, Ward 2, Soc Trang City, Soc Trang Province	(076)3819888	(076)3819666
KINGDOM OF CAMBO	DDIA		
Phnom Penh Branch, Cambodia	No. 707 - 713, Monivong Blvd., Phnom penh, Campuchia	(00855) 23 221 900	(00855) 23 224 151
Kampongthom Sub- Branch	No. 211, National Highway 6, Kampong Thom Village, Kampong Rotes Ward, Stoeung Sen City, Kampong Thom Province, Cambodia		
LAO PEOPLE'S DEMOCRATIC REPUBLIC			
Lao Branch	Block 336, 337, 338 at New Market Building, Phonekung Hamlet, Pakse District, Champasack Province, Lao People's Democratic Republic	856-31 213 979	856-31 257 157

SAIGON- HANOI BANK (SHB)Address: 77 Tran Hung Dao Street – Hoan Kiem District – Ha Noi.
Tel: (04) 3942 3388Fax: (04) 3941 0944Website: www.shb.com.vnEmail: shbank@shb.com.vn