

## **CORPORATE PROFILE**

Industrial and Commercial Bank of Vietnam (Incombank) was established in 1988, on its separation from the State Bank of Vietnam. Incombank is one of the four largest commercial banks in Vietnam and is ranked as one of the 23 special state-owned corporations.

Incombank possesses an extensive network of 2 Transaction Centers (in Hanoi and Ho Chi Minh City), 137 branches, 150 transaction offices, 425 savings bureaus, 400 ATMs, Human Resources Development and Training Center (in Hanoi) and Information Technology Center (in Hanoi).

Incombank's subsidiaries include Incombank Leasing Company, Incombank Securities Limited Company and Incombank Asset Management Company.

Incombank is the co-founder and major shareholder of several joint ventures, namely Indovina Bank, Vietnam International Leasing Company (VILC), Incombank Asia Insurance Company (IAI) and Vietnam National Financial Switching JSC (Banknet).

Incombank manages correspondent banking relationships with over 800 banks worldwide and thus can send authenticated SWIFT messages to 18,377 banks and their branches globally.

Incombank provides a wide range of banking and financial products and services including deposits and savings, local and international payments, loans, guarantees and counter-guarantees, trade finance, remittance, issuance and payment service of domestic and international cards, travelers' cheque, foreign exchange, securities trading, insurance and financial leasing, etc.

Incombank is the full member of:

- Asia Bankers Association (ABA)
- Vietnam Bankers Association (VNBA)
- Society for Worldwide Inter-bank Financial Telecommunication (SWIFT)
- Visa/ Master Services Association
- Vietnam Chamber of Commerce and Industry (VCCI)
- APEC Financial Institutions dealing with Small and Medium-Sized Enterprises
- Vietnam Association of Small and Medium Enterprises