

Topic:

VIETNAM RETAIL LENDING MARKET

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October 2018, Hanoi



Vietnam Personal Loan Market

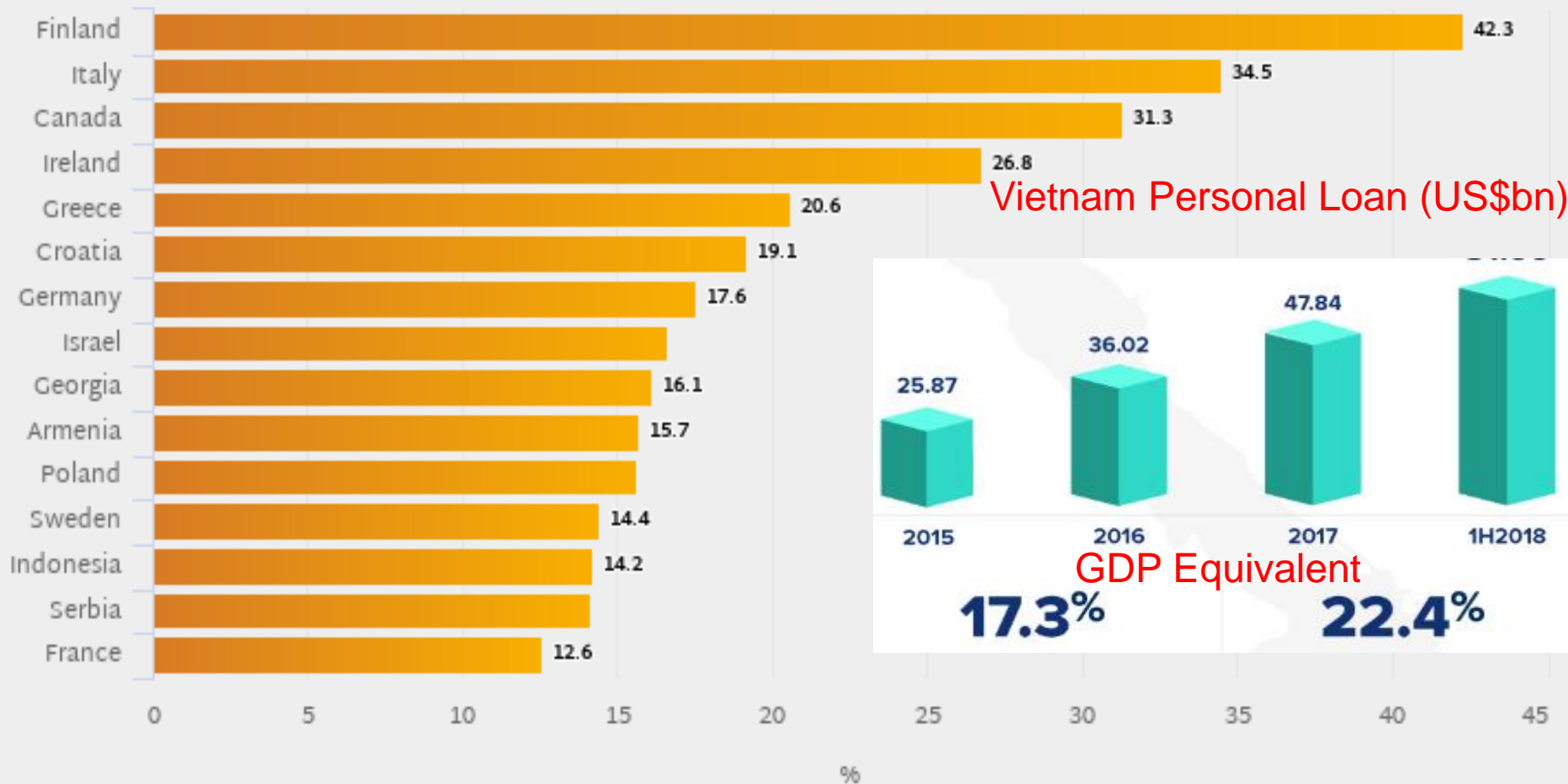
- Vietnam Retail lending Market, 2012-2017
- Key highlight: Market size, Market Growth rate, Market Segmentation, Market trends

1 MARKET SIZE

Personal Loans (As % of GDP) by Country in 2017

Consumer Loans (As % of GDP)

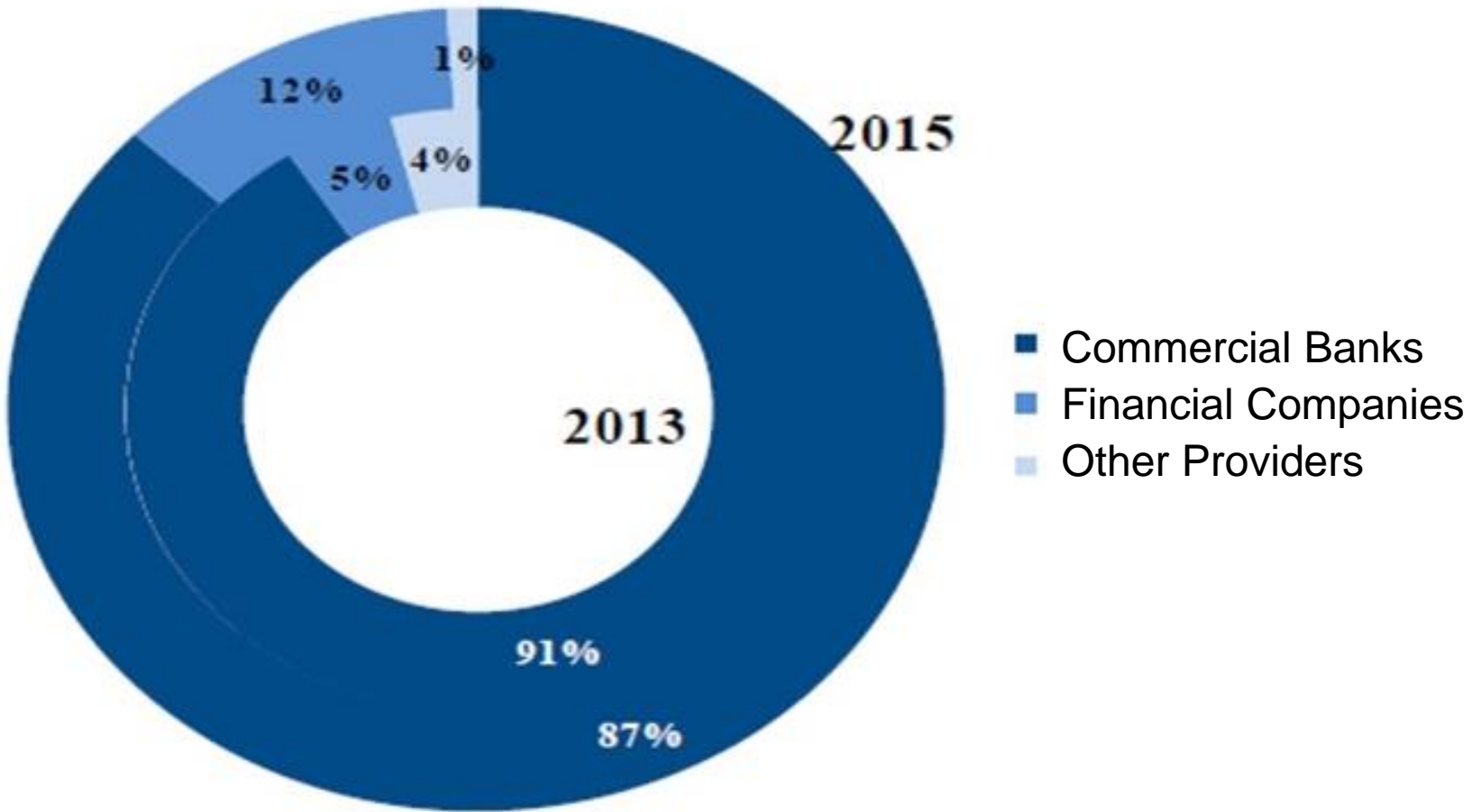
HelgiLibrary



1 MARKET SIZE

Market share of Vietnam retail lending market

Personal loan are provided by commercial banks and other finance institutions

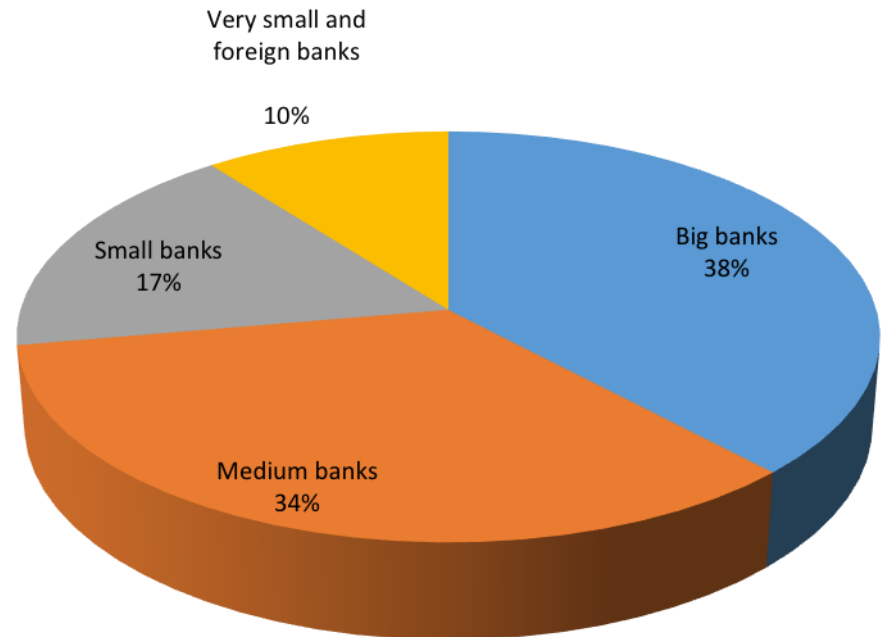


1 MARKET SIZE

Retail lending provided by commercial banks

Types of Vietnamese banks by charter capital 2017

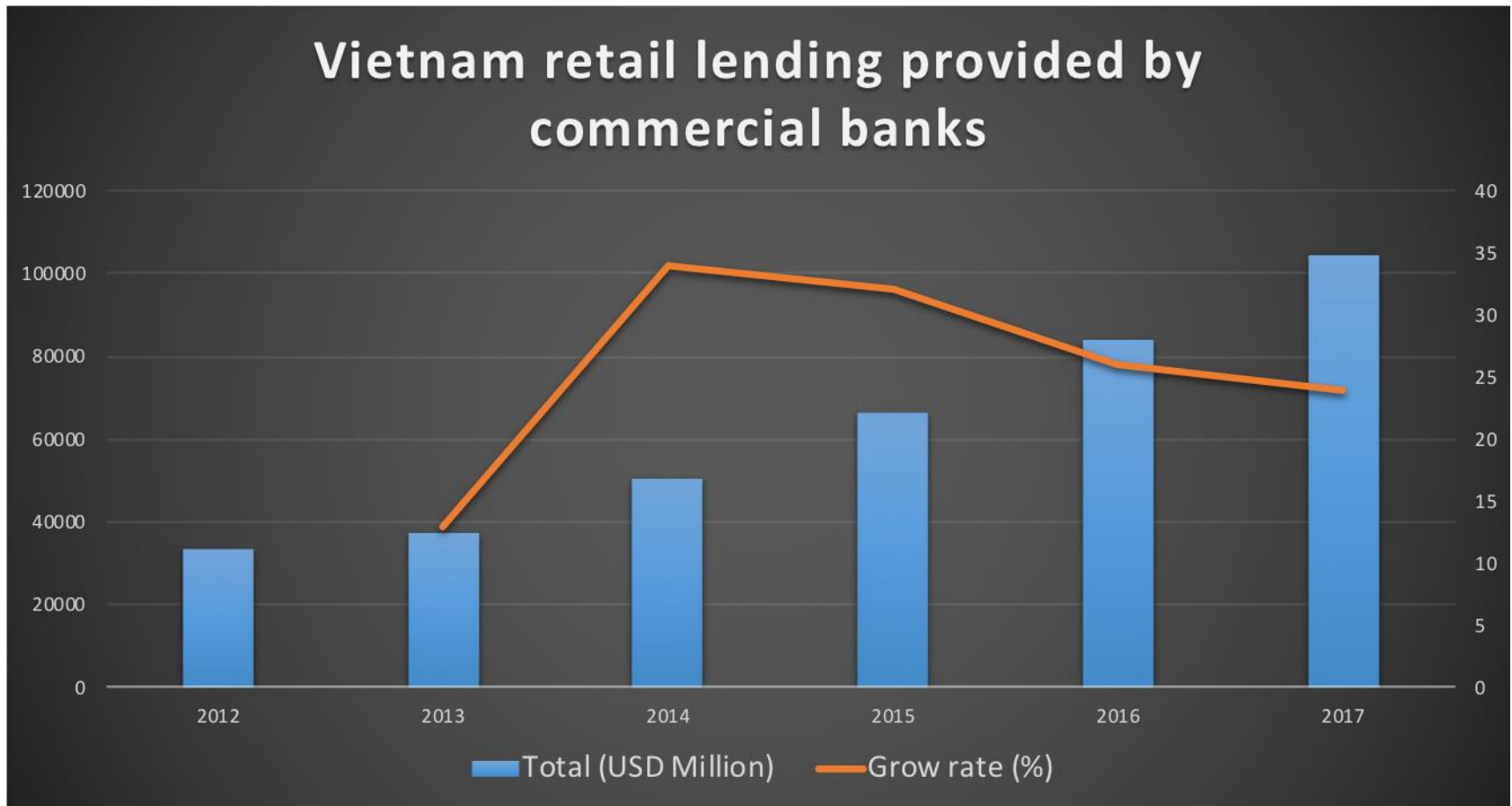
Vietnamese commercial banks	Number	Charter capital (USD million)
Big banks	4	> 1300
Medium banks	9	450-900
Small banks	9	220- 449
Very small banks	13	135-219
Total	35	



1

MARKET SIZE AND GROW RATE

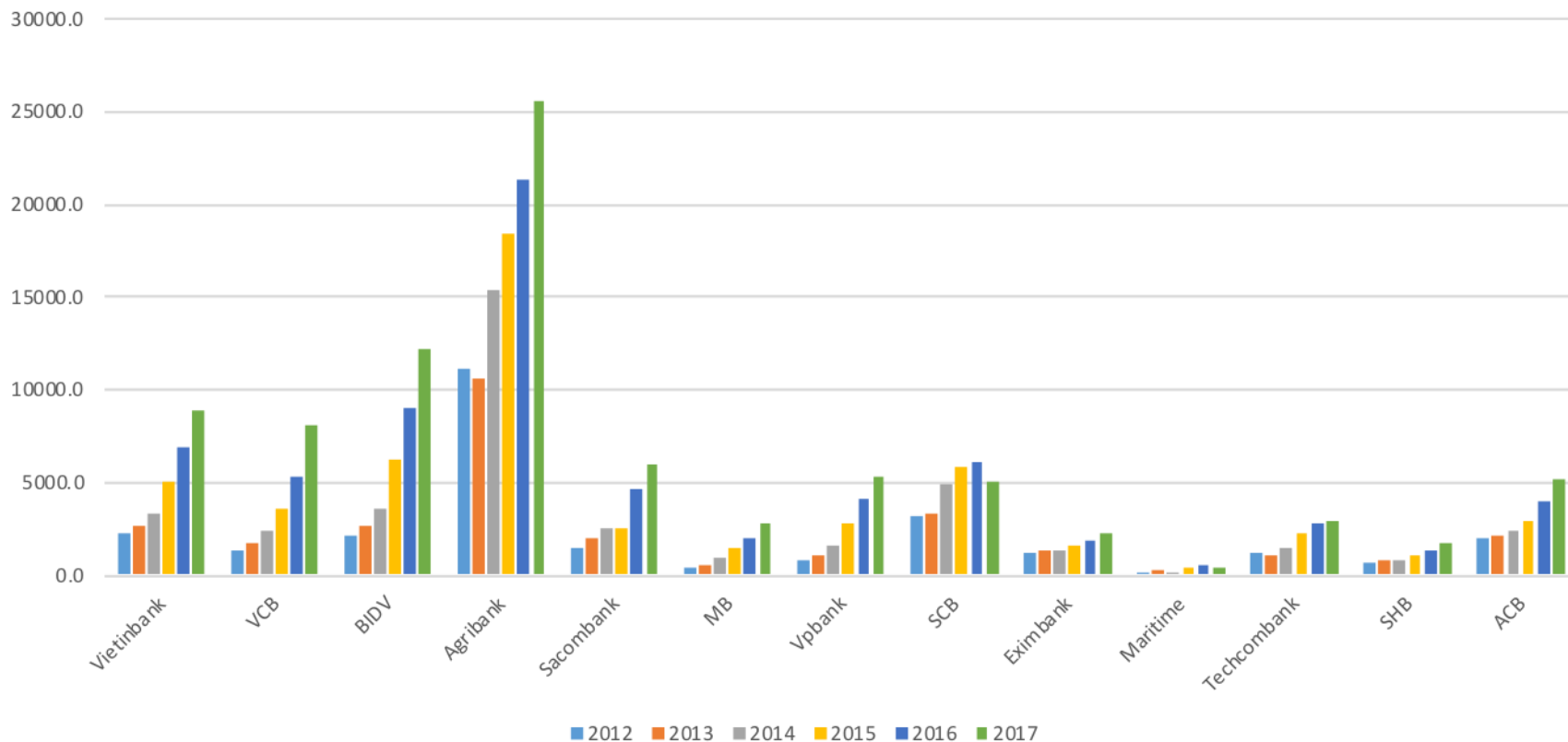
Retail lending provided by commercial banks



Source: Data collected from financial reports of 21 Vietnamese commercial banks and author calculation

1 MARKET SIZE

Retail lending of big and medium Vietnamese commercial banks (USD million)

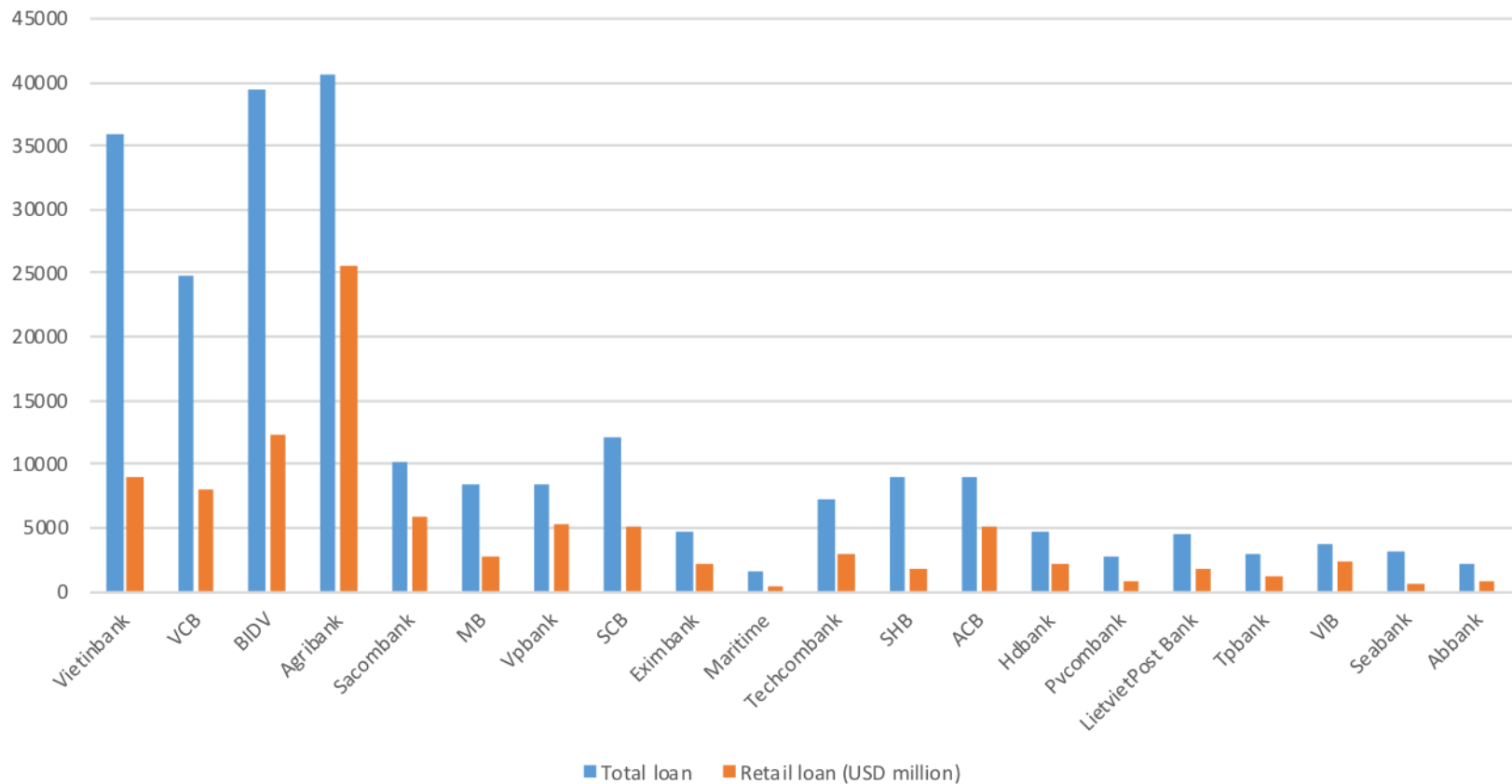


Source: Data collected from financial reports of 13 Vietnamese commercial banks

1

MARKET SIZE

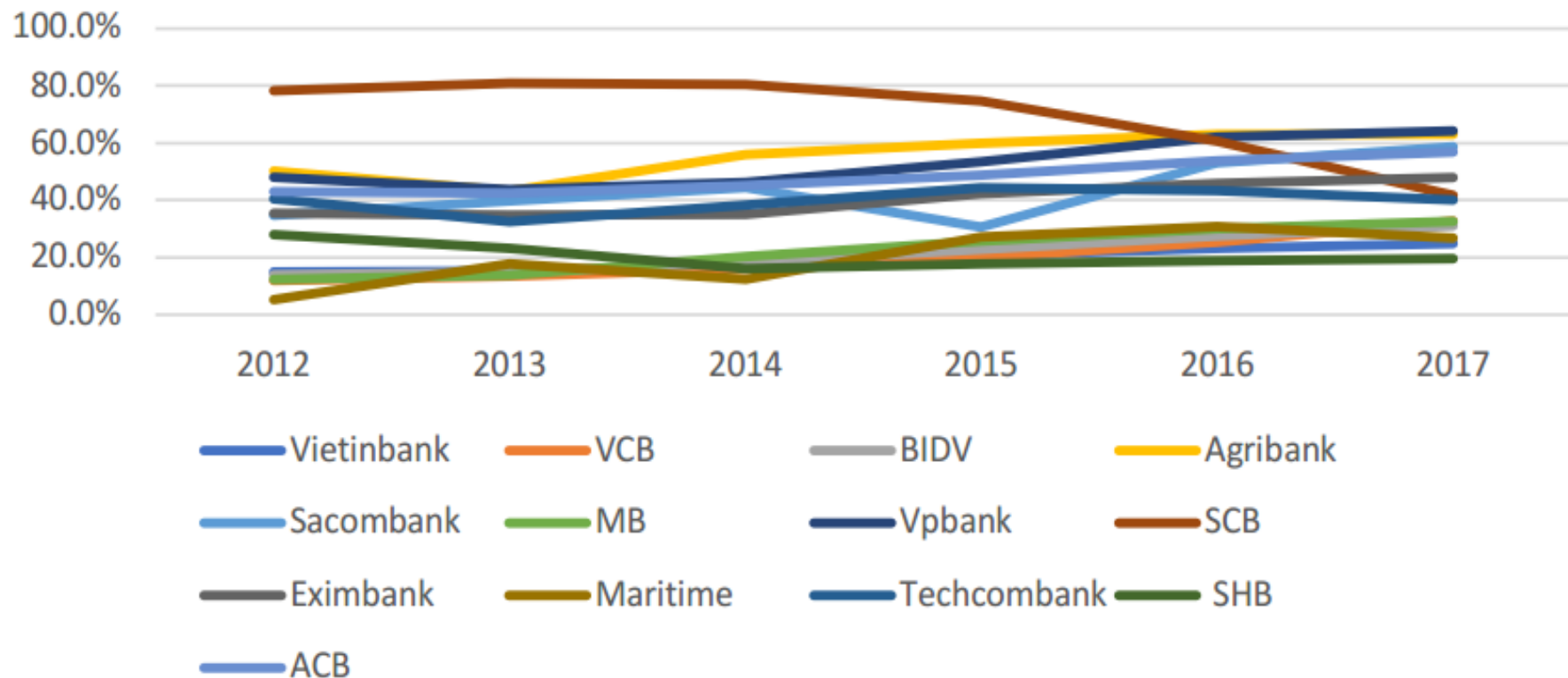
Retail loan and total loan of Vietnamese commercial banks (2017- USD million)



Source: Data collected from financial reports of 21 Vietnamese commercial banks

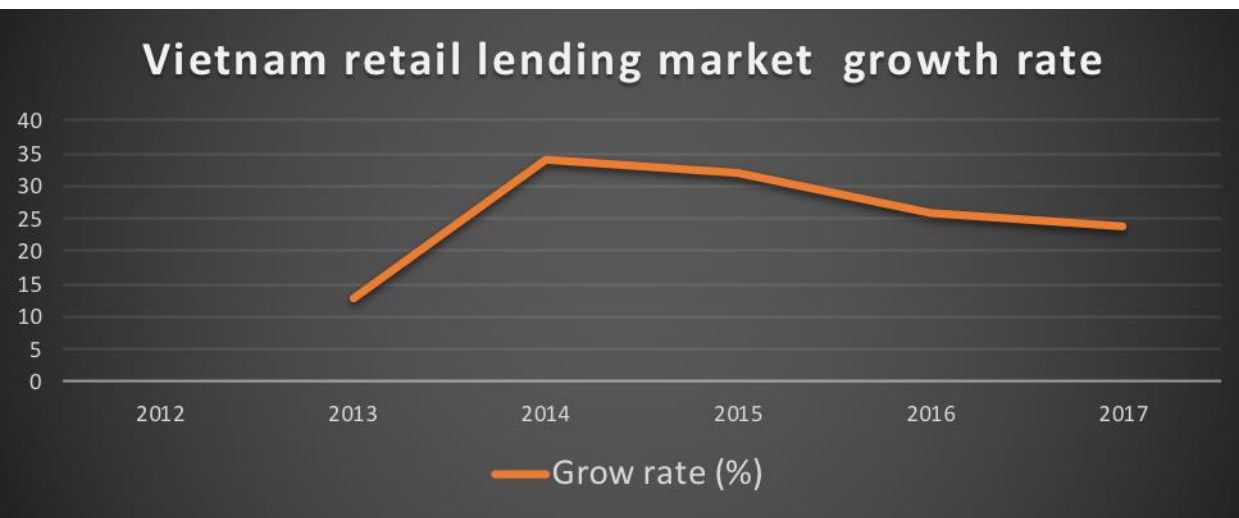
2 MARKET SIZE

% of retail lending on total lending of big and medium commercial banks

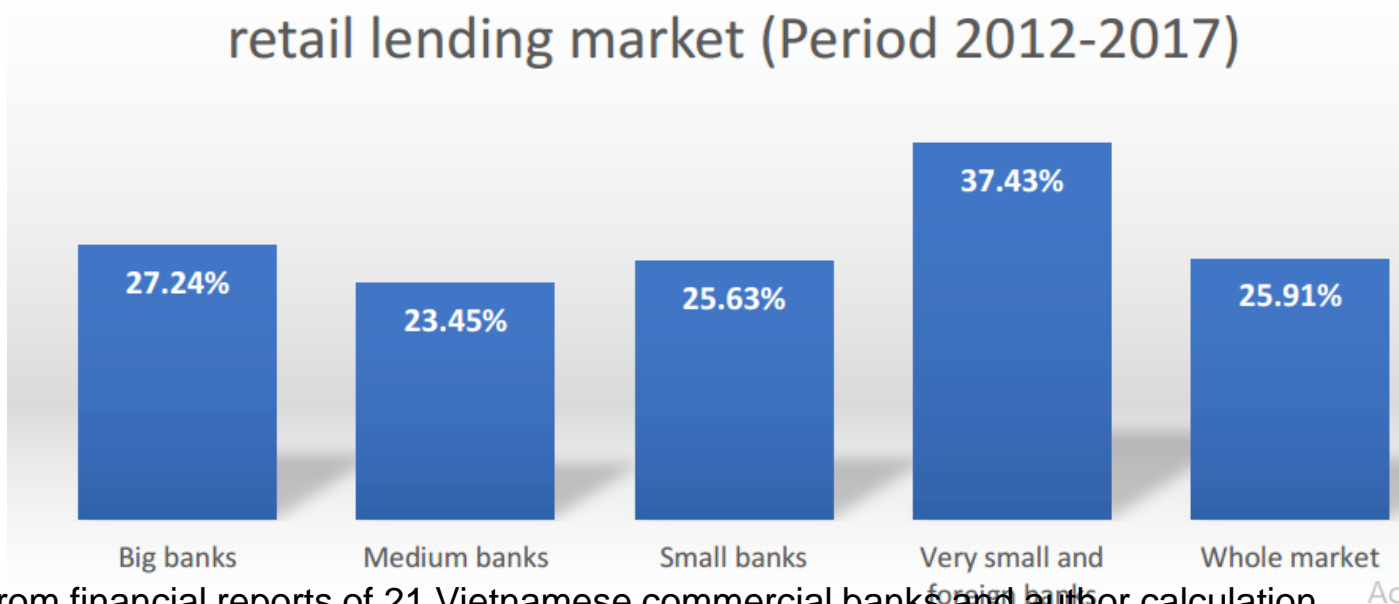


Source: Data collected from financial reports of Vietnamese commercial banks

2 MARKET GROWTH RATE



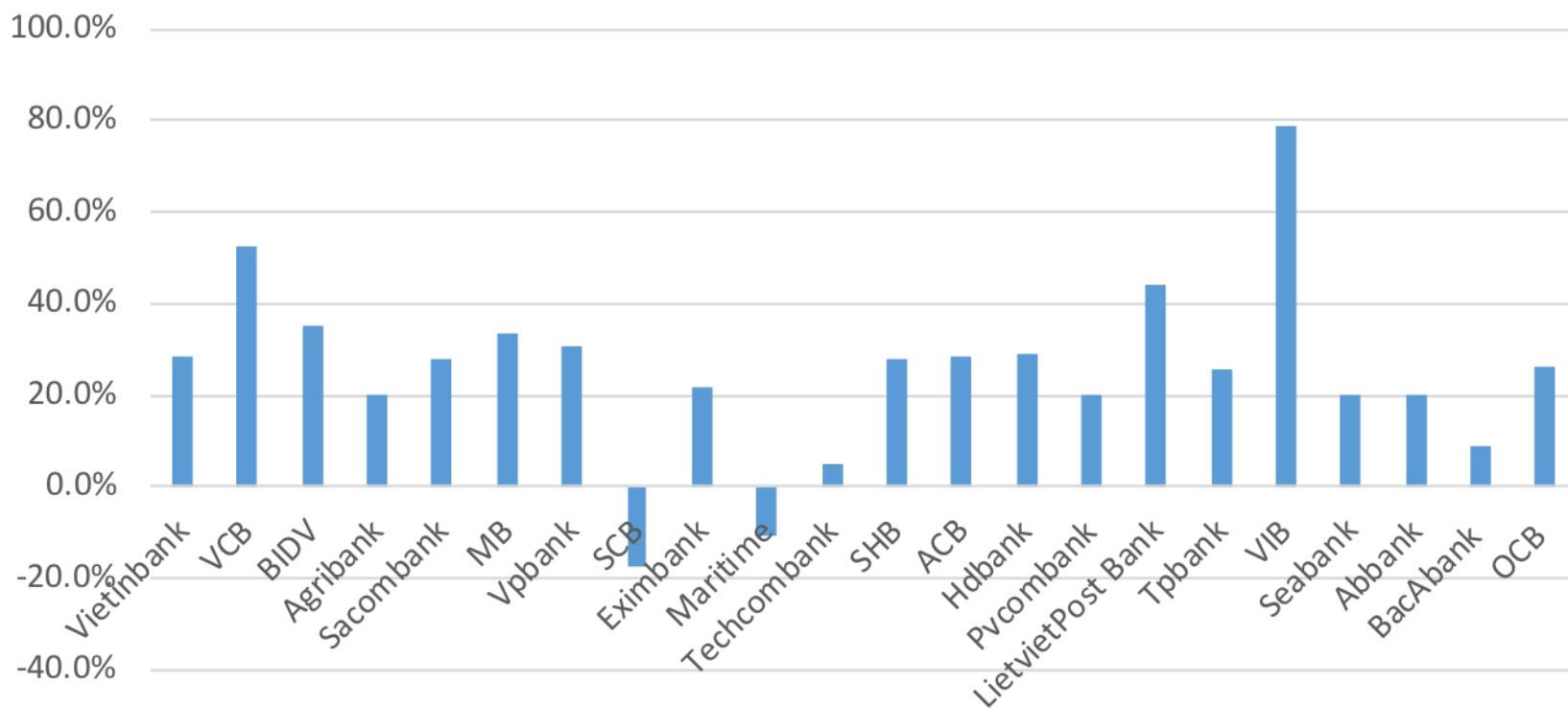
Average annual growth rate of Vietnamese retail lending market (Period 2012-2017)



Source: Data collected from financial reports of 21 Vietnamese commercial banks and author calculation

2 MARKET GROWTH RATE

Retail lending growth rate of Vietnamese commercial banks 2017

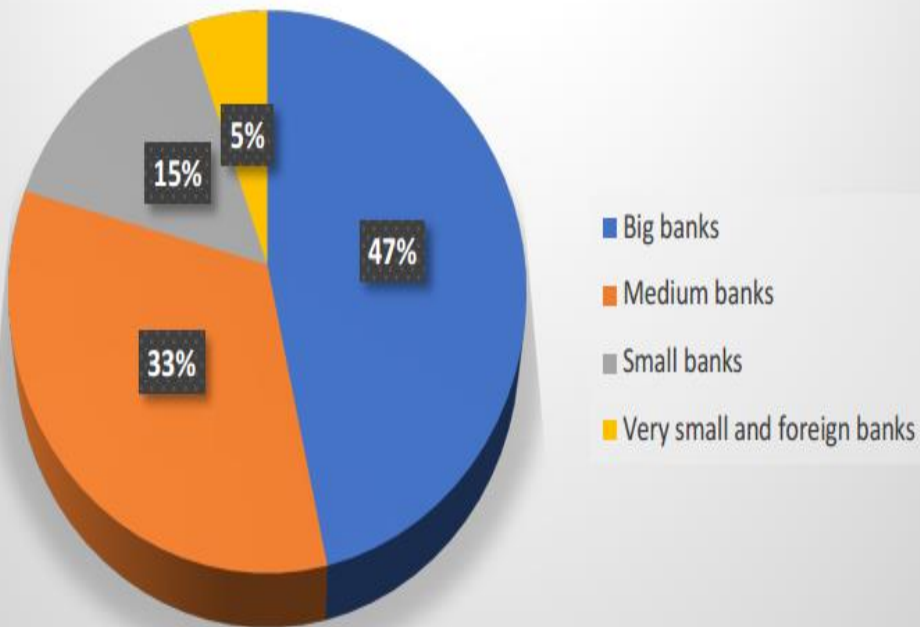


Source: Data collected from financial reports of 21 Vietnamese commercial banks

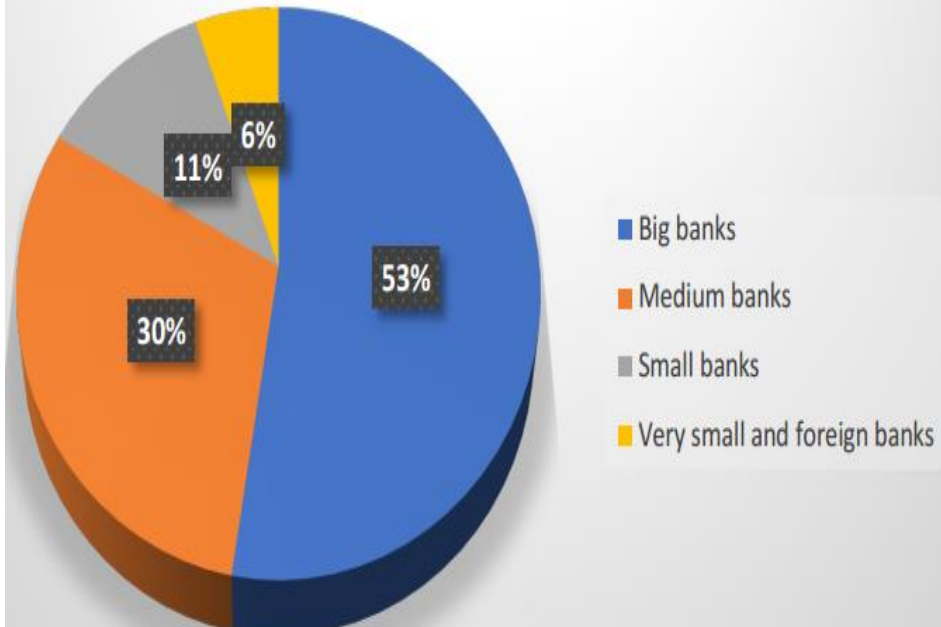
MARKET CONCENTRATION

Retail lending market share in commercial banks

Retail lending market share 2013



Retail lending market share 2017



Source: Data collected from financial reports of 21 Vietnamese commercial banks and author calculation

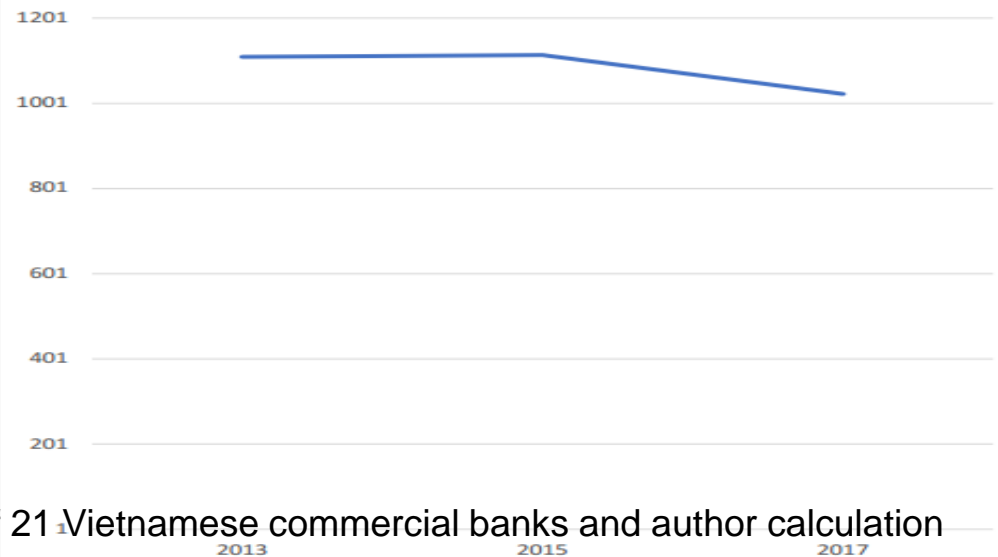
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MARKET CONCENTRATION

Concentration ratio Cr4 of Vietnamese retail lending market



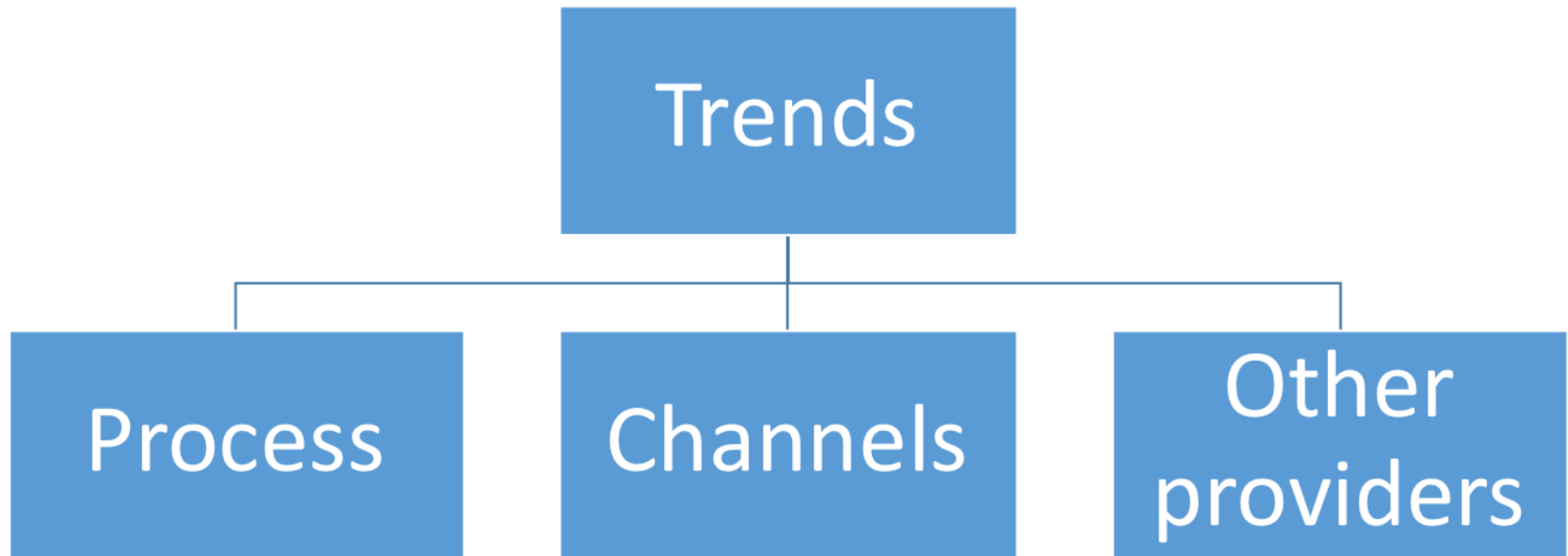
Herfindahl-Hirschman Index (HHI) of Vietnamese retail lending market



Source: Data collected from financial reports of 21 Vietnamese commercial banks and author calculation

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TRENDS IN VIETNAM'S RETAIL LENDING MARKET



1. Process

- Simpler
- Quicker
- Safer



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dành cho Khách hàng cá nhân

- 🕒 Giải ngân trong **24h**
- 🕒 Hạn mức tối đa **2 tỷ đồng**
- 🕒 Tỷ lệ cho vay **80%** giá trị tài sản đảm bảo
- 🕒 Thời hạn vay **60 tháng**
- 📄 Thủ tục **đơn giản**



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TRONG **1 GIỜ**

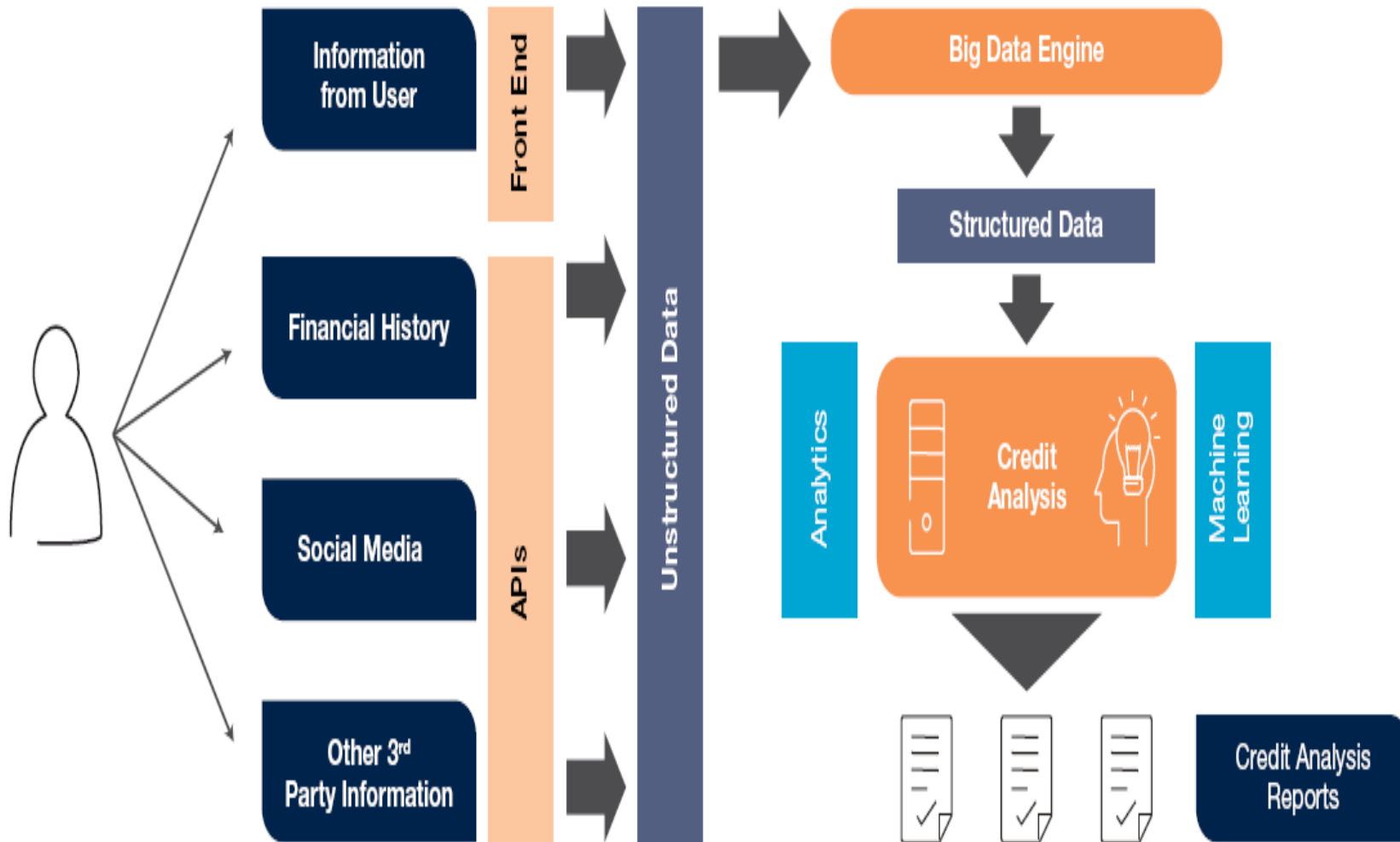
#Khônglocháy túi

Không còn lo "cháy túi" cuối tháng

Không còn lo "đóng trễ" học phí

- Không cần thế chấp tài sản
- Lãi suất vô cùng ưu đãi, tiền lãi mỗi tháng chỉ vài chục ngàn đồng

TPBank
Vì chúng tôi hiểu bạn



2. Channels

To be transformed from traditional branch to online and digital bank

PERSONAL **CORPORATE**

Online loan registration

Phân thưởng xứng đáng ghi dấu cuộc đời

GẶP 1 LẦN LẤY XE NGAY
Dịch vụ tài chính Mua Xe Ô Tô đặc quyền

KHÁM PHÁ NGAY

Please complete all the needed information in the boxes below and press submit to apply online

Personal information

Full name *

Phone *

Email *

Service information

Loan *

Branch

Province *

Branch *

REGISTER NOW

LOANS

Best Offer

Borrow back the paid amount, Get approval within 6 hours

Study loan

Mortgage loan

Auto loan

Consumer loans

Household business loan

Securities pledged loan

Valuable paper pledged loan

Privileged mortgage loan in Phu My Hung area

Privileged mortgage loan in Trung Hoa Nhan Chinh area

Timo – The first digital bank in Vietnam (2016)

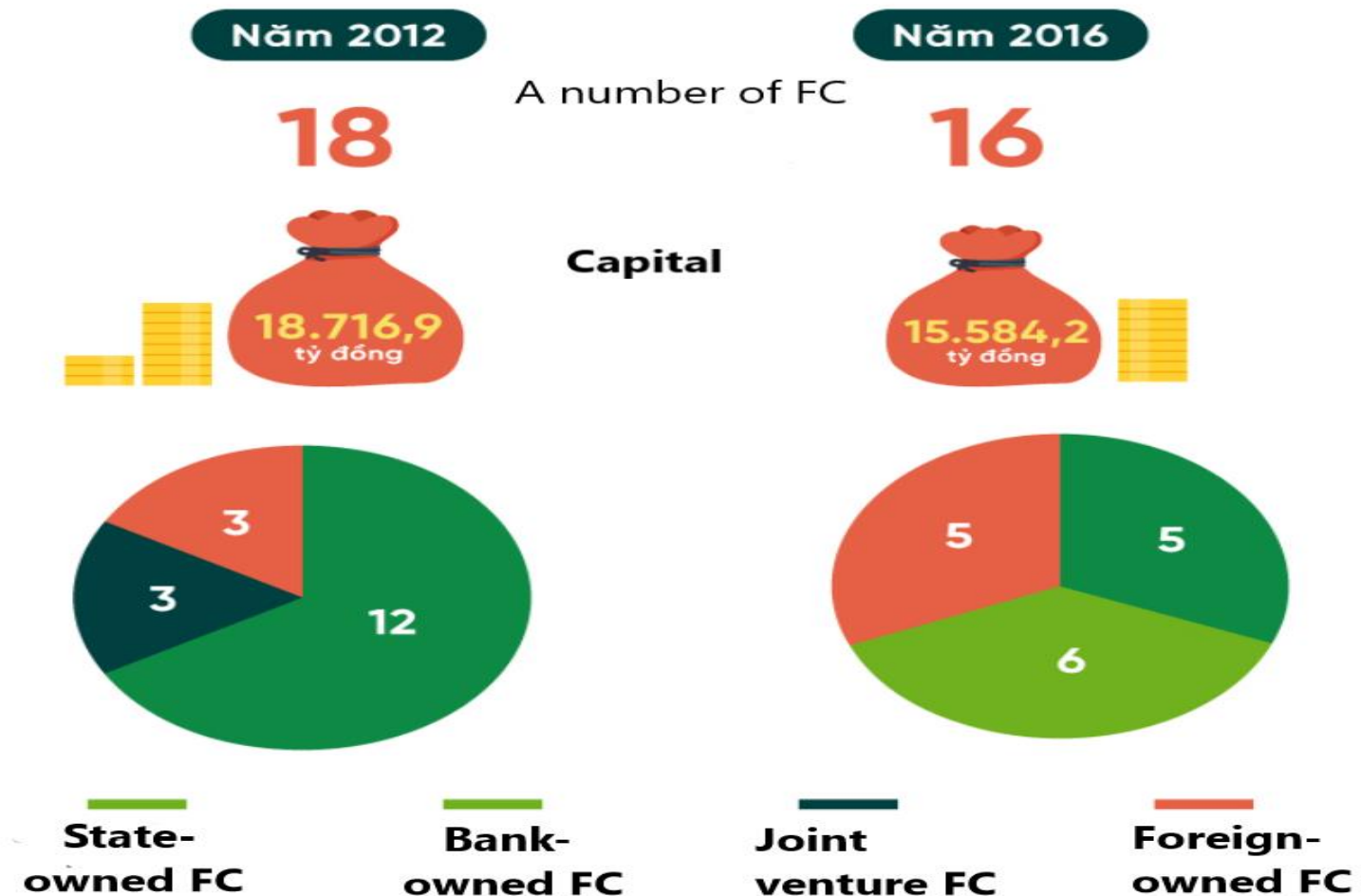


TPBank LiveBank (2017)

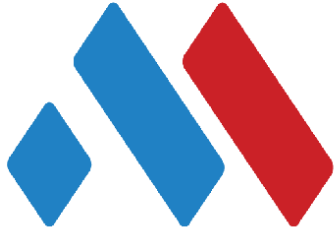


3. Other providers

Finance company



P2P lending



MEGALAND
Đối đầu thách thức - Vững bước thành công





- Establish in 2015
- Connect 24 thousand lenders with 2,1 mil borrowers
- Transaction volume: 44 trillion VNĐ

interest rate of 10-20 percent per annum (2-3 times higher than the lending interest rate set by banks),

