

COMMERZBANK



Financing Business - Bank Partnering in Vietnam

CEEC Breakfast Meeting 21.09.2017

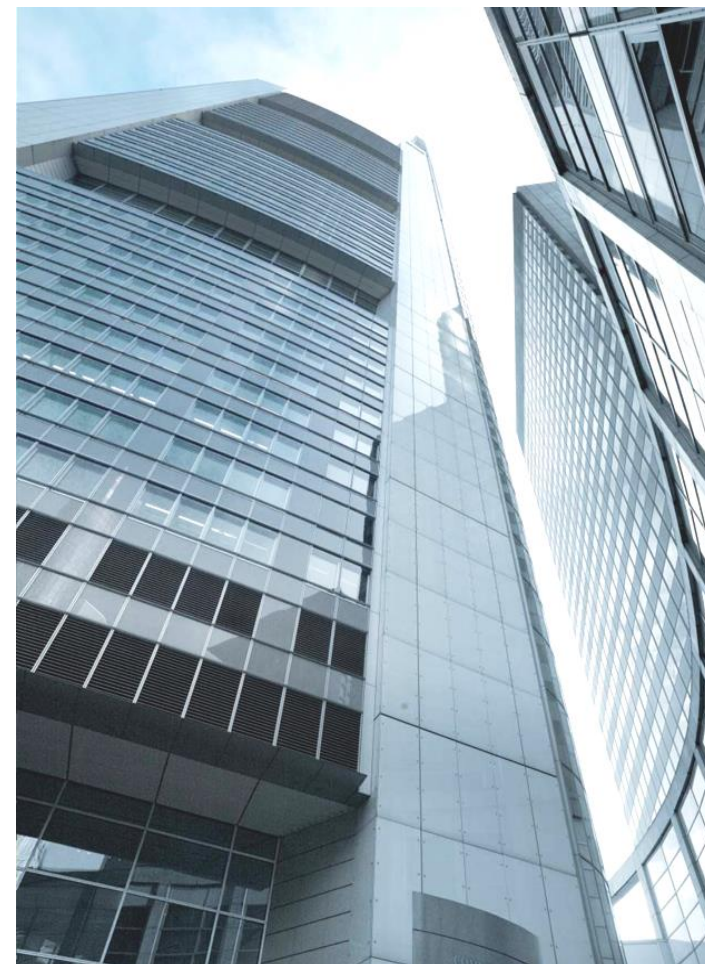
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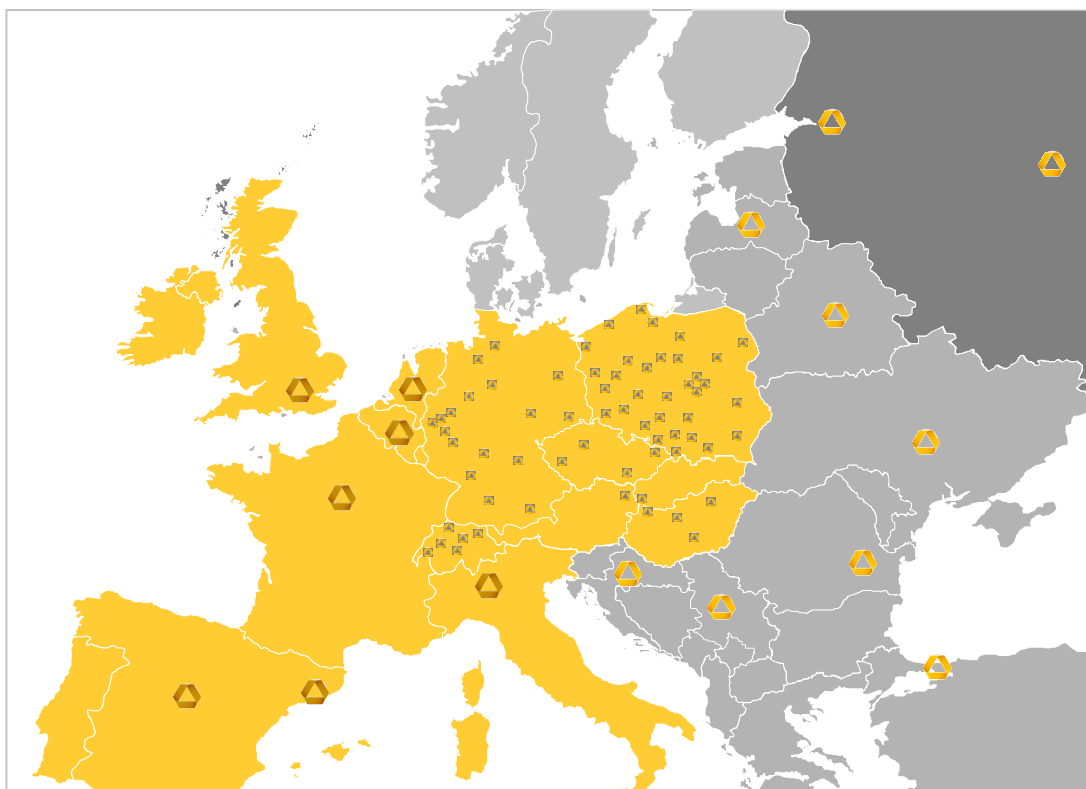
1 Commerzbank Introduction




Commerzbank is a leading international commercial bank with branches and offices in more than 50 countries

- › **Foundation:** Founded in 1870 as „Commerz- und Discontobank“ in Hamburg
- › **Takeover of Dresdner Bank:** The takeover of Dresdner Bank in 2009 made Commerzbank Germany’s leading bank for private and corporate clients
- › **Total assets:** EUR 487bn (Q2 2017)
- › **Employees:** 48,870 employees worldwide
- › **Clients:** 16 million private customers, as well as 1 million business and corporate clients
- › **German network** Over 1,000 branches across Germany
- › **International network** in over 50 countries worldwide, 36 branches/ subsidiaries
- › **Correspondent network** of ca. 2500 banks worldwide



Commerzbank: A leading corporate bank at the heart of Europe ...



-  Local markets with country-wide branch coverage
-  Core markets with local coverage out of central branches or subsidiaries
-  Complementary coverage via representative offices

Commerzbank is the **#1 bank for German corporates** in the Mittelstand (SME) and large corporates business segment.

Transparent strategic focus on stable client relationships connected to **the centre of Europe**.

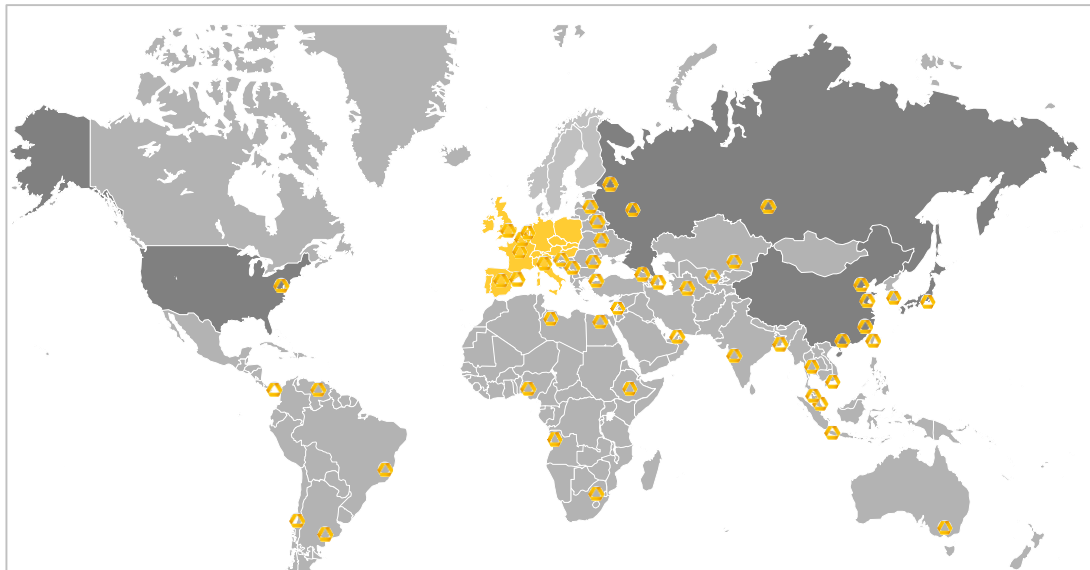
Pan-European platform offering clients access to an extensive **network of 230 branches in 14 European countries**. ⁽¹⁾

Innovative product expertise enabling access to a comprehensive range of **corporate and investment banking product solutions**.

Commerzbank combines a **leading expertise in the provision of financing services** to the successful **German export industry**. ⁽²⁾

(1) Corporate banking branches of Commerzbank and Polish subsidiary mBank; (2) In 2016, no other bank settled more foreign letters of credit opened in favour of German exporters
Mittelstandsbank | Bank Partnering International | Hanoi/25.02.2016

... with a strong international presence focusing on growth markets



International locations and subsidiaries

- Amsterdam
- Basel
- Barcelona
- Bern
- Beijing
- Brno
- Bratislava
- Brussels
- Budapest
- Dubai
- Győr
- Hongkong
- Kecskemét**
- Lausanne
- London
- Luzern
- Madrid
- Milan
- Miskolc**
- Moscow**
- New York
- Ostrava**
- Paris
- Plzeň**
- Prague**
- São Paulo
- Shanghai
- Singapore
- St. Gallen
- St. Petersburg**
- Tianjin
- Tokyo
- Vienna
- Warsaw**
- Zurich

Representative offices

- Addis Abeba
- Almaty**
- Aschgabat**
- Baku**
- Bangkok
- Beirut
- Belgrad**
- Bukarest**
- Buenos Aires
- Cairo
- Caracas
- Dhaka
- Ho Chi Minh City
- Istanbul
- Jakarta
- Johannesburg
- Kiew**
- Kuala Lumpur
- Lagos
- Luanda
- Melbourne
- Mumbai
- Novosibirsk**
- Panama City
- Riga**
- Santiago de Chile
- Sao Paolo
- Seoul
- Taipei
- Taschkent**
- Tiflis**
- Tripolis
- Zagreb**

With **48,870 employees and activities in more than 50 countries worldwide**, Commerzbank is a leading international bank.

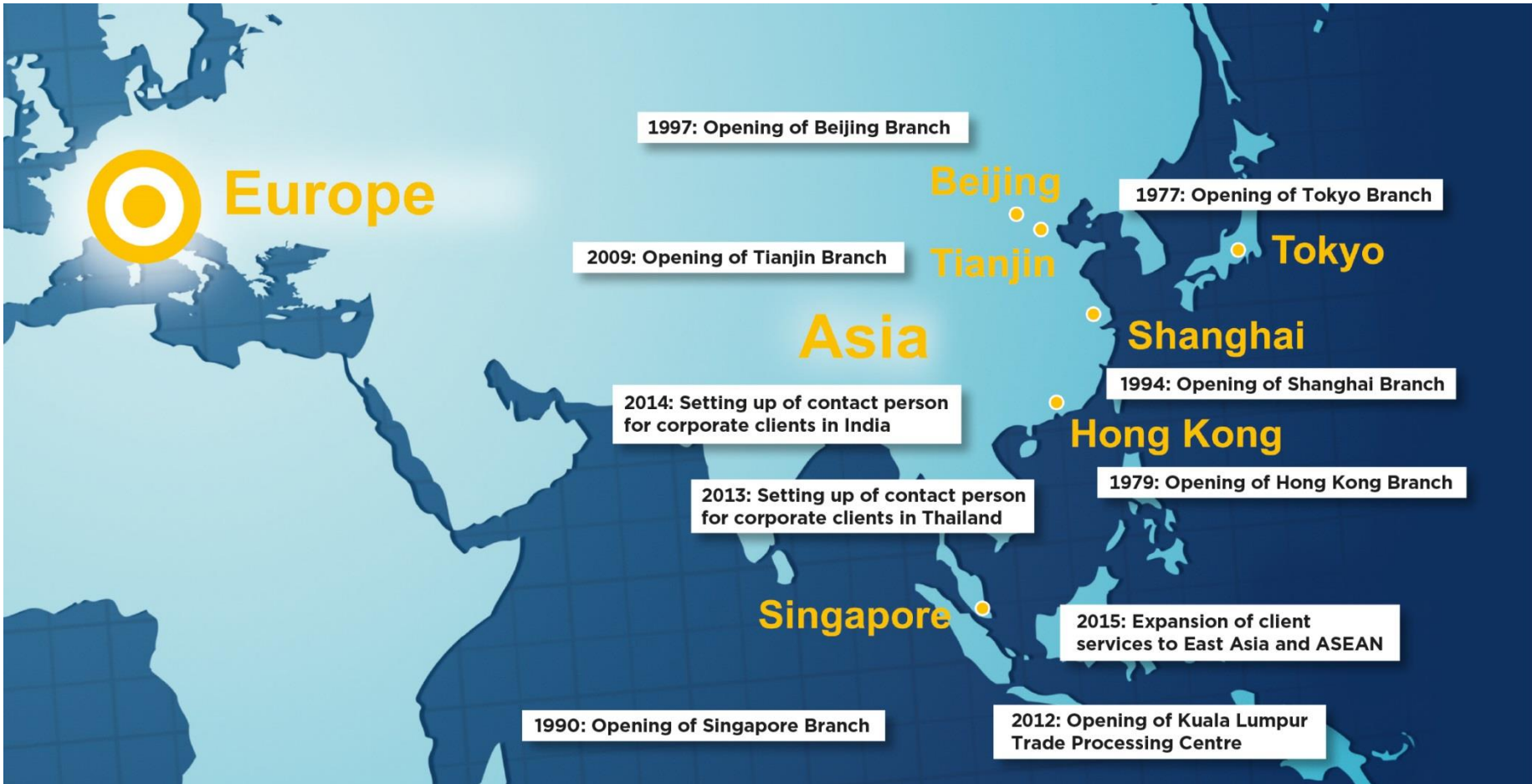
Our branches, representative offices and contacts to some 5,000 correspondent banks constitute an **extensive international network**.

Commerzbank maintains **well-established client relationships to more than 100,000 corporate customers worldwide**.

Outside of Europe, Commerzbank places a **particular focus on Asia**, increasingly relevant to our export-oriented client base.

Commerzbank is **committed to providing banking solutions for all cross-border activities of our strategic client base**.

Commerzbank in Asia



2 Bank Partnering Concept

Bank Partnering supports our aim to accompany clients worldwide

History

Since the mid 1990's, Commerzbank has accumulated experiences in Bank Partnering. Commerzbank has since joined informal associations and has established bilateral agreements to provide cross border banking solutions to our corporate clients, particularly in the fields of account referrals and cash management services.

Focus

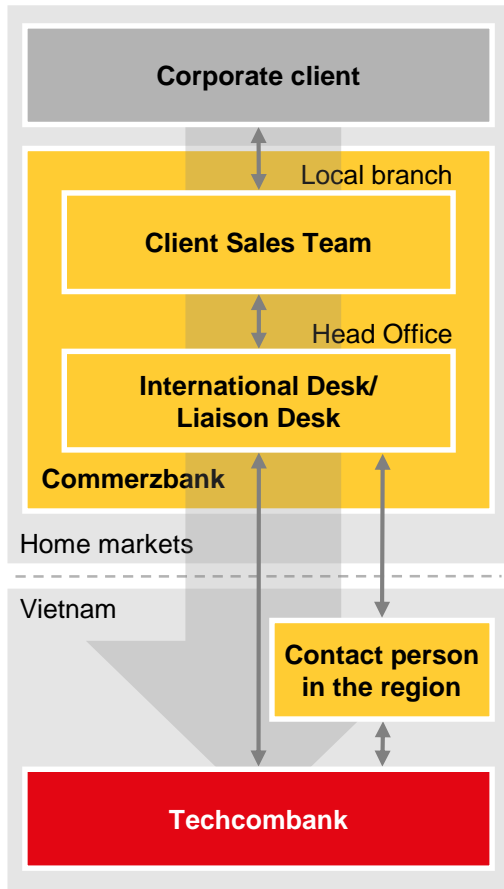
Our focus is to offer internationally active corporate clients simplified processes and comprehensive financial solutions through our selected partner banks in countries or regions that are not covered by our own operational presence.

Current coverage

We now offer an extensive partner bank portfolio with more than 30 cooperating addresses and are the German member of the international banking clubs TES and CONNECTOR. We can therefore support our clients in more than 50 countries by the optimal combination of own locations and selected partner banks.

Through our Cross Border Referral Service and international expertise we accompany Commerzbank corporate clients to Techcombank...

Communication flow



International Expertise in Germany, Vietnam and beyond

Client Sales Team

Focus on the special needs of corporate clients

- › The **Client Sales Team** is the first point of contact for our Commerzbank corporate clients. During strategic discussions with the client, international needs are identified and solutions offered.
- › The team consists primarily of a Relationship Manager and a Sales Assistant who are supported by a wider team of dedicated product specialists.

International Desk/ Liaison Desk

Focus on supporting local branches with international expertise

- › The **International Desk** consists of individuals who are well acquainted with foreign cultures and languages, having spent years living abroad. They provide extensive support in all international client matters.
- › The **Liaison Desk** is responsible for the operational referral of clients and is the point of contact for the Client Sales Team and International Desk.

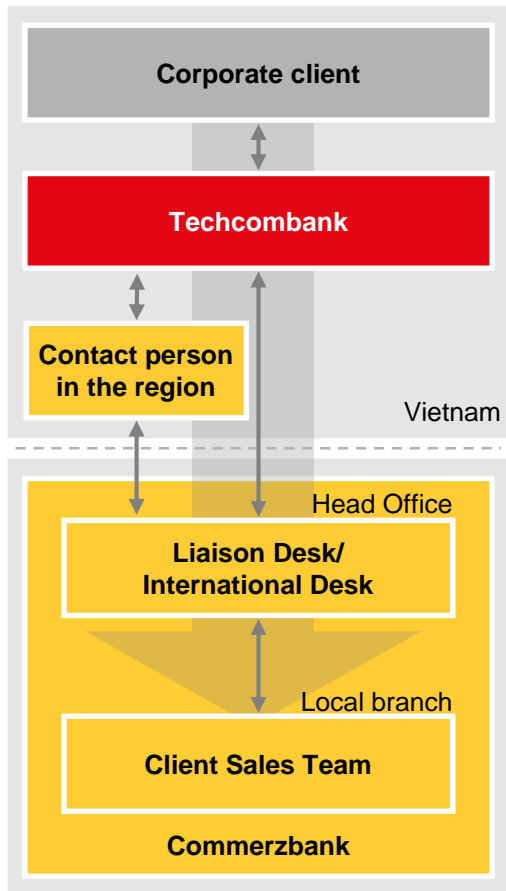
Contact person in the region

Focus on Corporate Banking support in Vietnam

- › For Vietnam, a dedicated **contact person** with a specific focus on Corporate Banking is available **in the region**.
- › He provides country expertise as well as intercultural advice.
- › He supports the referrals of Commerzbank clients to Techcombank.

..and can easily take on Techcombank corporate clients at Commerzbank branches

Communication flow



International Expertise in Vietnam, Germany and beyond

Contact person in the region

Focus on Corporate Banking support in Vietnam

- › The **contact person in the region** with focus on Corporate Banking is a point of contact for you and your clients to provide general information on Commerzbank and its product offerings.
- › He assists in referring your clients to the appropriate sales units in Germany and supports existing relationships.

Liaison Desk/ International Desk

Focus on supporting local branches with international expertise

- › The **Liaison Desk** is responsible for the operational referral of clients.
- › The **International Desk** consists of individuals who are well acquainted with foreign cultures and languages. They are able to provide extensive support in all international client matters. Additionally, the coordinator of the partner bank portfolio is part of this team.

Client Sales Team

Focus on the special needs of corporate clients

- › Your corporate clients' day-to-day needs will be served by **Client Sales Teams** based in the Commerzbank branches.
- › **International Corporate Client Teams** were established to cater to the needs of corporate clients without a legal entity in Germany. They focus on providing a "tailor made" product range to non-resident international corporate clients.

3 Techcombank Introduction

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Mittelstandsbank

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