

JULY
2024

VP BANK REPORT

TANLOCNGUYEN

DA GEN 11

CUSTOMER SERVICE USAGE REPORT

- VP Bank is present in 42 provinces and cities.
- A total of 113,066 customers, with the notable usage rates of services: Money Transfer App (99.8%), Payment Accounts (89.7%), Credit Cards (20.9%), Term Deposits (12.2%), Unsecured Loans (0.6%), and Mortgage Loans (0.16%).
- The Regular segment accounts for 80.6% of the total customers, while the Silver and Gold segments account for 16.2% and 3.2%, respectively.
- The customer with the largest assets has over 132 billion VND.
The average account balances for the Gold, Silver, and Regular segments are 1.59 billion VND, 42.3 million VND, and 9.41 million VND, respective



The fewer customers in a segment, the more assets they have

Segment	Total customer	Total asset
Gold	3.21%	77.97%
Regular	80.63%	11.56%

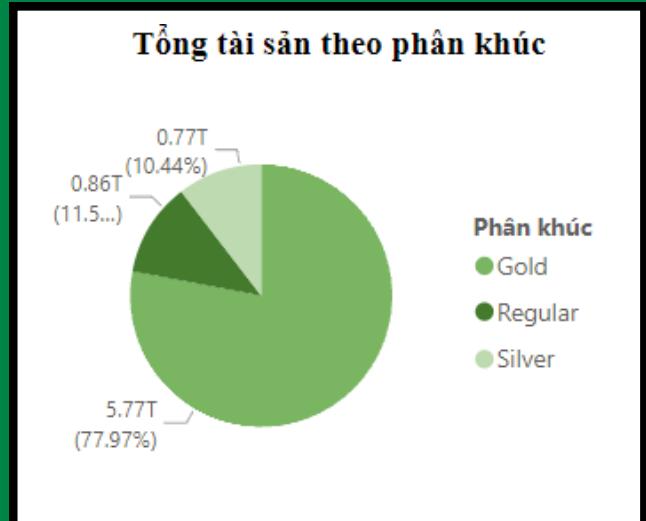
132.50bn
Số dư tài khoản lớn nhất

0.00
Số dư thấp nhất

1.59bn
Số dư trung bình Gold

9.41M
Số dư trung bình Regular

42.30M
Số dư trung bình Silver



Gold customers, including entrepreneurs, investors, and high-income individuals, have an average asset value of 1.59 billion VND, 169 times that of Regular and 38 times that of Silver.

They generate significant interest income.

⇒ Enabling VP Bank to support business lending and boost profits.

In contrast, the Regular segment consists of low to middle-income individuals focused on moderate saving and asset protection.

⇒ Making them more easily attracted to the bank's services.

Ho Chi Minh City is a crucial financial center for VP Bank with a high asset proportion

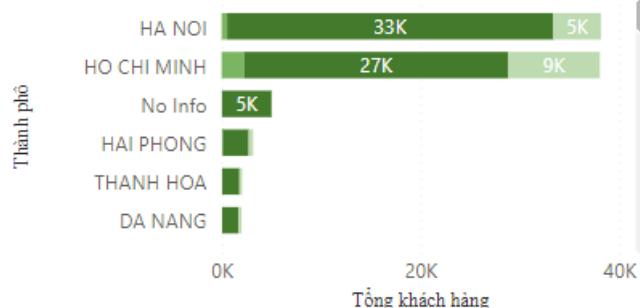
Cơ cấu phân khúc (tổng tài sản) theo thành phố

Phân khúc ● Gold ● Regular ● Silver



Cơ cấu phân khúc (số lượng khách hàng) theo thành phố

Phân khúc ● Gold ● Regular ● Silver



Hanoi (38,153) and Ho Chi Minh City (38,048) have the highest number of VP Bank users.

However, Ho Chi Minh City contributes significantly to VP Bank's assets, with 4.5 billion VND, over 78% of the total assets from both cities.

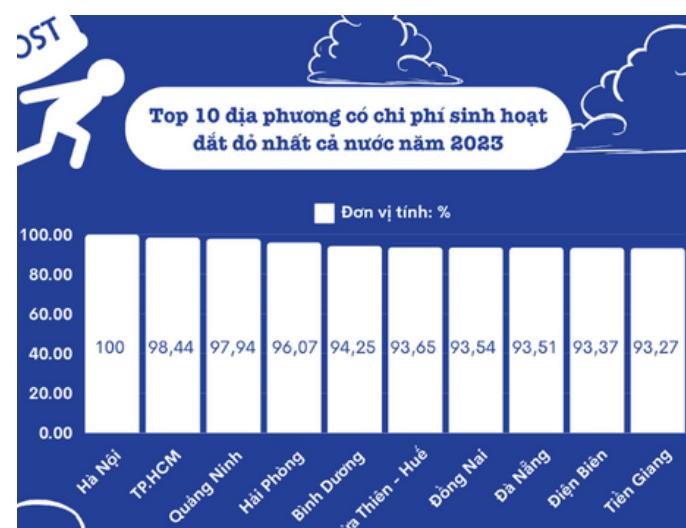
In Ho Chi Minh City, the Gold segment holds 80% of the city's total assets, equivalent to 3.6 billion VND.

The city's dynamic business environment attracts many high-income individuals and large financial institutions.

=> Leading to 2,287 Gold customers, or 6% of total customers, compared to Hanoi's 548 Gold customers, or 1.43%.



Hanoi has a higher cost of living than Ho Chi Minh City



Hanoi's high cost of living leads to lower demand for Term Deposits and Credit Cards.

Instead, customers are more interested in loan services for daily expenses

=> Demand for large loans (e.g., mortgages) is lower compared to smaller loans for daily needs, with 88 people needing mortgages versus 241 for unsecured loans.

Khách hàng theo thành phố có sử dụng Gửi tiền kỳ hạn



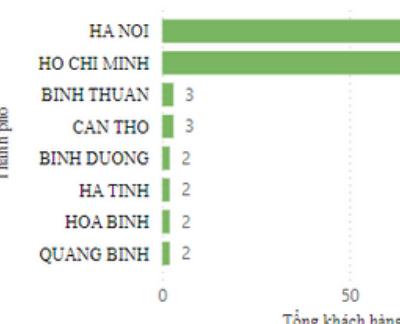
Khách hàng theo thành phố có sử dụng Thẻ tín dụng



Khách hàng theo thành phố có sử dụng Vay tín chấp



Khách hàng theo thành phố có sử dụng Vay thẻ chấp



Ho Chi Minh

City: higher

average

income =>

Demand for

Term

Deposits is

more than

double that

of Hanoi, with

nearly 6,000

users.

Therefore, the

data analysis

shows that Hanoi

has a higher

number of

customers using the two types of loans than Ho Chi Minh City and lower in the two services of Term Deposits and Credit Cards.

The proportion of customers using loan services is very low

- About 78,000 customers (69%) only use two types of services: the Money Transfer App and Payment Accounts.
- 33,936 customers (30%) use additional services but not loan services.
- 1% of customers use loan services.

Tổng khách hàng	Gửi tiền có kỳ hạn	Thẻ tín dụng	Vay tín chấp	Vay thẻ chấp
77299	0 0		0	0
20275	0 1		0	0
10582	1 0		0	0
3079	1 1		0	0
992	0 NA		0	0
483	0 0	1	0	
143	0 1	0	1	
94	0 1	1	0	
63	1 0	1	0	
29	0 1	1	1	
12	1 1	0	1	
10	1 1	1	0	
4	0 NA	1	0	
1	1 1	1	1	
113066				

INCREASE KPI BY 20%

- Revenue comes from lending.
- Target customers:** 33,936 people who currently do not use loans but use Term Deposits or Credit Cards.

Phân bố khách hàng chỉ sử dụng Gửi tiền có kỳ hạn		Phân bố khách hàng chỉ sử dụng Thẻ tín dụng		Phân bố khách hàng chỉ sử dụng cả 2 nhưng không Vay	
Tổng khách hàng	Thành phố	Tổng khách hàng	Thành phố	Tổng khách hàng	Thành phố
8771	HO CHI MINH	4135	HO CHI MINH	1774	HO CHI MINH
8269	HA NOI	1924	HA NOI	634	HA NOI
385	No Info	440	THUA THIEN HUE	79	HAI PHONG
294	HAI PHONG	391	HAI PHONG	65	NAM DINH
249	DA NANG	389	NAM DINH	60	THUA THIEN HUE
195	NAM DINH	317	QUANG NINH	42	No Info
154	BAC GIANG	290	NGHE AN	41	DA NANG
151	THANH HOA	265	THANH HOA	38	NGHE AN
134	NGHE AN	234	BAC GIANG	38	THANH HOA
132	CAN THO	220	No Info	30	HAT TINH
124	DONG NAI	218	DA NANG	27	PHU THO
122	THUA THIEN HUE	202	HAT TINH	27	QUANG NINH
107	HOA BINH	173	THAI BINH	25	BAC GIANG
89	VINH PHUC	172	HOA BINH	23	QUANG BINH
87	BINH DUONG	132	QUANG BINH	19	CAN THO
86	QUANG NAM	110	QUANG NAM		
20275		10582		3079	

The target customers are primarily in Hanoi and Ho Chi Minh City. Due to Hanoi's higher cost of living, there is a greater demand for loans.

- Focus on attracting Hanoi customers to increase loan uptake. The low current borrowing rates in Hanoi suggest that VP Bank's interest rates may not be appealing.
- Adjust interest rates to be more attractive for each segment and loan amount.



VP BANK

**THANK
YOU!**