

BANKING SUB-PANEL

January 2015

This "Banking Sub-panel" is surveyed on 4,751 qualified respondents who have bank account. Statistical results include:

1. Ownership status of basic banking & financial products

2.1. Network of respondents credit card

2.2. Issuers of respondents credit card

3. Issuers of respondents debit card

4.1. Issuers of respondents Savings book

4.2. Value of savings book

5. Other banking products and services used

1. Ownership status of basic banking & financial products [Matrix SA] (n=4,751)

	Credit card		Debit card		Savings book		Life insurance	
	Fre.	Per.	Fre.	Per.	Fre.	Per.	Fre.	Per.
Total	4,751	100.0%	4,751	100.0%	4,751	100.0%	4,751	100.0%
Do not own	3,697	77.8%	972	20.5%	3,072	64.7%	3,695	77.8%
1	793	16.7%	2,013	42.4%	1,369	28.8%	974	20.5%
2	172	3.6%	1,063	22.4%	218	4.6%	69	1.5%
3	69	1.5%	465	9.8%	45	0.9%	13	0.3%
Over 3	20	0.4%	238	5.0%	47	1.0%	0	0.0%

2.1. Network of respondents credit card [MA] (n=1,054)

	Frequency	Percent
Total	1,054	100.0%
Visa	694	65.8%
MasterCard	359	34.1%
American Express	16	1.5%
JCB	12	1.1%
Discover Card	2	0.2%
China UnionPay	1	0.1%
Diners Club	0	0.0%
Others	0	0.0%
I don't know	62	5.9%

2.2. Issuers of respondents credit card [MA] (n=1,054)

	Frequency	Percent
Total	1,054	100.0%
ACB	208	19.7%
Vietcombank	175	16.6%
VietinBank	154	14.6%
AGRIBANK	147	13.9%
TECHCOMBANK	101	9.6%
BIDV	78	7.4%
DONGA Bank	74	7.0%
HSBC	65	6.2%
Sacombank	58	5.5%
ANZ	44	4.2%
MB	23	2.2%
EXIM BANK	21	2.0%
VP Bank	19	1.8%
VIB	15	1.4%
SHINHAN BANK	13	1.2%
OCEAN BANK	12	1.1%
MARITIME BANK	10	0.9%
Others	51	4.8%

3. Issuers of respondents debit card [MA] (n=3,779)

	Frequency	Percent
Total	3,779	100.0%
AGRIBANK	1,180	31.2%
VietinBank	1,079	28.6%
Vietcombank	1,056	27.9%
DONGA Bank	785	20.8%
BIDV	550	14.6%
ACB	410	10.8%
TECHCOMBANK	305	8.1%
Sacombank	260	6.9%
EXIM BANK	105	2.8%
MB	101	2.7%
MARITIME BANK	91	2.4%
OCEAN BANK	72	1.9%
VIB	60	1.6%
HSBC	49	1.3%
VP Bank	42	1.1%
HDBank	38	1.0%
ABBANK	36	1.0%
TPBank	32	0.8%
ANZ	32	0.8%
SeABank	28	0.7%
OCB	28	0.7%
SCB	26	0.7%
LienVietPostBank	22	0.6%
SHB	22	0.6%
Others	191	5.1%

4.1. Issuers of respondents Savings book [MA] (n=1,679)

	Frequency	Percent
Total	1,679	100%
AGRIBANK	398	23.7%
VietinBank	217	12.9%
Vietcombank	201	12.0%
DONGA Bank	191	11.4%
ACB	176	10.5%
BIDV	130	7.7%
TECHCOMBANK	75	4.5%
Sacombank	71	4.2%
MB	42	2.5%
SCB	38	2.3%
EXIM BANK	28	1.7%
MARITIME BANK	23	1.4%
VP Bank	22	1.3%
LienVietPostBank	19	1.1%
HDBank	18	1.1%
Southern Bank	16	1.0%
ABBANK	15	0.9%
VIB	14	0.8%
BAC A BANK	13	0.8%
PVcomBank	13	0.8%
BAOVIET Bank	12	0.7%
OCEAN BANK	11	0.7%
SeABank	11	0.7%
VIETBANK	10	0.6%
Others	89	5.3%

4.2. Value of savings book [Matrix SA] (n=1,679)

	AGRIBANK		VietinBank		Vietcombank		DONGA Bank	
	Fre.	Per.	Fre.	Per.	Fre.	Per.	Fre.	Per.
Total	398	100.0%	217	100.0%	201	100.0%	191	100.0%
Under 25.000.000 VND	109	27.4%	61	28.1%	52	25.9%	62	32.5%
25.000.000 - Under 50.000.000 VND	120	30.2%	59	27.2%	58	28.9%	59	30.9%
50.000.000 - Under 100.000.000 VND	52	13.1%	34	15.7%	33	16.4%	28	14.7%
100.000.000 - Under 200.000.000 VND	47	11.8%	23	10.6%	26	12.9%	18	9.4%
200.000.000 - Under 300.000.000 VND	22	5.5%	13	6.0%	16	8.0%	6	3.1%
300.000.000 - Under 500.000.000 VND	20	5.0%	11	5.1%	10	5.0%	5	2.6%
500.000.000 VND and over	28	7.0%	16	7.4%	6	3.0%	13	6.8%

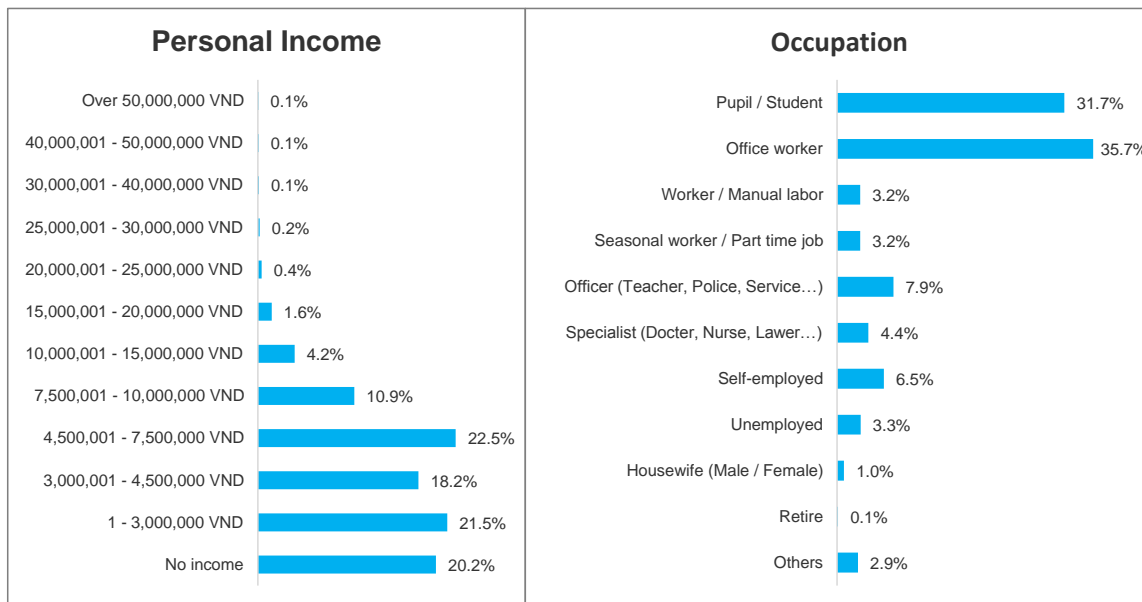
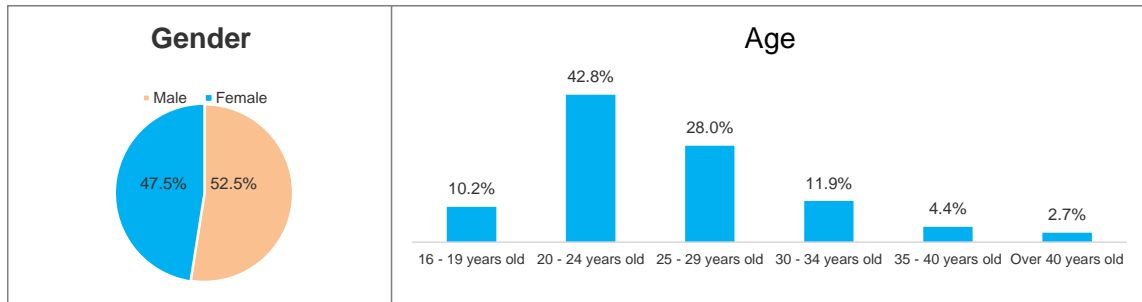
4.2. Value of savings book [Matrix SA] (n=1,679) Cont.

	ACB		BIDV		TECHCOMBANK		Sacombank	
	Fre.	Per.	Fre.	Per.	Fre.	Per.	Fre.	Per.
Total	176	100.0%	130	100.0%	75	100.0%	71	100.0%
Under 25.000.000 VND	45	25.6%	25	19.2%	13	17.3%	20	28.2%
25.000.000 - Under 50.000.000 VND	50	28.4%	32	24.6%	22	29.3%	27	38.0%
50.000.000 - Under 100.000.000 VND	33	18.8%	28	21.5%	13	17.3%	8	11.3%
100.000.000 - Under 200.000.000 VND	17	9.7%	20	15.4%	11	14.7%	7	9.9%
200.000.000 - Under 300.000.000 VND	13	7.4%	10	7.7%	6	8.0%	1	1.4%
300.000.000 - Under 500.000.000 VND	6	3.4%	5	3.8%	4	5.3%	0	0.0%
500.000.000 VND and over	12	6.8%	10	7.7%	6	8.0%	8	11.3%

5. Other banking products and services used [MA] (n=4,751)

	Frequency	Percent
Total	4,751	100.0%
I don't use any other banking products or services	1,282	27.0%
SMS banking	1,766	37.2%
Online banking	1,255	26.4%
Send / receive money using online banking	1,138	24.0%
Mobile banking	947	19.9%
Online bill payment	757	15.9%
Bankplus	671	14.1%
Online phone bill payment	657	13.8%
Consumer loans	210	4.4%
Car loans	81	1.7%
Mortgage/ Housing loans	56	1.2%
Asset protection services	41	0.9%
Others	15	0.3%

RESPONDENT PROFILE



CONTACT INFORMATION

W&S Joint-Stock Company

Address: Floor 10, 40 Pham Ngoc Thach St., District 3, HCMC.

Office phone: +84 8 38 223 215 Fax: +84 8 38 223 216

E-mail: info@vinaresearch.jp



The copyright of this report belongs to W&S Joint-Stock Company. The results (analyzing, wording, data, tables and graphs) of this survey can be publicly used, but must be cited and sourced from W&S Joint-Stock Company (also include its website address <http://vinaresearch.jp>).