

# Vietnam Banking Comprehensive Report Q4/2019

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## Abstracts

### VIETNAM BANKING INDUSTRY

Banking operations in the first months of 2019 achieved many remarkable results. Credit has gradually been controlled more strictly, as of the first 9 months of 2019, credit reached 8.4% - approximately over the same period of 2018. The situation of deposit interest rates as well as lending interest rates was relatively stable. Thanks to Resolution 42, the debt collection rate has increased greatly and the bad debt ratio in the economy has been reduced.

As of 8 months of 2019, the total assets increased by 6.77% compared to the end of 2018. The CAR index went on a downward trend from 13.22% (2014) to 12.14% (2018) and 12.9% ( August, 2019). Besides, according to the data of the State Bank, by the end of August 2019, the total equity and charter capital of the whole system had slight fluctuations compared to the end of 2018, relatively increased by 7.44% and increased by 2.7%. The liquidity of the banking system remained relatively stable.

2019 is forecast to be a difficult year because of many fluctuations from the world as well as internal market of Vietnam's banking industry. The intrinsic nature of the banking system still has many unsolved problems in the short term. Besides, there are also abnormal fluctuations from the global financial market under the impact of the US-China trade war and FED's monetary tightening schedule. In addition, the pressure from the CTPPP agreement for banks is also growing when foreign investors participate more deeply and intensely, compete fiercely with domestic banks.

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