

| VIETNAM |

VALUATION & ADVISORY SERVICES

BANKING AND MORTGAGE LENDING

CBRE



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VALUATION SERVICES FOR BANKING AND MORTGAGE LENDING

Where banks rely on a valuation to extend mortgage finance, they expect an impartial and independent assessment of the property and market to ensure the security of the loan. To attend to these obligations, CBRE has set up a specialist Banking & Mortgage Services team within the Valuation & Advisory Services business, staffed by valuers dedicated to this sector and utilizing specially developed technology to seamlessly deliver timely, quality assured valuations.

Risk Management

The CBRE Banking & Mortgage Services team understands risk when providing valuations for lending purposes, whether it is large scale projects or assets, commercial or industrial land and buildings or residential property. We are uniquely positioned to assist Retail, Commercial or Investment banking divisions, supporting our clients with quality assurance and advanced technology focused on risk management procedures that are not offered by any other service provider in Vietnam.

Market Knowledge

Property valuations require an extensive understanding of the local market to ensure reports are accurate and timely. For more than 10 years in Vietnam, CBRE has undertaken in depth research, market studies and data collection to establish comprehensive market knowledge and a thorough understanding of the property market locally. As the clear market leader in valuation services, CBRE has the expansive knowledge base and an exclusive technology platform to actively support banks and credit institutions in their lending activities.

OPERATIONAL IMPACT OF CBRE TECHNOLOGY

With the demand for systemized processes and tailored deliverables in a chronically underserved mortgage valuation market, CBRE Vietnam's application of unique technology enables:

- Consistent QA and compliance
- Consistent report types and standard wording
- Consistent business practices
- Consistent report formats
- File management/ Job tracking
- Document storage
- A completely paperless and remote data collection system
- Centralized support operations and on-site cost savings
- Totally transparency between client and service provider

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ALL PROPERTY TYPES

Whilst we acknowledge that home loans make up the vast majority of secured lending, and valuations for this sector naturally form the nucleus of our banking service provision, CBRE Vietnam offers an extensive advisory capability covering all property types, including:

- Office
- Retail
- Industrial
- Hotels & Resorts
- Residential
- Land
- Specialist Property
- Plant & Machinery
- In-progress Developments

CBRE Banking & Mortgage Services offers a suite of professional reports containing all the data needed to accurately assess the value of the asset and measure the risk profile of the security.

CORPORATE AND BUSINESS BANKING CLIENTS, INDUSTRIAL AND COMMERCIAL PROPERTY

We are aware that commercial business is more complex and so too is the decision making process for lending in this arena. We have engaged with the banking industry to identify key areas where current service levels and risk management procedures fall short, with our team delivering a more detailed analysis, but to the same exacting standards, for valuations of non-residential property.

CBRE Vietnam offers both long and short form reports for small and medium size industrial and commercial property, specifically adapted to meet the requirements of mortgage lending. CBRE Banking and Mortgage Services maintains the delivery quality of the Valuation & Advisory Services business, applying international standards and valuation methods tailored for the banking industry, facilitating lenders' need for accurate reports and prompt turn-around times.

CBRE Vietnam is experienced with all types and sub-sectors of commercial and industrial real estate plus can provide valuations for plant and equipment assets.

STANDARDS

CBRE prepares valuations in accordance with the International Valuation Standards Council (IVSC) requirements, as acknowledged by the Vietnam Valuation Association (VVA) and Royal Institution of Chartered Surveyors (RICS).

CBRE provides independent third party and unbiased reports in accordance with the requirements of the Basel Accords and Vietnam Circular 02/2013/TT-NHNN. We are not aligned with an AMC. We provide prudent valuations and have the expertise to assist with "Marking to Market" or offering proactive solutions for valuation adjustments.

Our valuations are conducted on the basis that the bank is our client, not the borrower, ensuring independent and unbiased analysis and recommendations.



OUR CORE TEAM

Through CBRE's specialist Banking and Mortgage Services team we strive to provide valuations for secured lending purposes with guaranteed service standards, supported by the latest and most comprehensive real estate research data available in the country and driven on the world's leading valuation management technology platform.



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CBRE Group, Inc. (NYSE:CBG), a Fortune 500 and S&P 500 company headquartered in Los Angeles, is the world's largest commercial real estate services firm (in terms of 2012 revenue). With over 37,000 employees*, CBRE serves real estate owners, investors and occupiers through more than 300 offices worldwide.