

17. EXCHANGE RATES OF APPLICABLE FOREIGN CURRENCIES AGAINST VIETNAM
DONG AT THE YEAR END

| | 2005 VND | 2004 VND |
|-----|-------------|-------------|
| USD | 15,872 | 15,739 |
| EUR | 18,735 | 21,378 |
| GBP | 27,270 | 30,191 |
| CHF | 11,987 | 13,849 |
| JPY | 134 | 153 |
| SGD | 9,497 | 9,594 |
| CAD | 13,589 | 13,037 |
| AUD | 11,578 | 12,235 |
| THB | 380 | 381 |
| HKD | 2,040 | 2,016 |

MHB NETWORK

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| HEAD OFFICE 9 Vo Van Tan Str., Dist 3, Ho Chi Minh City Tel: 84-8-9302 502, Fax: 84-8-9302 506 SWIFT: MHBBVNVX - Website: www.mhb.com.vn |
| HA NOI REPRESENTATIVE OFFICE Metropole Bld., 56 Ly Thai To Str., Hoan Kiem Dist., Ha Noi Tel: 84-4-936 1935, Fax: 84-4-936 1933 |
| MAIN TRANSACTION OFFICE 32 Ham Nghi Str., Dist. 1, Ho Chi Minh City Tel: 84-8-821 2813, Fax : 84-8-821 4699 |
| CARD CENTER 801 Nguyen Van Linh Blv., Dist. 7, Ho Chi Minh City |

| BRANCH | ADDRESS | TEL | FAX |
|----------------------------|--|-----------------|-----------------|
| LANG SON PROVINCE | | | |
| LANG SON BRANCH | 22 Tran Hung Dao Str., Chi Lang Ward, Lang Son City | 84-25- 81 2252 | 84-25- 81 2608 |
| Chi Lang Sub-Branch | Chinh Zone, Dong Mo Town, Chi Lang Dist. | 84-25- 82 1518 | 84-25- 82 1648 |
| Dong Dang Sub-Branch | Vuon Sai Zone, Dong Dang Town, Cao Loc Dist. | 84-25- 85 0668 | 84-25- 85 3135 |
| Ky Lua Sub-Branch | 204 Tran Dang Ninh Str., Hoang Van Thu Ward, Lang Son City | 84-25- 87 6390 | 84-25- 71 2637 |
| PHU THO PROVINCE | | | |
| PHU THO BRANCH | 1478 Hung Vuong Avenue, Viet Tri City | 84-210- 84 0089 | 84-210- 85 9239 |
| No.1 Sub-Branch | 1592 Hung Vuong Avenue, Viet Tri City | 84-210- 81 2969 | 84-210- 81 2968 |
| No.2 Sub-Branch | 42 Nam Str., Phong Chau Town, Phu Ninh Dist. | 84-210- 83 0727 | 84-210- 83 0189 |
| QUANG NINH PROVINCE | | | |
| QUANG NINH BRANCH | Sector 11 Zone 1, Tran Hung Dao Ward, Ha Long City | 84-33- 82 5492 | 84-33- 65 8117 |
| Ha Long Sub-Branch | 54 Le Thanh Tong Str., Ha Long City | 84-33- 82 8227 | |
| Yen Hung Sub-Branch | 60 Le Loi Str., Quang Yen Town, Yen Hung Dist. | 84-33- 87 5246 | 84-33- 87 5246 |
| Cam Pha Sub-Branch | 349 Cam Thanh Ward, Cam Pha Town | 84-33- 72 7027 | 84-33- 72 7027 |
| Mong Cai Sub-Branch | 109 Tran Phu Str., Mong Cai Town | 84-33- 88 1441 | 84-33- 88 1441 |
| Bai Chay Sub-Branch | 14 Ha Long Str., Bai Chay Ward | 84-33- 84 5581 | 84-33- 84 5581 |

| BRANCH | ADDRESS | TEL | FAX |
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| BAC NINH PROVINCE | | | |
| BAC NINH BRANCH | 209 Ngo Gia Tu Str., Suoi Hoa Ward, Bac Ninh City | 84-241- 87 4118 | 84-241- 87 4181 |
| HA NOI CITY | | | |
| HA NOI BRANCH | 41A Ly Thai To Str., Hoan Kiem Dist. | 84-4- 825 1424 | 84-4- 825 1425 |
| Cau Giay Branch | Section 14, Trung Yen City Zone, Cau Giay Dist. | 84-4- 783 0427 | 84-4- 783 0426 |
| Dong Da Branch | 7 Quoc Tu Giam Str., Dong Da Dist. | 84-4- 732 4622 | 84-4- 732 4623 |
| No.1 Sub-Branch | 48 Vuong Thua Vu Str., Thanh Xuan Dist. | 84-4- 565 7507 | 84-4- 565 7476 |
| No.2 Sub-Branch | 309 Nguyen Van Cu Str., Long Bien Dist. | 84-4- 650 1470 | 84-4- 650 1469 |
| No.3 Sub-Branch | 18T1, Trung Hoa - Nhan Chinh City Zone | 84-4- 251 1236 | 84-4- 251 1235 |
| HAI DUONG PROVINCE | | | |
| HAI DUONG BRANCH | 27 Ho Chi Minh Avenue, Hai Duong City | 84-320- 83 2545 | 84-320- 83 2278 |
| No.1 Sub-Branch | 34 Quang Trung Str., Quang Trung Ward | 84-320- 83 0033 | |
| No.2 Sub-Branch | 267C Dien Bien Phu Str. | 84-320- 83 5304 | |
| HA TAY PROVINCE | | | |
| HA TAY BRANCH | 168 Quang Trung Str., Ha Dong Town | 84-34- 82 5400 | 84-34- 82 5384 |
| NGHE AN PROVINCE | | | |
| NGHE AN BRANCH | 5 Nguyen Si Sach Str., Vinh City | 84-38- 59 5512 | 84-38- 59 5368 |
| Cho Vinh Sub-Branch | 8 Cao Thang Str., Vinh City | 84-38- 84 3193 | |
| Truong Thi Sub-Branch | 8 Nguyen Van Cu Str., Vinh City | 84-38- 59 2467 | |
| Cua Lo Sub-Branch | No.2 Str., Nghi Huong Ward, Cua Lo Town. | 84-38- 82 4464 | |
| DA NANG CITY | | | |
| DA NANG BRANCH | 129 Le Loi Str., Hai Chau Dist., Da Nang City | 84-511- 81 7850 | 84-511- 81 7823 |
| GIA LAI PROVINCE | | | |
| GIA LAI BRANCH | 90 Hung Vuong Str., Hoi Thuong Ward, Pleiku City | 84-59- 89 7347 | 84-59- 82 2353 |
| Ayunpa Sub-Branch | 92 Tran Hung Dao Str., Ayunpa Town, Ayunpa Dist. | 84-59- 68 2100 | 84-59- 68 2098 |
| Chuse Sub-Branch | Chuse Town, Chuse Dist. | 84-59- 88 6561 | 84-59- 88 6560 |
| KHANH HOA PROVINCE | | | |
| KHANH HOA BRANCH | 2 Dinh Tien Hoang Str., Nha Trang City | 84-58- 52 4573 | 84-58- 52 4576 |
| Hai Ba Trung Sub-Branch | 14 Hai Ba Trung Str., Nha Trang City | 84-58- 82 2805 | 84-58- 56 1227 |

| BRANCH | ADDRESS | TEL | FAX |
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| LAM DONG PROVINCE | | | |
| LAM DONG BRANCH | 28 Hoa Binh Zone, Da Lat City | 84-63- 82 6022 | 84-63- 82 6449 |
| Da Lat Sub-Branch | 06 Nguyen Chi Thanh Str., Da Lat City | 84-63- 83 4831 | |
| Duc Trong Sub-Branch | 472 Highway 20, Lien Nghia Town, Duc Trong Dist. | 84-63- 64 7477 | 84-63- 64 7476 |
| DONG NAI PROVINCE | | | |
| DONG NAI BRANCH | 37-39 Nguyen Thi Hien Str., Thanh Binh Ward, Bien Hoa City | 84-61- 84 6634 | 84-61- 94 2291 |
| Long Khanh Sub-Branch | Hung Vuong Str., Xuan Binh Ward, Long Khanh Town | 84-61- 87 7184 | 84-61- 78 5180 |
| Dinh Quan Sub-Branch | 105 Highway 20, Dinh Quan Dist. | 84-61- 85 1156 | 84-61- 61 3379 |
| Thanh Binh Sub-Branch | 30 Cach Mang Thang Tam Str., Thanh Binh Ward, Bien Hoa City | 84-61- 84 6659 | |
| Tam Hoa Sub-Branch | 31/1 Highway 15, Tam Hoa Ward, Bien Hoa City | 84-61- 81 3031 | 84-61- 91 1624 |
| Thong Nhat Sub-Branch | Highway 20, Bau Ham Ward, Thong Nhat Dist. | 84-61- 77 0651 | 84-61- 77 0652 |
| BINH DUONG PROVINCE | | | |
| BINH DUONG BRANCH | 17/20L Binh Duong Avenue, Phu Tho Ward, Thu Dau Mot Town | 84-650- 82 2863 | 84-650- 82 2721 |
| Thu Dau Mot Town Sub-Branch | 131 Doan Tran Nghiep Str., Phu Cuong Ward, Thu Dau Mot Town | 84-650- 84 8222 | 84-650- 82 2210 |
| HO CHI MINH CITY | | | |
| SAI GON BRANCH | 32 Ham Nghi Str., Dist.1 | 84-8- 914 4669 | 84-8- 914 4668 |
| Dong Khoi Sub-Branch | 2-4-6 Dong Khoi Str., Dist.1 | 84-8- 827 5970 | 84-8- 827 5898 |
| District 7 Sub-Branch | D2A/16 Block H5, My Hoan Apartment - Phu My Hung, Dist.7 | 84-8- 412 4724 | 84-8- 412 4725 |
| Go Vap Sub-Branch | 27C Nguyen Van Nghi Str., Ward 7, Go Vap Dist. | 84-8- 985 9231 | 84-8- 588 2112 |
| Binh Thanh Sub-Branch | 32D Phan Dang Luu, Ward 16, Binh Thanh Dist. | 84-8- 510 9861 | 84-8- 841 8205 |
| Thu Duc Sub-Branch | 170 Vo Van Ngan Str., Binh Tho Ward, Thu Duc Dist. | 84-8- 722 1397 | 84-8- 722 1398 |
| CHO LON BRANCH | 32A Nguyen Chi Thanh Str., Ward 2, Dist.10 | 84-8- 835 6575 | 84-8- 835 7999 |
| District 6 Sub-Branch | 161-163 Binh Phu Str., Dist.6 | 84-8- 876 7362 | 84-8- 755 0114 |
| Cho Lon Sub-Branch | 682 Tran Hung Dao Str., Ward 2, Dist.5 | 84-8- 923 1648 | 84-8- 923 1647 |
| Tan Binh Sub-Branch | 152 Cong Hoa Str., Ward 12, Tan Binh Dist. | 84-8- 811 7731 | 84-8- 842 8949 |

| BRANCH | ADDRESS | TEL | FAX |
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| BA RIA-VUNG TAU PROVINCE | | | |
| BA RIA-VUNG TAU BRANCH | 77 Trung Nhi Str., Ward 1, Vung Tau City | 84-64- 85 2679 | 84-64- 85 2530 |
| Ba Ria Sub-Branch | 99 Le Quy Don Str., Phuoc Trung Ward, Ba Ria Town | 84-64- 82 5229 | 84-64- 82 9424 |
| Center Sub-Branch | 12 Trung Trac Str., Ward 1, Vung Tau City | 84-64- 85 9526 | |
| LONG AN PROVINCE | | | |
| LONG AN BRANCH | 23-24A No 3 Str., Ward 2, Tan An Town | 84-72- 83 3840 | 84-72- 83 3839 |
| Tan An Branch | 97 Nguyen Trung Truc Str., Ward 2, Tan An Town | 84-72- 82 6535 | 84-72- 83 7106 |
| Duc Hoa Branch | Hau Nghia Town, Duc Hoa Dist. | 84-72- 81 1911 | 84-72- 81 1974 |
| Dong Thap Muoi Branch | 98 Tran Hung Dao Str., Area 1, Moc Hoa Town, Moc Hoa Dist. | 84-72- 84 3163 | 84-72- 84 3167 |
| Ben Luc Sub-Branch | 1 Huynh Chau So Str., Cho Hamlet, Ben Luc Town, Ben Luc Dist. | 84-72- 87 1249 | |
| No.1 Sub-Branch | 20 Le Loi Str., Ward 1, Tan An Town | 84-72- 82 6213 | |
| No.2 Sub-Branch | 144 Nguyen Dinh Chieu Str., Ward 1, Tan An Town | 84-72- 82 6443 | |
| TIEN GIANG PROVINCE | | | |
| TIEN GIANG BRANCH | 92 Ngo Quyen Str., Ward 1, My Tho City | 84-73- 88 5801 | 84-73- 88 5802 |
| My Tho Sub-Branch | 36 Le Loi Str., Ward 1, My Tho City | 84-73- 87 2018 | 84-73- 88 3062 |
| Go Cong Sub-Branch | 104 Le Loi Str., Ward 1, Go Cong Town | 84-73- 51 1424 | 84-73- 84 1759 |
| Cai Lay Sub-Branch | 208 Nguyen Chi Liem Str., Area 2, Cai Lay Town | 84-73- 82 6586 | |
| No.1 Sub-Branch | 9 Vo Tanh Str., Ward 1, My Tho City | 84-73- 87 2428 | |
| DONG THAP PROVINCE | | | |
| DONG THAP BRANCH | 1, C Plot, 500 Zone, My Tra Village, Cao Lanh Town | 84-67- 85 8637 | 84-67- 85 8639 |
| Sa Dec Branch | 9 Trading Center, Sa Dec Town | 84-67- 86 6518 | 84-67- 86 6681 |
| Cao Lanh Branch | 33 Ly Thuong Kiet Str., Cao Lanh Town | 84-67- 85 4486 | 84-67- 85 4490 |
| Cao Lanh II Branch | 16-17 Highway 30, My Tho Town, Cao Lanh Dist. | 84-67- 82 1985 | 84-67- 82 1986 |
| Lap Vo Sub-Branch | 3/2 Str., Highway 80, Lap Vo Town, Lap Vo Dist. | 84-67- 84 6487 | 84-67- 84 6489 |
| Hong Ngu Sub-Branch | 38-40 Hung Vuong Str., Hong Ngu Town, Hong Ngu Dist. | 84-67- 83 8870 | 84-67- 83 8873 |
| Thanh Binh Sub-Branch | 555 Highway 30, Thanh Binh Town, Thanh Binh Dist. | 84-67- 83 5826 | 84-67- 83 5829 |

| BRANCH | ADDRESS | TEL | FAX |
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| AN GIANG PROVINCE | | | |
| AN GIANG BRANCH | 15 Ton Duc Thang Str., My Binh Ward, Long Xuyen City | 84-76- 85 3456 | 84-76- 85 7276 |
| Chau Doc Branch | 54 Nguyen Van Thoai Str., Chau Phu A Ward, Chau Doc Town | 84-76- 56 0764 | 84-76- 56 0839 |
| Chau Phu Branch | No.2 Str., Cai Dau Town | 84-76- 68 9023 | 84-76- 68 9025 |
| Tan Chau Branch | 217 Ton Duc Thang Str., Tan Chau Town | 84-76- 53 2253 | 84-76- 53 2256 |
| VINH LONG PROVINCE | | | |
| VINH LONG | 26 Dinh Tien Hoang Str., Ward 8, Vinh Long Town | 84-70- 83 2700 | 84-70- 83 2695 |
| Binh Minh Branch | 169/15 Ngo Quyen Str., Cluster 1, Cai Von Town, Binh Minh Dist. | 84-70- 89 0711 | 84-70- 74 0051 |
| Vinh Long Sub-Branch | 3A Hung Dao Vuong Str., Ward 1, Vinh Long Town | 84-70- 83 4029 | 84-70- 83 4030 |
| CAN THO PROVINCE | | | |
| CAN THO BRANCH | 5 Phan Dinh Phung Str., Ninh Kieu Dist. | 84-71- 81 1680 | 84-71- 81 1681 |
| O Mon Branch | 76 Highway 91, O Mon Dist. | 84-71- 86 0362 | 84-71- 86 0361 |
| Ninh Kieu Branch | 60-62 Phan Dinh Phung Str., Tan An Ward, Ninh Kieu Dist. | 84-71- 82 9581 | 84-71- 81 2547 |
| BEN TRE PROVINCE | | | |
| BEN TRE BRANCH | 29C Dong Khoi Avenue, Phu Khuong Ward, Ben Tre Town | 84-75- 81 5505 | 84-75- 81 4787 |
| HAU GIANG PROVINCE | | | |
| HAU GIANG BRANCH | 5A Tran Hung Dao Str., Vi Thanh Town | 84-71- 58 0405 | 84-71- 87 8261 |
| KIEN GIANG PROVINCE | | | |
| KIEN GIANG BRANCH | 25 Bach Dang Str., Vinh Thanh Van Ward, Rach Gia City | 84-77- 87 5703 | 84-77- 87 5702 |
| Phu Quoc Branch | 174 Nguyen Trung Truc, Duong Dong Town, Phu Quoc Dist. | 84-77- 98 0407 | 84-77- 98 0404 |
| Rach Soi Sub-Branch | 89 Mai Thi Hong Hanh Str., Rach Soi Town | 84-77- 91 4078 | 84-77- 91 4079 |
| An Thoi Branch | Area 1, Cau Cang Str., An Thoi Town, Phu Quoc Dist. | 84-77- 99 1046 | 84-77- 99 1047 |
| Chau Thanh Sub-Branch | Highway 63, Minh Phong Hamlet, Chau Thanh Dist. | 84-77- 61 6555 | 84-77- 61 6519 |

| BRANCH | ADDRESS | TEL | FAX |
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| TRA VINH PROVINCE | | | |
| TRA VINH | | | |
| Duyen Hai Branch | 74-76 Le Loi Str., Ward 2, Tra Vinh Town | 84-74- 85 8100 | 84-74- 85 8675 |
| | 9B Str., Cluster 1, Duyen Hai Town, Duyen Hai Dist. | 84-74- 83 3189 | 84-74- 83 3190 |
| Cang Long Branch | Highway 53, Cluster 5, Cang Long Town, Cang Long Dist. | 84-74- 88 3758 | 84-74- 88 3754 |
| Cau Ke Branch | 30/4 Str., Cluster 1, Cau Ke Town, Cau Ke Dist. | 84-74- 81 4648 | 84-74- 81 4642 |
| SOC TRANG PROVINCE | | | |
| SOC TRANG BRANCH | 57 3/2 Str., Soc Trang Town | 84-79- 61 0225 | 84-79- 81 2734 |
| Long Phu Branch | 57/4 Doan The Trung Str., Long Phu Town, Long Phu Dist. | 84-79- 85 7436 | 84-79- 85 7439 |
| Soc Trang Branch | 183 Tran Hung Dao Str., Soc Trang Town | 84-79- 61 1586 | 84-79- 61 1587 |
| BAC LIEU PROVINCE | | | |
| BAC LIEU BRANCH | 42 Ba Trieu Str., Bac Lieu Town | 84-781- 82 9112 | 84-781- 82 9115 |
| Gia Rai Branch | Highway 1A, Hamlet 2, Ho Phong Town | 84-781- 67 1362 | 84-781- 67 1365 |
| Tran Phu Sub-Branch | 94 Tran Phu Str., Ward 7, Bac Lieu Town | 84-781- 95 5072 | |
| CA MAU PROVINCE | | | |
| CA MAU BRANCH | 157 Phan Ngoc Hien Str., Ward 5, Ca Mau City | 84-780- 82 5237 | 84-780- 82 5244 |
| Nam Can Branch | Sector 1, Cluster 1, Nam Can Town, Nam Can Dist. | 84-780- 87 6286 | 84-780- 87 6500 |
| Ward 2 Sub-Branch | 8 Phan Chu Trinh Str., Ward 2, Ca Mau City | 84-780- 82 2441 | |
| Ward 7 Sub-Branch | 13 Hung Vuong Str., Ward 7, Ca Mau City | 84-780- 82 7814 | |
| Dong Bac Sub-Branch | 63 Tran Hung Dao Str., Ward 5, Ca Mau City | 84-780- 81 5587 | |

MHB NETWORK

