

BRADLEY C. LALONDE

Co-Founder and Managing Partner

Vietnam Partners LLC

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PROFESSIONAL EXPERIENCE: Over 25 year career in investment and corporate banking in multiple countries, spanning the United States, Europe, Middle East, Africa and Asia. Over 15 years experience in general management of Citibank franchises encompassing credit, marketing, operations and technology and treasury activities. Built start up franchises into profitable and well controlled businesses in Turkey, Tunisia and Vietnam. Key competences are marketing, credit and risk management , people management, particularly hiring, training and developing staff in marketing and risk management skills. A frequent guest lecturer in selling skills, marketing and risk management in Citibank training programs. In addition, significant professional experience in strategic planning, developing a business model to service the non-bank financial institutions industry, corporate audit for commercial lending and leasing in the United States, and Private Equity. Senior Credit Officer of Citigroup. Awarded distinguished order of the Republic from President of Tunisia for contributions to banking system(1993). Chairman of the American Chamber of Commerce in Hanoi, Vietnam(1996-1998). Numerous board seats on various trade and community organizations.

PRESENT: Partner and Co-Founder of Vietnam Partners, New York. Since October 03 to present. An Investment Bank serving the Vietnamese government and businesses in Vietnam. Investing capital, raising capital and providing financial advise. Head office in New York City and representative office in Hanoi, Vietnam. Notable achievements over the last 5 years. Established 50:50 joint venture fund management company with Bank for Development and Investment in Vietnam(BIDV). Member of Board and Investment Committee. General Director and Chief Investment Officer overseeing private equity investment portfolio of approximately 22 investments. Vietnam Partners was first foreign investor in domestic securities industry with 10% investment in Saigon Securities

Inc. (2005). Advised Chevron, Bank of America, Techcombank, PG Bank, and other financial institutions on strategic issues.

PREVIOUS EXPERIENCE:

CITIGROUP : August 2001 to March 2003. Director of Citicapital Audit and Risk Review.

Headed Audit Teams in New York and Dallas responsible for Citigroup's commercial lending and leasing activities. Over \$35 billion portfolio. Headed a multi-functional audit team to review all business processes, operations, technology, credit, franchises within Citicapital including integration of operations and portfolios resulting from major Citigroup acquisitions of several major financial institutions in the United States.

CITIBANK: September 1999-August 2001: Head of Citibank's Non-Bank Financial Institutions Business in Emerging Markets. Responsible for strategy and business plan implementation in over 40 countries covering Investment Banks, Insurance companies and Leasing companies. Deputy Risk Manager-Senior Credit Officer support to Group Financial Institutions Division Head in New York, covering Financial Institutions relationships in Latin America, Middle East Africa and Eastern Europe.

CITIBANK: June 1994-September 1999: Country Corporate Officer(CEO) Citibank Vietnam. Established branches in Hanoi and Ho Chi Minh City. Citibank became the largest and most profitable foreign bank in Vietnam. The bank was recognized as a model foreign investor, pioneered electronic banking and cash management, and contributed a number of firsts to the treasury and money markets in the country. Lead the first syndicated loan for a Vietnamese Corporation(Vinacoal). Held multiple positions including CEO, Country Risk Manager, Corporate Bank Head. Achieved highest possible audit and compliance ratings. No significant credit or operational losses experienced.

CITIBANK: January 1989- June 1994: CEO Citibank Tunisia. Headed the development of a start up local currency franchise, including new branches in Tunis and Sfax. Developed largest and most profitable bank in Tunisia. Won numerous awards for excellence in banking. No significant credit losses during assignment.

CITIBANK: July 1984-January 1989. Citibank Turkey. Corporate Banking Head for Izmir and Ankara branches. Responsible for credit and marketing for

corporate and financial institutions clients in Izmir and Ankara. Headed and managed a staff of approximately 30.

CITIBANK: January 1981-1984. Corporate Credit Officer in Bahrain, Saudi Arabia, Kuwait. Included assignment with Gulf International Bank in Bahrain covering corporate business in Pakistan, Jordan, Turkey and Iraq. Marketing

CHEMICAL BANK: June 1977-January 1981. Management training program, Assistant to Vice President covering Iran, Turkey, Africa. Established credit administration department for Bank of Liberia, assisted head of corporate planning for international activities of Chemical Bank.

EDUCATION:

COLUMBIA UNIVERSITY: Master degree in International affairs with concentration in international economic development. May 1977

UNIVERSITY OF MICHIGAN: Bachelor of Arts degree in political science. May 1975

Numerous post education training at major business schools and Citibank arranged training in Marketing, Strategic Planning, Credit, Operations and Technology, Corporate Finance and Investment Banking, People Management, Audit and Compliance. Instructor of Selling Skills, and Risk Management.