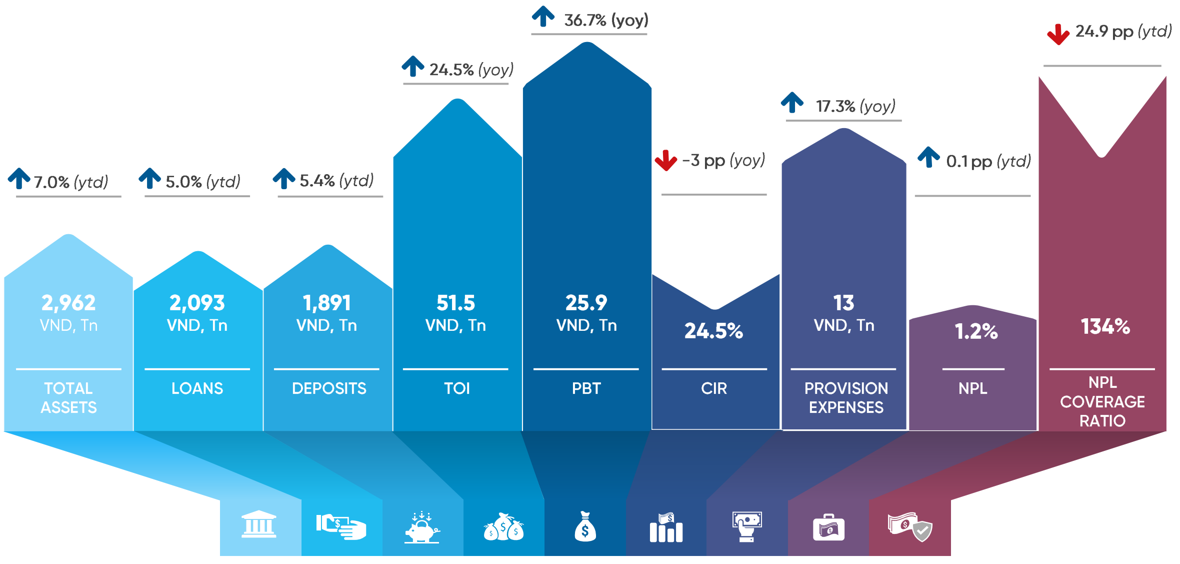
NEWS UPDATE

VIETINBANK FINANCIAL REPORTS

2Q2026 and 6M2026

BUSINESS PERFORMANCE IN 2Q2026 AND 6T2026 ACHIEVED MANY POSITIVE RESULTS



SCALE GROWTH PROVED ITS SAFETY AND EFFICIENCY

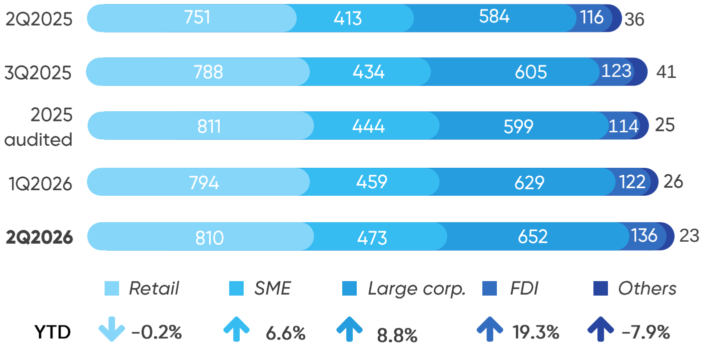
TOTAL ASSETS
VND, Tn
2,962
7.0% *vs 2025 year end*

TOTAL LIABILITIES
VND, Tn
2,762
6.7% *vs 2025 year end*

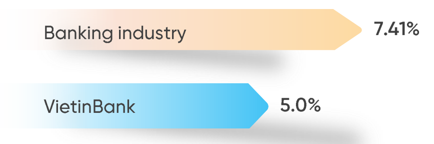
LOANS
VND, Tn
2,093
5.0% *vs 2025 year end*

DEPOSITS
VND, Tn
1,891
5.4% *vs 2025 year end*

Loans to customers by customer segment *(VND, Tn)*

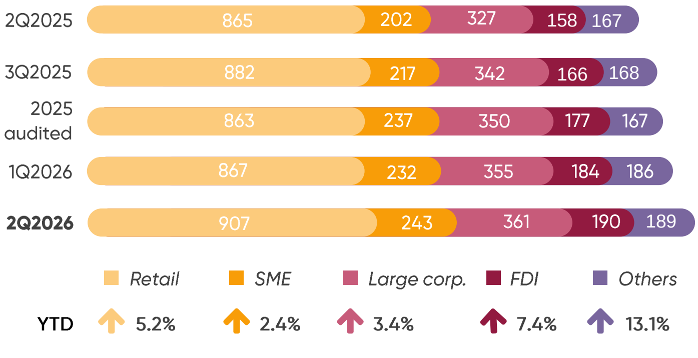


Credit growth in 1Q2026



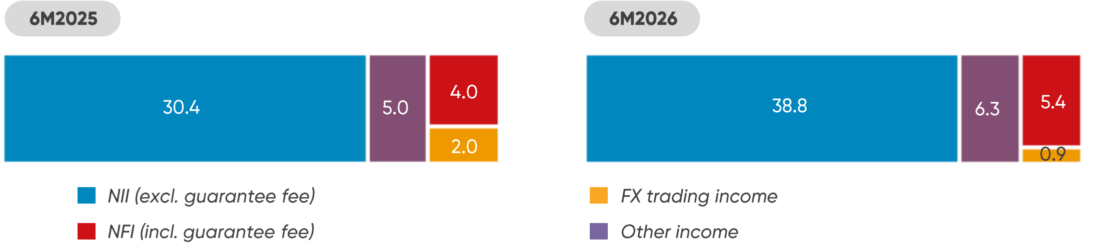
Credit balance of VietinBank as of 30/06/2026 **grew by 5.0% ytd**, with an uptrend in the corporate banking segment. The retail segment, although experiencing a slight decline ytd, has recovered and grew 2% qoq. Sectors experiencing growth included: electricity, iron and steel, electronics/computers, and animal feed....

Customer deposit by business type* *(VND, Tn)*



Customer deposits as of 30/06/2026 **rose by 5.4% ytd**, with growth across all segments. CASA as of 30/06/2026 slightly decreased by **3% ytd** due to rising interest rates and tax policies for household businesses; the proportion of CASA/total mobilized capital **was 23.5%** (down 2% percentage points compared to the end of 2025).

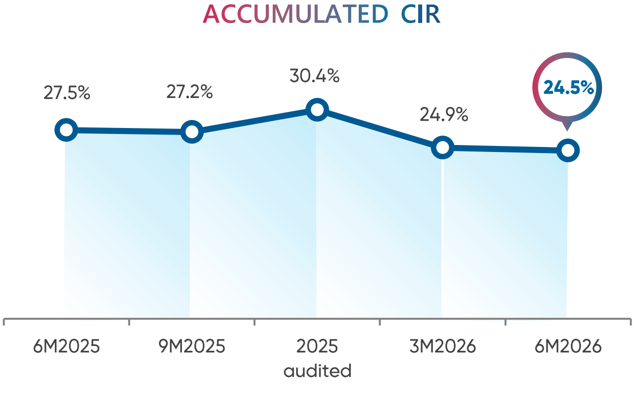
INCOME MAINTAINED FAVORABLE MOMENTUM *(VND, Tn)*



TOI in 6M2026 reached **51.5 VND,Tn (+24.5% yoy).** In which:

- NII (excl. guarantee fee) in 6M2026 reached **38.8 VND, Tn (+27.7% yoy)** thanks to VietinBank's proactive optimization of its credit portfolio structure coupled with risk control, and its priority given to growth in key manufacturing sectors/fields in line with the Government and the SBV orientation.
- NFI (incl. guarantee fee) in 6M2026 was **5.4 VND, Tn (+36.6% yoy)**, with growth across all revenue streams; in which, other fees (mainly trade finance) and guarantee fees witnessed strong growth of 57.5% and 41.5%, respectively.
- Income from recovery of written-off debts in 6M2026 reached about **4.4 VND, Tn, up 10.7% yoy.**

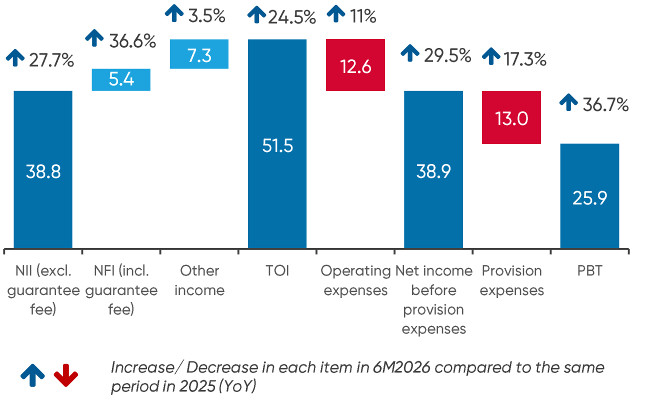
OPERATING COST EFFICIENCY CONTINUES TO BE OPTIMIZED



The efficiency of operating costs continues to improve, prioritizing spending on business operations, digital transformation, and key projects such as improving service quality and human resources to create a foundation for the bank's sustainable development. **VietinBank CIR in 6M2026 stood at 24.5%**, lower than the same period in 2025.

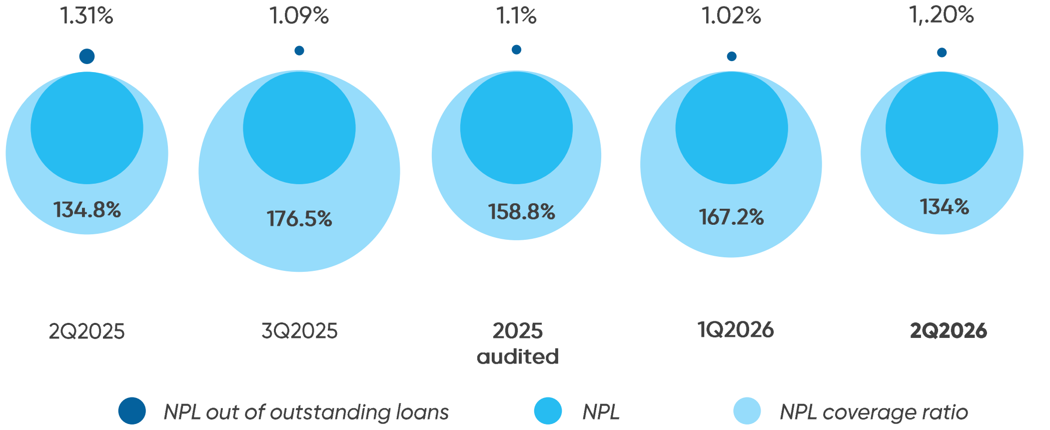
PROFITS STAYED POSITIVE UPWARD ROUTE *(VND, Tn)*

Net income before provision expenses in 6M2026 reached **38.9 VND, Tn (+29.5% yoy)**. Provision expenses in 6M2026 reached **13 VND, Tn (+17.3% yoy)** due to VietinBank's proactively identified and classified loans according to customer risk levels, and set aside risk provisions in accordance with regulations to enhance its financial capacity and resilience against potential economic risks VietinBank's. **PBT in 6M2026 was 25.9 VND, Tn (+36.7% yoy).**



DEBT QUALITY WAS EFFECTIVELY CONTROLLED

NPL RATIO AND NPL COVERAGE RATIO



- VietinBank continued to effectively manage asset quality, keeping the NPL ratio at **1.2%** as of 30/06/2026, slightly increase from its level at 2025 year-end. NPLs were concentrated in sectors negatively impacted by global and domestic economic challenges, such as real estate business, consumer loans, food and beverages, other agricultural products..... The NPL coverage ratio in 6M2026 was **134%**, further strengthening the financial buffer for the bank's operations in the coming period.
- While the domestic economy is beginning to stabilize, the global economy remains complex, negatively impacting the pace of economic recovery. Consequently, increasing pressure from bad debts is one of the major challenges facing the banking sector. Recognizing this development, VietinBank has proactively reviewed its portfolio and implemented solutions to strengthen management and supervision, streamline debt collection, and handle bad debts appropriately. In 2H2026, VietinBank will continue its efforts to implement a comprehensive approach of risk identification, NPL control, debt recovery and handle enforcement to **ensure the NPL ratio ≤ 1.8%.**

More information about VietinBank in other publications

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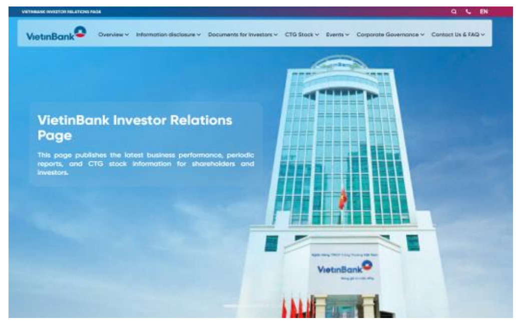
INVESTOR BUSINESS UPDATE

Quarterly issue

INFORMATION UPDATED ON WEBSITE www.investor.vietinbank.vn



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Thank you!

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