



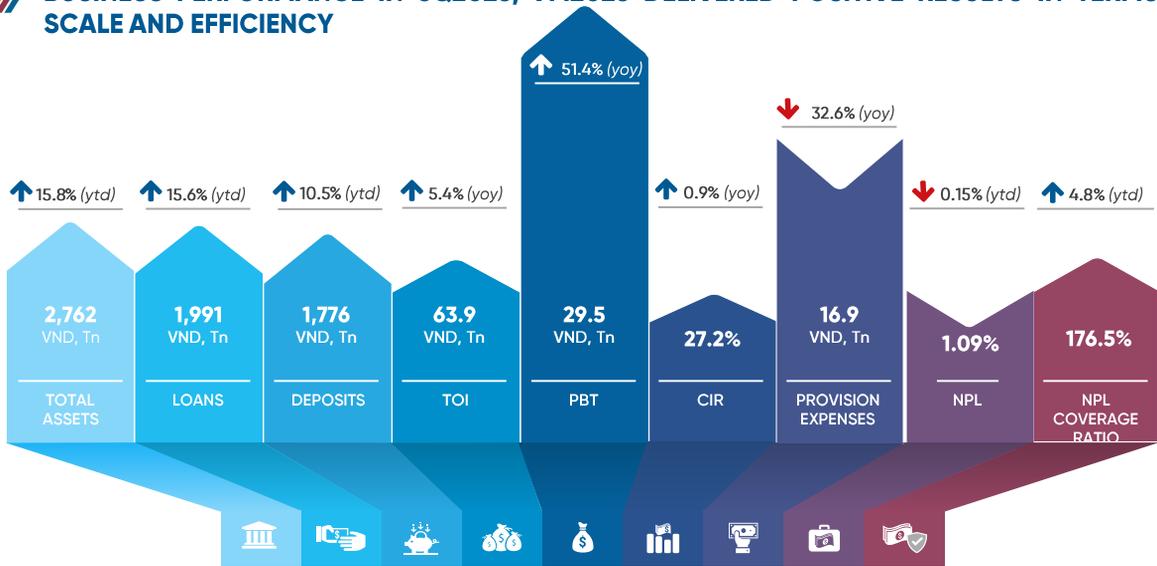
NEWS UPDATE

VIETINBANK FINANCIAL REPORTS

3Q2025 & 9M2025



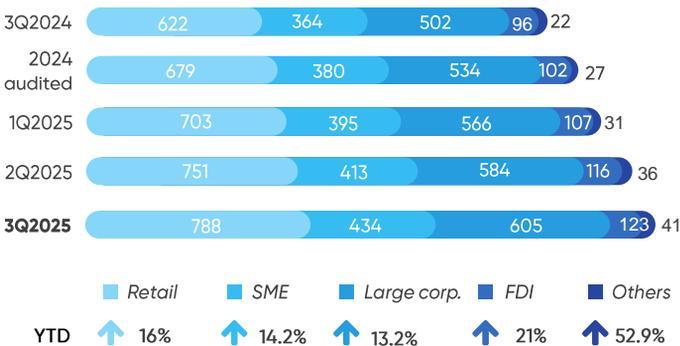
BUSINESS PERFORMANCE IN 3Q2025, 9M2025 DELIVERED POSITIVE RESULTS IN TERMS OF SCALE AND EFFICIENCY



SCALE GROWTH PROVED ITS SAFETY AND EFFICIENCY



Loans to customers by customer segment (VND, Tn)

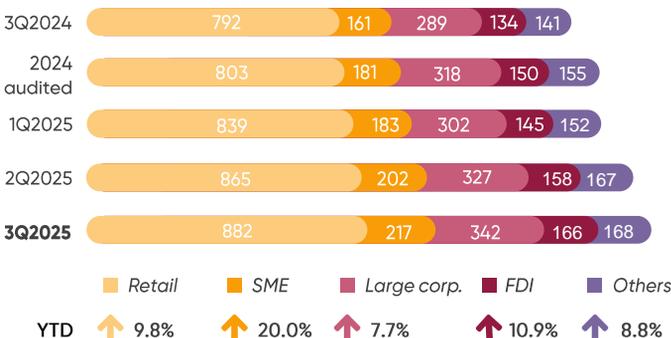


Credit growth in 3Q2025



Credit balance of VietinBank as of 30/09/2025 **grew by 15.6% ytd**, higher than the industry-wide credit growth, with growth in both the corporate and retail segments; focused on essential production and business, trade and services, import and export, consumer loans...

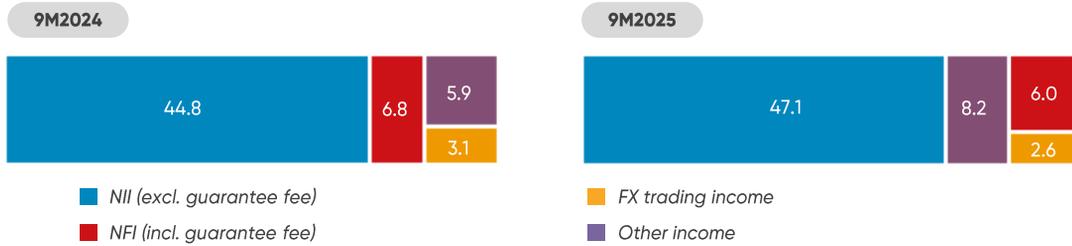
Customer deposit by business type* (VND, Tn)



Customer deposits as of 30/09/2025 **rose by 10.5% ytd** and witnessed its growth in all segments. CASA funding as of 30/09/2025 **increased by 11.7% ytd**, the proportion of CASA/total mobilized capital **was 25.1%** (up 0.3% compared to the end of 2024).

(*): VietinBank adjusts the deposit structure of each segment to match the loan structure.

INCOME MAINTAINED FAVORABLE MOMENTUM (VND, Tn)



TOI in 9M2025 reached **63.9 VND, Tn (+5.4% yoy)**. In which:

- NII (excl. guarantee fee) in 9M2025 reached **47.1 VND, Tn (+5.2% yoy)** driven by the good credit growth yet the implementation of many credit packages with preferential rates... to support customers.
- NFI (incl. guarantee fee) in 9M2025 was **over 6 VND, Tn (-10.9% yoy)**. The reason is partly the impact of Circular 21/2024/TT-NHNN adjusting the accounting method for UPAS LC products; in addition, VietinBank continues to waive and reduce many types of service fees to attract new customers and support people and businesses to access financial services at reasonable costs, improve experience and increase customer engagement.
- Income from recovery of written-off debts in 9M2025 reached 6.8 VND, Tn, **up 12.9% yoy**.

OPERATING COST EFFICIENCY CONTINUES TO BE OPTIMIZED

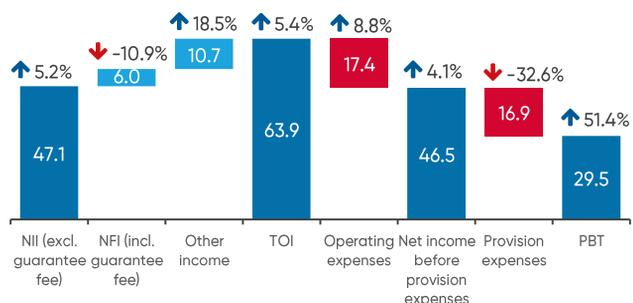


Operational cost efficiency was leveraged continuously, **VietinBank CIR in 9M2025 stood at 27.2%**, lower than that in 2024 year end. CIR increased by 0.9% relative to the same period in 2024 as VietinBank promoting digital transformation activities, key projects of the Bank such as improving service quality/human resource quality; continuing to prioritize costs for activities directly serving business activities, events to promote, develop and expand customers, enhance the image and position of VietinBank.

PROFITS STAYED POSITIVE UPWARD ROUTE (VND, Tn)

Net income before provision expenses in 9M2025 reached **46.5 VND, Tn (+4.1% yoy)**. Provision expenses in 9M2025 was **16.9 VND, Tn (-32.6% yoy)** driven by tightly controlled credit quality.

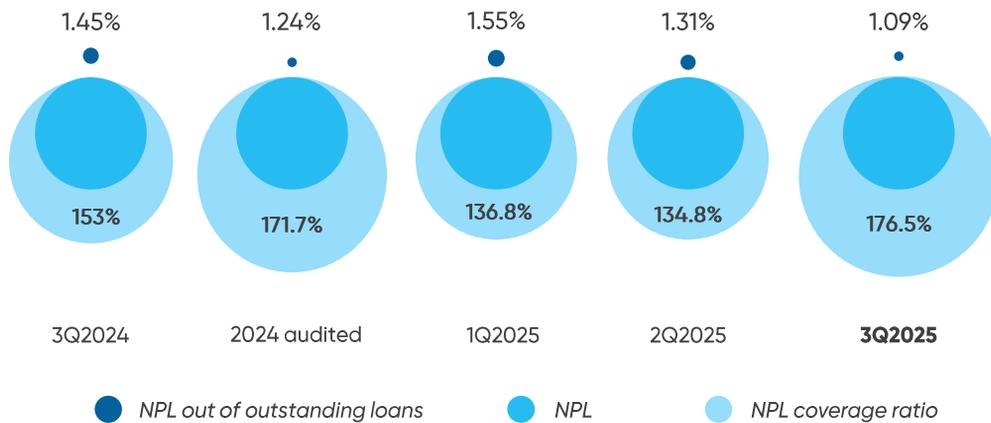
PBT in 9M2025 was 29.5 VND, Tn (+51.4% yoy).



Increase/ Decrease in each item in 9M2025 compared to the same period of 2024 (YoY)

ASSET QUALITY WAS STRICTLY CONTROLLED

NPL RATIO AND NPL COVERAGE RATIO



- NPL out of outstanding loans as of 30/09/2025 **stood at 1.09%**, down relative to 2Q2025 and 2024 year end driven by tightly controlled asset quality. NPL focused on a number of industries negatively affected by the difficulties of the world economy and the domestic economy such as: consumer loans, agricultural products, construction materials, basic construction, real estate business... NPL coverage ratio in 3Q2025 was **176.5%**, continuing to strengthen the financial buffer for the Bank's operations in the coming time.
- Vietnam's economy in 2025 faces many challenges: **(i)** the impact of US tariff policies and the US-China trade war that began in late 1Q2025, **(ii)** inflationary pressure, exchange rate fluctuations, geopolitical risks, **(iii)** the impact of economic restructure, (iv) climate change causing natural disasters, storms and floods...; thereby affecting business operations, customers' ability to repay debts and debt quality at VietinBank. Recognizing this development, VietinBank has proactively reviewed the portfolio, implemented solutions to strengthen management and supervision, streamlined collection and appropriate debt handling. VietinBank strives to implement a combination of solutions to identify risks, control arising bad debts, and enhance debt collection and settlement to ensure the **control of the NPL ratio below 1.8%** approved by General meeting of shareholders.



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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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