



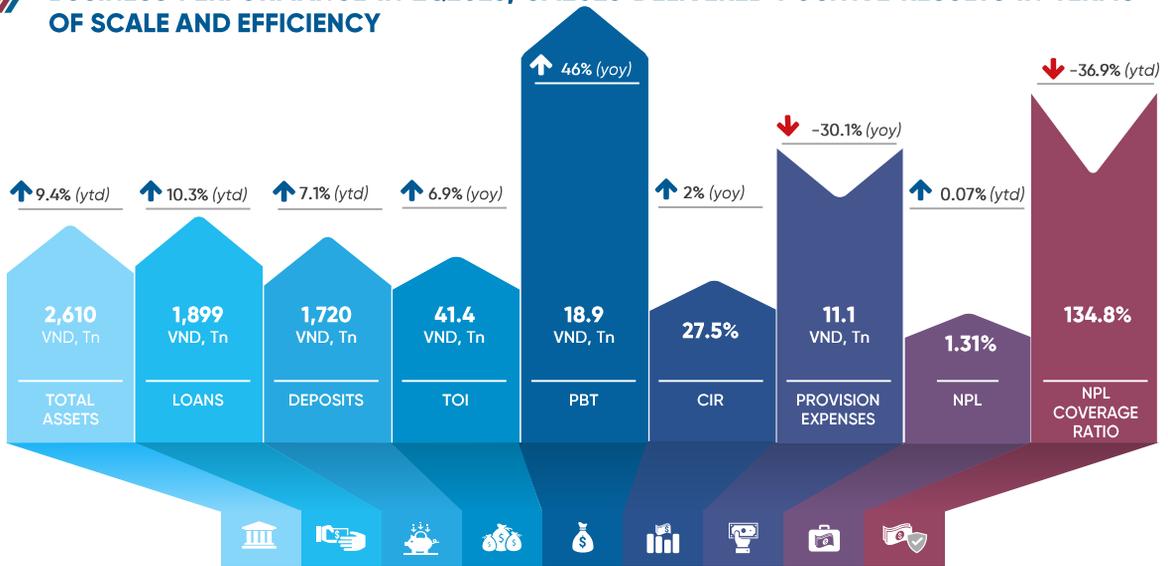
NEWS UPDATE

VIETINBANK FINANCIAL REPORTS

2Q2025 & 6M2025



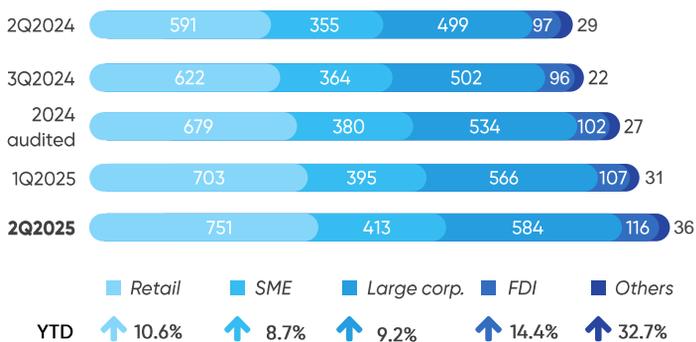
BUSINESS PERFORMANCE IN 2Q2025, 6M2025 DELIVERED POSITIVE RESULTS IN TERMS OF SCALE AND EFFICIENCY



SCALE GROWTH PROVED ITS SAFETY AND EFFICIENCY



Loans to customers by customer segment (VND, Tn)

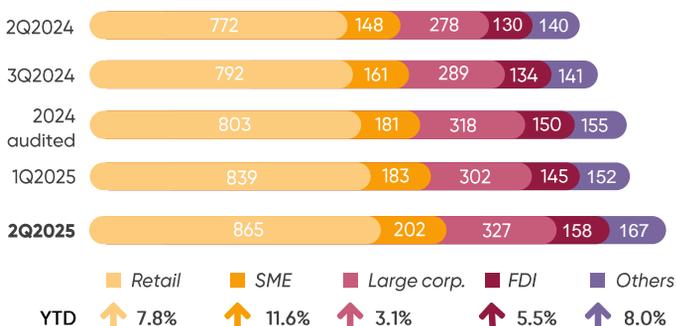


Credit growth in 2Q2025



Credit balance of VietinBank as of 30/06/2025 **increased by 10.3% ytd**, higher than the industry-wide credit growth, with even growth in both the corporate and retail segments; focused on consumer loans, real estate business, electricity, other financial activities and equipment, electronic components, computers...

Customer deposit by business type* (VND, Tn)



Customer deposits as of 30/06/2025 **rose by 7.1% ytd** and witnessed its growth in all segments. CASA funding as of 30/06/2025 **increased by 7.3% ytd**, the proportion of CASA/total mobilized capital **was 24.9%**.

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

INCOME MAINTAINED FAVORABLE MOMENTUM (VND, Tn)

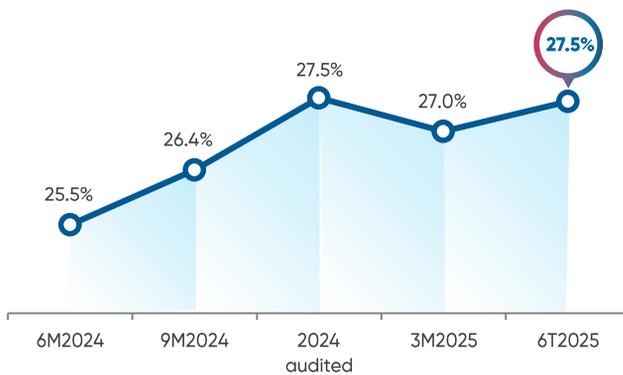


TOI in 6M2025 reached **41.4 VND, Tn (+6.9% yoy)**. In which:

- NII (excl. guarantee fee) in 6M2025 reached **30.4 VND, Tn (+2.7% 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 6M2025 was **nearly 4 VND, Tn (-13.3% yoy)** as VietinBank has continued the implementation of many types of service fees exemptions to support people and businesses to access financial services at reasonable costs; at the same time, increasing investment in digital channels to attract customers using products and services, developing payment connection platforms, diversifying payment channels and promoting digital transformation to improve the quality of banking services and enhance customer experience.
- Income from recovery of written-off debts in 6M2025 reached **4 VND, Tn, up 89.4% yoy**.

OPERATING COST EFFICIENCY CONTINUES TO OPTIMIZE

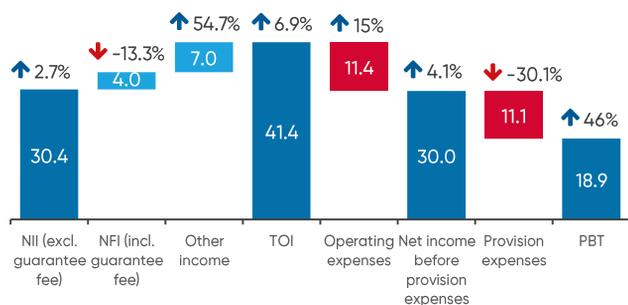
ACCUMULATED CIR



Operational cost efficiency was leveraged continuously, **VietinBank CIR in 6M2025 stood at 27.5%**, equivalent to the end of 2024. CIR increased by 2% yoy because VietinBank accelerated digital transformation activities, continued to prioritize expenses for activities directly serving business operations, improving service quality and human resource quality to create a premise for the Bank's sustainable development.

PROFITS STAYED POSITIVE UPWARD ROUTE (VND, Tn)

Net income before provision expenses in 6M2025 reached **30 VND, Tn (+4.1% yoy)**. Provision expenses in 6M2025 was **11.1 VND, Tn (-30.1% yoy)** driven by tightly controlled credit quality. **PBT in 6M2025 was 18.9 VND, Tn (+46% yoy)**.

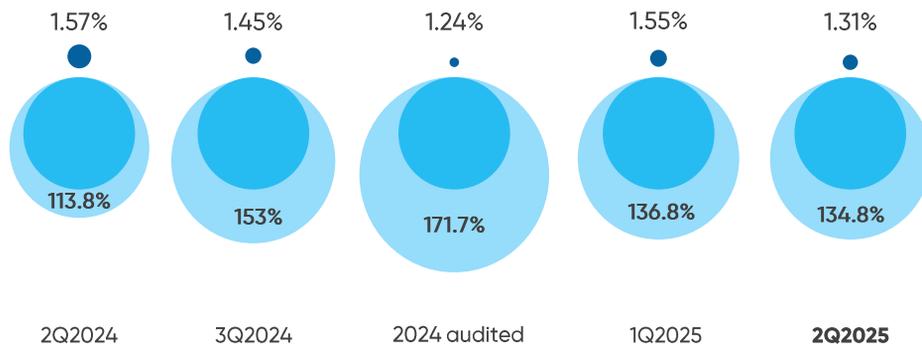


Increase/ Decrease in each item in 6M2025 compared to the same period of 2024 (YoY)



ASSET QUALITY WAS STRICTLY CONTROLLED

NPL RATIO AND NPL COVERAGE RATIO



● NPL out of outstanding loans
 ● NPL
 ● NPL coverage ratio

● NPL out of outstanding loans as of 30/06/2025 **stood at 1.31%**, up **0.07%** compared to 2024 year end yet **down 0.24%** relative to 1Q2025 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: real estate business, basic construction, consumer loans, agricultural products... NPL coverage ratio in 2Q2025 was **134.8%**, continuing to strengthen the financial buffer for the Bank's operations in the coming time.

● In the context that the domestic economy is initially stabilizing yet the world economy is still complicated, negatively affecting the recovery speed of the economy, the increasing pressure of bad debt is one of the major challenges of the banking industry. Recognizing this development, VietinBank has proactively reviewed the portfolio, implemented solutions to strengthen management and supervision, streamline debt collection, and handle debt appropriately. In 2025, 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%**.



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INVESTOR BUSINESS UPDATE

Quarterly issue



INFORMATION UPDATED ON WEBSITE
www.investor.vietinbank.vn



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