

VIETINBANK

INVESTORS UPDATE

2Q2021 & 6M2021





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BUSINESS PERFORMANCE

2Q2021 & 6M2021

Highlights of
business results in
2Q2021 & 6M2021

Analysis of
business results in
2Q2021 & 6M2021



01. Business performance 2Q2021 & 6M2021

Highlights of business results in 2Q2021 & 6M2021



VietinBank's business results in 2Q2021 & 6M2021 continued to grow steadily and positively, in which business efficiency growth was higher than scale growth.

▲ 9.8%
(ytd) | **1,473**
VND, Tn

Total assets 30/6/21

▲ 9.1%
(ytd) | **93.2**
VND, Tn

Total owners' equity 30/6/21

▲ 5.6%
(ytd) | **1,084**
VND, Tn

Credit exposure 30/6/21

▲ 5%
(ytd) | **1,040**
VND, Tn

Customer deposits 30/6/21

▲ 30.7%
(yoy) | **27,006**
VND, Bn

Total income 6M2021

▲ 45.5%
(yoy) | **10,850**
VND, Bn

Profit before tax 6M2021

▲ 16.7%
(yoy) | **7,699**
VND, Bn

Operating cost 6M2021

▲ 28.1%
(yoy) | **8,456**
VND, Bn

Provision expenses 6M2021

▲ FY2020:
16.9% | **19.7%**

ROE 30/6/21

▲ FY2020:
1.3% | **1.6%**

ROA 30/6/21

▼ FY2020:
35.5% | **28.5%**

CIR 6T2021

▲ FY2020:
0.94% | **1.34%**

NPL 30/6/21

01. Business performance 2Q2021 & 6M2021

Highlights of business results in 2Q2021

SCALE	2Q20	3Q20	4Q20	1Q21	2Q21
Total assets growth (yoy)	4.7%	4.9%	8.1%	9.9%	18.8%
Total liabilities growth (yoy)	4.3%	4.5%	8.0%	9.5%	19.1%
CASA proportion	16.4%	18.0%	19.6%	18.7%	18%
Credit growth (ytd)	0.3%	1.8%	7.8%	0.05%	5.6%
BUSINESS RESULTS (P&L)	2Q20	3Q20	4Q20	1Q21	2Q21
TOI growth (yoy)	-0.6%	10.9%	24.0%	20.9%	41.2%
NII growth (yoy)	-5.2%	9.0%	18.3%	26.4%	39.5%
Non-NII growth (yoy)	20.3%	18.9%	50.0%	0.6%	47.2%
Credit cost	0.7%	1.2%	1.2%	0.13%	0.79%
CIR	32.9%	32.6%	43.6%	27.2%	29.7%
Growth of net profit before provision to credit losses (yoy)	4.3%	17.2%	35.9%	27.7%	47.9%
Growth of PBT (yoy)	105.6%	-7.0%	101.8%	171%	-37.8%
DEBTS & ASSETS QUALITY	2Q20	3Q20	4Q20	1Q21	2Q21
NPL ratio	1.70%	1.87%	0.94%	0.88%	1.34%
Debt coverage ratio	80.9%	84.2%	132.0%	155.4%	129%
PROFITABILITY	2Q20	3Q20	4Q20	1Q21	2Q21
NIM	2.7%	2.8%	2.8%	3.3%	3.2%
ROA	1.2%	1.1%	1.3%	2.4%	1.6%
ROE	15.3%	13.9%	16.9%	29.6%	19.7%
EQUITY AND LIQUIDITY	2Q20	3Q20	4Q20	1Q21	2Q21
LDR ratio	86.9%	84.5%	86.1%	85.3%	84.9%
Ratio of short term funding used by medium and long term loans	30.5%	29.4%	29.3%	27.4%	28%

01

Total operating income (TOI) in 2Q2021 was **up 41.2%** (yoy) thanks to: Net interest income (NII), Net fee and service income (NFI), income from investments in other entities and other operating income.

02

NII in 2Q2021 was **up 39.5%** (yoy) thanks to good control of cost of fund and improve the profitability of the credit mix.

03

NFI was **up 47.2%** (yoy) thanks to promotion of advantageous products such as trade finance, money transfer, card services... and control service expenses to optimize cost management efficiency

04

Effective cost control, CIR 2Q2021 was controlled at **29.7%**.

05

NPL was kept at **1.34%**. Debt coverage ratio reached **129%**. Recovery from written-off bad debts continued to increase (**171.9%** yoy).

06

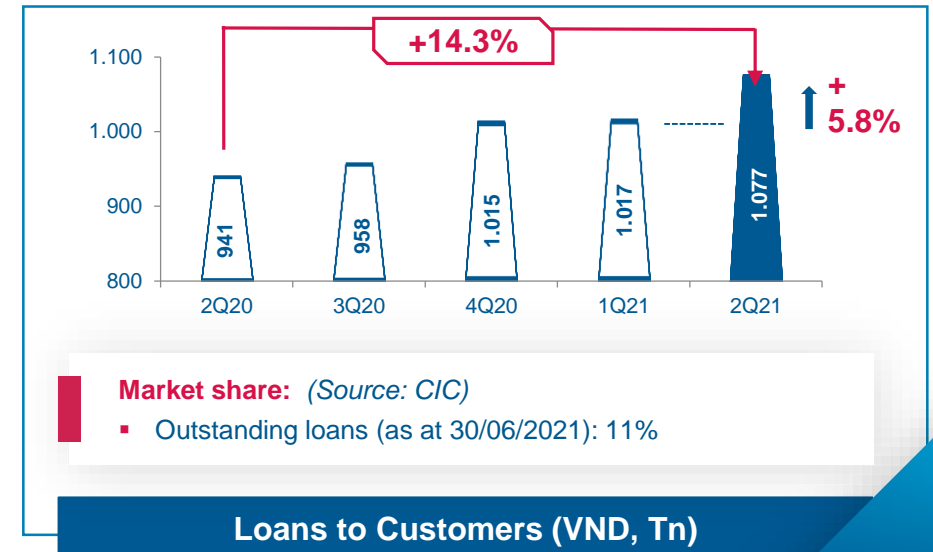
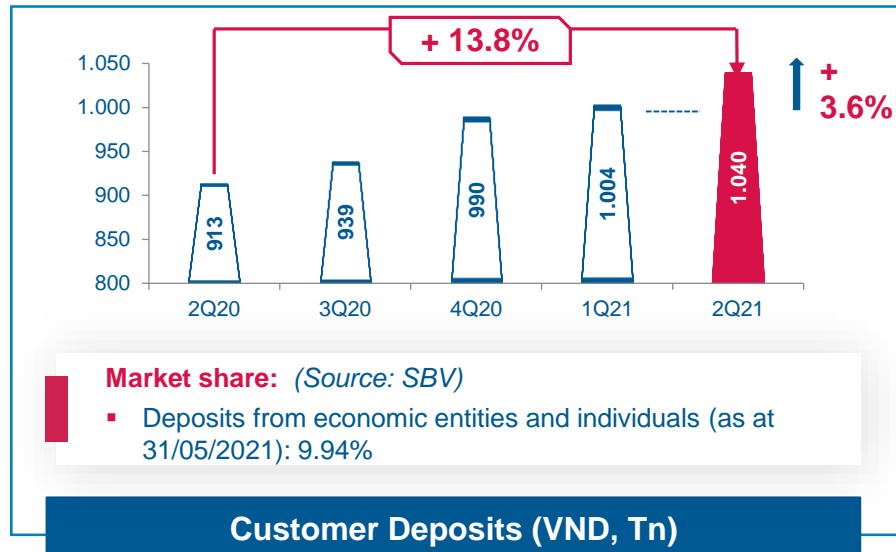
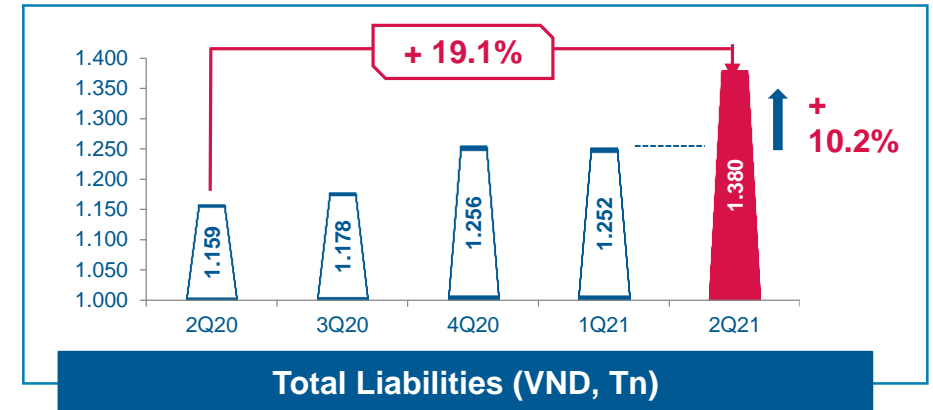
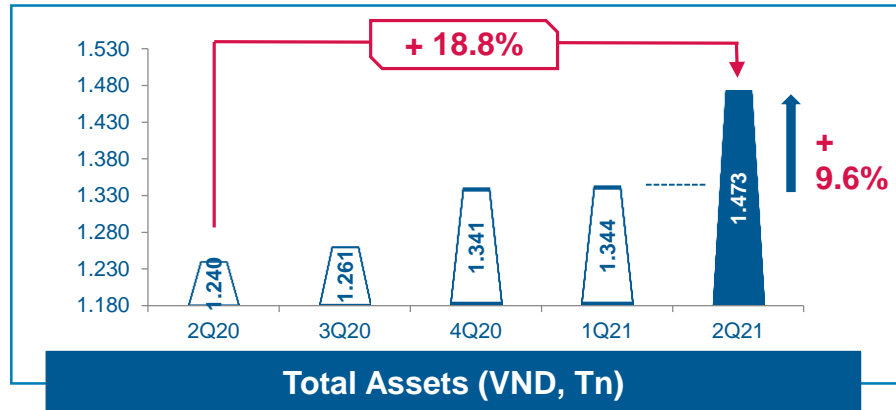
Profitability continued to improve, **ROA reached 1.6%** and **ROE reached 19.7%**.

01. Business performance 2Q2021 & 6M2021

Stable growth of scale

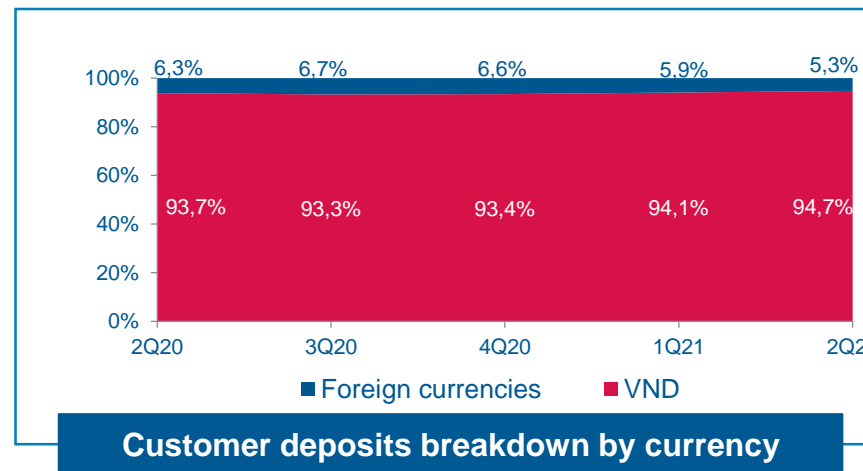
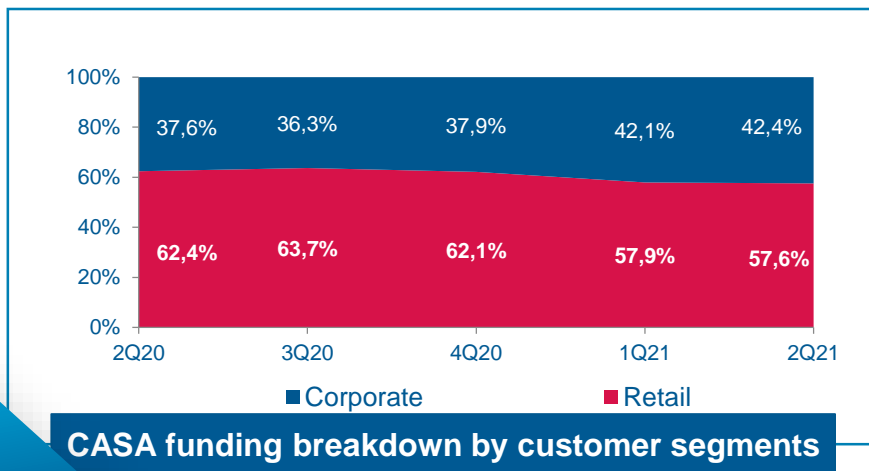
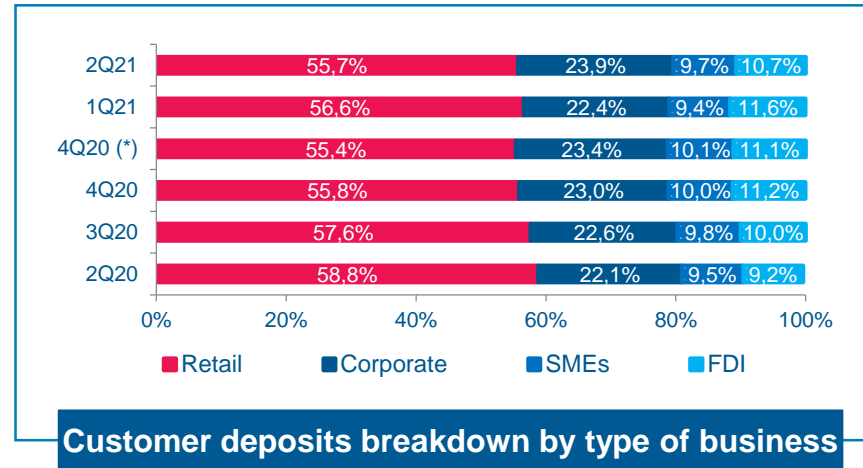
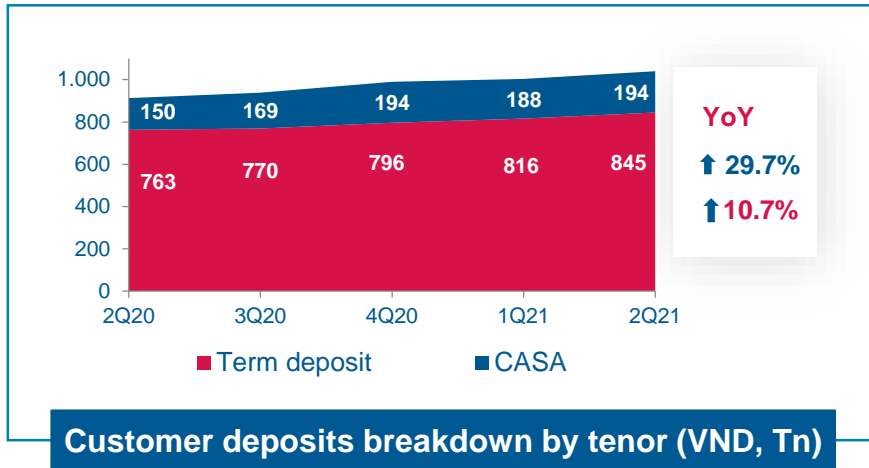


Good growth of scale indicators. Actively diversify capital mobilization channels at reasonable costs, in balance with credit growth needs, and optimize business efficiency.



01. Business performance 2Q2021 & 6M2021

Funding structure shifted positively

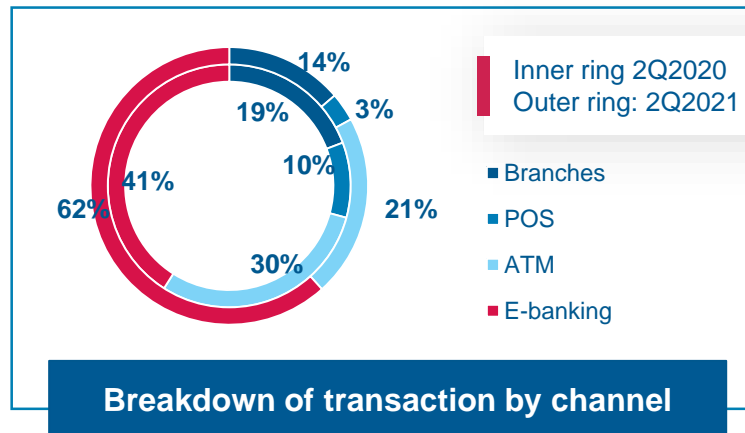
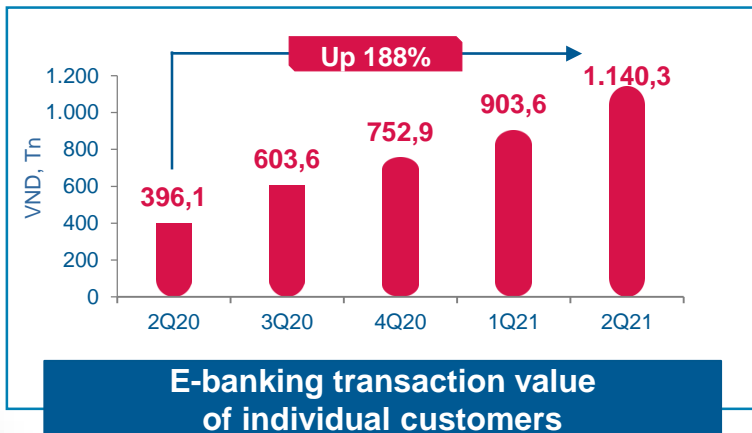
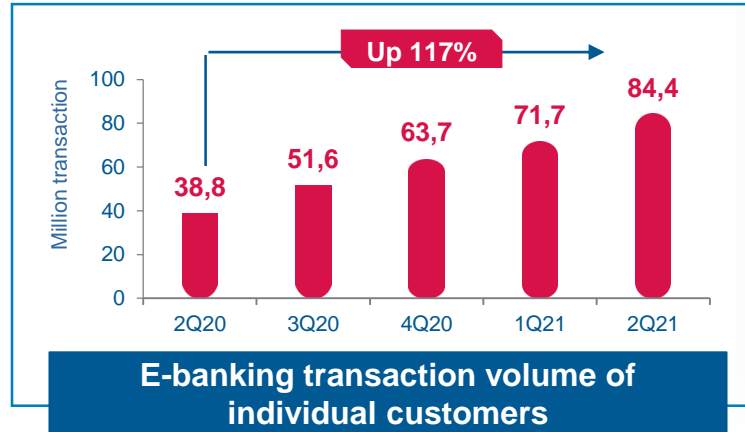
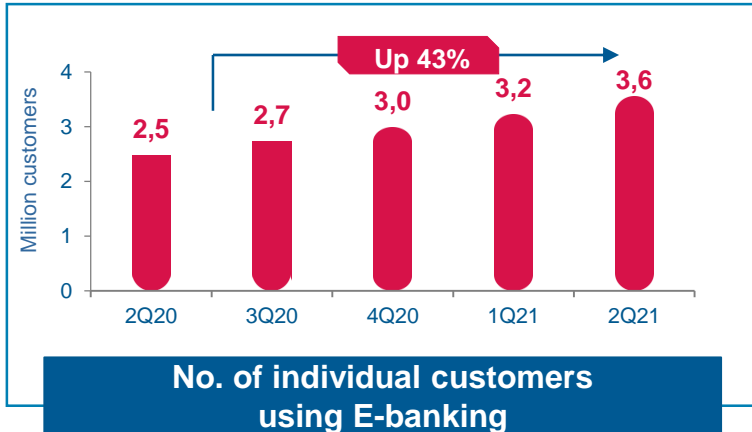


- Capital continued to grow positively, the proportion of deposits from large corporates and SMEs increased.
- Continue to maintain high CASA funding by promoting foreign currency mobilization from FDI segment, developing payment banking services, strongly deploying online platforms such as eFAST, iPay, eKYC... to optimize capital expenditure.

(*): Proportion after customer segments reclassification when VietinBank conducted periodic assessment in early 2021

01. Business performance 2Q2021 & 6M2021

Continue to maintain high CASA funding by promoting digitalization of personal financial services (iPay, eKYC...)



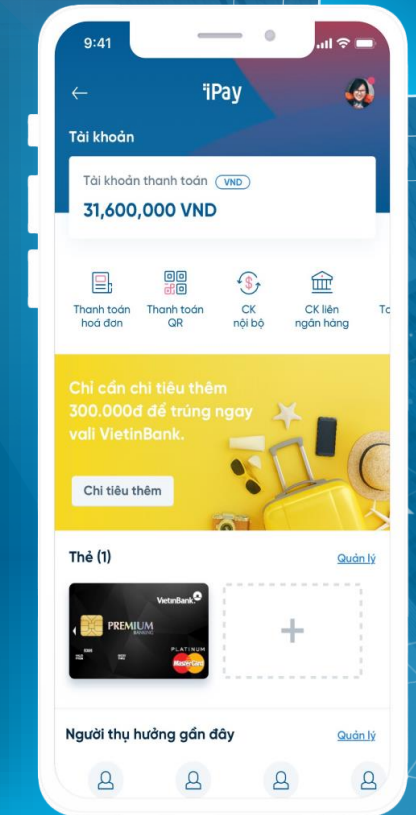
- VietinBank invested in developing digital banking, enhancing utilities for retail customers in the direction of encouraging the shift from over-the-counter payment channel to online payment channel.
- The number of customers, volume and transaction value through E-banking grew strongly.



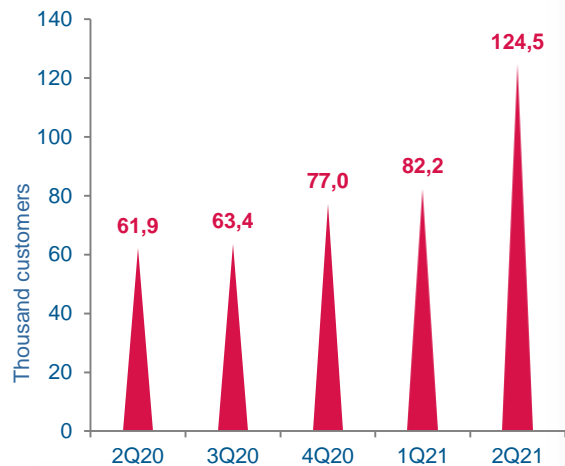
01. Business performance 2Q2021 & 6M2021

Continue to maintain high CASA funding by promoting digitalization of financial services for corporate customers (eFAST)

- VietinBank eFAST is the most modern application, a transaction channel to attract CASA, reduce operating costs and has recently become a popular transaction channel for corporate customers thanks to its fast, strong, safe, secure and convenient, especially during Covid-19 pandemic.
- Transaction volume and value through eFAST grew strongly year-on-year.

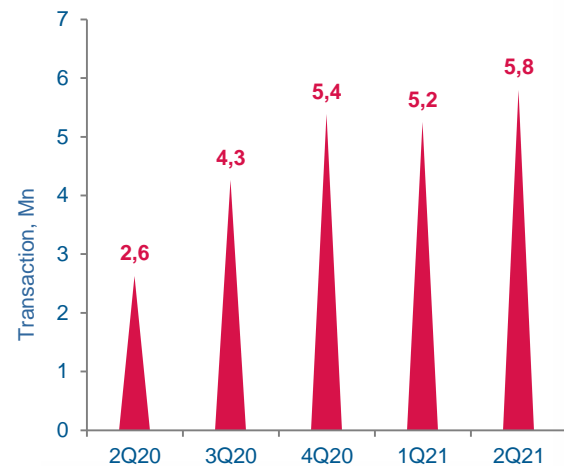


No. of corporate customers using electronic channels



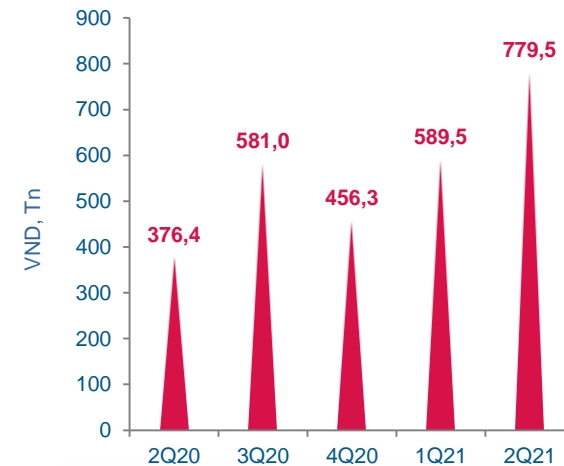
▲ 101%
in number of customers (yoy)

Transaction volume via electronic channels of corporate customers



▲ 122%
in transaction volume (yoy)

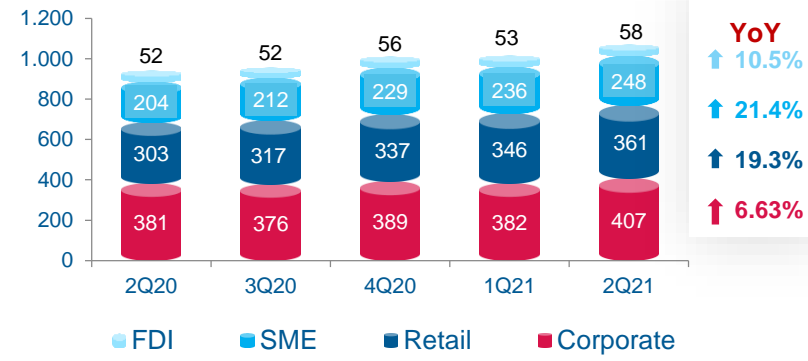
Transaction value via electronic channels of corporate customers



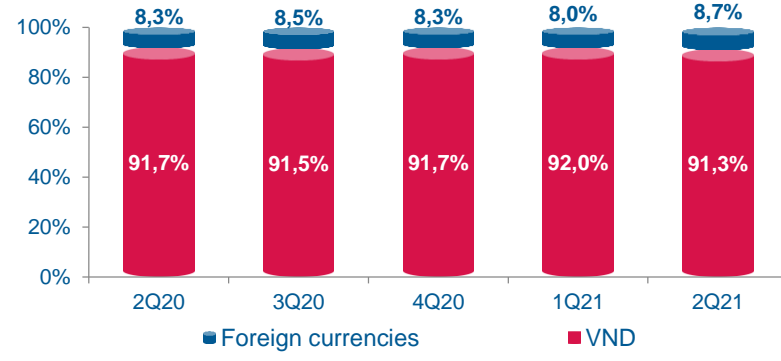
▲ 107%
in transaction value (yoy)

01. Business performance 2Q2021 & 6M2021

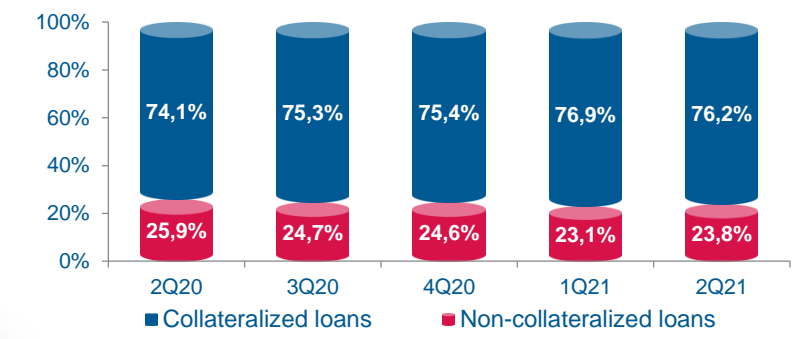
Positively shifted lending structure, aligned with business strategy



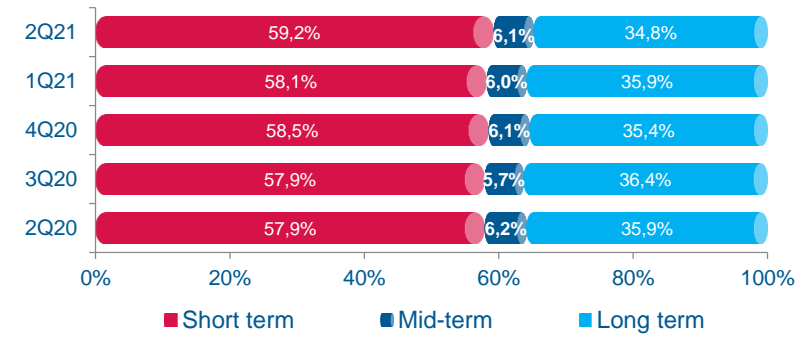
Loans breakdown by segments (*) (VND Tn)



Loans breakdown by currencies



Loans breakdown by collateral/non-collateral



Loans breakdown by tenor

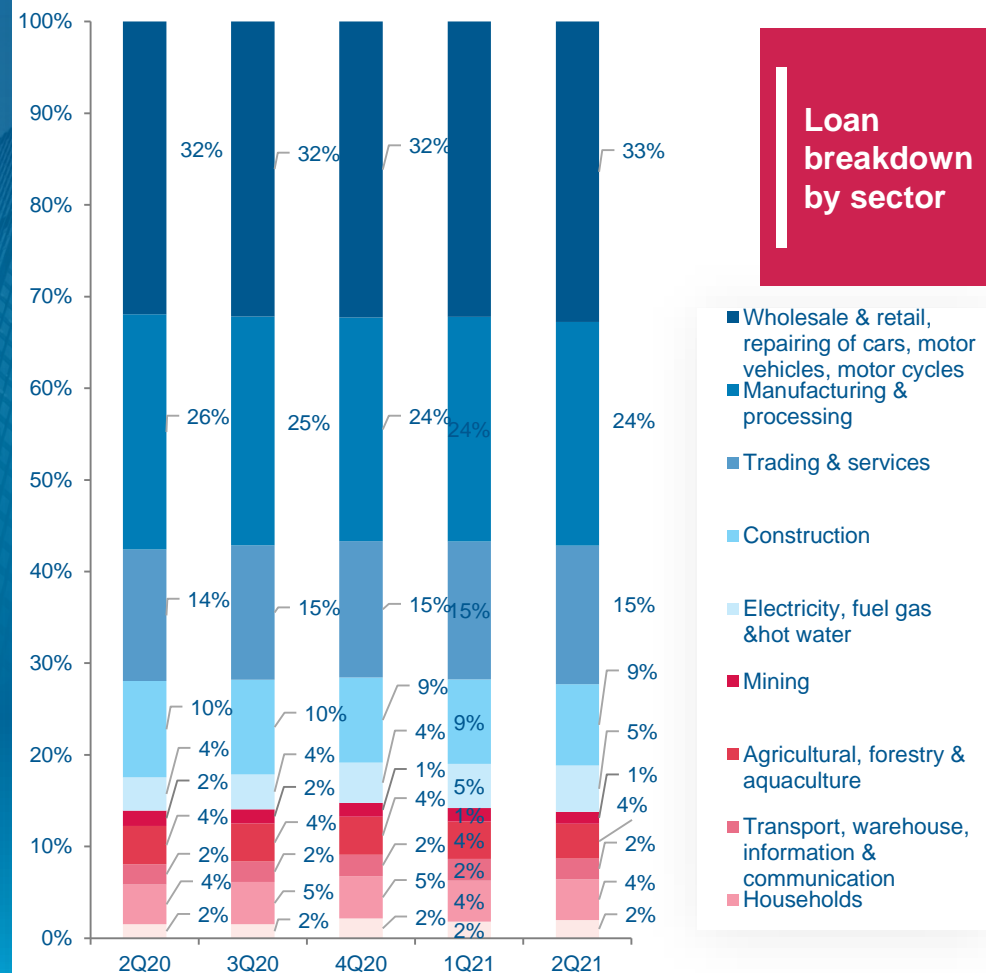
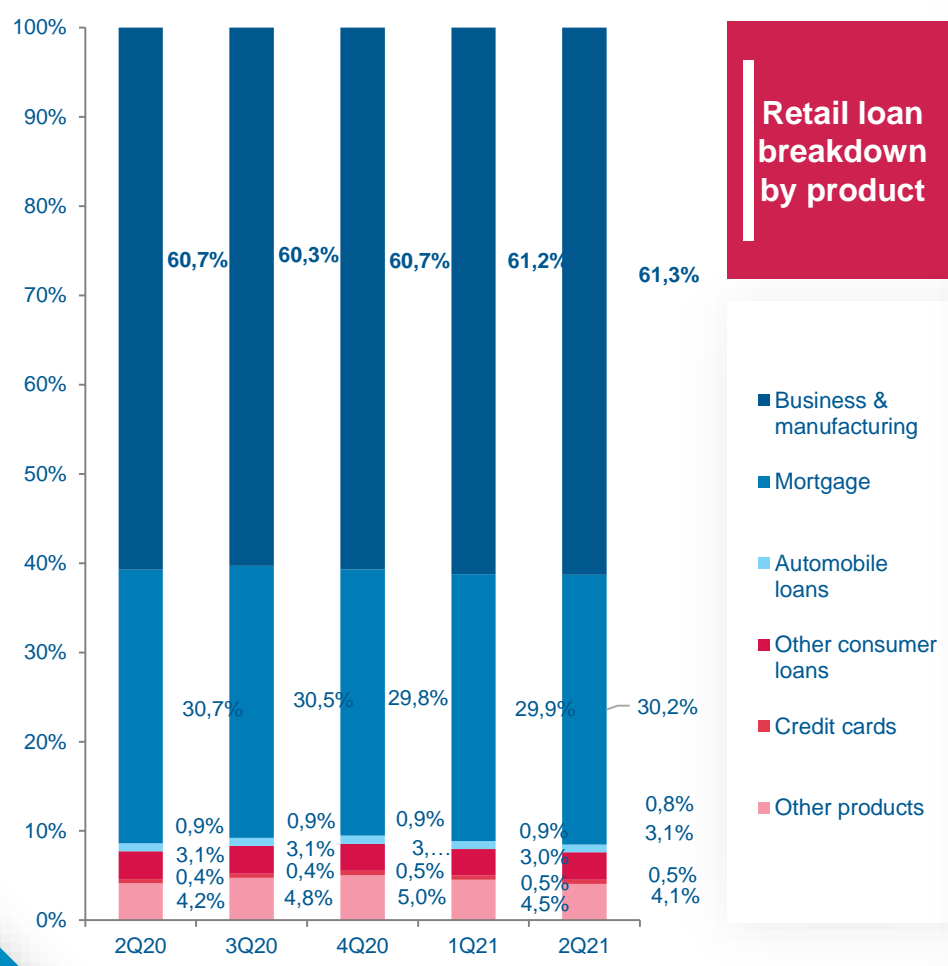
Credit continued to grow sustainably in the direction of increasing the proportion of highly profitable segments such as retail and SMEs; restructuring credit portfolio, diversifying and prioritizing credit for production and business, in line with the needs and developments of each economic sector and field.



(*): Recalculated data after customer segments reclassification when VietinBank conducted periodic assessment in early 2021

01. Business performance 2Q2021 & 6M2021

Shifting loan portfolio towards highly potential products and sectors



- Lending structure focused on sectors and fields with potential growth such as electricity and gas production and distribution; wholesale and retail, car and motor repairing; commerce trading (construction materials, food and beverages, medical supplies, rubber...);
- Retail lending structure focused on production, business and mortgage. The proportion of loans to these 2 areas slightly improved ytd (up 0.1% và 0.3%).

01. Business performance 2Q2021 & 6M2021

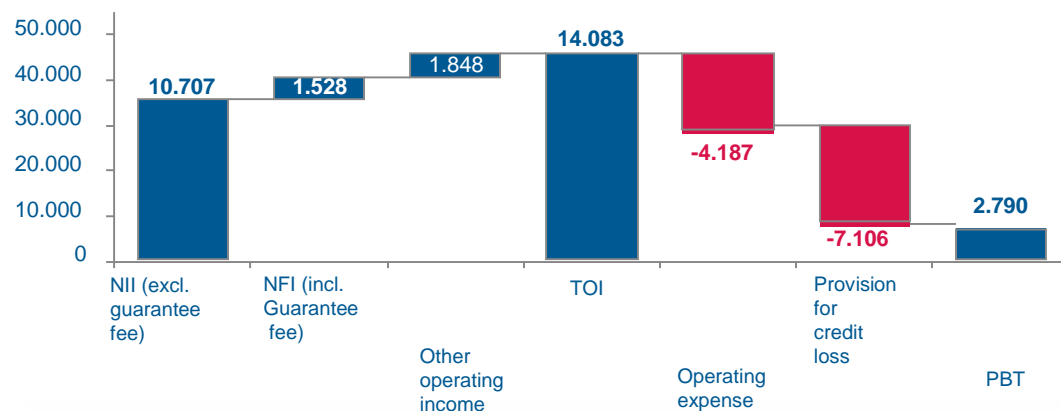
Profits grew positively thanks to reasonable business strategy

CONSOLIDATED PBT 6MQ2021 REACHED 10,850 VND BILLION, UP 45.5% YOY THANKS TO:

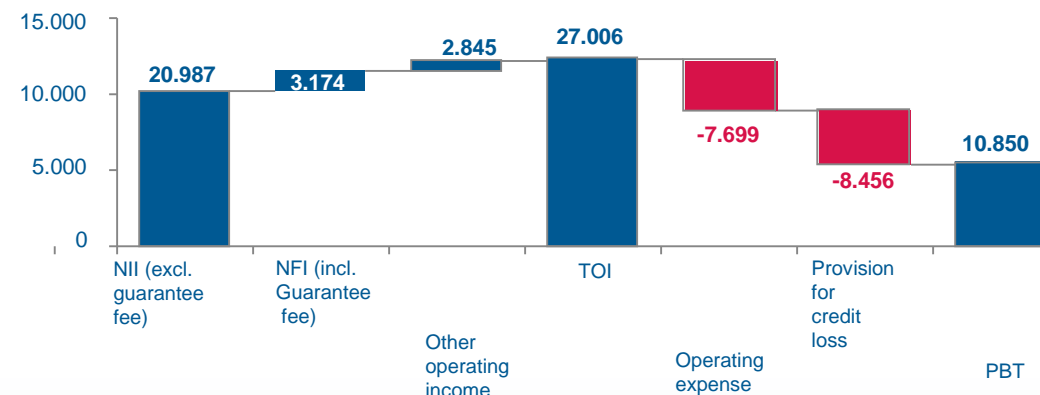
- NII (excluding guarantee)** grew steadily (+32.3% yoy) thanks to improve the profitability of the credit portfolio and good control of cost of fund through developing payment banking solutions (eFAST, eKYC) and diversifying capital mobilization channels.
- NFI (including guarantee)** grew steadily (+26.5% yoy) by implementing measures to promote sales of advantageous products such as trade finance, money transfer, card services, etc., while controlling service expenses to optimize cost management efficiency.

- Recovery from written-off bad debts strongly increased (97.8% yoy).
- Effective cost control, further reducing CIR compared to 2020.
- Actively make additional risk provisions according to Circular 03, more strictly than the level prescribed by the SBV.

P&L structure 2Q2021 (VND, Bn)



P&L structure 6M2021 (VND, Bn)



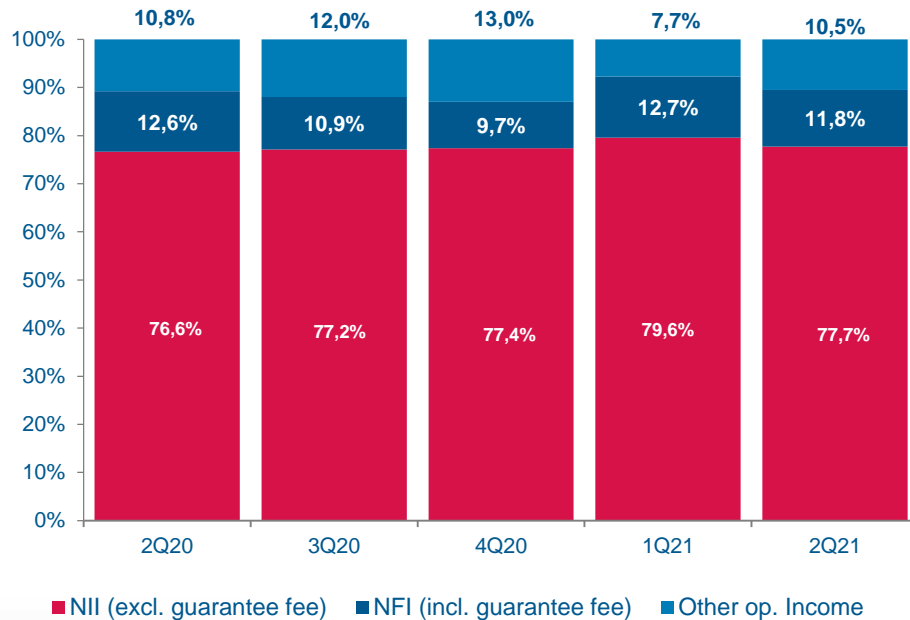
yoy +40.1% | +21.8% | +71.9% | +41.2% | +27.6% | +222% | -37.8%

yoy +32.3% | +26.5% | 24.7% | +30.7% | +16.7% | +28.1% | +45.5%

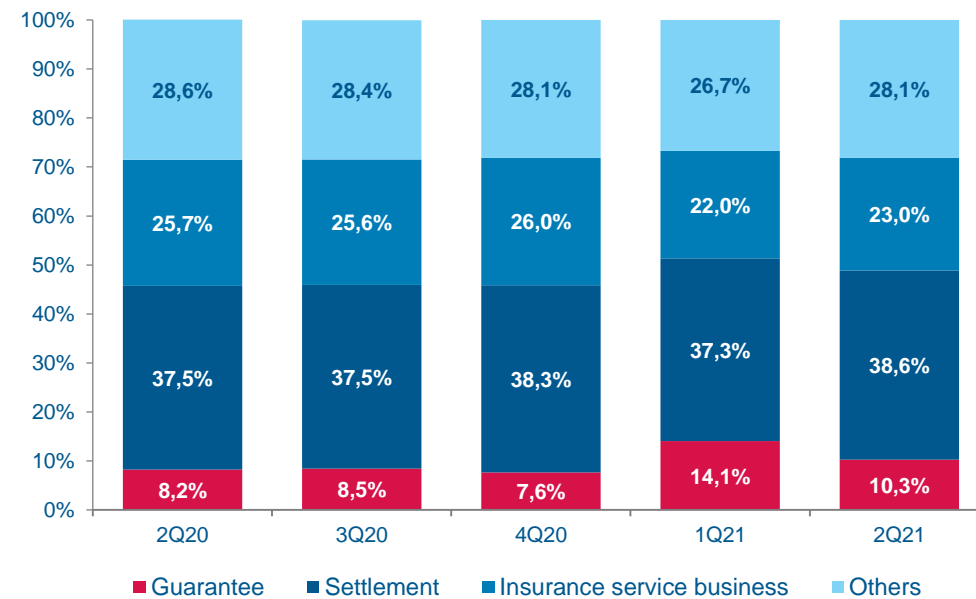
01. Business performance 2Q2021 & 6M2021

Shifting income structure, increase non-interest income

Operating income breakdown



Fee income breakdown



MARKET SHARE

11.3% Trade finance in 6T2021

12.3% FX trading on Market 1 In 6T2021

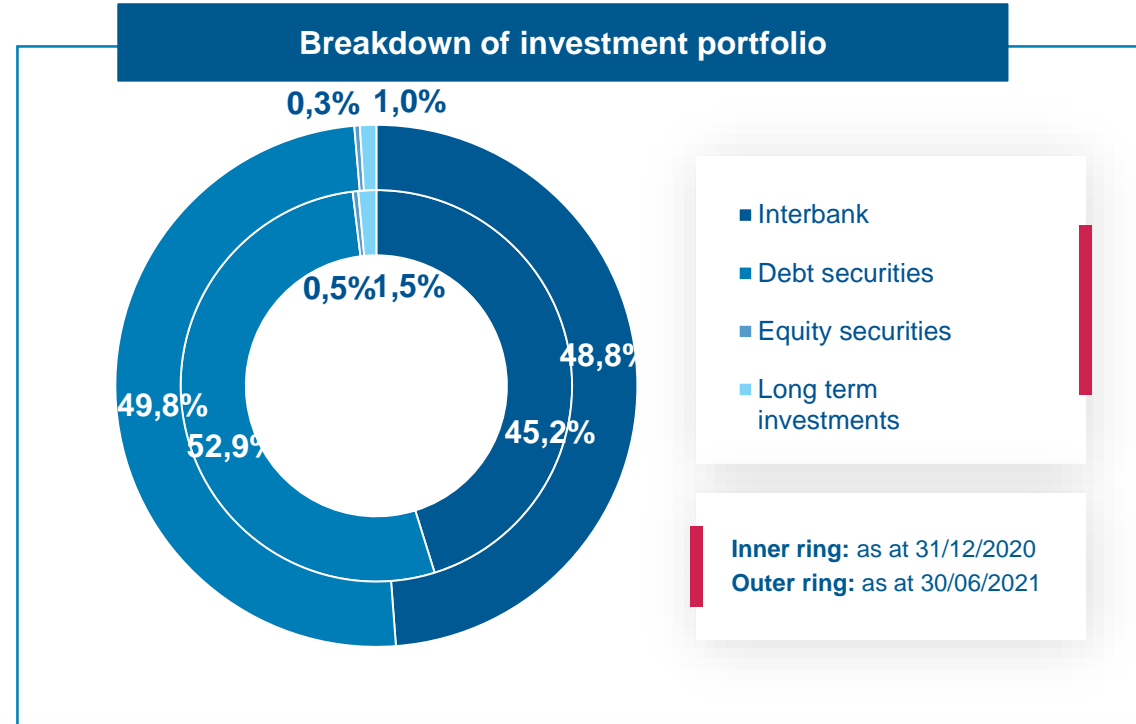
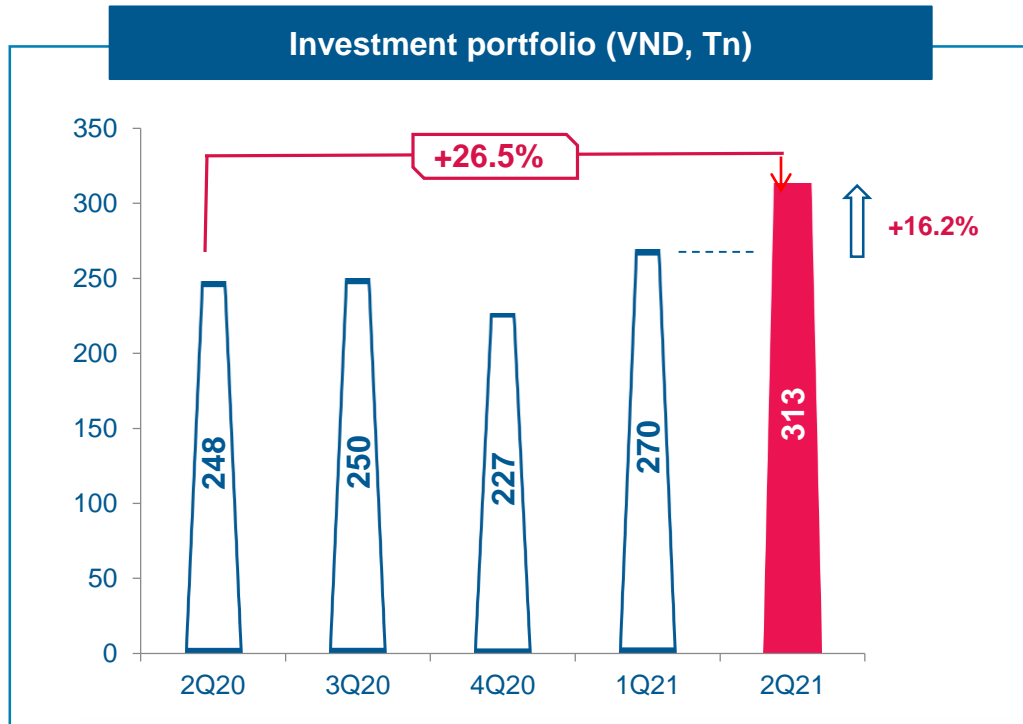
13-16% FX trading on Market 2 In 6T2021

14.2% Turnover of payment of VietinBank's card in 2020

- **TOI 6M2021** reached 27,006 VND, Bn (+30.7% yoy) thanks to increase in: NII, NFI, income from investment in other entities and other operating income
- **NFI (including guarantee)** reached 3,174 VND, Bn (+26.5% yoy) by implementing measures to promote sales of advantageous products such as trade finance, money transfer, card services... ..(guarantee fee up 53.4% yoy, payment collection up 27% yoy) while controlling service expenses to optimize cost management efficiency.

01. Business performance 2Q2021 & 6M2021

Flexible, safe and diversified investment portfolio

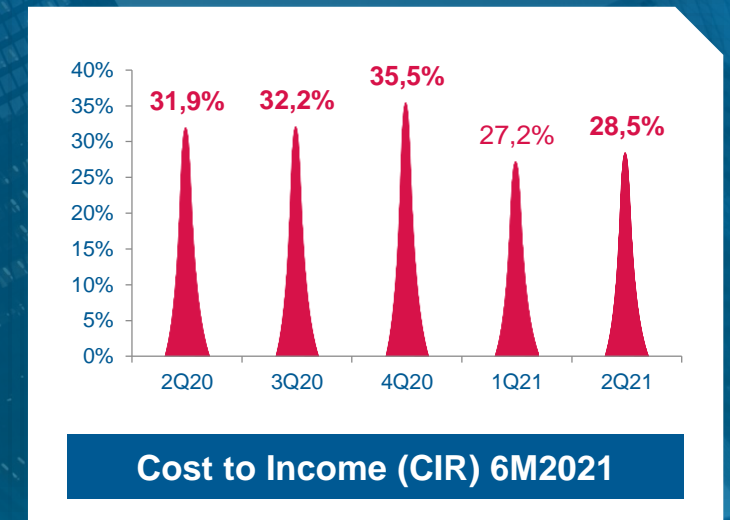
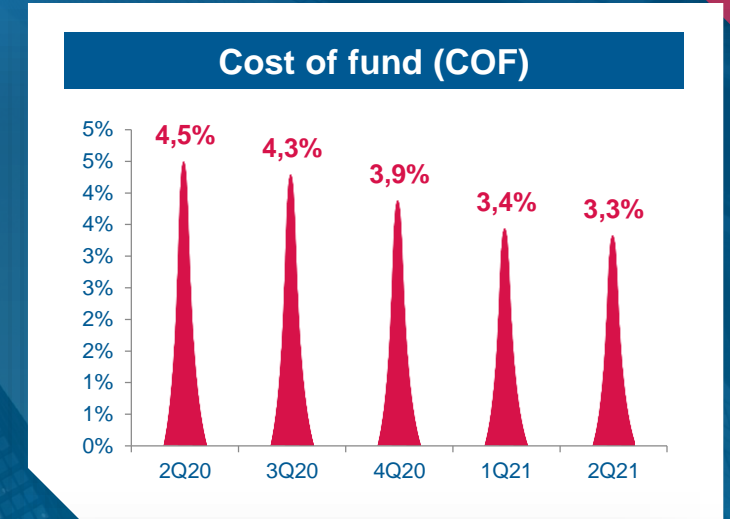
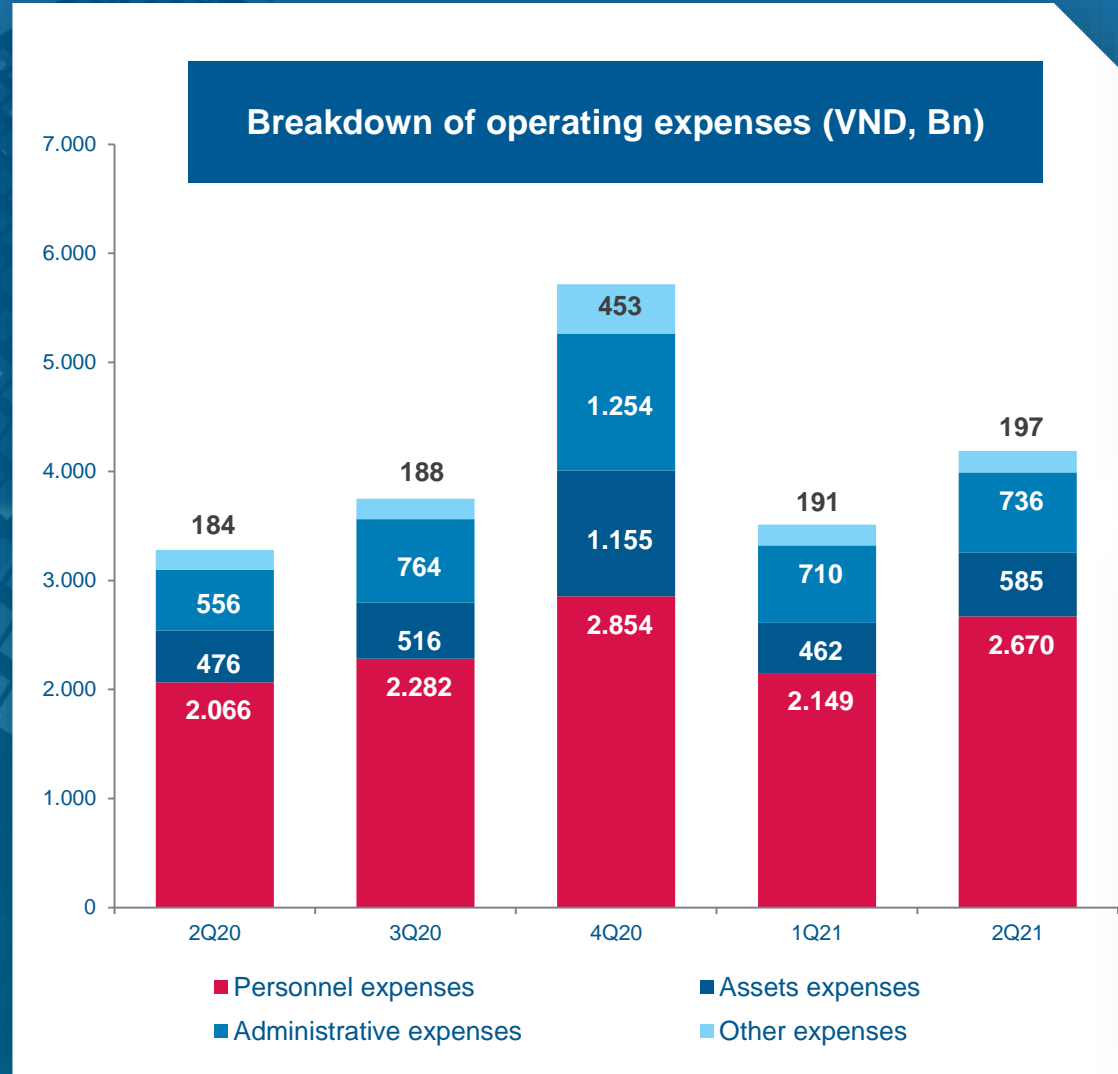


VietinBank actively and flexibly restructured its investment portfolio according to market developments in order to optimize profits.

01. Business performance 2Q2021 & 6M2021

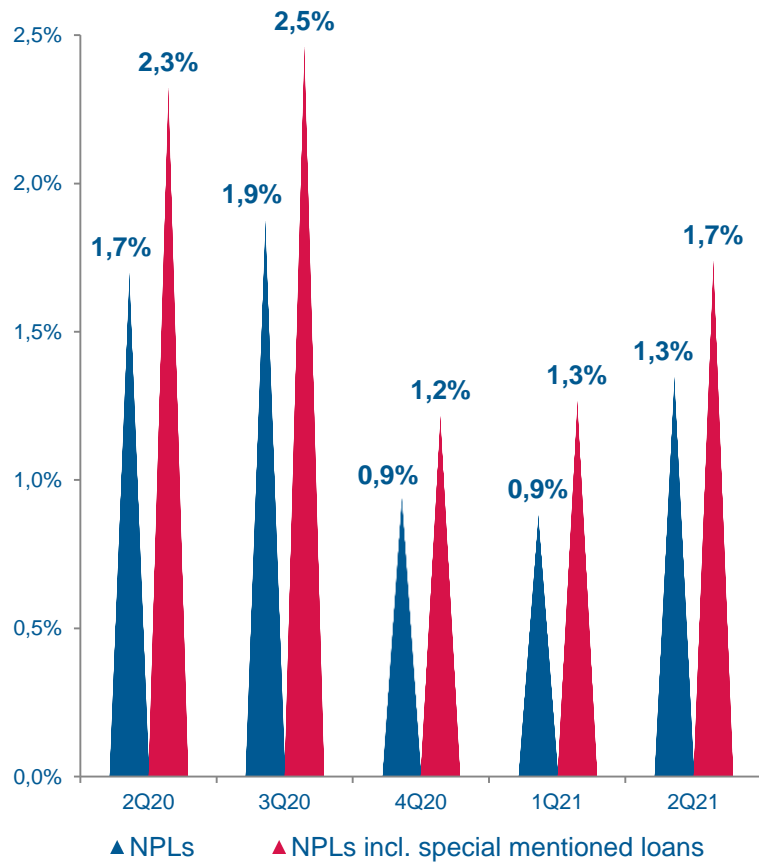
Effective cost management and control

- CIR 6M2021 stayed at low level of 28.5%, down 3.4% yoy. Income-expense difference continued to high level.
- COF 6M2021 was 3.33%, down 1.17 point % yoy. VietinBank cut lending rates and fees and deducted interest to support businesses and people affected by the Covid-19 pandemic, while applying control measures and diversifying mobilization channels at reasonable cost, thus minimizing the cost of fund.



01. Business performance 2Q2021 & 6M2021

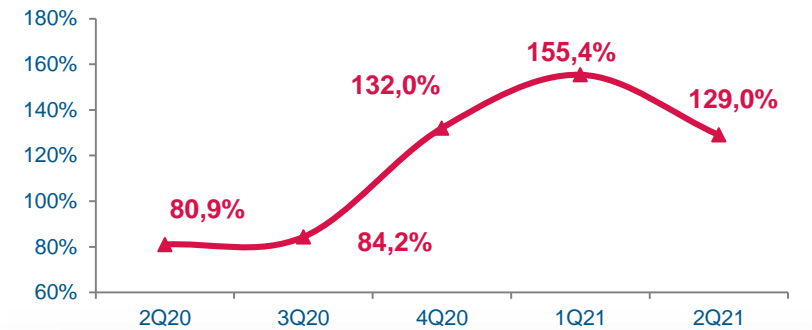
Debt quality continued to be under control



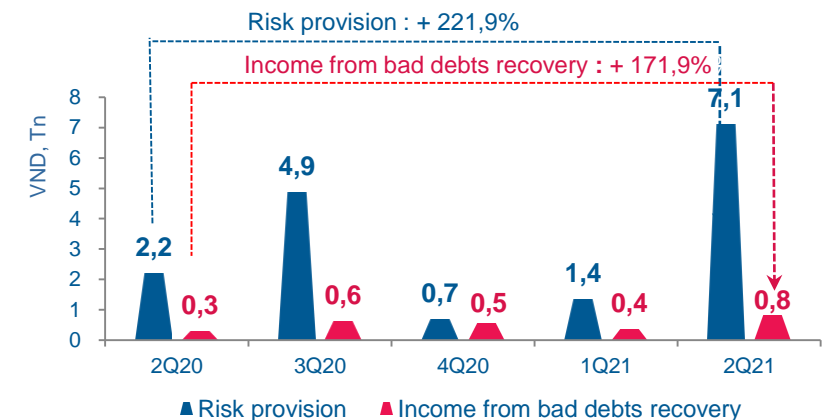
Non-performing Loan (NPL)

- Continued to synchronously implement solutions to strengthen credit quality control, recover written-off bad debts in 2Q2021 up 171.9% yoy.
- The ratio of bad debt/outstanding loans at the end of 2Q2021 was at 1.34%, an increase compared to 1Q2021 because VietinBank actively restructured the overall debt for a number of large customers to ensure that these customers can continue to operate as well as recover and develop again in the near future.
- VietinBank proactively set aside additional risk provisions according to Circular 03, which is more strictly than the level prescribed by the State Bank in order to improve risk management capacity and increase resilience to possible adverse impact from economy.
- Provision expense in 2Q2021 was 6,1 VND, Tn (+221.9%) and in 6M2021 was 8.46 VND, Tn, (+28% yoy). Bad debt coverage ratio as of June 30, 2021 was 129%.

Debt coverage ratio



Risk provisions and Debt recovery

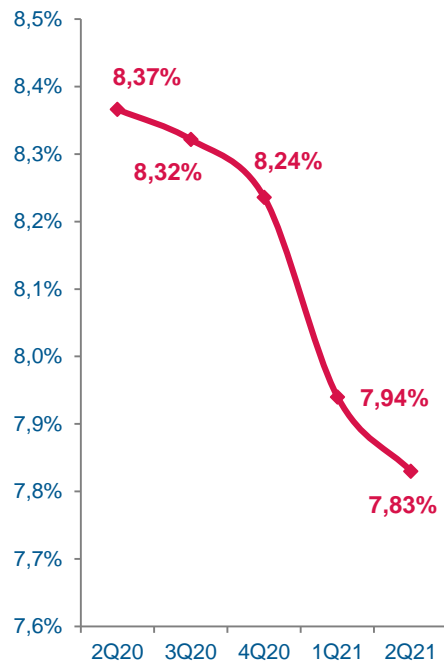


01. Business performance 2Q2021 & 6M2021

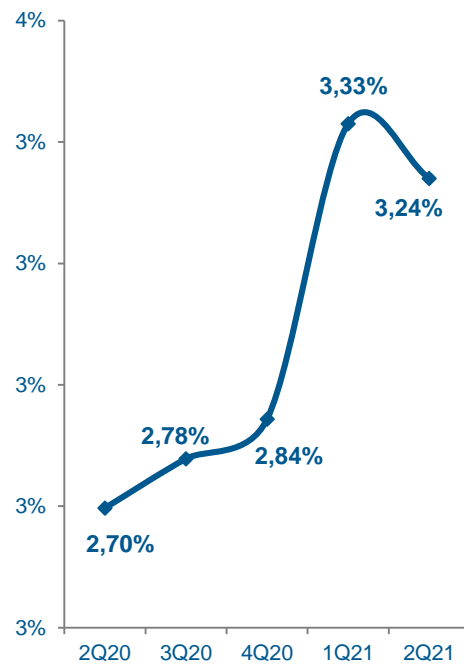
Good business performance and profitability

- Good business performance and profitability (ROA, ROE)
- NIM is strictly controlled and continues to remain at a high level compared to 2020

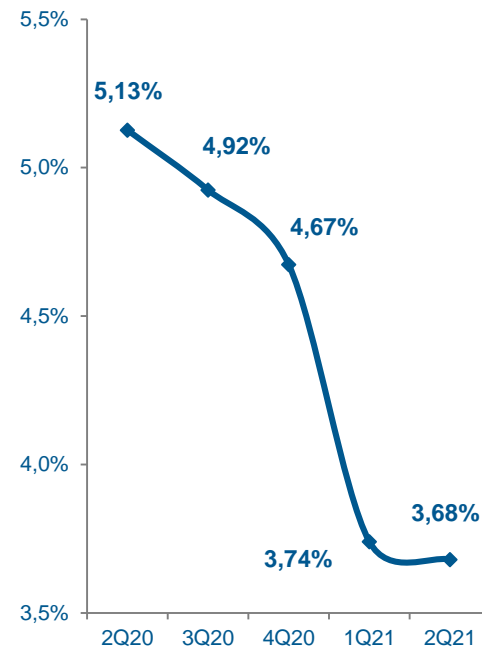
Lending interest rate



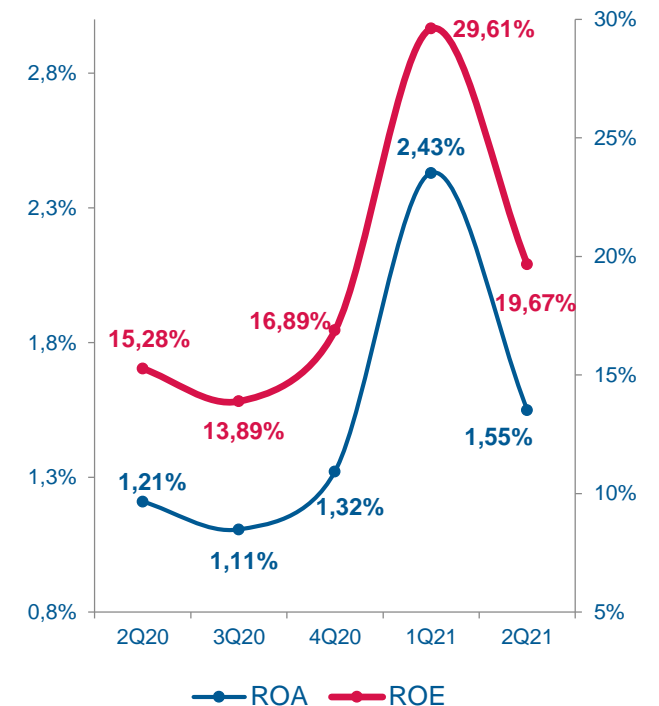
NIM



Deposit interest rate



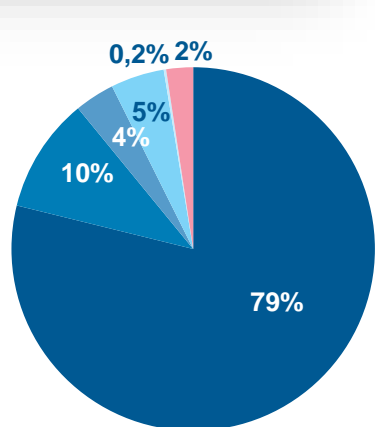
ROA, ROE



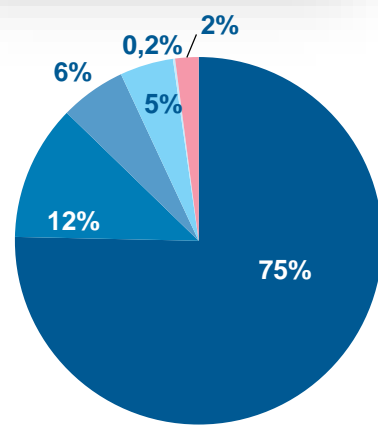
01. Business performance 2Q2021 & 6M2021

Liquidity remained stable

2020:
1,256 VND, Tn



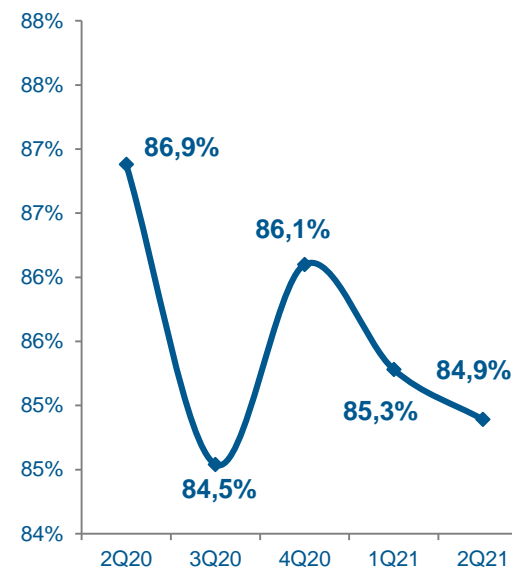
2Q2021:
1,380 VND, Tn



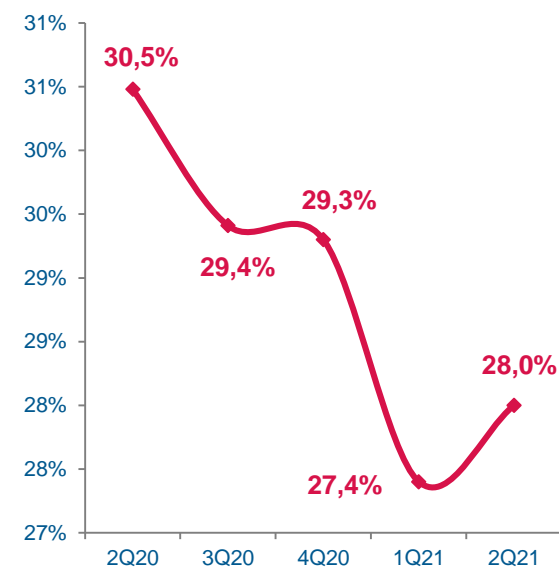
Mobilized fund structure

- Customer deposits
- Deposits & borrowings from other credit institutions
- Borrowing from Govt. & SBV
- Valuable papers issued
- Sponsored cap., entrusted investment
- Other mobilized funds

Loan to Deposit Ratio



Ratio of short-time capital used for medium and long term loans



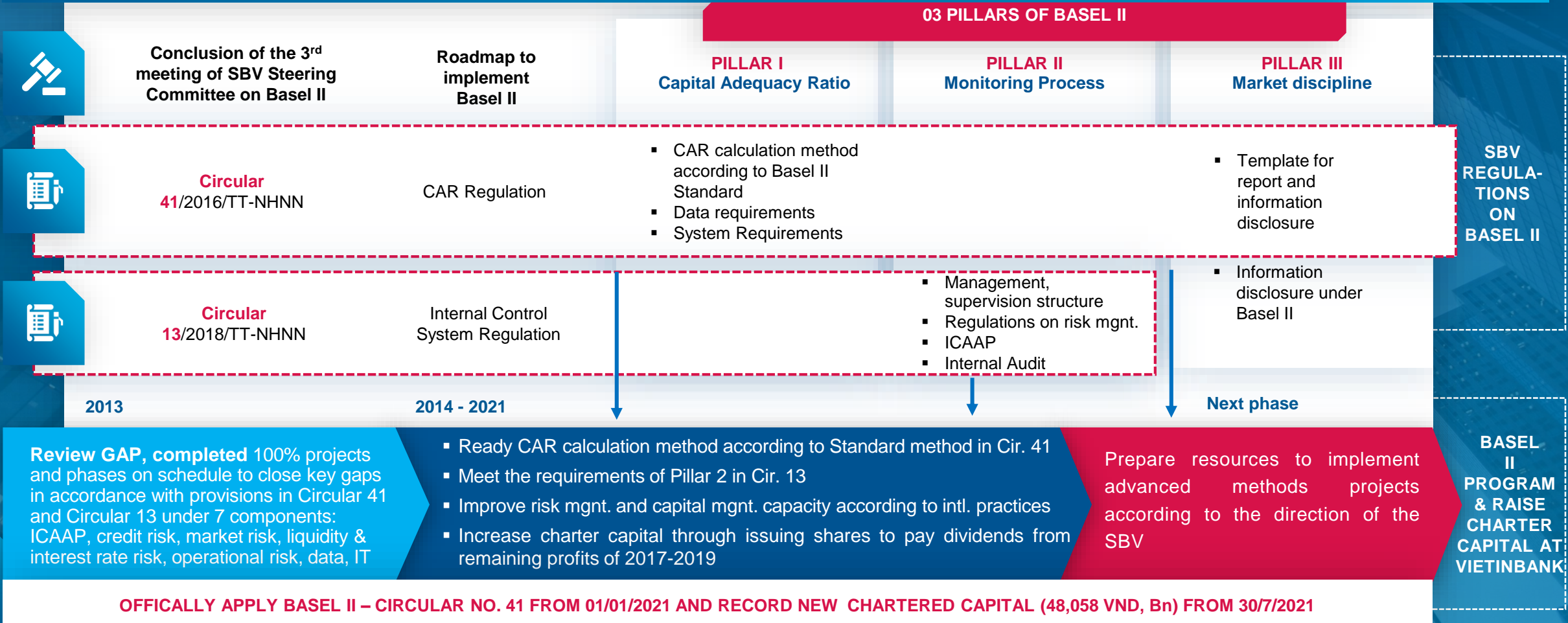
- Applied a flexible capital balance management strategy, making the most of capital sources at a reasonable cost, ensuring liquidity.
- Liquidity indicators were guaranteed to comply with the provisions of law.

01. Business performance 2Q2021 & 6M2021

Officially applying Basel II from 1/1/2021 & raising charter capital from 30/7/2021



VietinBank officially applied Basel II from 01/01/2021 and completed the procedures to increase charter capital through issuing shares to pay dividends from profits after tax and fund appropriation for the years 2017, 2018 and the remaining profit after tax, fund appropriation and cash dividend of 2019; creating a premise to continue to expand business activities, improve governance capacity, financial capacity, improve asset quality, and increase profitability associated with risk management.



OFFICIALLY APPLY BASEL II – CIRCULAR NO. 41 FROM 01/01/2021 AND RECORD NEW CHARTERED CAPITAL (48,058 VND, Bn) FROM 30/7/2021

OUTLOOK

For 2021

Macroeconomic
Outlook

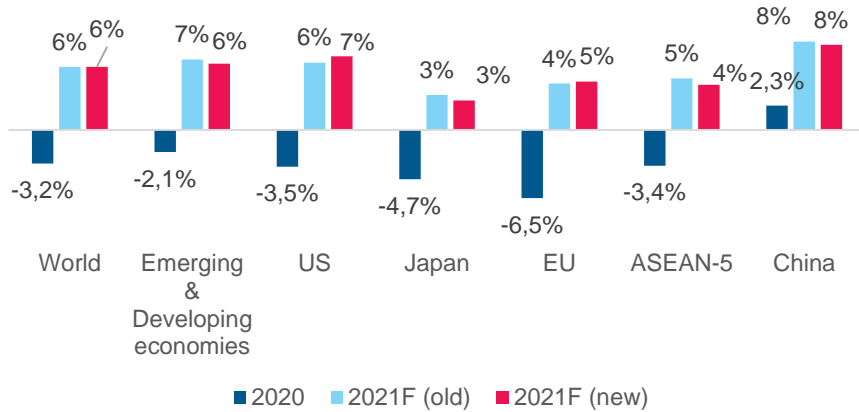
Banking sector
Outlook

VietinBank's Business
Plan for 2021



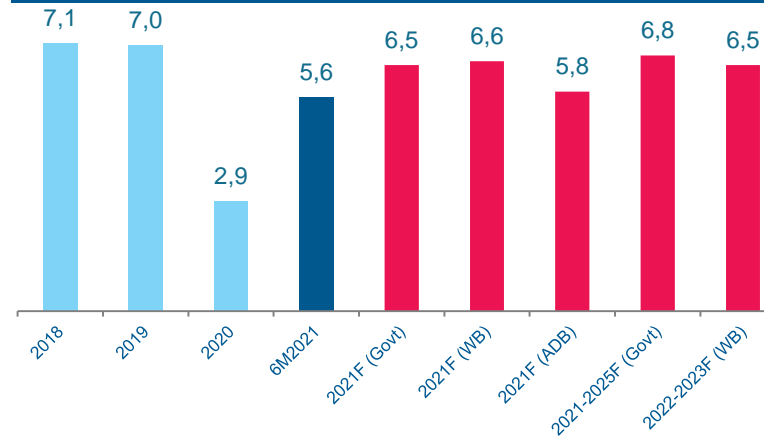
02. Outlook for 2021 Macro-economic forecast

Global GDP growth (%)



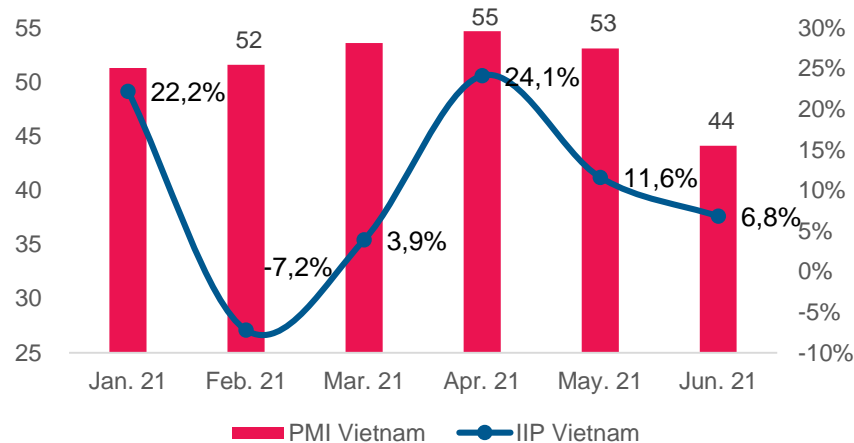
Source: IMF April & July 2021

Vietnam's GDP growth (%)

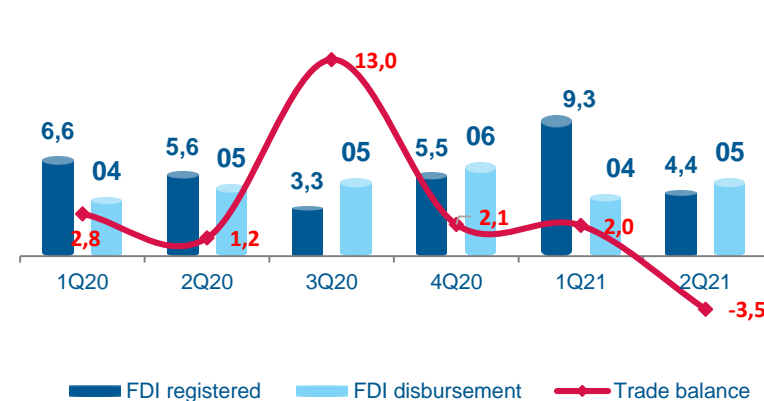


Source: Stock Exchanges, WorldBank, ADB July 2021

PMI & IIP of Viet Nam (%)



Trade balance and FDI (USD, Bn)



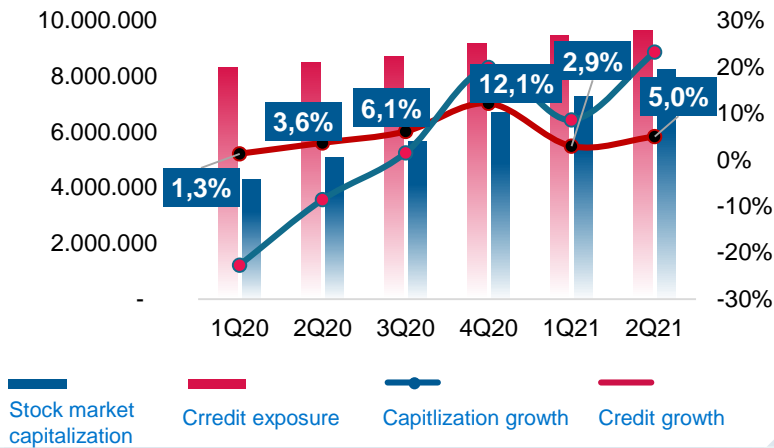
Source: Stock Exchanges, IHS Markit

- The IMF lowered its growth forecast for 2021 for emerging Asia region due to the new strain of Covid -19 and the slow rate of vaccination.
- Vietnam's economy in 6M2021 grew by 5.6%, CPI increased by 1.47%, the lowest since 2016. Industrial production indexes IIP and PMI both decreased in 2Q2021 due to the new disease outbreak. Some provinces/cities have implemented distance according to Directive 16 to control the spread of the epidemic. The government and people actively joined hands to fight the epidemic and maintain production.
- The speed of FDI disbursement has been improved to expand production to meet the increasing demand for goods.

02. Outlook for 2021

Overview of macroeconomy and banking sector

Stock Market Capitalization and Credit Growth



Source: SBV, SSC

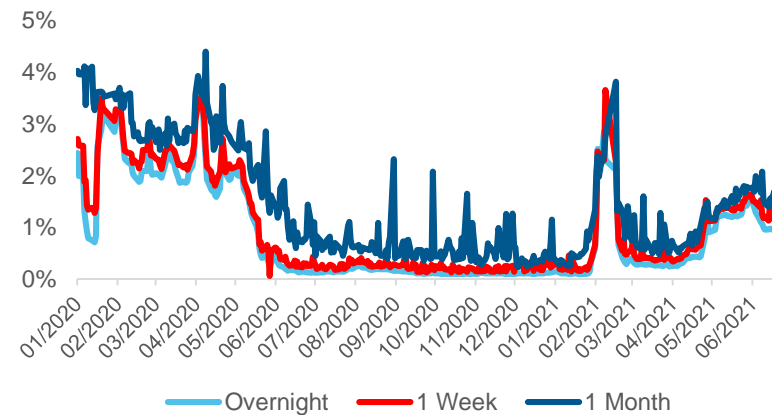
- The SBV has requested 16 commercial banks to continue reducing credit interest rates with existing outstanding loans right in July.
- Some banks have been allowed by the SBV to increase their credit "room" in 2H2021.
- Credit institutions propose to amend a number of points of Circular 03, replacing Circular 01.

Popular interest rate reduction for credit from 0.5-2% for existing and new loans, focusing on those affected by the pandemic

Based on growth potential and prudential ratios, the growth rate of new credit growth granted to these banks is 3.5 - 6% higher than the beginning of the year.

Credit institutions proposed the SBV to extend the time to restructure the repayment term, keeping the debt group unchanged; Extend the time for debt repayment obligations

Interbank interest rates during the year (%)



- Credit growth was good in 2Q2021, higher than the same period last year. Stock market capitalization outstripped credit growth when the stock market attracted a large amount of idle money.
- System liquidity continued to be stable, deposit interest rates remained low. The interbank interest rate increased sharply in April and May, partly due to the imbalance between credit and deposit in market 1.
- Legal regulations affecting banking operations came into effect: Circular 03 amending Circular 01 on Covid-19 support officially took effect; Circular 01 allowed credit institutions to cross-purchase primary bonds from each other; The SBV promulgated the plan for digital transformation of the banking sector.

02. Outlook for 2021 VietinBank's business plan for 2021 (*)

TOTAL ASSETS

▲ 6% - 10%

(30/06/2021: +9.8%)

CREDIT EXPOSURE

▲ 7.5%

(30/06/2021: +5.6%)

FUNDING

▲ 8% - 12%

(30/06/2021: +5%)

NPL

< 1.5%

(30/06/2021: 1,34%)

PBT

Estimated VND 16,800 Bn (separated) and adjusted according to approval of the competent State agency (VietinBank continues to strongly improve business efficiency, well perform the role of a key bank, a pillar and driver of the economy)

(6M2021: 10,850 VND, Bn (consol.))

DIVIDEND

Dividend payment ratio and structure (cash, stock) comply with approval of the competent State agency and in compliance with the provisions of law.

- Shifting customer structure towards focusing on highly profitable segments such as SMEs and Retail customers, prioritizing credit growth resources for potential sectors such as manufacturing, energy, essential goods/services... and key economic regions which are the driving force behind the country's economic growth.
- Funding growth is in line with demand for capital, balancing with credit growth.
- Focus on promoting Non-NII activities including trade finance, guarantee, Bancassurance, card fee collection and new fees through providing comprehensive financial solutions and products to customers.
- Control assets quality, strengthen the control of RWA and develop tools and models to measure risk management to keep NPLs low and reduce the cost of risk provisions.
- Effective cost management, prioritizing investment resources in digitalization strategy and big transformation projects.

(*) According to the approval of the 2021 Annual General Meeting of Shareholders on 16/04/2021, of which: (i) Credit exposure as approved by the SBV, maximum growth of 7.5% (specific growth rate according to monetary policy management, targets assigned by the SBV and essential needs of the economy); (ii) Capital funding grew by 8-12%, adjusted in line with credit growth, ensuring prudential ratios according to regulations of the SBV.

02. Outlook for 2021 Measures to support businesses to overcome COVID-19

EFFECTIVE PERIOD

According to the current support policy and actual situation of COVID-19 pandemic

SCOPE

Customers are negatively affected by the COVID-19 pandemic

TOP RETAIL CUSTOMERS WITH SUPPORT

- ❖ Accommodation and food services
- ❖ Other service activities
- ❖ Consumer loans

TOP CORPORATE CUSTOMERS WITH SUPPORT

- ❖ Accommodation and food services
- ❖ Basic construction
- ❖ Carriage
- ❖ Agriculture, forestry
- ❖ Textile
- ❖ Warehousing and support services for transportation

CURRENT SUPPORT POLICY

CORPORATE CUSTOMERS *(valid until 30/9/2021)*

- ❖ **Interest rate relief:** Support for short and medium term lending rate up to 1%/year.
- ❖ **Other policy:**
 - Strongly improve products and services with high technology content; improve customer service quality.
 - Preferential fee for International Payment & Trade Finance and VietinBank eFAST service fee - financial package.

RETAIL CUSTOMERS *(valid until 15/01/2022)*

- ❖ **Interest rate relief:** Support for new short term with maximum interest lending rate reduction of 0.5%/year; medium term and long term lending support.
- ❖ **Other policy:**
 - Strongly improve products and services with high technology content; improve customer service quality.
 - Support the recovery amount of preferential interest rate and/or early repayment fee in case the customer tries to arrange cash flow to repay the loan early to VietinBank.

**CTG stock
performance**

**Historical
financials –
Balance sheet**

**Historial financial –
Income statement**

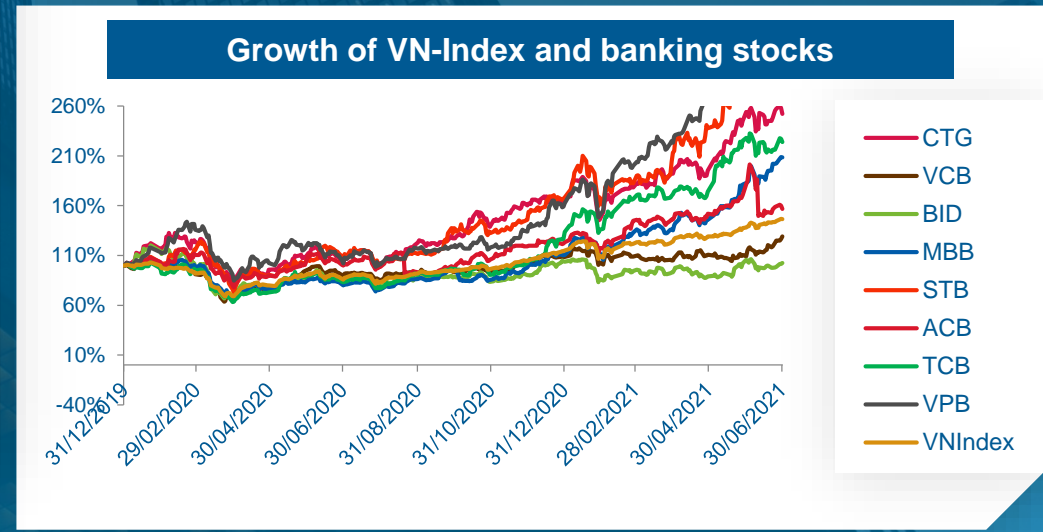
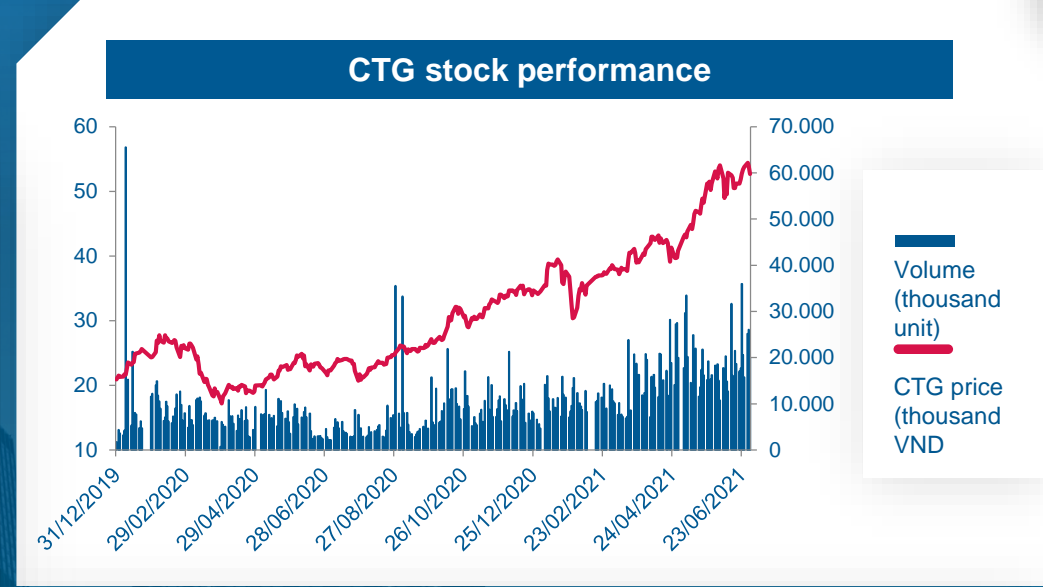
**Investor Relations
Website**



APPENDIX

03. Appendix CTG stock performance

Indicators	Value
Closing price of 1st trading session of 2021 (04/01/2021)	35,550 VND/share
Closing price of last trading session of 2Q2021 (30/06/2021)	52,700 VND/share
Price fluctuations in 6M2021	30,350 – 54,400 VND/share
Trading volume	1,799,699,618 shares
Trading value	77,201 VND, Bn
Trading volume of foreign investors	Net selling 129,833,859 shares
Foreign ownership (30/06/2021)	25.09%
EPS (30/06/2021)	593 VND/share
P/E (30/06/2021)	88.93x
BVPS	25,028 VND/share
P/B (30/06/2021)	2.11x



Unit: VND, Bn	2017 (audited)	2018 (audited)	2019 (audited)	2020 (audited)	1Q2021	2Q2021
Cash, gold and gemstones	5,980	7,028	8,283	9,930	8,512	8,952
Balances with the State Bank of Vietnam ("SBV")	20,756	23,182	24,874	57,617	10,213	37,858
Placements with and loans to other credit institutions	107,510	130,512	129,389	102,533	139,620	152,896
Trading securities	3,529	3,132	3,825	5,602	1,715	3,376
Derivative financial instruments & other financial assets	529	281	470	137	2,494	1,441
Loans to customers	790,688	864,926	935,271	1,015,333	1,017,140	1,076,581
Provision for credit losses of loans to customers	(8,303)	(13,060)	(12,946)	(12,561)	(13,912)	(18,676)
Investment securities	128,393	102,100	104,615	114,942	124,272	153,324
Long-term investments	3,114	3,317	3,283	3,336	3,470	3,152
Fixed assets	11,437	11,140	10,997	10,811	10,594	10,424
Other assets	31,427	31,731	32,651	33,757	39,865	43,695
Total assets	1,095,061	1,164,290	1,240,711	1,341,436	1,343,965	1,473,022
Borrowings from the Government and the SBV	15,207	62,600	70,603	44,597	33,117	79,886
Deposits and borrowings from other credit institutions	115,159	111,400	109,483	128,519	123,598	164,527
Deposits from customers	752,935	825,816	892,785	990,331	1,003,700	1,039,520
Derivative financial instruments and other financial liabilities	0	0	0	0	0	0
Financing funds, entrusted funds, and exposed funds	6,364	5,934	5,776	2,733	2,685	2,654
Valuable papers issued	22,502	46,216	57,066	59,876	59,876	64,961
Other liabilities	119,129	45,007	27,643	29,969	29,9171	28,286
Total liabilities	1,031,296	1,096,973	1,163,357	1,256,025	1,252,147	1,379,833
Capital	46,209	46,416	46,725	46,725	46,725	46,725
<i>In which: Chartered capital</i>	37,234	37,234	37,234	37,234	37,234	37,234
Reserves	7,476	8,168	9,610	11,606	11,605	11,617
Foreign exchange differences	551	600	626	482	466	506
Undistributed profit	9,234	11,837	19,833	26,001	32,348	33,732
Total owners' equity	63,765	67,316	77,355	85,411	91,837	93,190
Non-controlling Interests	295	296	561	599	603	610
Total liabilities and owners' equity	1,095,061	1,164,290	1,240,711	1,341,436	1,343,985	1,473,022

03. Appendix

Historical financials

--- Balance sheet

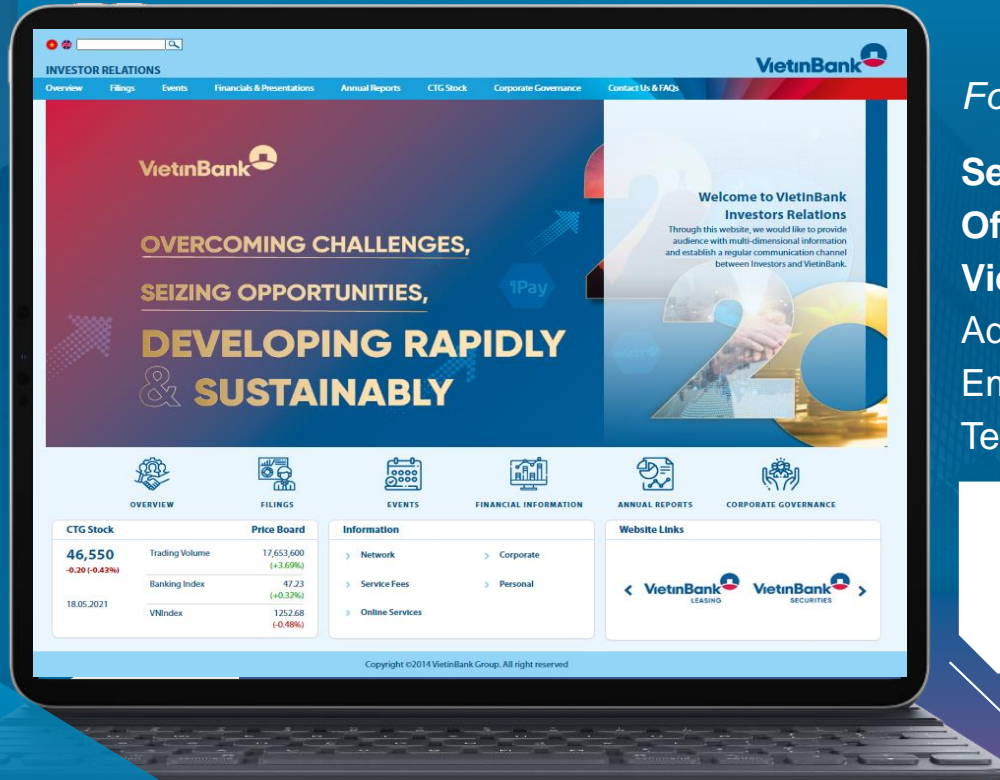
Unit: VND, Bn	2017 (audited)	2018 (audited)	2019 (audited)	2020 (audited)	1Q2021	2Q2021
Interest and similar income	65,277	73,870	82,743	83,678	21,096	21,320
Interest and similar expenses	(38,204)	(51,658)	(49,544)	(48,097)	(10,453)	(10,441)
Net interest and similar income	27,073	22,212	33,199	35,581	10,642	10,879
Fees and commission income	4,302	5,964	7,888	8,343	2,222	2,448
Fees and commission expenses	(2,447)	(3,193)	(3,833)	(4,002)	(939)	(1,091)
Net gain/(loss) from fees & commission income	1,855	2,771	4,055	4,341	1,283	1,357
Net gain/(loss) from trading of foreign currencies	710	710	1,564	2,000	340	516
Net gain/(loss) from securities held for trading	325	271	366	601	177	72
Net gain from investment securities	(81)	218	(791)	361	(110)	22
Net gain/(loss) from other activities	1,995	1,889	1,497	1,901	439	1,134
Income from investments in other entities	743	374	628	524	151	104
Non interest income	5,547	6,234	7,320	9,737	2,280	3,205
Total operating income	32,620	28,446	40,519	45,317	12,923	14,083
Operating expenses	(15,070)	(14,084)	(15,735)	(16,085)	(3,512)	(4,187)
Net profit before provision for credit losses	17,550	14,361	24,785	29,232	9,410	9,896
Provision expense for credit losses	(8,344)	(7,803)	(13,004)	(12,147)	(1,350)	(7,106)
Profit before tax	9,206	6,559	11,781	17,085	8,060	2,790
Corporate income tax expense	(1,747)	(1,281)	(2,304)	(3,328)	(1,589)	(539)
Profit after tax	7,459	5,277	9,477	13,757	6,471	2,239
Non-controlling Interests	(27)	(2)	(16)	(64)	(10)	(32)
Owners's net profit after tax	7,432	5,275	9,461	13,694	6,462	2,206

03. Appendix

Historical
financials

Income
statement

03. Appendix Investor Relations Website



For further information, please contact:

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THANK YOU!

Disclaimer:

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