



IR Presentation

Quarter IV - 2017

(Exchange rate: 22,425 VND/USD)

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1. General information

- ❖ **VietinBank Overview**
- ❖ **Corporate Structure**
- ❖ **Organizational Structure**

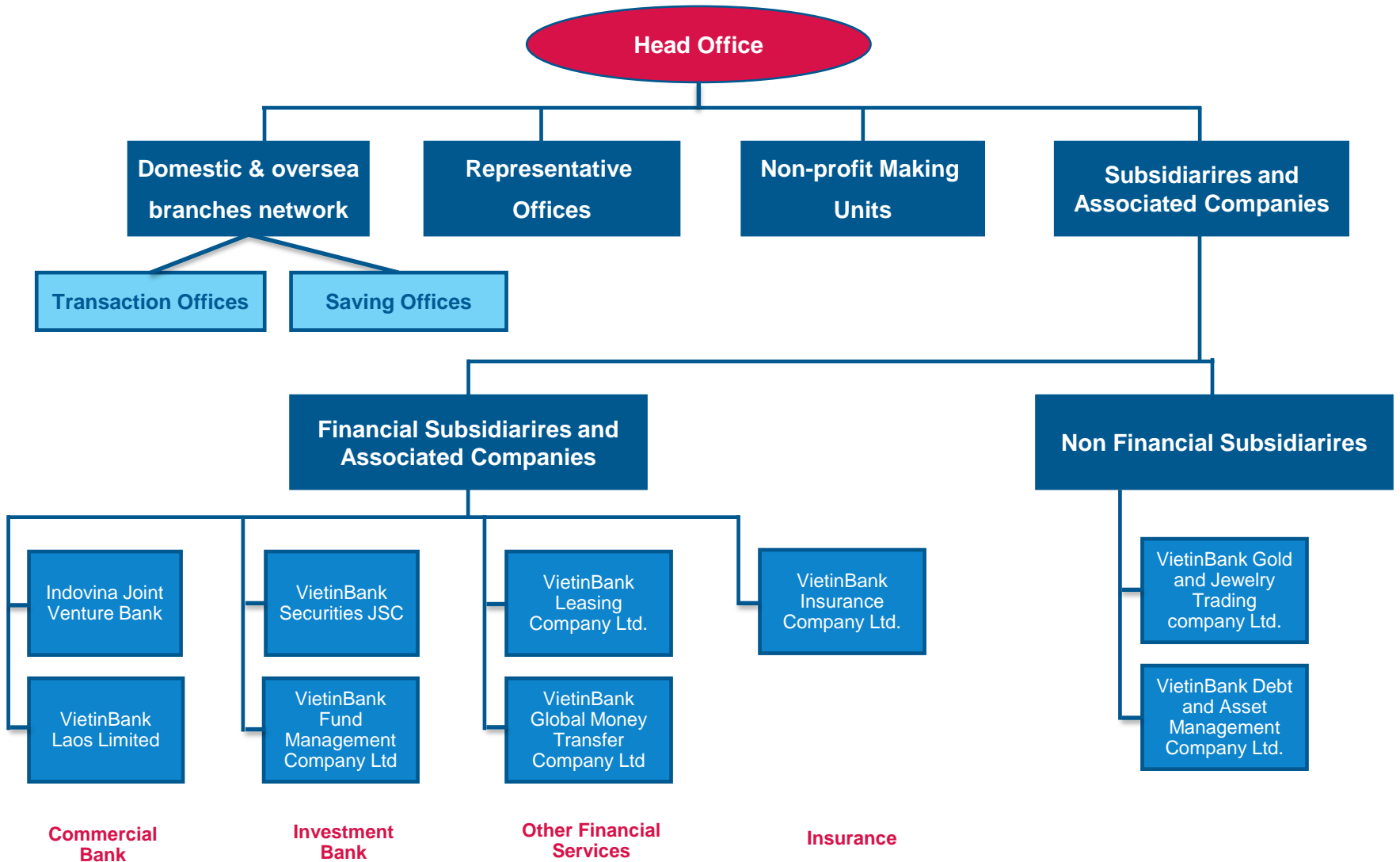
VietinBank Overview



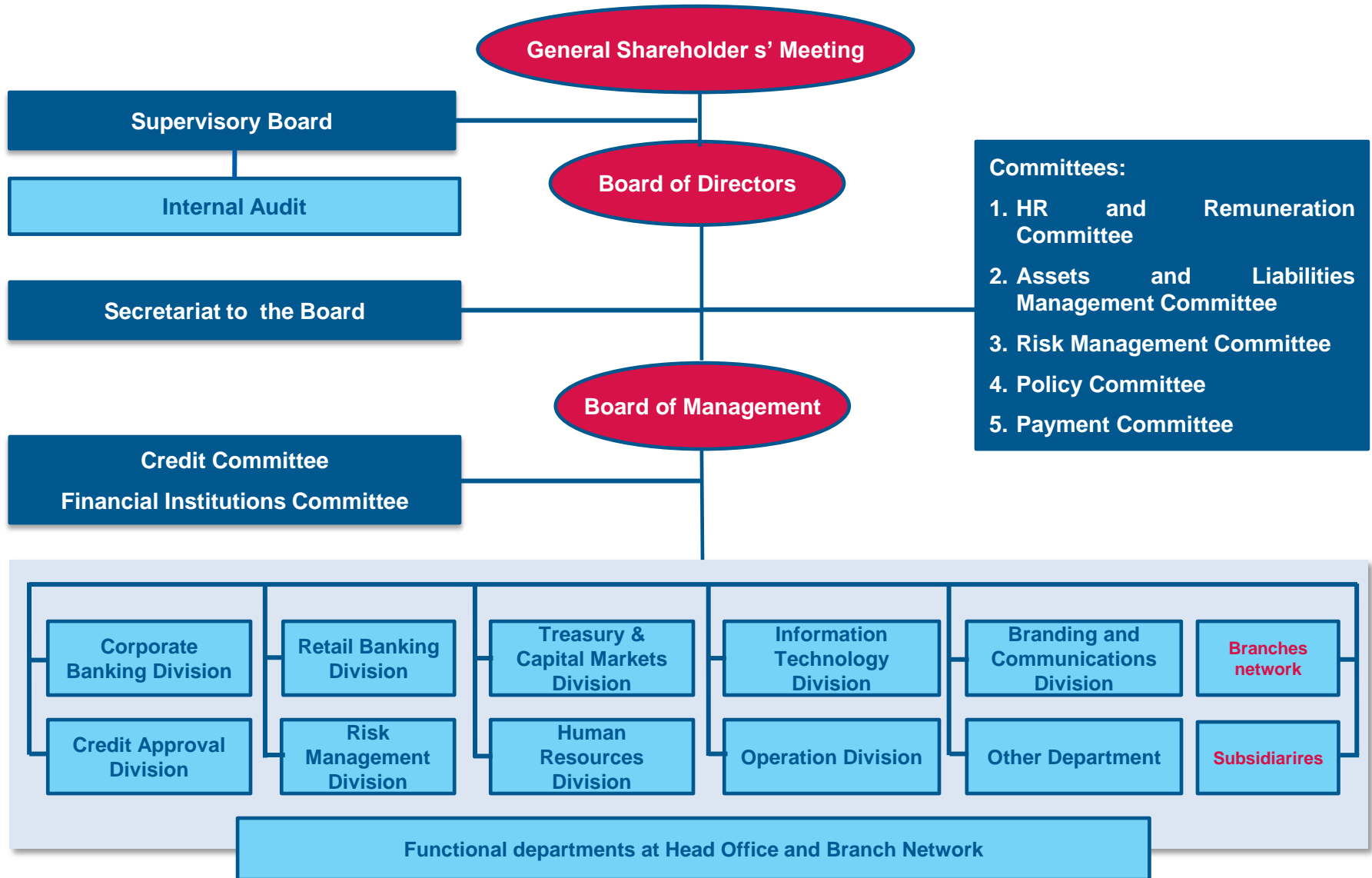
Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) is a leading financial and banking group, plays a key role in Vietnamese financial-banking system.

- | | |
|---|---|
| <ul style="list-style-type: none"> ▪ 1988 | <p>Established upon the separation from The State Bank of Vietnam (SBV).</p> |
| <ul style="list-style-type: none"> ▪ 2008 | <p>Went public through IPO and listed on Hochiminh Stock Exchange (HOSE) one year later</p> |
| <ul style="list-style-type: none"> ▪ 2009 | <p>Officially renamed into Vietnam Joint Stock Commercial Bank for Industry and Trade (or VietinBank in short)</p> |
| <ul style="list-style-type: none"> ▪ 2011 | <p>IFC officially became the foreign strategic shareholder of VietinBank with 10% stake ownership</p> |
| <ul style="list-style-type: none"> ▪ 2012 | <p>Became the first bank in Vietnam to successfully issue USD250mil international bond listed on Singapore Exchange (Redemption date: 17th May 2017)</p> |
| | <p>Sold 19.73% stake to Bank of Tokyo-Mitsubishi UFJ (BTMU) as a second foreign strategic shareholder.</p> |

Strong operational structure



Solid management structure and governance



2. Macroeconomic & Banking sector overview

- ❖ GDP
- ❖ CPI
- ❖ PMI
- ❖ Export & Import
- ❖ FDI
- ❖ Banking sector

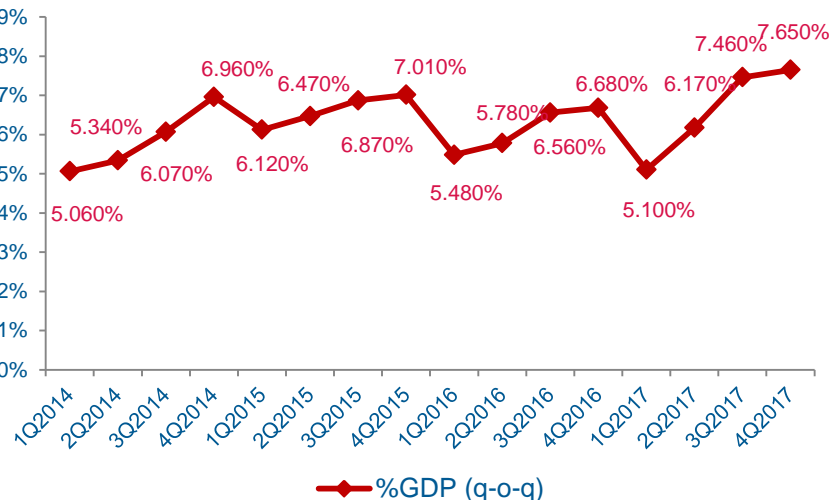
GDP growth in the first quarter of 2017 is lower than the same period in 2016

- ❖ GDP growth in 2016 was 6.21%, lower than the target of 6.7%.
- ❖ GDP growth in 2017 was 6.81%, higher than targeted GDP of 6.7% and highest among 2011-2016; in which 1Q2017 increased 5.15%, 2Q2017 increased 6.28%, 3Q2017 increased 7.46% , 4Q2017 increased 7.65%.
- ❖ According to Government's Resolution No.01/ND-CP dated 01/01/2018 on the major tasks and solutions to implement the socio-economic development plan and the State budget estimate in 2018, the Government planned to achieve GDP growth of 6.7% in 2018.

Vietnam GDP growth 2008-2017 (billion USD)



Vietnam GDP growth 2014-2017 (q-o-q)



CPI is lower than the target set by the National Assembly

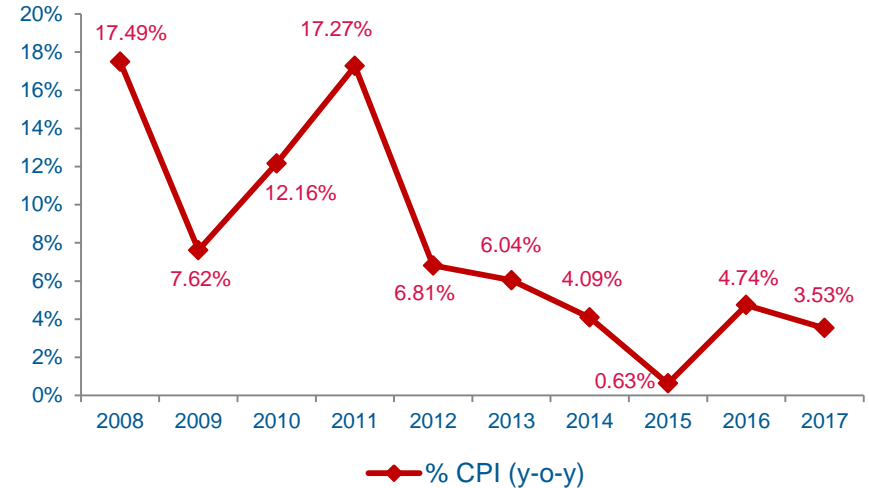
Monthly CPI in Dec 2017 increased 0.21% over the previous month. CPI in Dec 2017 increased 2.6% compared to December 2016, monthly average increase of 0.21%.

Average CPI in the 2017 increased 3.53% compared to the same period of 2016, under National Assembly's target. Core inflation in Dec 2017 increased 0.11% over Nov 2017 and increased 1.29% over the same period last year. The average inflation in 2017 increased 1.41% from 2016.

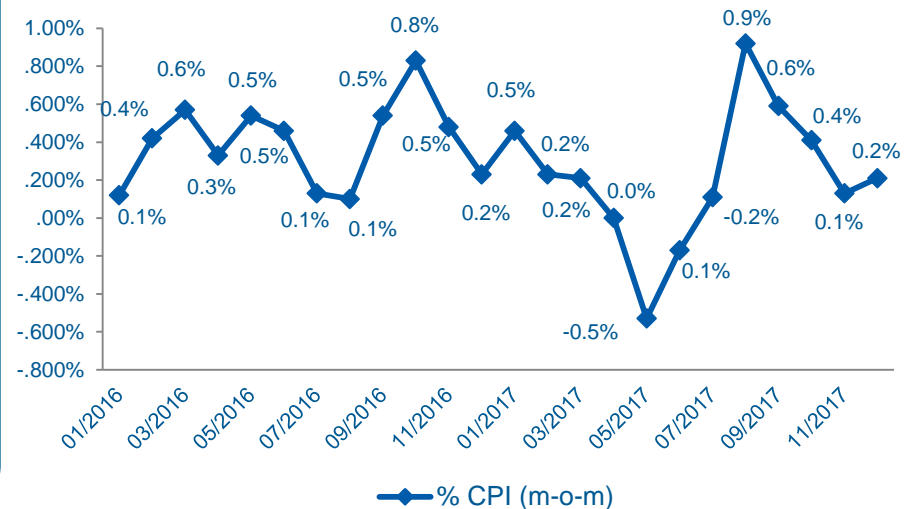
Impact factors:

- Adjust the price increase for medical services;
- Roadmap to adjust tuition fees;
- Increased regional minimum wage;
- Some factors of market, increased tourism demand, impact of disaster & adverse weather.
- Food price index decreased (mainly in raw meat);
- Actively implement measures to stabilize market prices during the Lunar New Year.

CPI growth 2008 - 2017

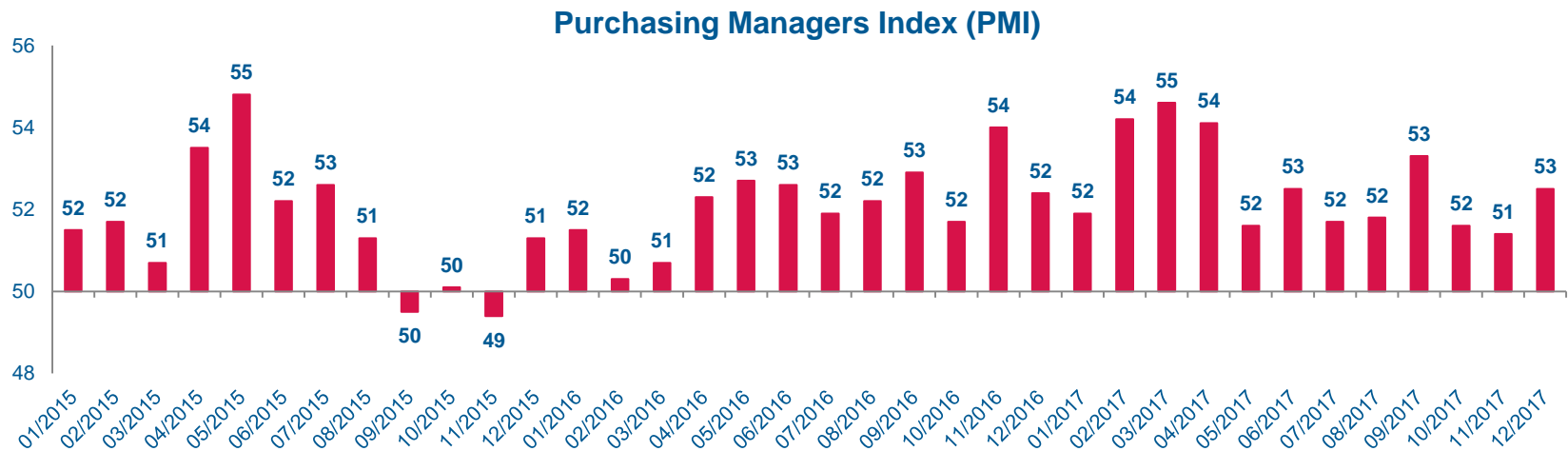


CPI growth 2016-2017 (m-o-m)



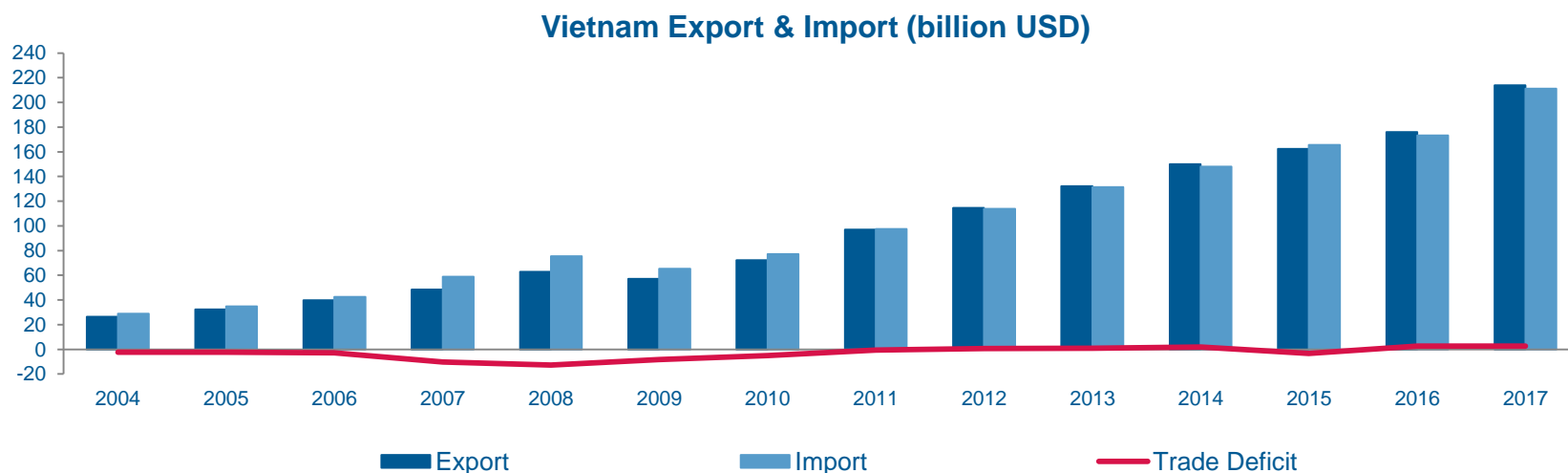
December 's PMI rebounded, reaching its highest level in 4Q2017

- ❖ PMI in December reached 52.5 points, up from 51.4 points in November and reached the highest level in 4Q2017, showing a strong improvement of the manufacturing sector by the end of 2017.
- ❖ The output has grown again due to strong market demand and new orders. Business optimism in December improved. The backlog has fallen for the 2nd month in a row, although only slightly down and at a slower pace than November. Employment growth has been strongest since September.
- ❖ Overall, 2017 is a positive year for the manufacturing sector with the highest average PMI result since the survey began in 2011.



Import - Export

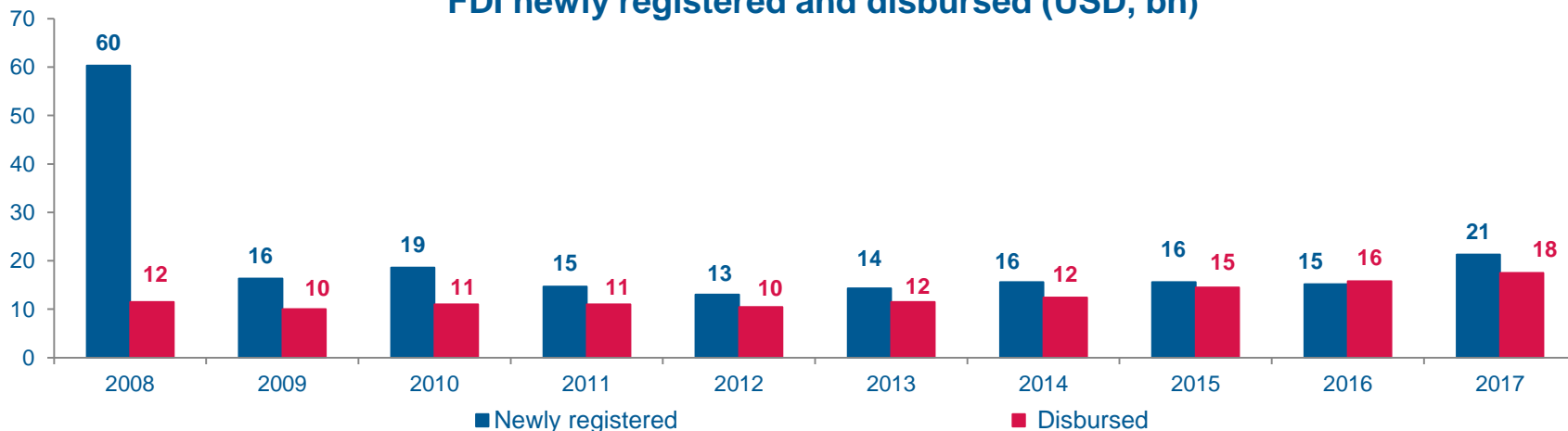
- ❖ Export turnover: \$213.77 billion (up 21.1% yoy)
 - Domestic sector: \$58.53 billion (up 16.2%);
 - FDI: \$155.248 billion (up 23%).
- ❖ Import turnover: \$211.1 billion (up 20.8% yoy)
 - Domestic sector: \$84.7 billion (up 17%);
 - FDI: \$126.4 billion (up 23.4%).
- ❖ Balance of trade: Surplus \$2.7 billion.
 - Domestic sector: Deficit \$26.1 billion;
 - FDI: Surplus \$28.8 billion.



FDI in 2017 had positive changes

- ❖ Up to 20th Dec 2017, VietNam attracted 2,591 new licensed projects with registered capital of US\$21.3 billion, up 3.5% in number of projects and 42.3% in registered capital over the same period in 2016.
- ❖ There are 1,188 licensed projects from previous years registered to adjust the capital investment with additional capital reached US\$8.4 billion, increased 49.2% over the same period last year, bringing the total newly registered capital and additional capital in 2017 to 29.7 billion USD, increasing 44.2% over the same period in 2016.
- ❖ There are 5,002 contributing capital times, buying shares of foreign investors with a total capital contribution of US\$ 6.2 billion, increased 45.1% over the same period last year
- ❖ FDI in 2017 is estimated at US\$17.5 billion, up 10.8% over the same period in 2016.

FDI newly registered and disbursed (USD, bn)



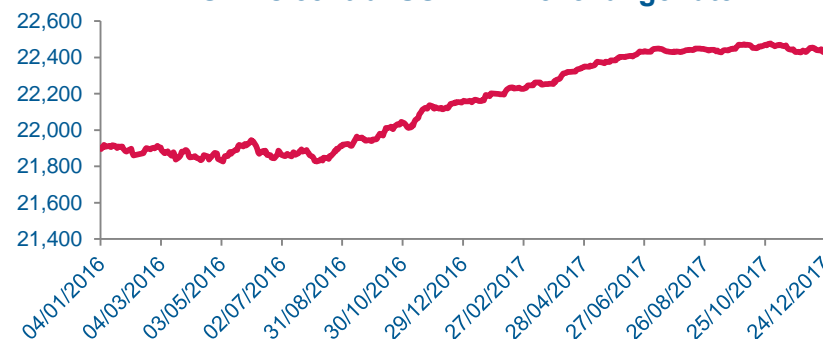
Stable foreign exchange market

- ❖ The market liquidity was good, the system of credit institutions was buying foreign currencies from customers; The legitimate and legitimate demands of organizations and individuals in foreign currency are fully and promptly met; The SBV continues to buy foreign currency to increase its foreign exchange reserves.
- ❖ As of 29/12/2017, the SBV's central rate was adjusted up by 266 points compared to the end of 2016.
- ❖ Foreign reserves reached \$ 53 billion by the end of 2017.

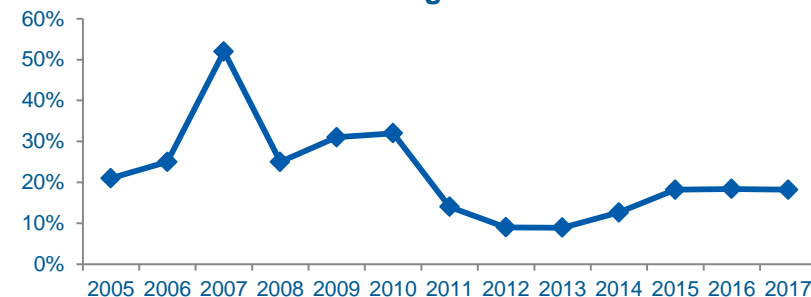
Liquidity (up to 31st Dec 2017)

- ❖ Total means of payment increased by 16% from 2016
- ❖ Credit growth was 18.17% from 2016
- ❖ Capital mobilization of credit institutions increased 14.5% (as of 20/12/2017).
- ❖ Despite the difference between credit growth and deposit growth, the liquidity of the banking system remained stable.

SBV's central USD/VND exchange rate



Credit growth



Mobilization growth



3. Investment Highlights

- ❖ **Market Share**
- ❖ **Chartered Capital, Total Equity and Total Asset**
- ❖ **Network**
- ❖ **Brand name & Client base**
- ❖ **Shareholder support**
- ❖ **Corporate governance and HR**

Investment Highlights

Top financial institution in Vietnam with dominant market share:

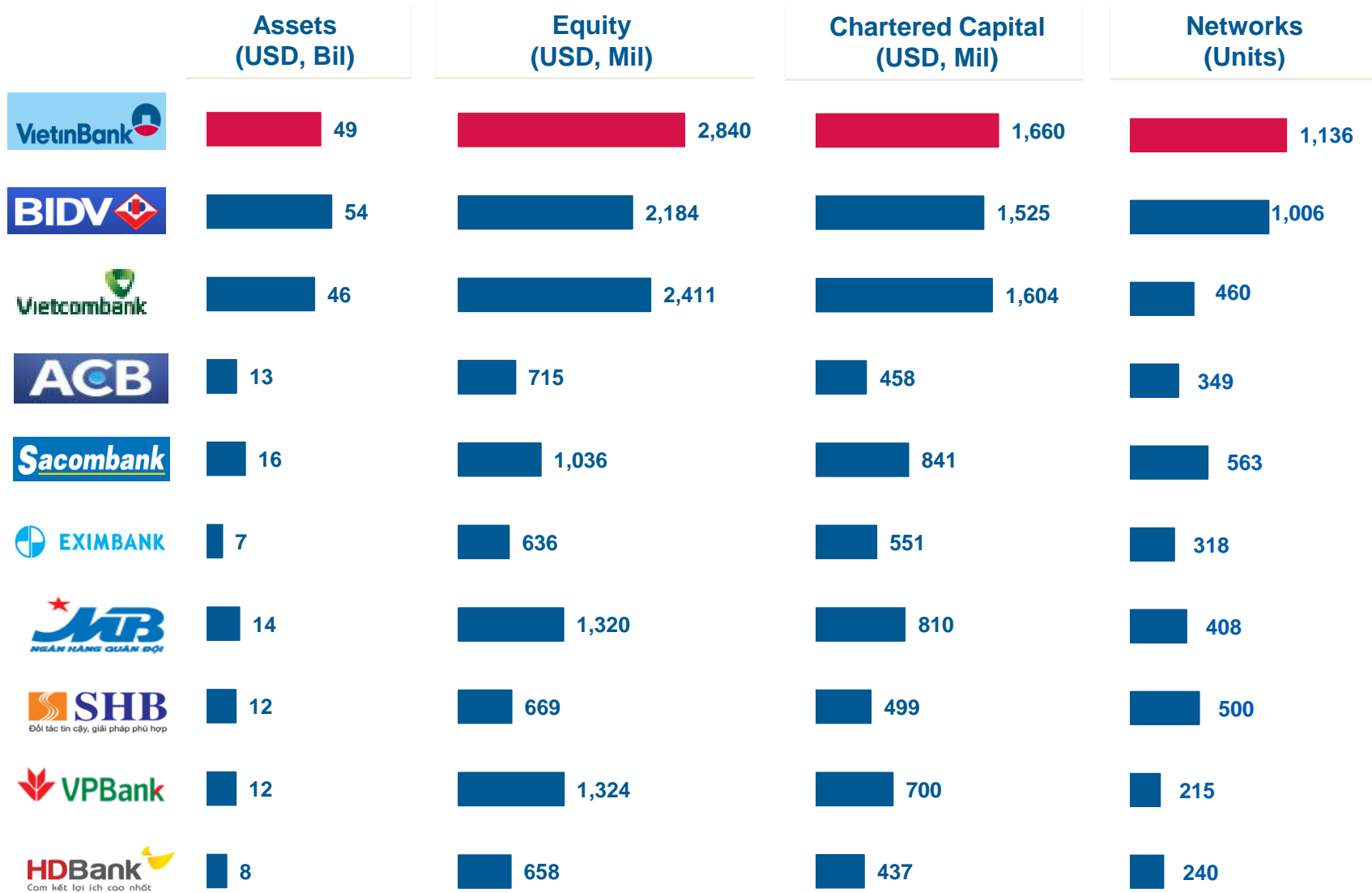
- Loans (12.21%)
- Mobilized fund (10.95%)
- Investment Banking (16.5%)
- Remittance (15%)
- International payment & Trade Finance (13.07%)
- Leading position in cards services (22%)



Large scale

State-owned credit institutions

Joint-stock commercial banks



Note: Data as of 31/12/2017
Updated network data for VietinBank only

Network Overview

Head Office
in Ha Noi

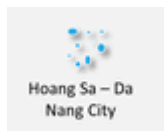
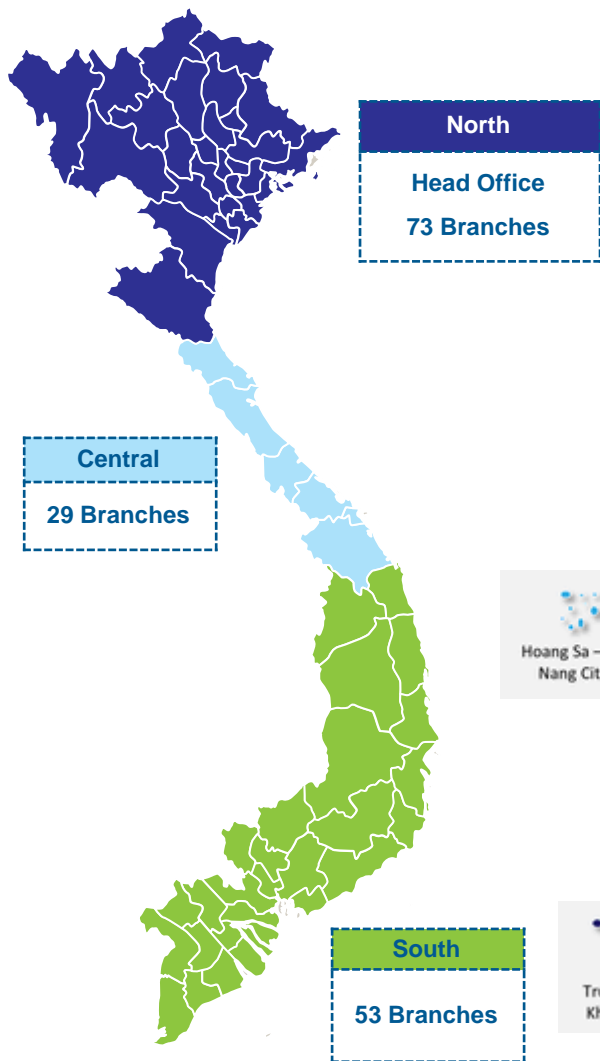
02 Representative
Offices

155 Branches,
969 Transaction
Offices and
Savings Counters

01 Joint-Venture
Companies

07 Subsidiaries

09 Functional
Units



Presence across the nation:

- 01 Head Office in Hanoi
- 02 Representative offices in Da Nang and Ho Chi Minh City
- 155 Local branches, 969 transaction offices and savings offices in all cities and provinces
- 09 Functional units
- 07 Subsidiaries (insurance, securities, financial leasing, fund management, assets management, gold and jewelry, global money transfer)
- 01 Joint-venture companies (Indovina Bank)
- Nearly 2,000 ATMs

Foreign expansion:

- 01 Branch in Frankfurt, Germany
- 01 Branch in Berlin, Germany
- 01 Subsidiary in Laos (VietinBank Lao Ltd)
- 01 Representative office in Myanmar

VietinBank has established banking relationships with 1,000 banks in 90 countries and territories all over the world

Global Footprint Expansion Plan

Our current position

Head Office
in Ha Noi

155 Branches
969 Transaction Offices
& Savings Counters
02 overseas branches

03
Representative
Offices

01 Joint-Venture
Companies

08 Subsidiaries

09 Functional
Units

We are also proud of
having correspondences
with more than 1,000
banks in 90 countries

- Opened overseas branches:
 - ✓ Frankfurt: Sep 2011
 - ✓ Laos : Feb 2012
 - ✓ Berlin : May 2012
- Opened representative office in Myanmar: 2013
- Upgraded VietinBank Laos Branch into VietinBank Laos Ltd.; Aug 2015
- Upgraded Champasak Transaction Office of VietinBank Laos into full branch: Sep 2016
- Opened Vientiane Transaction Office: April 2017

2018

- Opened Transaction Office in Champasak
- Upgrade Vientiane Transaction Office into branch
- Relocation of VietinBank Lao's HO & establishment of Transaction Office at current HO's location

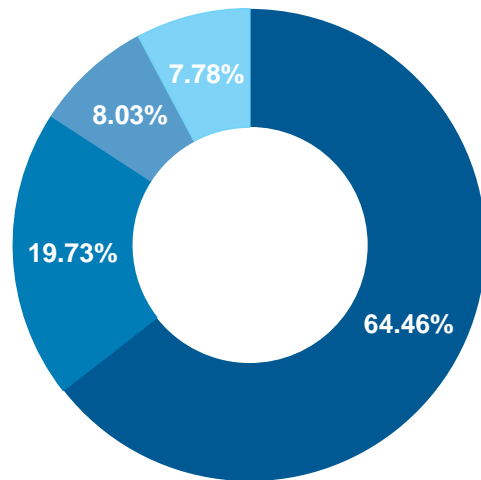
Great and solid customer base

VietinBank has fostered strong banking relationships with some of the most well-established corporates in Vietnam as well as SMEs, FDI & retail clients.



Strong & diversified shareholder structure and support from major shareholders (BTMU, IFC)

Major Shareholders' stakes



- State Bank of Vietnam
- BTMU
- IFC
- Others

Major shareholders' supports

Shareholder



Vietnamese Government



BTMU



IFC

Support

- Government owns 64.46% of VietinBank's Charter Capital. Government ownership ratio will not fall below 51% at any time.
- The majority of Board of Director's members are appointed by the Government.

- Technical Assistance & Business Collaboration Agreement with BTMU covers:
 - Risk management & Basel II Implementation
 - Information technology
 - Investment banking
 - Retail and SMEs banking
 - Cash collection and settlement service

- Cooperation Agreement with IFC covers:
 - Risk management
 - Banking services for SMEs
 - Energy Efficiency Project
 - Information technology

Management Team

BOARD OF DIRECTORS



Mr. Nguyen Van Thang
Chairman



Mr. Le Duc Tho
Board Member



Mr. Cat Quang DUong
Board Member



Mr. Phung Khac Ke
Board Member



Ms. Nguyen Hong Van
Board Member



Ms. Tran Thu Huyen
Board Member



Mr. Yotaro Agari
Board Member



Mr. Hiroshi Yamaguchi
Board Member

BOARD OF MANAGEMENT



Mr. Le Duc Tho
General Director



Mr. Hiroshi Yamaguchi
Deputy General Director



Ms. Le Nhu Hoa
Deputy General Director



Mr. Tran Minh Binh
Deputy General Director



Mr. Nguyen Hoang Dung
Deputy General Director



Mr. Nguyen Duc Thanh
Deputy General Director



Mr. Tran Cong Quynh Lan
Deputy General Director



Mr. Nguyen Dinh Vinh
Deputy General Director



Mr. Nguyen Hai Hung
Chief Accountant

BOARD OF SUPERVISOR



Mr. Nguyen The Huan
Chief Supervisor



Ms. Pham Thi Thom
Member



Mr. Tran Minh Duc
Member



Ms. Pham Thi Hong Phuong
Member

4. Corporate Strategy

- ❖ **Corporate Vision & Strategic Objectives**
- ❖ **2018's business targets**

Corporate Vision & Strategic Objectives

Vision

Become a leading financial group in Vietnam & regional; being modern, versatile, in accordance with international standards

Motto

Become a large-scale financial group with the best performance in Vietnamese banking system by 2020

Strategic Objectives

- 1 Sustainable growth
- 2 Transferring income structure
- 3 Develop payment banking operations
- 4 Improve financial capacity
- 5 Enhance full-time labor productivity and cost-effective management

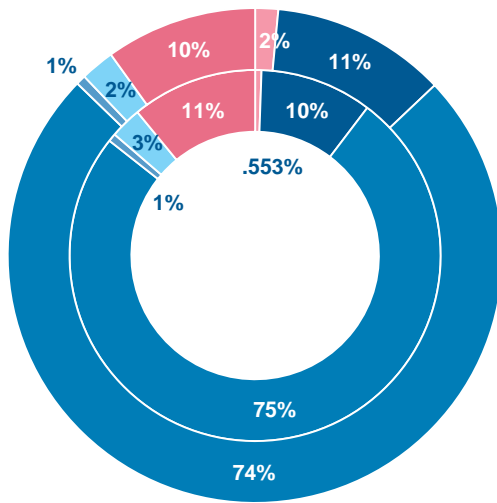
5. Performance

- ❖ **Stable deposits growth with high liquidity and high proportion from market 1**
- ❖ **High credit growth, well controlled NPL ratio**
- ❖ **Safe & diversified securities portfolio**
- ❖ **Efficient financial results**
- ❖ **VietinBank 2017's result vs. AGM targets**
- ❖ **Performance results vs. other listed banks**

Stable deposits growth

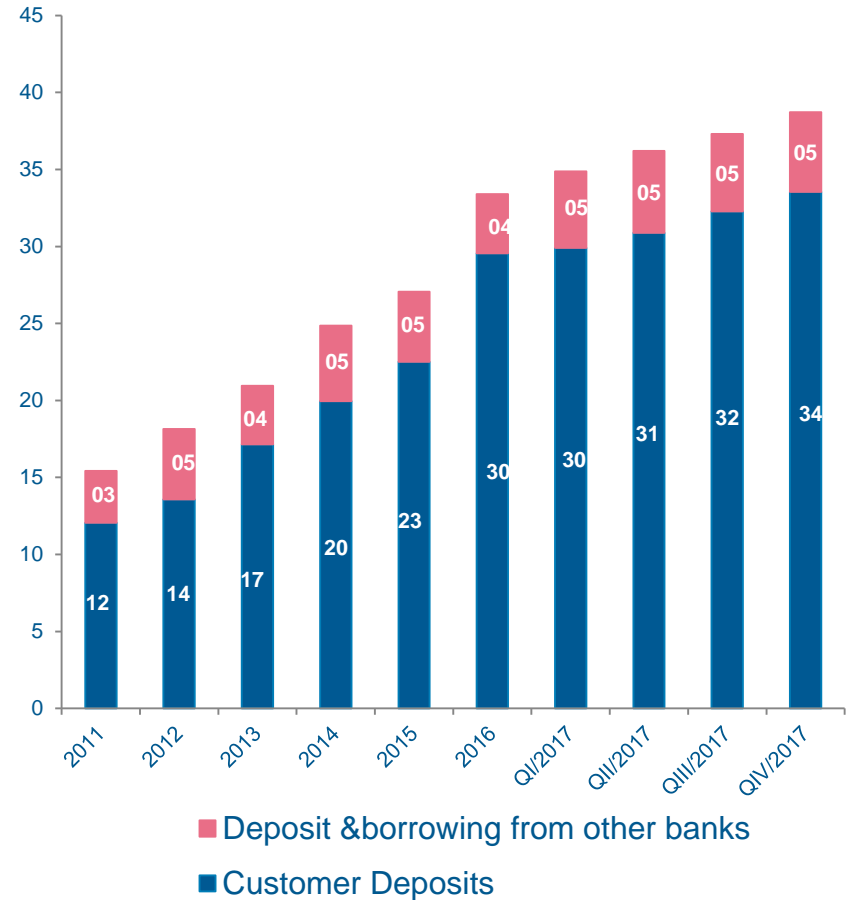
Mobilized Fund structure

Inner ring: As at 31 Dec 2016: USD 39.3 Bil
 Outer ring: As at 31 Dec 2017: USD 45.1 Bil



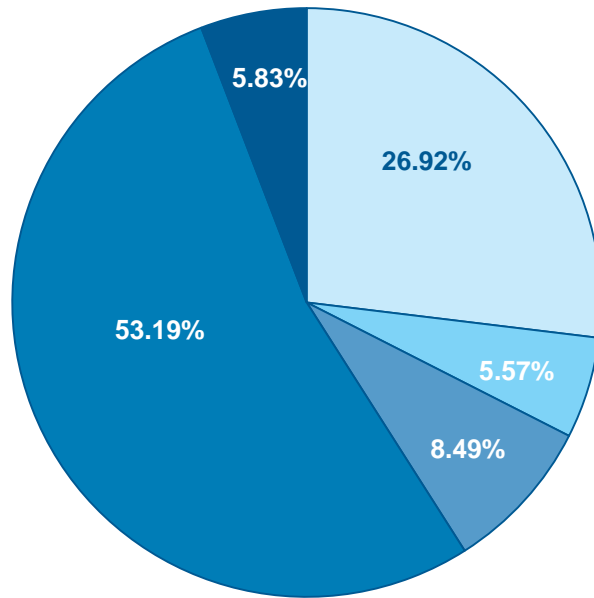
- Due to Gov and SBV
- Deposits & borrowing from other banks
- Customer Deposits
- Sponsor capital, Entrusted Investment
- Value paper issued
- Other mobilized funds

Deposits of customers & credit institutions (USD, Bil)



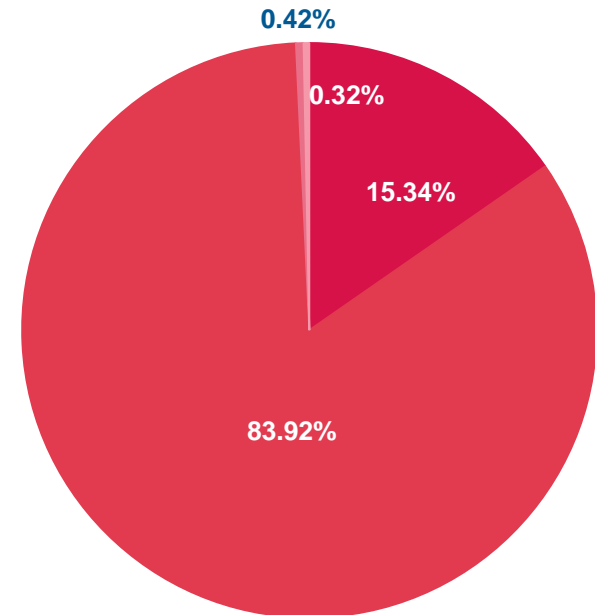
High liquidity

Customer Deposit Breakdown by Type of business (31/12/2016)



- SOEs (26.92%)
- FDI (5.57%)
- Other business entities (8,49%)
- Individuals (53.19%)
- Others (5.83%)

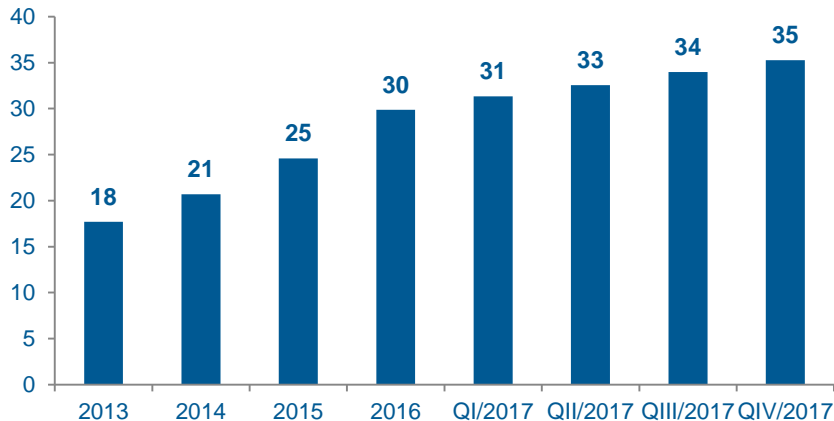
Customer Deposit Breakdown by Tenor (31/12/2017)



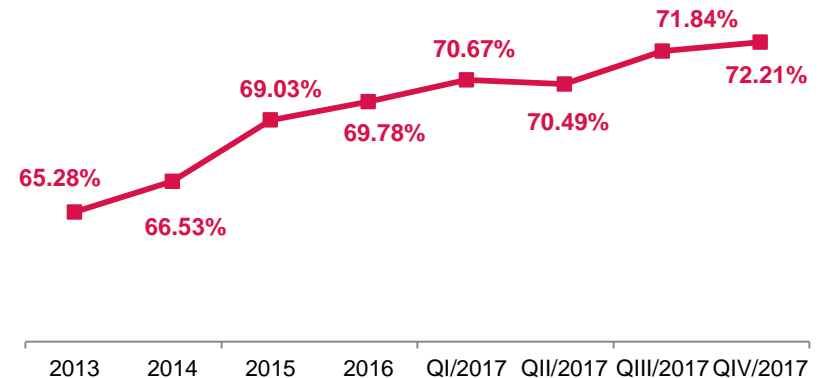
- Demand deposits (15.34%)
- Term deposits (83.92%)
- Deposits for specific purpose (0.42%)
- Margin deposit (0.32%)

High credit growth, sustainable LAR ratio

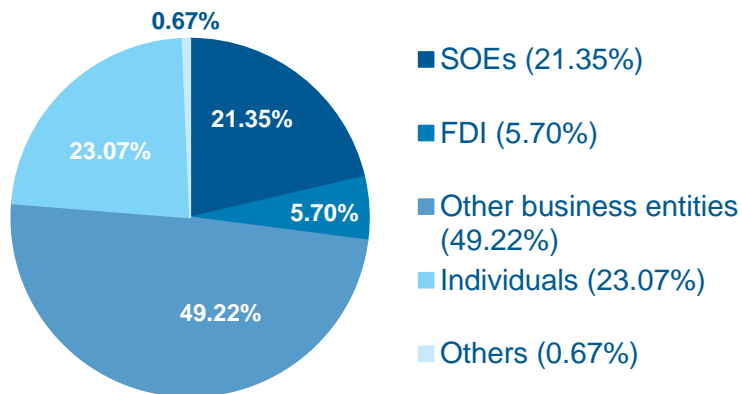
Total loans and advances to customer (USD, Bil)



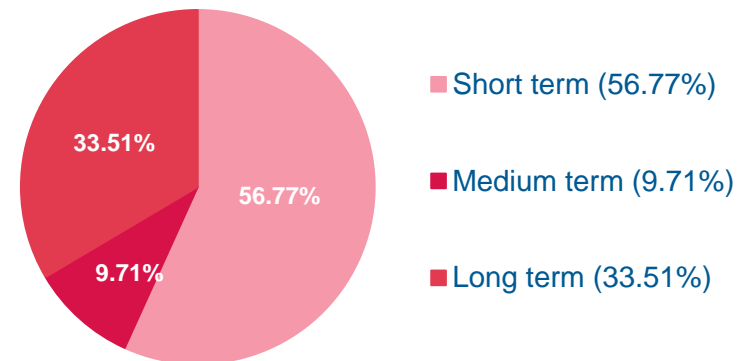
Loan to Total assets ratio (LAR)



Loan Breakdown by Type of business (31/12/2016)

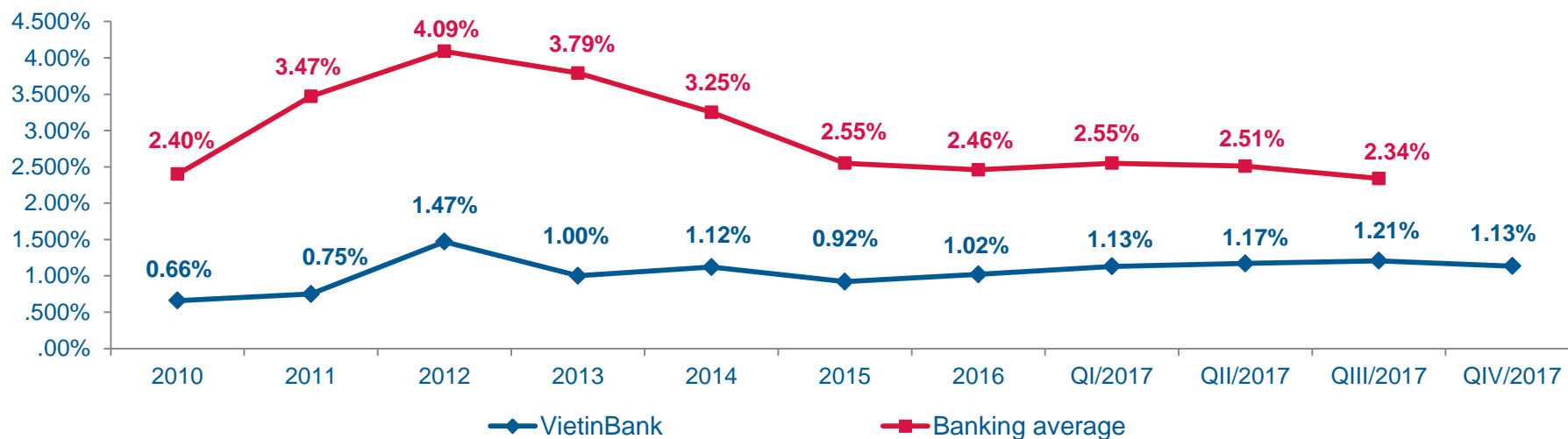


Loan Breakdown by Tenor (31/12/2017)



NPL ratio is best controlled among banking system

Group	QIV/2017		QIII/2017		QII/2017		QI/2017		2016	
	Value (USD, Mil)	%	Value (USD, Mil)	%	Value (USD, Mil)	%	Value (USD, Mil)	%	Value (USD, Mil)	%
Group 1 Current	34,699	98.41	33,345	98.18	32,008	98.34	30,556	97.55	29,319	98.14
Group 2 Special mention	161	0.46	208	0.61	159	0.49	411	1.31	251	0.84
NPLs	400	1.13	410	1.21	380	1.17	355	1.13	304	1.02
Total	35,259	100	33,964	100	32,546	100	31,323	100	29,874	100



Asset Quality Management

Robust Credit System

- VietinBank has a robust credit system, clearly defining relevant exposure limits and credit risk appetite.
- This credit system is widely communicated with decentralized authority and clear reporting channels.

Well Defined Sectoral, Single Party and Group Exposure Credit Limits

- Loans and advances are relatively well allocated according to business entities & industry sectors, ensuring a high degree of portfolio diversification, minimizing concentration risk.
- The credit policy has put in place strict exposure credit limits.

Comprehensive Asset Classification and Provisioning Requirements

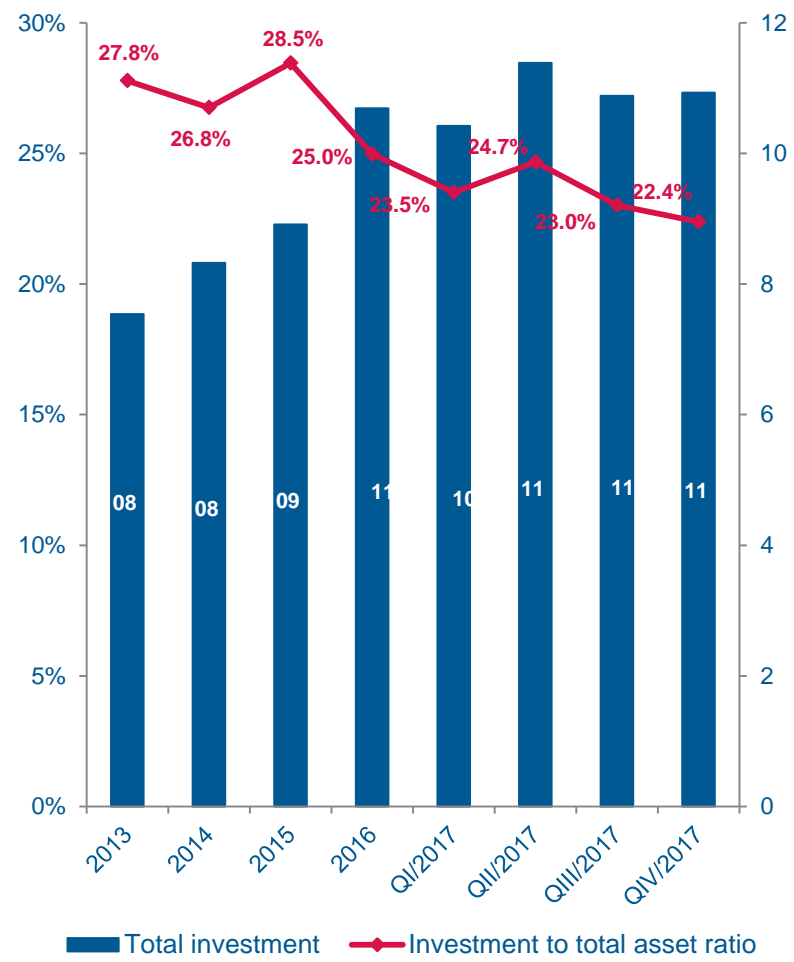
- Comprehensive and detailed asset classification and provisioning requirements and policies are in place, in consistent with regulatory norms and guidelines.
- Existence of robust procedures have resulted in positive developments in non-performing asset measures in recent times.

Strong Credit Risk Management System

- Strong Credit risk management system is in place which has ensured improvement in the asset quality in this growing economic environment.

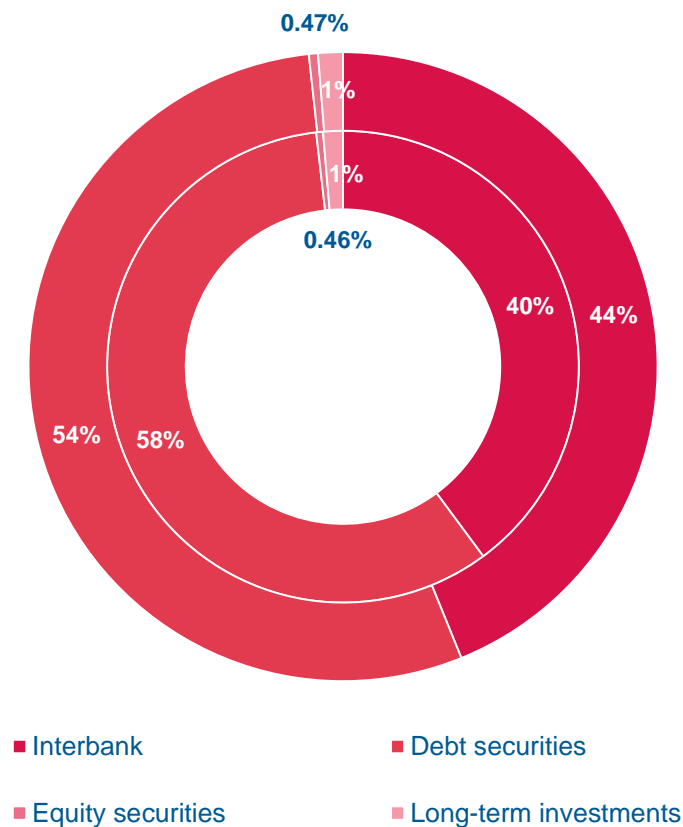
Safe & diversified securities portfolio

Investment portfolio (USD, Bil)



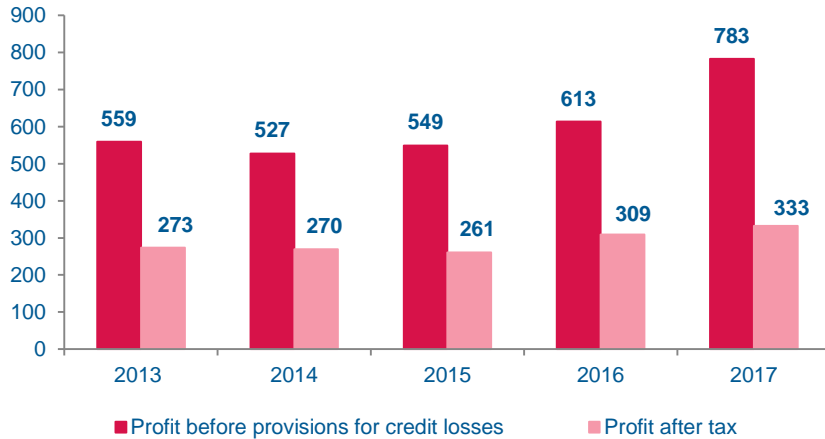
Components of Investment portfolio

Inner ring: As at 31 Dec 2016
Outer ring: As at 31 Dec 2017

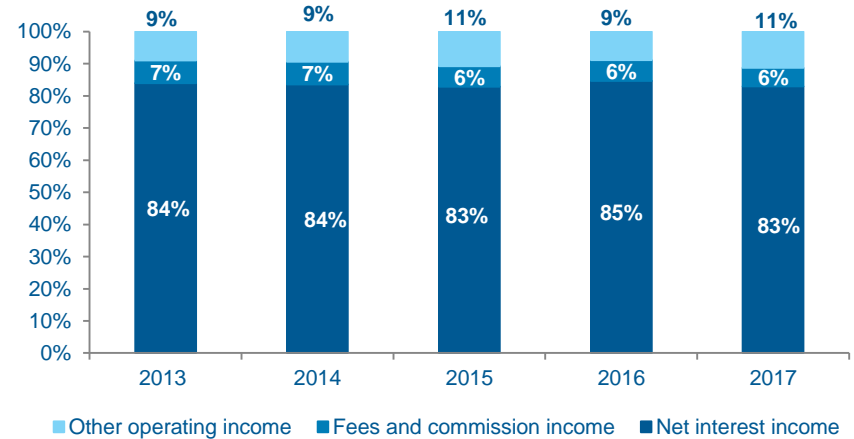


Efficient financial results

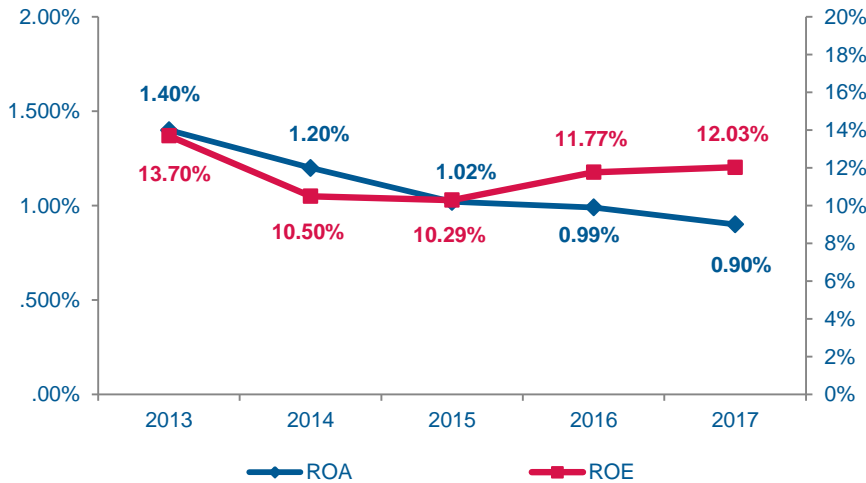
Financial results (USD, Mil)



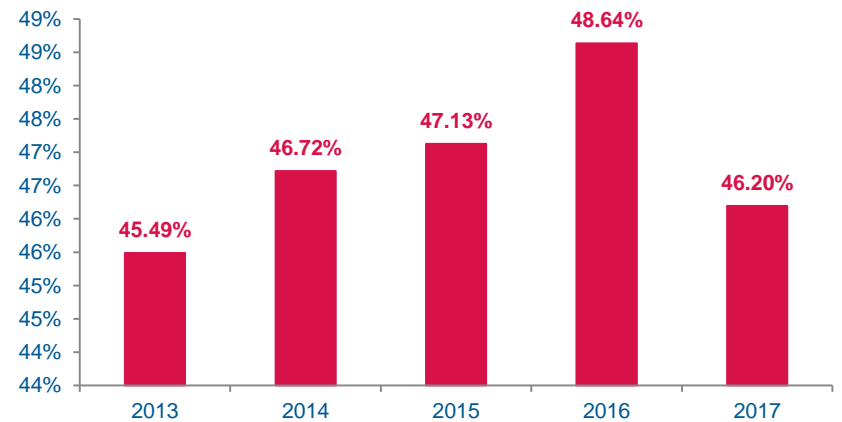
Operating Income Breakdown



Financial ratios



Cost to income ratio



VietinBank 2017's result vs. AGM targets

Indicators	Unit	2016	2017	2017 AGM Targets	% accomplished
Total assets	VND Billion	948,699	1,095,022	1,081,634	101.24%
Credit exposure	VND Billion	712,642	840,156	826,865	101.60%
Total mobilized funds	VND Billion	870,163	1,012,470	996,482	101.60%
Profit before tax	VND Billion	8,569	9,206	8,800	104.61%
NPLs/Credit exposure	%	0.9%	1.07%	<3%	Accomplished
ROAA	%	1.0%	0.90%	0.8%-1%	Accomplished
ROAE	%	11.8%	12.03%	10%-11%	Accomplished









6. Appendix

- ❖ **Awards and accolades**
- ❖ **Efficient subsidiaries**
- ❖ **CTG Stock Performance**
- ❖ **Historical Financials - Balance Sheet**
- ❖ **Historical Financials - Income Statement**
- ❖ **Investor Relations Website**

Awards and accolades

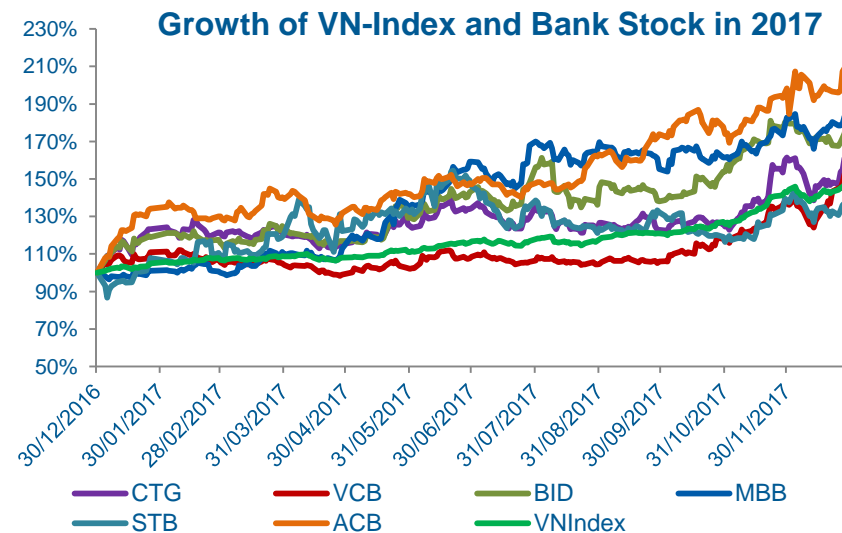
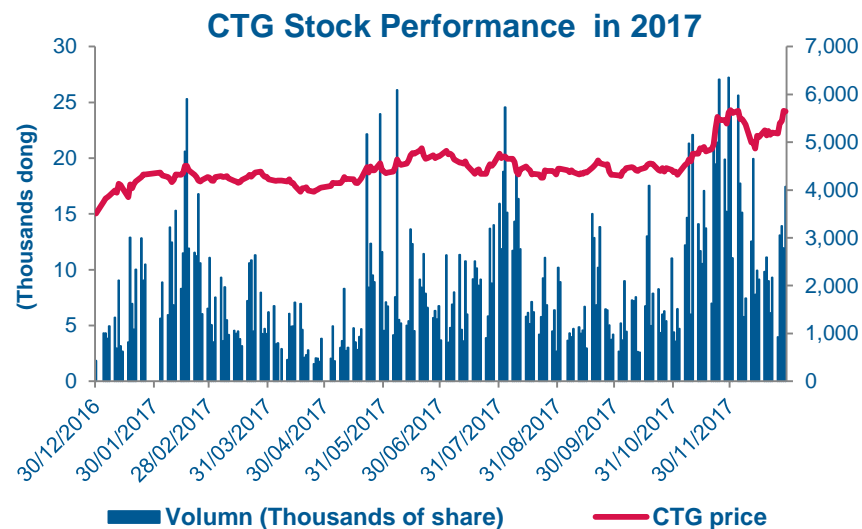
	<p>For the 6th time in a row, VietinBank has been listed as Forbes Global 2000 (the top 2000 largest companies in the world) by the prestigious American magazine Forbes and is ranked No.1 bank in Vietnam.</p>		<p>The 5th time in the top 500 most valuable brand names in the world with a brand value of \$ 252 million, A + brand strength; and the Top 50 Most Valuable Brands in Vietnam by Brand Global.</p>
	<p>VietinBank was awarded the "Best Retail Bank in Vietnam in 2017" and "Vietnam's fastest growing SME bank in 2017" by Global Banking & Finance Review.</p>		<p>This is the 13th consecutive time that VietinBank was awarded Vietnam's strongest brand and also the 13th in a row to maintain the top position.</p>
	<p>VietinBank is ranked 376th in Top 1000 World Banks in 2017 rankings, up 6 levels compared to 2016 and ranked the highest among Vietnamese banks .</p>		<p>VietinBank simultaneously received 4 awards from JCB: the leading bank in card payment; card usage; number of cards issued; and the number of new products. At the same time, VietinBank is also granted 4 prizes by Visa.</p>
	<p>VietinBank was voted by The Asian Banker and won 4 major awards: Best Data Analytics Project; Best Core Banking Project; SME Bank of the Year; Best trade finance bank in Viet nam</p>		<p>VietinBank continued to be in the Top 500 largest enterprises - VNR500. VietinBank is also ranked the highest bank in the Top 10 of the Top 500 Best Businesses of 2017; Top 10 prestigious listing companies in 2017.</p>
	<p>At Sao Khue 2017, 2 products of VietinBank was honored were the payment system with financial intermediaries (BankPay) and online payment service (eGPS).</p>		<p>VietinBank has been honored with the "Best Trade Finance Provider in Vietnam for 2018" and "The best foreign exchange service provider in the world" by Global Finance .</p>

Efficient subsidiaries

Subsidiaries		Chartered Capital as at 31/12/2017 (USD, Mil)	Percentage of contribution (%)	Profit before tax as at 31/12/2017 (USD, Mil)
VietinBank Lao Limited	 VietinBank	50	100%	4.33
VietinBank Leasing Company Ltd	 VietinBank LEASING	44.59	100%	5.23
VietinBank Fund Management Company Ltd	 VietinBank CAPITAL	42.36	100%	3.35
VietinBank Securities Joint Stock Company	 VietinBank SECURITIES	40.32	75.61%	5.96
VietinBank Insurance Joint Stock Company	 VietinBank INSURANCE	22.30	97.83%	3.77
VietinBank Gold and Jewelry Trading Company Ltd	 VietinBank GOLD & JEWELLERY	13.38	100%	0.33
VietinBank Debt Management and Asset Exploitation Company Ltd	 VietinBank AMC	5.35	100%	0.32
Global Money Transfer Company Ltd	 VietinBank MONEY TRANSFER	2.23	100%	1.51

CTG Stock Performance 2017

	Value
The closing price on 03 rd Jan 2017	16,100 VND/share
The closing price on 29 th Dec 2017	24,200 VND/share
The highest prices in QIII/2017	16,100 - 24,300 VND/share
Volume	502,454,430 share
Trading value	9,960 Billion VND
The trading volume of foreign investors	Net selling 6,434,070 share
Foreign owned	30%
EPS	1,996 VND/share
P/E (29 th Dec 2017)	12.12x
BVPS	17,104 VND/share
P/B (29 th Dec 2017)	1.41x



Historical Financials - Balance Sheet

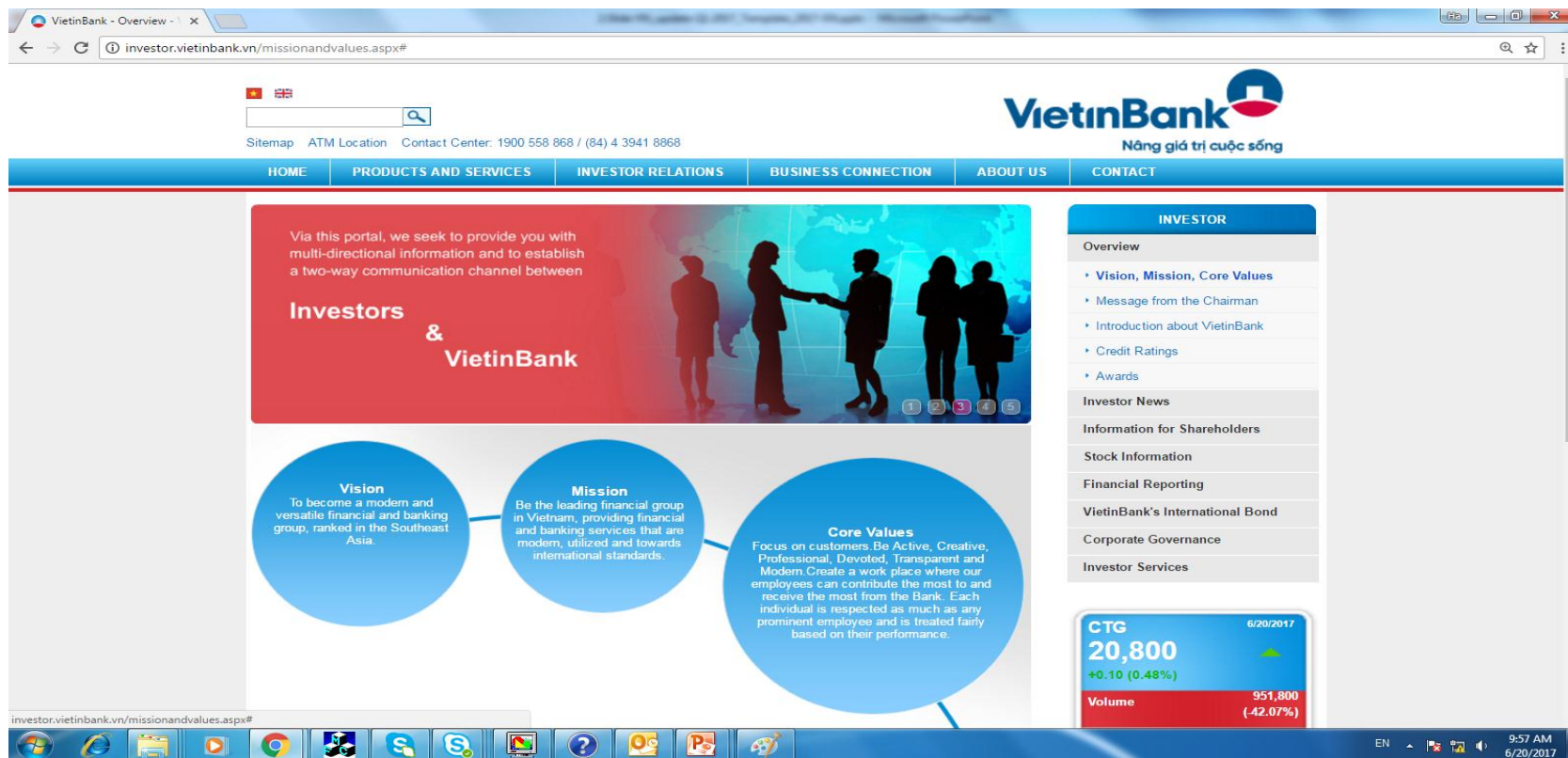
Unit: USD Million	2012	2013	2014	2015	2016	2017
Cash, gold and gemstones	121	135	218	233	234	267
Balances with the State Bank of Vietnam ("SBV")	587	483	465	543	609	926
Placements with and loans to other credit institutions	2,771	3,474	3,551	3,016	4,263	4,794
Trading securities	13	31	172	153	86	157
Derivative financial instruments and other financial assets	4	8	0	0	31	24
Loans to customers	16,005	17,888	20,704	24,581	29,874	35,259
Provision for credit losses of loans to customers	(176)	(157)	(206)	(208)	(310)	(370)
Investment securities	3,525	3,946	4,396	5,483	6,057	5,725
Long-term investments	135	148	178	178	145	139
Fixed assets	253	337	419	396	479	510
Other assets	938	1,107	1,227	1,234	1,344	1,400
Total assets	24,176	27,399	31,123	35,609	42,813	48,830
Borrowings from the Government and the SBV	134	7	223	604	217	678
Deposits and borrowings from other credit institutions	4,648	3,825	4,884	4,530	3,843	5,157
Deposits from customers	13,881	17,327	19,965	22,520	29,562	33,551
Derivative financial instruments and other financial liabilities	-	-	20	5	-	-
Financing funds, entrusted funds, and exposed funds	1,595	1,541	1,507	2,478	274	287
Valuable papers issued	1,376	787	249	953	1,076	1,003
Other liabilities	916	1,330	1,674	1,955	5,115	5,314
Total liabilities	22,551	24,818	28,522	33,046	39,971	45,991
Capital	1,259	2,197	2,175	2,111	2,085	2,061
<i>In which: Chartered capital</i>	1,259	1,770	1,753	1,701	1,680	1,660
Reserves	117	160	205	241	287	333
Foreign exchange differences	14	15	16	20	22	25
Undistributed profit	224	199	195	180	320	409
Total owners' equity	1,614	2,571	2,601	2,563	2,726	2,840
Non-controlling Interests	10	10	11	11	12	13
Total liabilities and owners' equity	24,176	27,399	31,123	35,609	42,813	48,830
Exchange rates	20,828	21,036	21,246	21,890	22,159	22,425

Historical Financials - Income Statement

Unit: USD Million	2012	2013	2014	2015	2016	2017
Interest and similar income	2,432	2,105	1,947	1,940	2,391	2,911
Interest and similar expenses	(1,548)	(1,236)	(1,106)	(1,080)	(1,380)	(1,704)
Net interest and similar income	884	869	841	861	1,011	1,207
Fees and commission income	89	100	100	121	150	192
Fees and commission expenses	(28)	(27)	(44)	(54)	(74)	(109)
Net gain/(loss) from fees and commission income	61	72	55	67	77	83
Net gain/(loss) from trading of foreign currencies	17	14	18	1	31	32
Net gain/(loss) from securities held for trading	2	1	9	6	8	16
Net gain from investment securities	25	0	(7)	2	2	(6)
Net gain/(loss) from other activities	57	71	66	101	59	89
Income from investments in other entities	8	8	8	2	7	33
Income from non-interest	170	167	149	178	183	247
Total income	1,054	1,036	990	1,039	1,194	1,455
Operating expenses	(453)	(471)	(461)	(490)	(581)	(672)
Net profit before provision for credit losses	601	564	528	549	613	783
Provision expense for credit losses	(209)	(196)	(185)	(214)	(227)	(372)
Profit before tax	392	368	344	336	387	411
Corporate income tax expense	(96)	(92)	(74)	(74)	(77)	(78)
Profit after tax	296	276	270	261	309	333
Non-controlling Interests	(1)	(1)	(1)	(1)	(1)	(1)
Owners's net profit	295	275	269	260	309	331
Exchange rates	20,828	21,036	21,246	21,890	22,159	22,425

Investor Relations Website

<http://investor.vietinbank.vn>



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VietinBank 
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Via this portal, we seek to provide you with multi-directional information and to establish a two-way communication channel between

Investors & VietinBank

Vision
To become a modern and versatile financial and banking group, ranked in the Southeast Asia.

Mission
Be the leading financial group in Vietnam, providing financial and banking services that are modern, utilized and towards international standards.

Core Values
Focus on customers. Be Active, Creative, Professional, Devoted, Transparent and Modern. Create a work place where our employees can contribute the most to and receive the most from the Bank. Each individual is respected as much as any prominent employee and is treated fairly based on their performance.

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CTG 6/20/2017
20,800
+0.10 (0.48%)
Volume 951,800 (-42.07%)

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Thank you!

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