



IR Presentation

1H2020

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Exchange rate: 23,229 VND/USD

1. Overview of macro-economics, banking industry

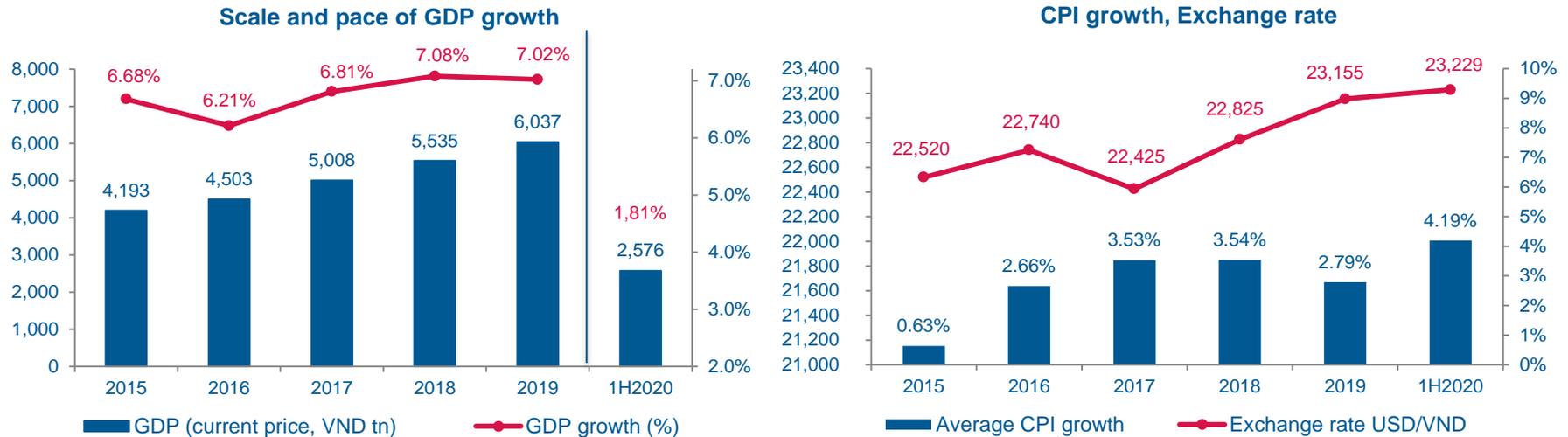
- ❖ **Macro-economics**

- ❖ **Banking industry**

1. Overview of macro-economics, banking industry

Macro-economics

Although being negatively affected by the Covid-19 pandemic, a number of macroeconomic indicators have had positive changes since May 2020 thanks to early control of the pandemic, creating a premise to facilitate economic recovery.



| Indicators | 2015 | 2016 | 2017 | 2018 | 2019 | 1H2020 |
|------------------------------------|-------|-------|--------|--------|--------|--------|
| GDP growth rate (%) | 6.68% | 6.21% | 6.81% | 7.08% | 7.02% | 1.81% |
| Average inflation rate (%) | 2.05% | 1.83% | 1.41% | 1.48% | 2.01% | 2.81% |
| Unemployment rate (%) | 2.33% | 2.30% | 2.24% | 2.00% | 1.98% | 2.26% |
| Export turnover (USD billion) | 162.4 | 175.9 | 213.77 | 244.72 | 263.45 | 121.21 |
| Export growth (%) | 8.1% | 8.6% | 21.1% | 13.8% | 8.1% | -1.1% |
| Import turnover (USD billion) | 165.6 | 173.3 | 211.10 | 237.51 | 253.51 | 117.17 |
| Import growth (%) | 12.0% | 4.6% | 20.8% | 11.5% | 7.0% | -3.0% |
| Trade balance (USD billion) | -3.2 | 2.68 | 2.7 | 7.2 | 9.9 | 4.0 |
| FDI newly-registered (USD billion) | 15.58 | 15.2 | 21.3 | 17.98 | 16.7 | 8.5 |
| FDI disbursement (USD billion) | 14.5 | 15.8 | 17.5 | 19.1 | 20.4 | 8.65 |

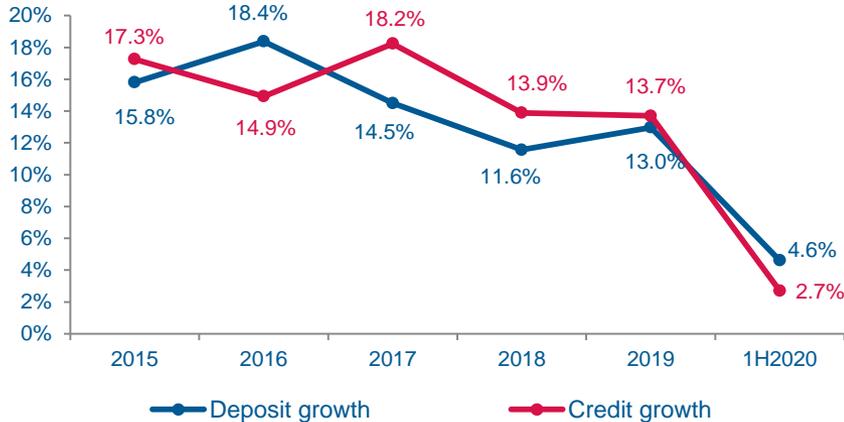
Source: General Statistics Office of Vietnam (GSO)

1. Overview of macro-economics, banking industry

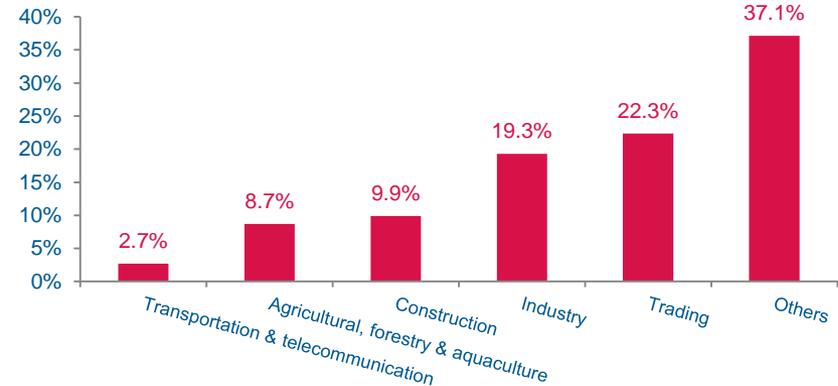
Banking industry

Credit growth was low amid weak credit demand as a result of the Covid-19 pandemic.

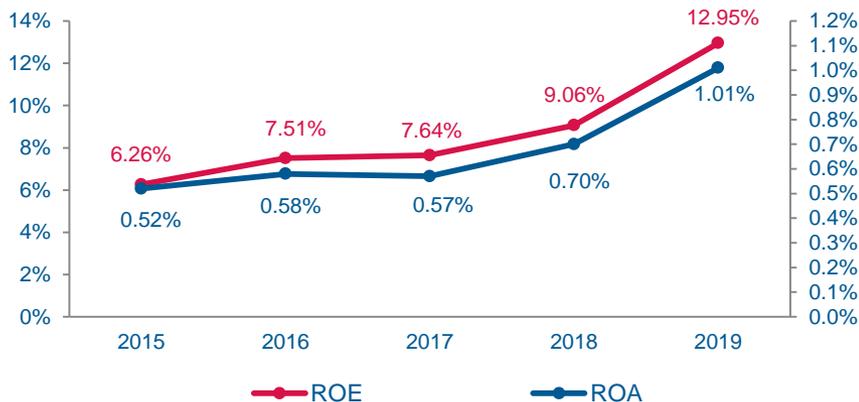
Growth of outstanding credit exposure and mobilized fund of the banking industry



Proportion of credit exposure to several sectors as at May, 2020



Profitability of the banking industry (*)



NPL ratio of the banking industry (*)



(*): Data for 1H2020 have not been updated by the SBV.

2. About VietinBank

- ❖ **Important historical milestones**
- ❖ **Mission, vision, core values**
- ❖ **Awards and accolades**
- ❖ **Organizational structure**

2. About VietinBank

Important historical milestones

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) is a leading financial and banking institution in Vietnam, providing modern financial and banking products and services with full utilities and meeting international standards.



IPO was successfully, VietinBank stock was officially listed and traded on Ho Chi Minh Stock Exchange with stock code CTG

Develop a customer-centric retail strategy to become the best retail bank in Vietnam

Orientation to shift customer structure to retail and SME, strongly promote non-interest income activities

Implemented drastically and effectively the Restructuring plan in association with handling bad debts in the period of 2016-2020 at VietinBank and the MTBP for the period 2018-2020.



2. About VietinBank

Mission, vision, core values



Mission

To be the No.1 bank in Vietnam banking system, providing modern financial and banking products and services with full utilities and meeting international standards.



Vision

To become a leading bank in Vietnam and a regional player, being modern and multi-functional that conforms to international standards.



Core Values

- ❖ Customers Orientation;
- ❖ Towards Excellence;
- ❖ Dynamic, Creative, Professional and Modern;
- ❖ Integrity, Honesty, Transparency and Code of Ethics;
- ❖ Respect;
- ❖ Brand Protection and Development;
- ❖ Sustainable development and social responsibility.

2. About VietinBank

Awards and accolades



TOP 300 MOST VALUABLE BANK BRANDS WORLDWIDE

In 2020, according to Brand Finance's announcement, VietinBank ranked 277th and twice in a row to be the only Vietnamese bank to win the Top 300 Most Valuable Banking Brands in the world.



TOP 2000 LARGEST ENTERPRISES WORLDWIDE

For the 9th consecutive year, VietinBank has been listed on Forbes Global 2000 (Top 2000 largest enterprises worldwide) compiled by Forbes. Forbes also recognized VietinBank's market value of USD 3.2 billion and total assets of USD 53.5 billion.

SAO KHUE 2020

VietinBank has got 2 Sao Khue-winning products namely VietinBank eFAST and VietinBank iPay Mobile.



VietinBank iPay Mobile was honored for the third time to win Sao Khue title and is the only banking product in the Top 10 Sao Khue 2020. That has proven innovation and improvement with the outstanding features of VietinBank iPay Mobile.

Being awarded Sao Khue title for the second time, VietinBank eFAST - a distribution channel of banking services that allows corporate customers to conduct banking transactions via the Internet has proved many new advances.

AWARDS IN MANY ACTIVITIES



In 2020, VietinBank was honored to receive many awards from Global Banking & Finance Review: The fifth consecutive time being awarded the best Retail Bank in Vietnam; The third time in a row being awarded the leading Customer Service Center in Vietnam; The second time in a row being awarded the fastest growing SME Bank in Vietnam.

BEST ISSUING BANK IN EAST ASIA AND PACIFIC



International Finance Corporation (IFC) - a member of the World Bank Group presented the "Best Issuing Bank in East Asia and the Pacific" award to VietinBank. This is the second time VietinBank has received this prestigious award from IFC. The award recognized VietinBank's contribution to the IFC's Global Trade Finance Program.

2. About VietinBank

Organizational structure

Organizational structure towards the preminent and modern models in the world.

The organizational structure ensures an appropriate and transparent supervision at different levels

GENERAL SHAREHOLDERS' MEETING

BOARD OF DIRECTORS

SUPERVISORY BOARD

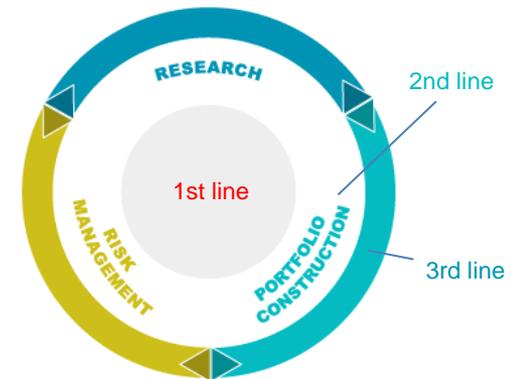
BoDs' Committees

Internal Audit

BOARD OF MANAGEMENT

BoMs' Councils

Building a solid internal control system with 3 independent lines of defense as regulated in the Circular 13/2018/TT-NHNN on internal control system of commercial banks



Establishing the model of divisions and customer center in key economic regions to specialize the governance, management, and to promote operation capability of each business line, aiming at better customer service



3. Investment highlights

- ❖ **Strong innovation, sustainable growth**
- ❖ **Extensive network, high credit rating**
- ❖ **Active support from major shareholders**
- ❖ **Advanced technology platform and solutions**
- ❖ **Diversified customer base**
- ❖ **Well-qualified human resources**

3. Investment highlights

Strong innovation, sustainable growth

Strongly innovating business growth model, changing business approach and improving financial management and debt quality have brought breakthrough results in business performance.

1 Innovation in business growth model

- ❖ From focusing on business scale to focusing on improving service quality and operational efficiency.
- ❖ Maintain a reasonable growth rate and prioritize the growth of retail and SME segments.

2 Change in business approach

- ❖ From providing a single product or service to developing and offering comprehensive financial and banking solutions to customer/group of customers, especially in line with link chain.

3 Effective cost management

- ❖ Financial management was improved, financial resources were allocated methodically and effectively.

4 Good asset quality management

- ❖ Forecasting and early identification of risk were strengthened.
- ❖ Good risk-weighted asset management.

5 Improvement of organizational structure

- ❖ Streamlining the organizational structure, increasing specialization and promoting effective coordination.
- ❖ Optimize the operation of network units.

3. Investment highlights

Extensive network, high credit rating

Head Office
in Ha Noi

02 Representative
Offices

155 Branches

958 Transaction
Offices

01 Joint-venture
Company

07 Subsidiaries

09 Non-business
Units



Extensive Network

Domestic network:

- ❖ 01 Head Office in Hanoi
- ❖ 02 Representative offices in Da Nang and Ho Chi Minh City
- ❖ 01 Southern Customers Center
- ❖ 155 Local branches, 958 transaction offices in all cities and provinces
- ❖ 09 Non-business units
- ❖ 07 Subsidiaries (insurance, securities, financial leasing, fund management, assets management, gold and jewelry, global money transfer)
- ❖ 01 Joint-venture company (Indovina Bank)
- ❖ Over 2.000 ATMs and over 30,000 POS

Overseas network:

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

VietinBank has established a large correspondent banking network with more than 1,000 banks in 90 countries and territories all over the world.

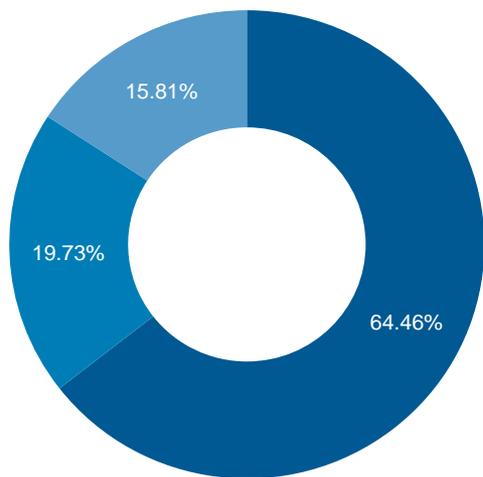
Reputable credit rating

| | Short-term | Long-term |
|--------------|------------|-----------|
| FitchRatings | B | BB- |
| MOODY'S | - | Ba3 |

3. Investment highlights

Active support from major shareholders

Shareholder structure



■ State Bank of Vietnam

■ MUFG

■ Others

Major shareholders' supports

Major shareholders



State bank of Vietnam



Support

- ❖ Hold 64.46% stakes of VietinBank
- ❖ Most of Board members are appointed by the Government and the State Bank of Vietnam

- ❖ MUFG signed a technical support and collaboration agreement with VietinBank, collaboration and technical support in the following fields:
 - Retail banking and SME banking
 - Services for FDI enterprises
 - Investment Banking
 - Cash management and payment services
 - Risk management and BASEL II implementation
 - Information technology
 - HR development

3. Investment highlights

Business operated on advanced technology platform & solutions

Cutting-edge Core Banking and increasingly improved IT infrastructure facilitate improvement in productivity, efficiency and cost control.



Implementing comprehensive information security strategy, incorporating a variety of security methods.

Proactively keeping up with technology trends, cooperating with financial technology companies (Fintech) to offer a wide range of products and services to customers.



3. Investment highlights

Diversified customer base with a large number of customers

VietinBank enhanced the efficiency of large corporate customer segment including large enterprises, corporations and expanded the banking relationship with SMEs, FDIs and individual customers.



3. Investment highlights

Management team

High ranking managements with in-depth knowledge and experience in banking and finance sector.

BOARD OF DIRECTORS



Mr.
Le Duc Tho
Chairman



Mr.
Tran Minh Binh
Board Member



Mr.
Tran Van Tan
Board Member



Ms.
Tran Thu Huyen
Board Member



Mr.
Nguyen The
Huan
Board Member



Ms.
Pham Thi
Thanh Hoai
Board Member



Mr.
Masahiko Oki
Board Member



Mr.
Shiro Honjo
Board Member



Ms.
Nguyen Thi Bac
Independent
Board Member

BOARD OF MANAGEMENT



Mr.
Tran Minh Binh
General Director



Mr.
Masahiko Oki
Deputy General
Director



Ms.
Nguyen Hong
Van
Deputy General
Director



Ms.
Le Nhu Hoa
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

SUPERVISORY BOARD



Ms.
Le Anh Ha
Chief Supervisor



Ms.
Nguyen Thi Anh
Thu
Member



Mr.
Nguyen Manh
Toan
Member

4. Performance

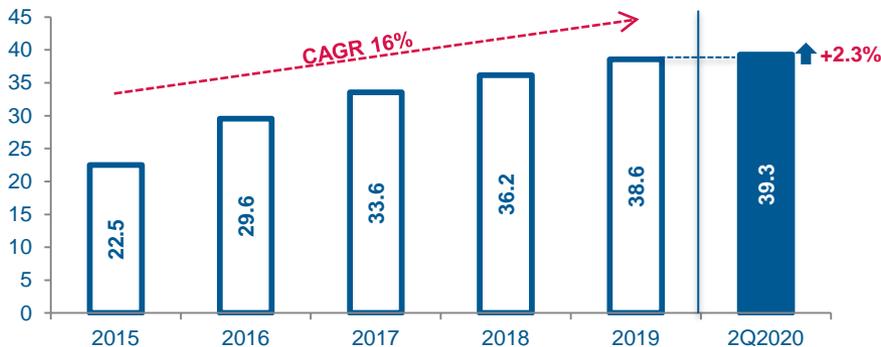
- ❖ **Scale of business has grown more positively since May 2020**
- ❖ **Asset quality was in good control**
- ❖ **Safe and diversified investment portfolio**
- ❖ **Profit before tax increased thanks to a reasonable business strategy**
- ❖ **Business efficiency improved positively**

4. Performance

Scale of business has grown more positively since May 2020

VietinBank's 1H2020 scale indicators grew more than those of previous years despite decreased credit demand of the economy under adverse impact of the Covid-19 pandemic. Scale indicators are gradually growing positively from May and June 2020.

Customer Deposits (USD, Bil)

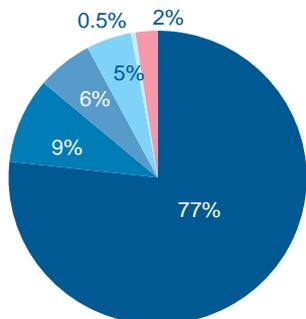


Total loans and advances to customers (USD, Bil)

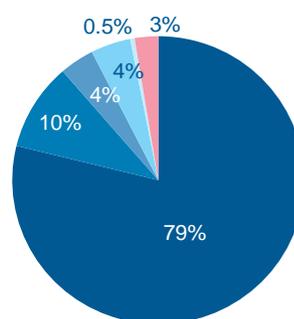


Mobilized fund structure

As at 31 Dec 2019: USD 50.24 bil



As at 30 Jun 2020: USD 49.87 bil



- Customer deposits
- Deposits & borrowings from other credit institutions
- Borrowing from Govt. and SBV
- Value papers issued
- Sponsor capital, Entrusted Investment

Market share:

- ❖ Deposits from businesses and individuals (as at May 31st, 2020): 10.15%
- ❖ Outstanding loans (as at Jun 30th, 2020): 11.21%

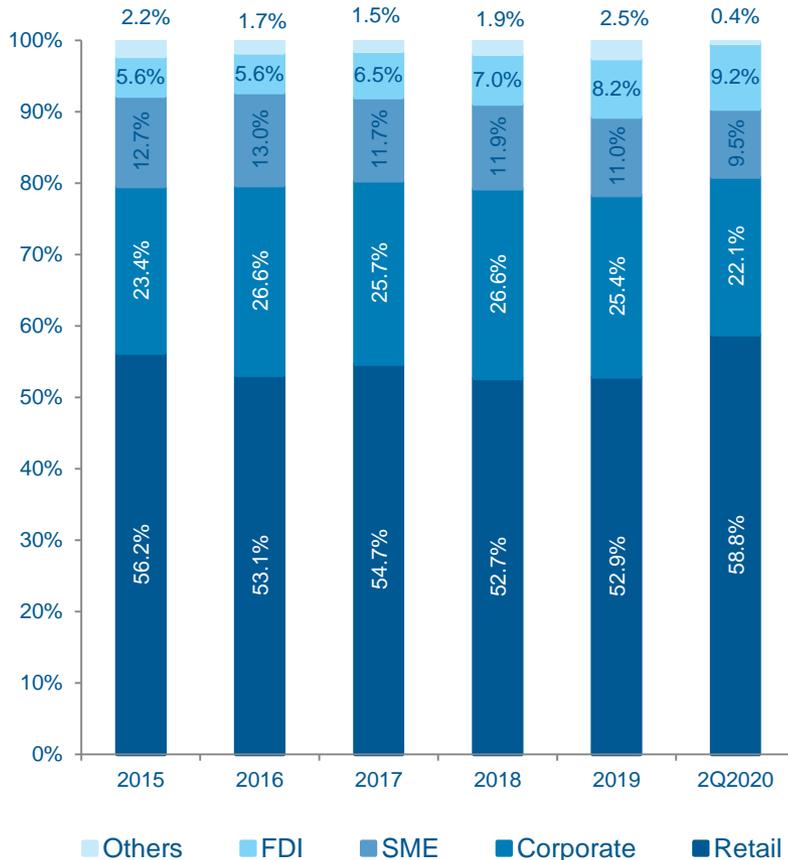
(Source: The State Bank of Vietnam, CIC)

4. Performance

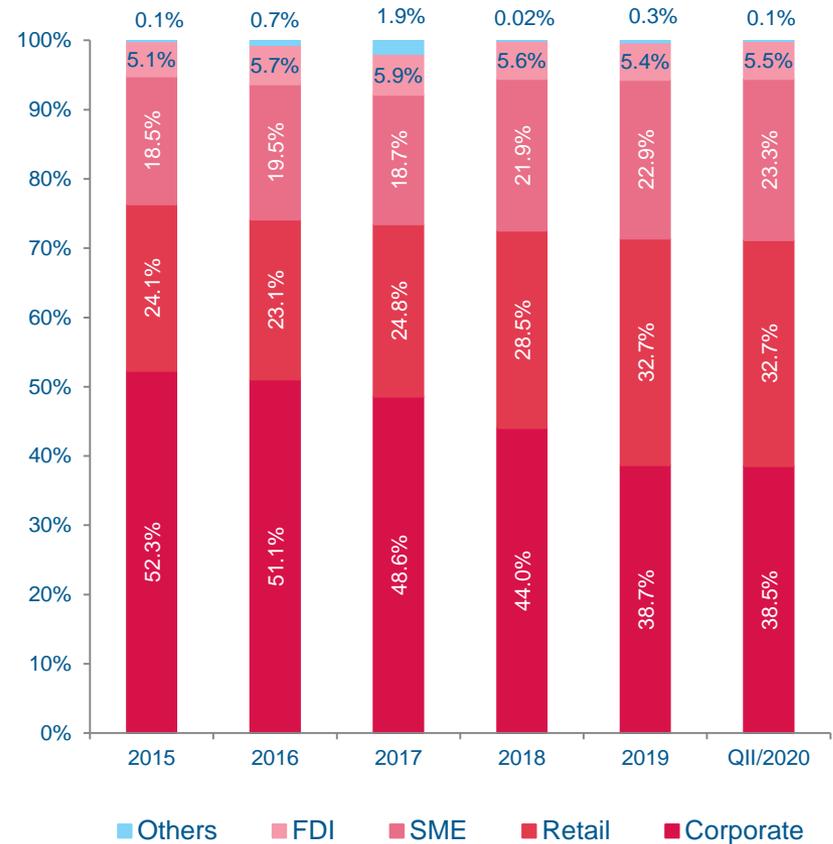
Asset restructuring was in the right direction

Capital structure has enjoyed a positive shift with increasing proportion of deposits in retail and FDI segments. Continue to promote credit restructuring in the direction of increasing the proportion of highly profitable segments such as retail and SMEs.

Customer deposit breakdown



Loan breakdown

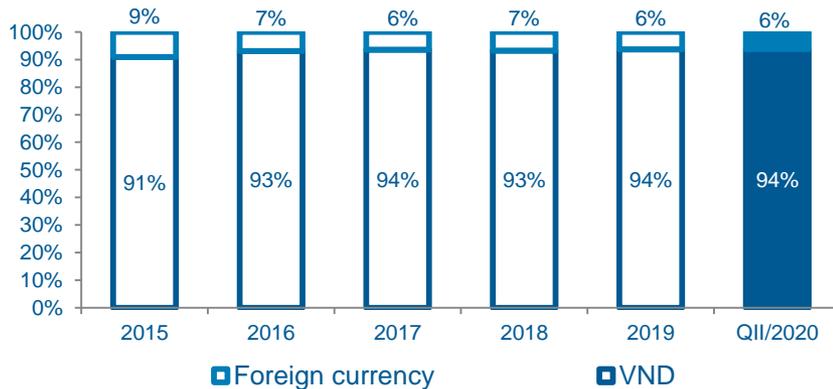


4. Performance

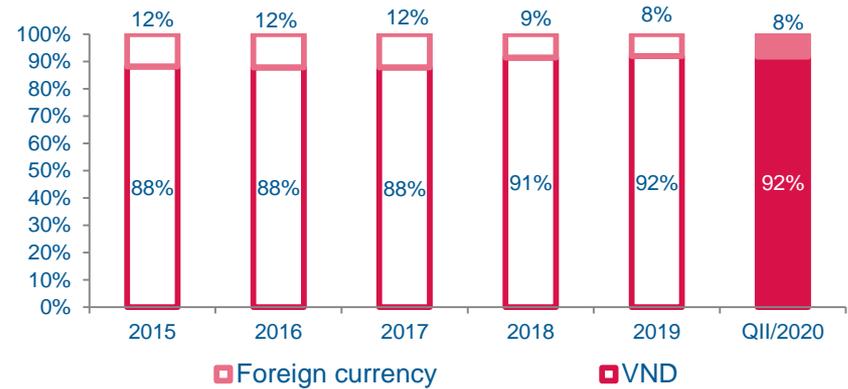
Stable funding capital structure

Focus on growing stable source of funding capital from primary market, timely providing capital to meet the needs of the economy, proactively control capital expenditure, ensuring efficiency and liquidity safety.

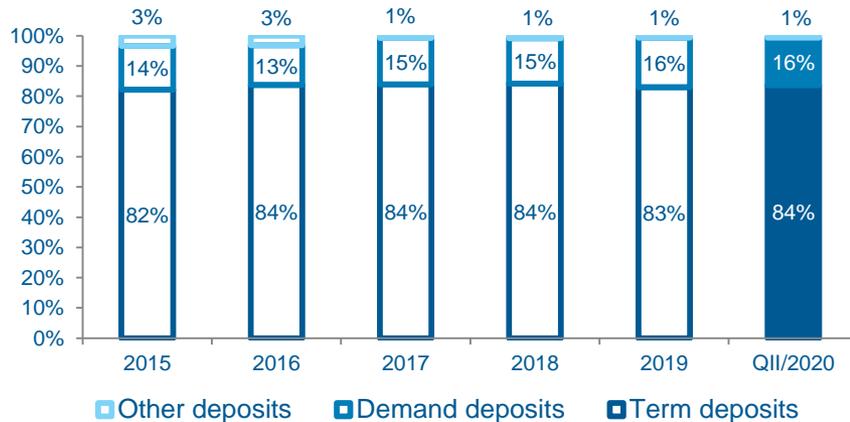
Customer deposit breakdown by currency



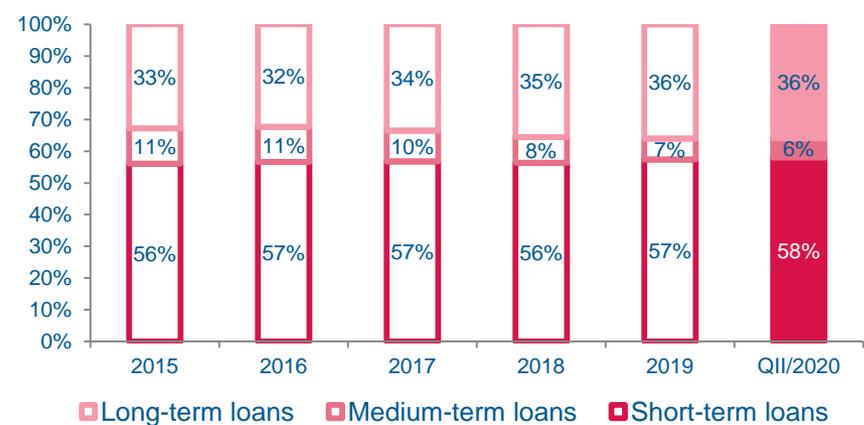
Loan breakdown by currency



Customer deposit breakdown by tenor



Loan breakdown by tenor



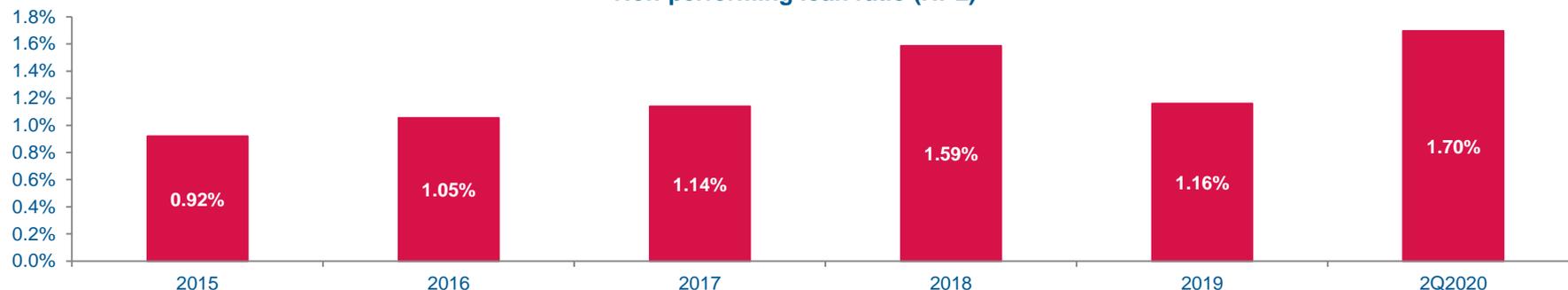
4. Performance

Asset quality was in good control

Actively implement comprehensive measures to control the quality of the portfolio, recover and handle bad debts, and control the rate of bad debts as planned. In the first 6 months of 2020, VietinBank has acquired over USD 258 million of debt sold to VAMC, bringing the total value of repurchased debts to nearly USD 293 million (accounting for more than half of the original face value) after 1.5 years from time of debt sale; for the remaining amount, VietinBank also made a risk provision of approx. 50% of the remaining debt value.

| Group | 2016 | | 2017 | | 2018 (restated) | | 2019 | | 2Q2020 | |
|-------------------------------------|------------------|------------|------------------|------------|------------------|------------|------------------|------------|------------------|---------------------|
| | Value (USD, Mil) | % |
| Group 1 Current | 29,319 | 98.03 | 34,695 | 98.41 | 37,066 | 97.81 | 39,680 | 98.24 | 39,590 | 97.68 |
| Group 2 Special mentioned | 251 | 0.91 | 162 | 0.46 | 228 | 0.61 | 245 | 0.60 | 253 | 0.62 |
| NPLs | 304 | 1.06 | 402 | 1.14 | 600 | 1.58 | 467 | 1.16 | 687 | 1.70 ^(*) |
| Total | 29,874 | 100 | 35,259 | 100 | 37,894 | 100 | 40,392 | 100 | 40,531 | 100 |

Non-performing loan ratio (NPL)



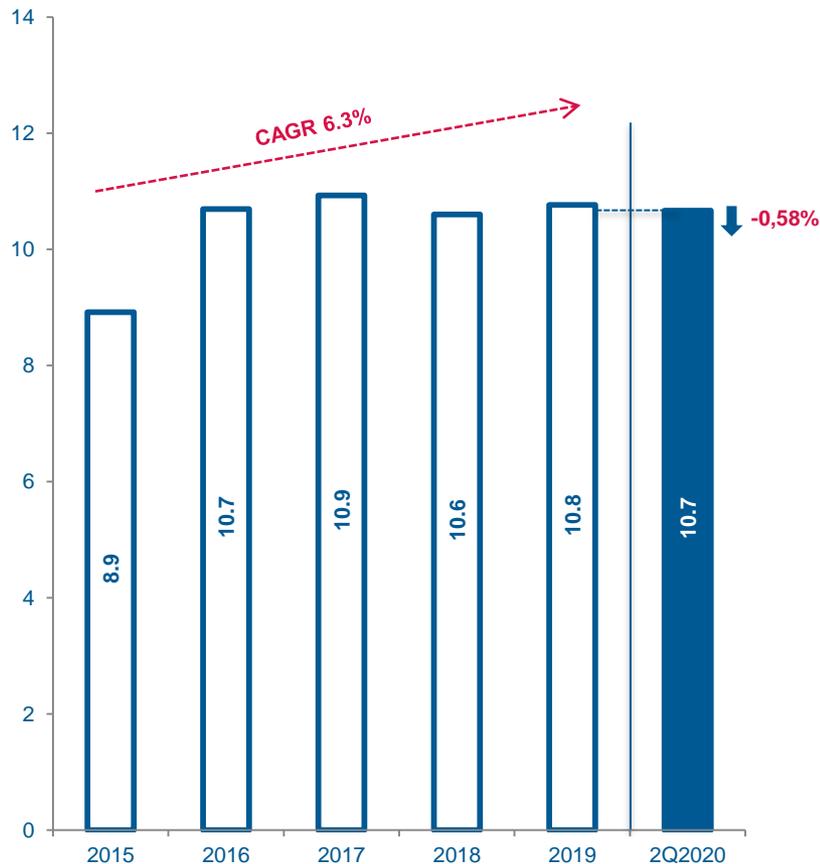
(*): NPL ratio at the end of 2Q2020 was improved, compared to 1Q2020 (1.83%) but increased when compared to the end of 2019 (1.16%) due to the dual effects of Covid-19 epidemic and drought, saltwater intrusion in the Mekong Delta. Bad debts arose in industries affected by Covid-19 such as capital construction, agriculture, forestry and fishery, etc.

4. Performance

Safe and diversified investment portfolio

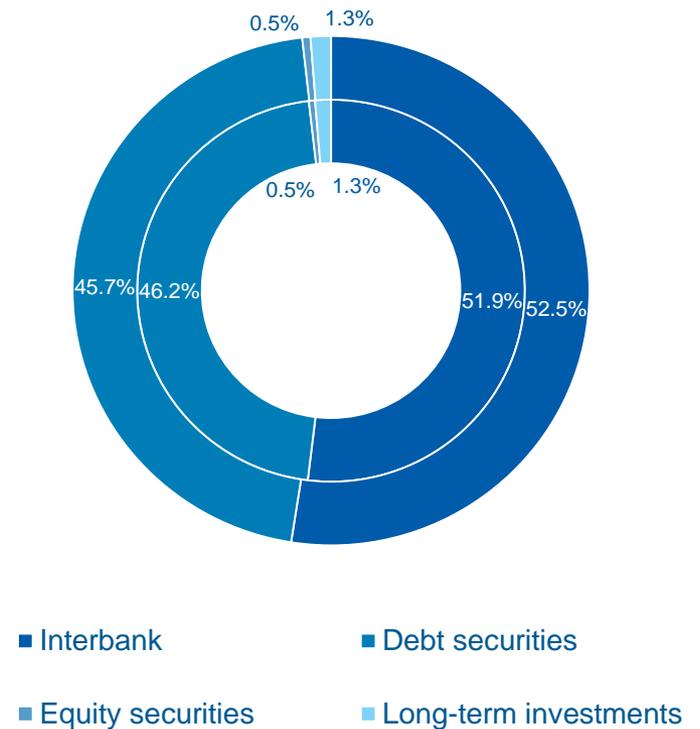
VietinBank has actively promoted investment in government bonds and recorded good profits (up 186% compared to the same period in 2019).

Investment portfolio
(USD, Bil)



Breakdown of investment portfolio

Inner ring: As at 31 Dec 2019
Outer ring: As at 30 Jun 2020

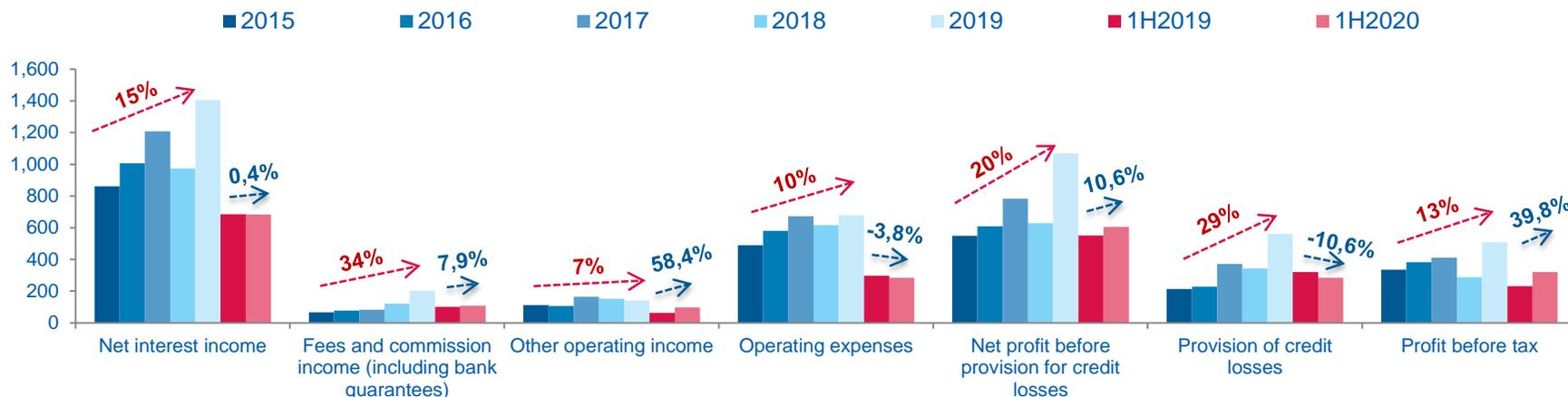


4. Performance

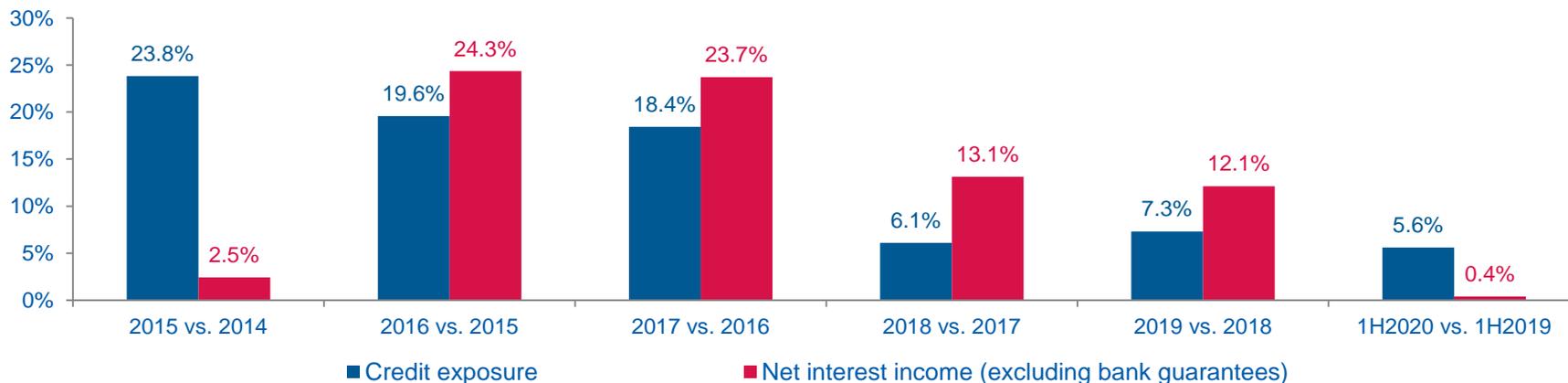
Profit before tax increased thanks to a reasonable business strategy

1H2020 profit rose thanks to sharp increase in non-interest income (from foreign currency and securities trading strategy) and cost reduction; interest income experienced slight growth due to Covid-19 impact.

Movements of income and expenses (USD, Mil)



Correlation of net interest income and credit exposure

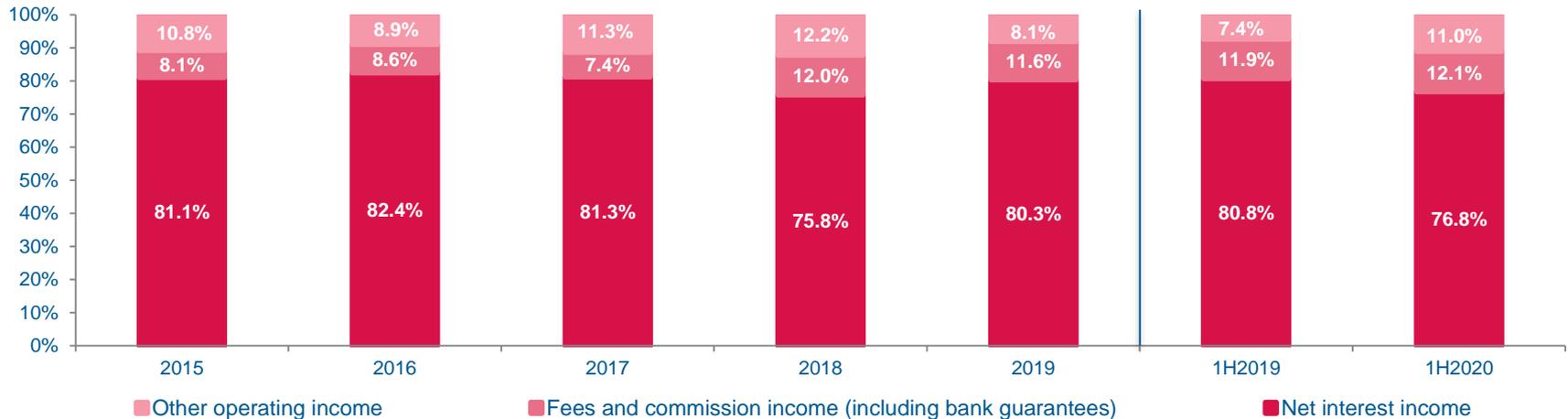


4. Performance

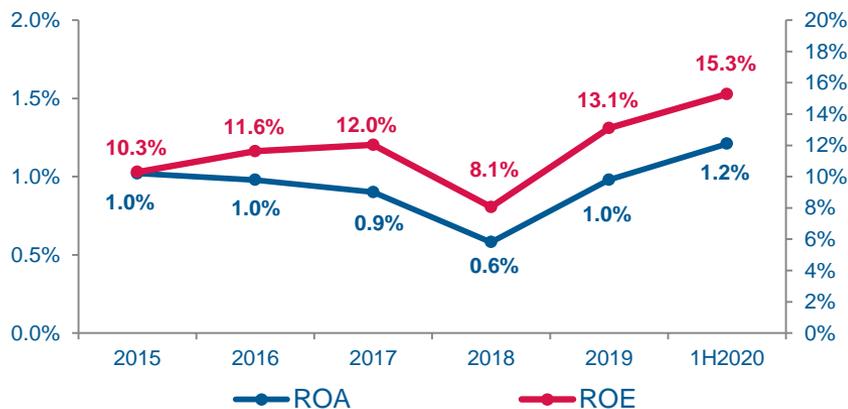
Business efficiency improved positively

Income structure gradually improved, non-interest income proportion increased. Operating expenses were well controlled over the same period, causing VietinBank's income-expense gap to increase significantly in the first 6 months of 2020 compared to the same period of 2019.

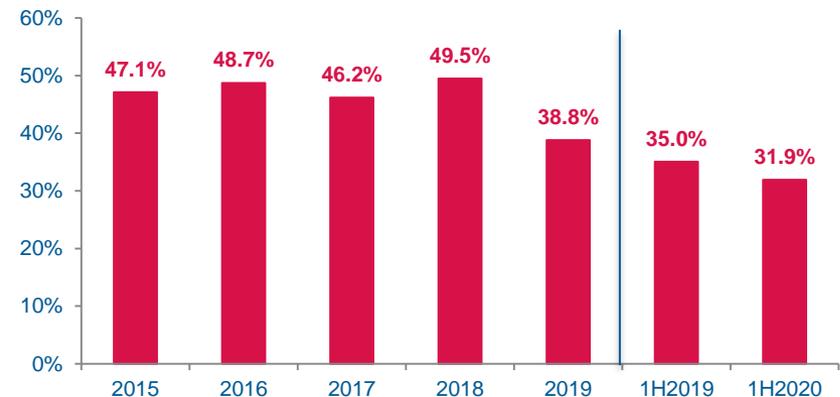
Operating income breakdown



Profitability ratios



Cost to income ratio (CIR)



Targets

2020: Improve business efficiency

STRONG TRANSFORMATION IN BUSINESS GROWTH MODEL

(1) Sustainable growth in business scale

(2) Customer structure shifted to retail and SME segments

(3) Shift in income structure, increase in fee income

(4) Effectively explore industries and sectors according to economic region development strategy

(5) Effective financial management and improvement of asset quality

(6) Actively implement measures to improve financial capacity

CUSTOMER-ORIENTATION, CUSTOMER EXPERIENCE IMPROVEMENT

(1) Develop supply chains, provide comprehensive solution of financial and banking services to customers

(2) Develop modern products and services based on advanced technology, especially in payment solution

(3) Improve service quality

DEVELOPMENT OF SOLID PLATFORM

(1) Facilitate strong digitalization in banking services, develop database, apply technology to business development, business governance and management, enhance security

(2) Improve the quality of human resources, improve sales skills and customer care

(3) Improve labor productivity and operational efficiency. Improve automation factors (straight-through-processing) in operation. Improve and streamline procedures and policies. Minimize operating time, shorten transaction processing time

(4) Improve the efficiency of network allocation

(5) Improve the quality of growth, risk management and internal controller

(6) Develop strong brands and enhance marketing of products and services

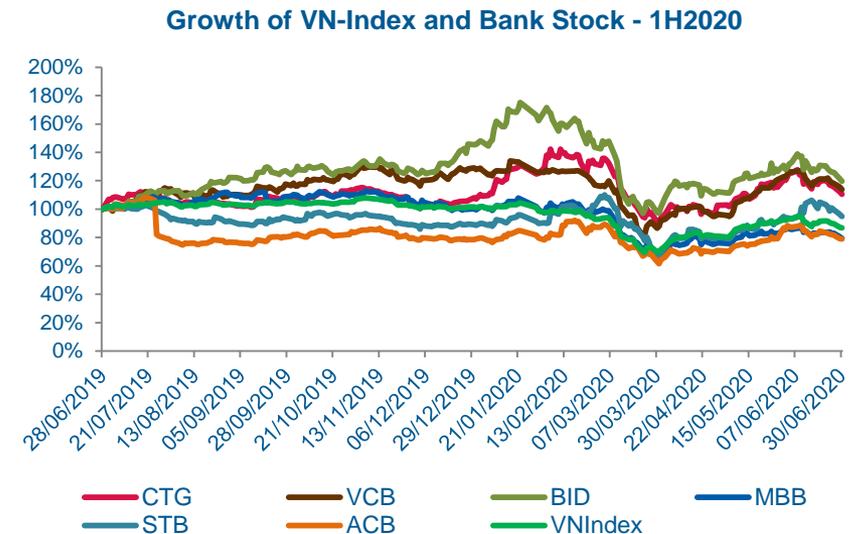
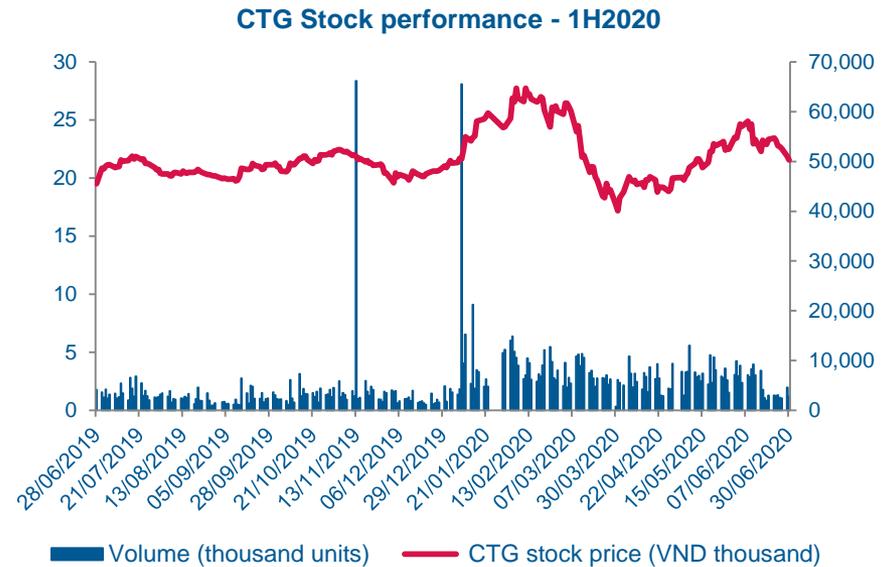
6. Appendix

- ❖ **CTG stock performance**
- ❖ **Historical financials - Balance sheet**
- ❖ **Historical financials - Income statement**
- ❖ **Investor relations website**

6. Appendix

CTG stock performance - 1H2020

| Indicators | Value |
|--|------------------------------|
| Closing price of 1 st trading session of 1H2020 (Jan 02 nd , 2020) | 21,500 VND/share |
| Closing price of last trading session of 1H2020 (Jun 30 th , 2020) | 21,550 VND/share |
| Price fluctuations in 1H2020 | 27,750 - 17,200 VND/share |
| Trading volume | 916,789,974 shares |
| Trading value | 21,050 VND bil |
| Trading volume of foreign investors | Net buying 14,572,513 shares |
| Foreign ownership | 29.87% |
| EPS | 3,233 VND/share |
| P/E (Jun 30 th , 2020) | 6.67x |
| BVPS | 21,760 VND/share |
| P/B (Jun 30 th , 2020) | 0.99x |



6. Appendix

Historical financials - Balance sheet

| Unit: USD Million | 2016 | 2017 | 2018 | 2019 | 1Q2020 | 2Q2020 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Cash, gold and gemstones | 234 | 267 | 308 | 358 | 317 | 352 |
| Balances with the State Bank of Vietnam ("SBV") | 609 | 926 | 1,016 | 1,074 | 1,083 | 554 |
| Placements with and loans to other credit institutions | 4,263 | 4,794 | 5,718 | 5,588 | 5,438 | 5,597 |
| Trading securities | 86 | 157 | 137 | 165 | 46 | 74 |
| Derivative financial instruments and other financial assets | 31 | 24 | 12 | 20 | 0 | 20 |
| Loans to customers | 29,874 | 35,259 | 37,894 | 40,392 | 39,751 | 40,531 |
| Provision for credit losses of loans to customers | (311) | (370) | (570) | (559) | (563) | (556) |
| Investment securities | 6,057 | 5,725 | 4,473 | 4,518 | 4,517 | 4,682 |
| Long-term investments | 145 | 139 | 145 | 142 | 148 | 134 |
| Fixed assets | 479 | 510 | 487 | 475 | 474 | 465 |
| Other assets | 1,340 | 1,401 | 1,395 | 1,410 | 1,410 | 1,510 |
| Total assets | 42,807 | 48,832 | 51,016 | 53,583 | 52,621 | 53,362 |
| Borrowings from the Government and the SBV | 217 | 678 | 2,743 | 3,049 | 2,797 | 1,911 |
| Deposits and borrowings from other credit institutions | 3,843 | 5,135 | 4,881 | 4,728 | 3,941 | 4,896 |
| Deposits from customers | 29,562 | 33,576 | 36,180 | 38,557 | 38,552 | 39,318 |
| Derivative financial instruments and other financial liabilities | 0 | 0 | 0 | 0 | 6 | 0 |
| Financing funds, entrusted funds, and exposed funds | 274 | 284 | 260 | 249 | 250 | 246 |
| Valuable papers issued | 1,076 | 1,003 | 2,025 | 2,465 | 2,456 | 2,207 |
| Other liabilities | 5,114 | 5,312 | 1,972 | 1,194 | 1,227 | 1,298 |
| Total liabilities | 40,086 | 45,989 | 48,060 | 50,242 | 49,229 | 49,875 |
| Capital | 2,085 | 2,061 | 2,034 | 2,018 | 2,011 | 2,011 |
| <i>In which: Chartered capital</i> | <i>1,680</i> | <i>1,660</i> | <i>1,631</i> | <i>1,608</i> | <i>1,602</i> | <i>1,603</i> |
| Reserves | 287 | 333 | 358 | 415 | 413 | 414 |
| Foreign exchange differences | 22 | 25 | 26 | 27 | 28 | 23 |
| Undistributed profit | 315 | 412 | 525 | 857 | 916 | 1,015 |
| Total owners' equity | 2,722 | 2,843 | 2,955 | 3,341 | 3,392 | 3,488 |
| Non-controlling Interests | 12 | 13 | 13 | 24 | 24 | 24 |
| Total liabilities and owners' equity | 42,807 | 48,832 | 51,016 | 53,583 | 52,621 | 53,362 |
| Exchange rates | 22,159 | 22,425 | 22,825 | 23,155 | 23,235 | 23,229 |

6. Appendix

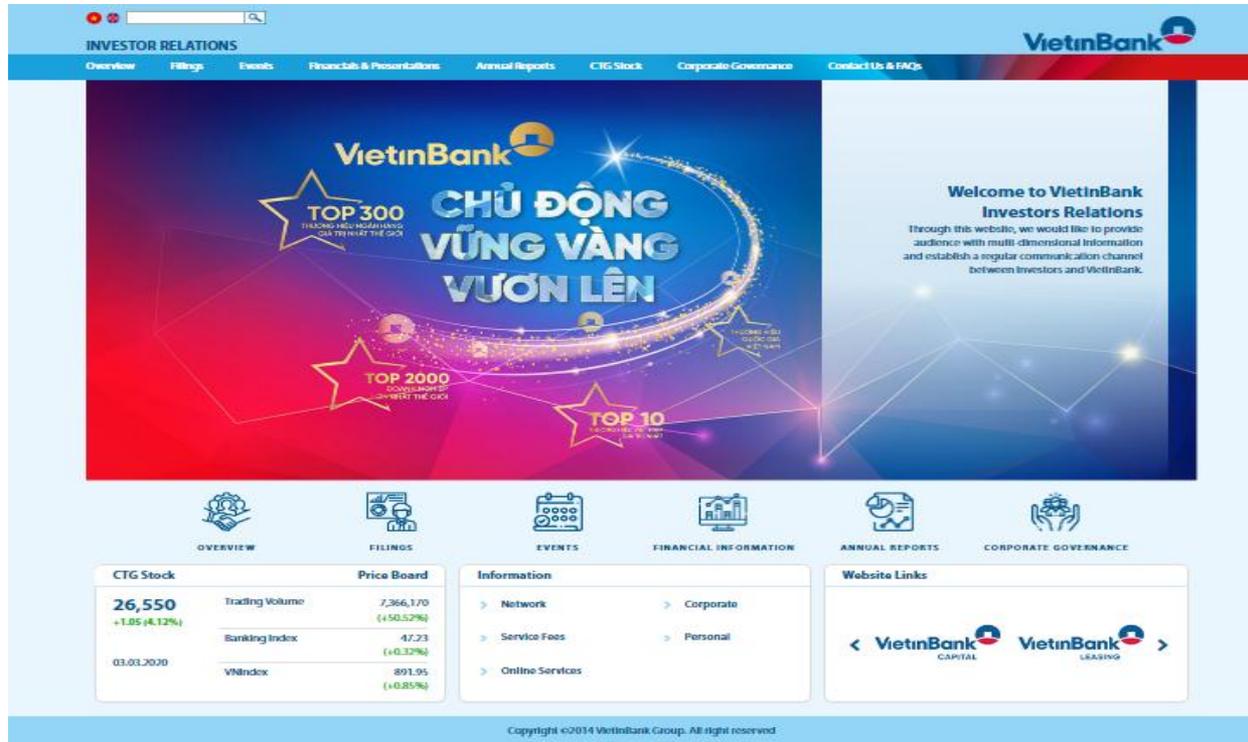
Historical financials - Income statement

| Unit: USD Million | 2016 | 2017 | 2018 | 2019 | 1H2020 | 1H2019 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Interest and similar income | 2,387 | 2,911 | 3,236 | 3,573 | 1,802 | 1,732 |
| Interest and similar expenses | (1,380) | (1,704) | (2,263) | (2,140) | (1,104) | (1,031) |
| Net interest and similar income | 1,007 | 1,207 | 973 | 1,434 | 698 | 701 |
| Fees and commission income | 150 | 192 | 261 | 341 | 167 | 158 |
| Fees and commission expenses | (74) | (109) | (140) | (166) | (74) | (73) |
| Net gain/(loss) from fees and commission income | 77 | 83 | 121 | 175 | 93 | 85 |
| Net gain/(loss) from trading of foreign currencies | 31 | 32 | 31 | 68 | 45 | 34 |
| Net gain/(loss) from securities held for trading | 8 | 14 | 12 | 16 | 17 | 6 |
| Net gain from investment securities | 2 | (4) | 10 | (34) | 6 | (11) |
| Net gain/(loss) from other activities | 59 | 89 | 83 | 65 | 20 | 15 |
| Income from investments in other entities | 7 | 33 | 16 | 27 | 11 | 18 |
| Income from non-interest | 183 | 247 | 273 | 316 | 191 | 147 |
| Total income | 1,190 | 1,455 | 1,246 | 1,750 | 889 | 849 |
| Operating expenses | (580) | (672) | (617) | (680) | (284) | (297) |
| Net profit before provision for credit losses | 610 | 783 | 629 | 1,070 | 605 | 551 |
| Provision expense for credit losses | (228) | (372) | (342) | (562) | (284) | (320) |
| Profit before tax | 382 | 411 | 287 | 509 | 321 | 231 |
| Corporate income tax expense | (76) | (78) | (56) | (100) | (62) | (45) |
| Profit after tax | 305 | 333 | 231 | 409 | 259 | 187 |
| Non-controlling Interests | (1) | (1) | (0.1) | (0.7) | (1) | (1) |
| Owners's net profit | 304 | 331 | 231 | 409 | 258 | 186 |
| Exchange rates | 22,159 | 22,425 | 22,825 | 23,155 | 23,229 | 23,066 |

6. Appendix

Investor relations website

<http://investor.vietinbank.vn>



The screenshot shows the VietinBank Investor Relations website. The header includes the VietinBank logo and navigation links: Overview, Filings, Events, Financials & Presentations, Annual Reports, CTG Stock, Corporate Governance, and Contact Us & FAQs. The main banner features the VietinBank logo and the text "CHỦ ĐỘNG VỮNG VÀNG VƯỢN LÊN" (Proactive, Steady, and Rising) with "TOP 300" and "TOP 2000" rankings. A welcome message states: "Welcome to VietinBank Investors Relations. Through this website, we would like to provide audience with multi-dimensional information and establish a regular communication channel between investors and VietinBank." Below the banner are icons for Overview, Filings, Events, Financial Information, Annual Reports, and Corporate Governance. The main content area is divided into four sections: CTG Stock (showing 26,550 with a +1.85% change), Price Board (listing Trading Volume, Banking Index, and VNIndex), Information (with links for Network, Service Fees, and Online Services), and Website Links (with links for Corporate and Personal). The footer contains the copyright notice: "Copyright ©2014 VietinBank Group. All right reserved".

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Thank you!

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