



IR Presentation

3Q2019

(Exchange rate: 23,161 VND/USD)

Table of contents

- 1. Macroeconomic & Banking sector overview**
- 2. General information about VietinBank**
- 3. Investment highlights**
- 4. Business strategy**
- 5. Performance**
- 6. Appendix**

1. Macroeconomic & Banking sector overview

- ❖ GDP
- ❖ CPI
- ❖ PMI
- ❖ Export & Import
- ❖ FDI
- ❖ Vietnam banking sector

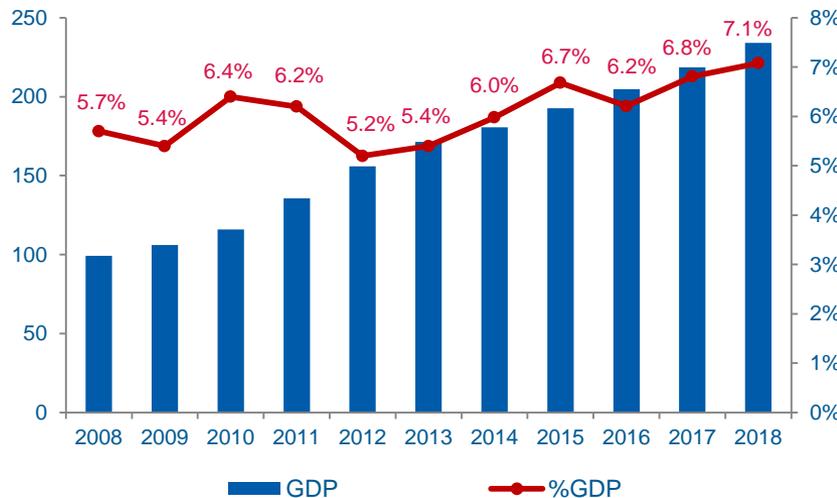
1. Macroeconomic & Banking sector overview

GDP

9M2019 GDP growth reached the highest level in the past 9 years

- ❖ The economy in the first 9 months of 2019 continued to shift positively with stable macro economy and inflation being controlled at a low level. However, it also faced with many difficulties and challenges, namely complicated climate changes affecting crop yield and productivity; livestock industry being heavily affected by the widespread of African swine fever; unfavorable market and export price for many agricultural and aquatic products; and low disbursement of public investment.
- ❖ 3Q2019 GDP increased by 7.31% y-o-y, higher than 1Q2019 growth of 6.82% and 2Q2019 growth of 6.73%; while lower than 3Q2017 growth of 7.38% but still higher than those of third quarters of other years in the period 2012-2018.
- ❖ 9M2019 GDP increased by 6.98% y-o-y, the highest increase of 9 months in the last 9 years
- ❖ The Government targeted to achieve GDP growth of 6.6% - 6.8% in 2019.

Vietnam GDP growth 2008-2018 (billion USD)



Vietnam GDP growth 2017-2019 (q-o-q)



Source: General Statistics Office

1. Macroeconomic & Banking sector overview

CPI

CPI in 3Q2019 increased by q-o-q and y-o-y

- ❖ CPI in September 2019 increased by 0.32% compared to the previous month.
- ❖ In 3Q2019, CPI increased by 0.48% q-o-q and increased by 2.23% y-o-y.

- ❖ The average CPI in 9M2019 increased by 2.5% compared to the same period in 2018; CPI in September 2019 increased by 2.2% compared to Dec 2018 and up by 1.98% y-o-y.
- ❖ Core inflation in September 2019 increased by 0.16% over the previous month and increased by 1.96% y-o-y. The average core inflation in 9M2019 rose by 1.91% y-o-y.

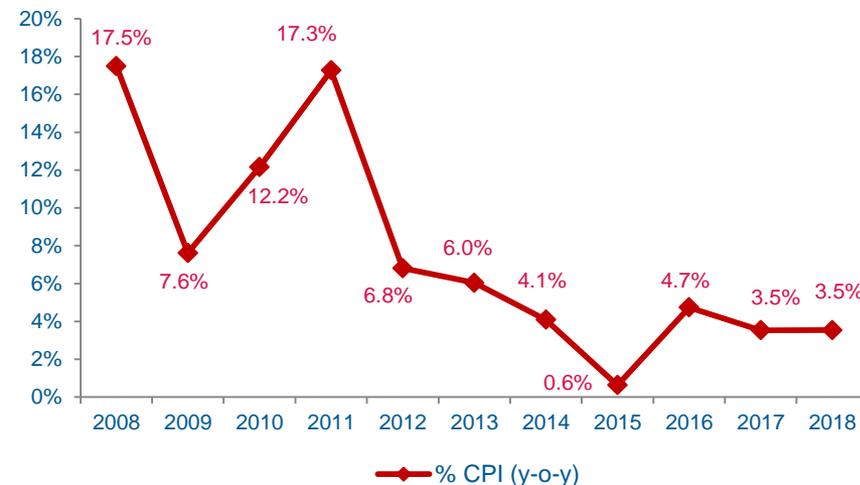
Factors that caused CPI in 9M2019 to increase:

- ❖ Increase in price of household electricity;
- ❖ Increase in price of healthcare service;
- ❖ Several provinces increased tuition fee for the new school year
- ❖ Increase in prices of food (pork), drinks, cigarettes, quick fashion clothes, public transport services, package tours, housing maintenance materials, office stationery;
- ❖ Increase in price of essential commodities in the world such as fuel, steel, etc.

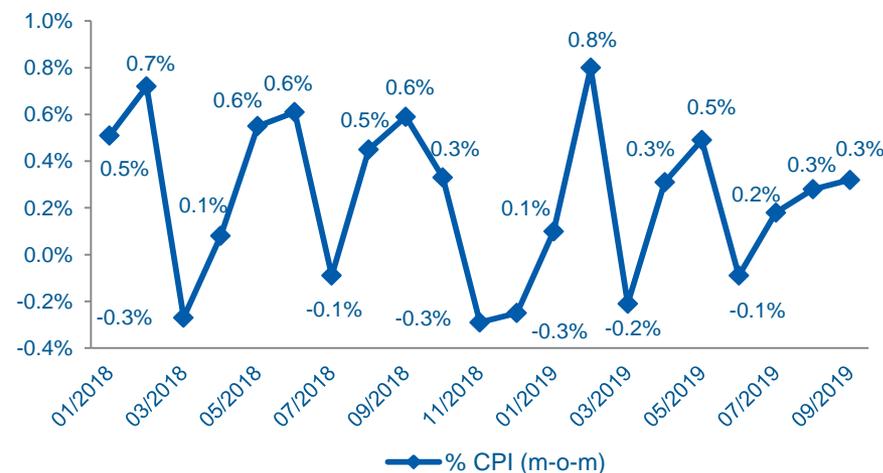
Factors that contributed to inhibition of CPI in 9M2019:

- ❖ Gasoline price was down;
- ❖ Tuition fee in HCMC was lowered.

CPI growth 2008-2018



CPI growth 2018-2019 (m-o-m)

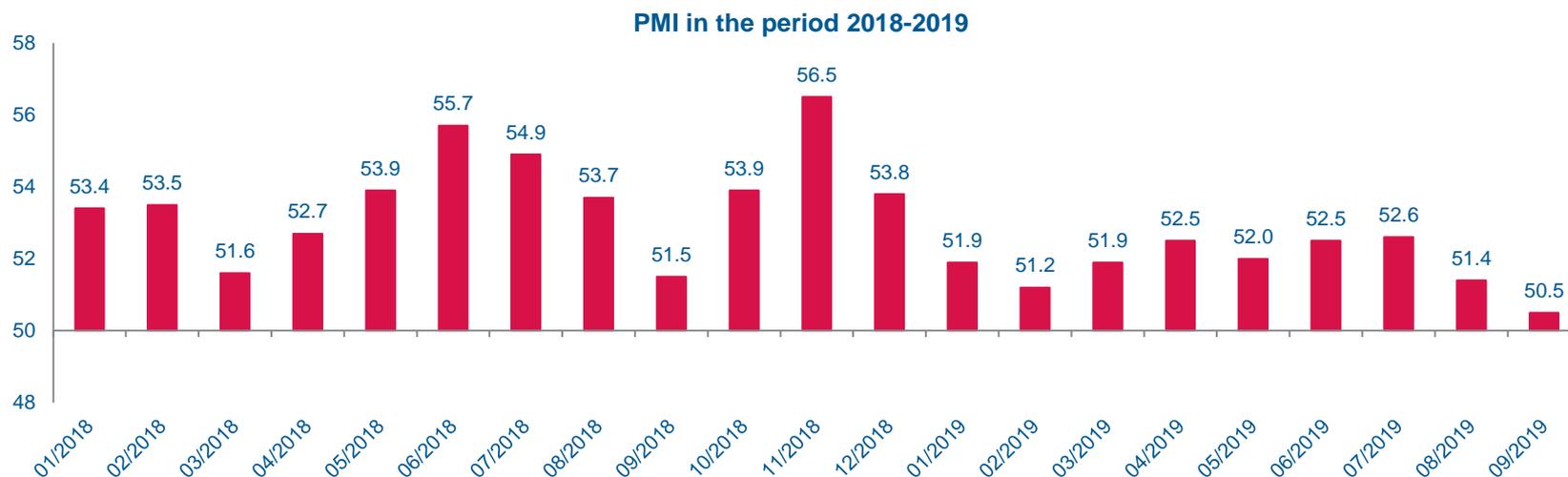


Source: General Statistics Office

PMI

Vietnam's manufacturing sector declined for the second consecutive month in 3Q2019

- ❖ Vietnam's manufacturing index PMI in September 2019 decreased for the second month in a row, reaching 50.5 points (down 0.9 points compared to that of August 2019), showing that business conditions only improved slightly and improvement is the weakest since February 2016.
- ❖ The number of new orders increased slowly at the end of 3Q2019, the weakest increase since August 2016. Customer demand has weakened. This is also the situation on international markets when the number of new export orders increases more slowly.
- ❖ The number of new orders increased weaker, leading to a slight decrease in output, the first decline since November 2017.
- ❖ The number of employees also decreased at the end of 3Q2019, thereby ending the three-month session of employment increase.



Source: General Statistics Office

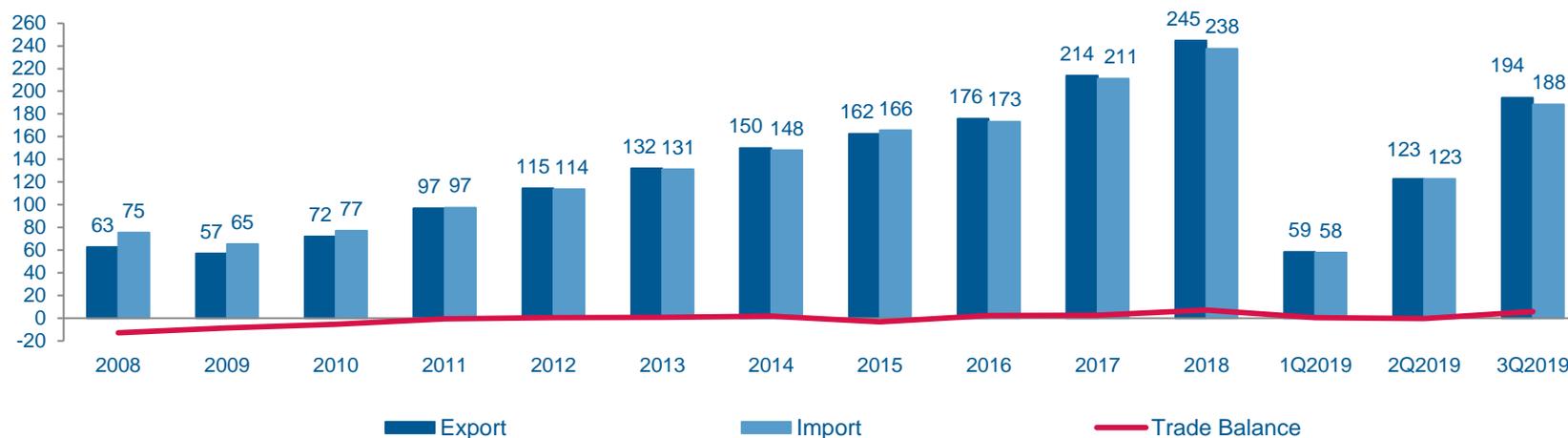
1. Macroeconomic & Banking sector overview

Import & Export

The trade balance of 9M2019 reached the highest surplus ever

- ❖ Export turnover in 9M2019: US\$194.3 billion (up 8.2% y-o-y)
 - Domestic sector: US\$59.57 billion (up 16.4%);
 - FDI: US\$134.73 billion (up 5.0%).
- ❖ Import turnover in 9M2019: US\$188.42 billion (up 8.9% y-o-y)
 - Domestic sector: US\$78.97 billion (up 14.0%);
 - FDI: US\$109.45 billion (up 5.5%).
- ❖ Balance of trade in 9M2019: Surplus US\$5.88 billion
 - Domestic sector: Deficit US\$19.4 billion;
 - FDI: Surplus US\$25.28 billion.

Vietnam Export & Import (billion USD)



Source: General Statistics Office

1. Macroeconomic & Banking sector overview

FDI

FDI continued to prosper in 3Q2019

- ❖ As of September 20, 2019, FDI attracted 2,759 new licensed projects with registered capital of US\$10.97 billion, up 26.4% in the number of projects but down 22.3% in registered capital over the same period in 2018.
- ❖ There were 1,037 licensed projects from previous years registered to adjust their investment capital with the total additional capital of US\$4.79 billion, down 13.6% compared to the same period in 2018. The total newly registered capital and additional capital in 9M2019 reached US\$15.76 billion, down 19.9% y-o-y.
- ❖ There were 6,502 times of capital contribution and buying shares of foreign investors with the total capital contribution of US\$ 10.4 billion, up 82.3% y-o-y. In which, there were 1,348 capital contributions, shares purchase to increase the charter capital of enterprises with the total contributed capital of US\$6.34 billion and 5,154 times of foreign investors buying domestic shares that did not increase the charter capital with total amount of US\$4.06 billion.
- ❖ Realized FDI capital in 9M2019 reached US\$14.2 billion, up 7.3% compared to the same period of 2018.

FDI newly registered and disbursed (USD, bn)



Source: General Statistics Office

1. Macroeconomic & Banking sector overview

Vietnam banking sector

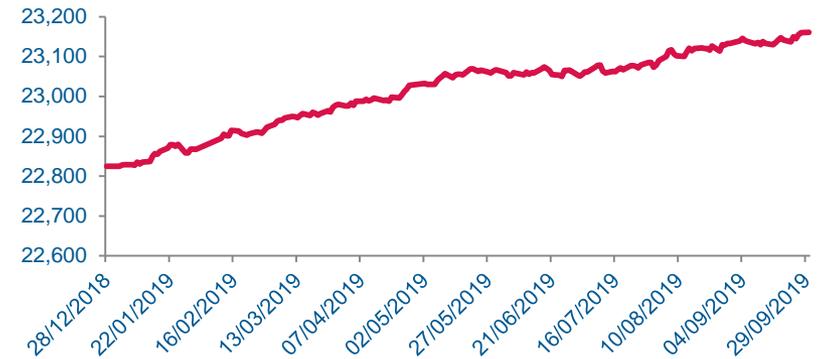
Exchange rate has been relatively stable

- ❖ In foreign exchange market, the exchange rate is relatively stable, flexible movements are in line with the change of market conditions; market liquidity is guaranteed, foreign currency transactions take place smoothly, legitimate foreign currency demands are met fully and promptly. SBV net bought foreign currencies, added foreign exchange reserves to the State.
- ❖ Stable exchange rate due to foreign exchange reserves is at the highest level ever (about US\$71 billion), trade balance of trade surplus is strong, foreign investment flows are going smoothly.
- ❖ As of 30/9/2019, SBV's central rate was adjusted up by 336 points (+1.47%) to 23,161 VND/USD compared to end of 2018.

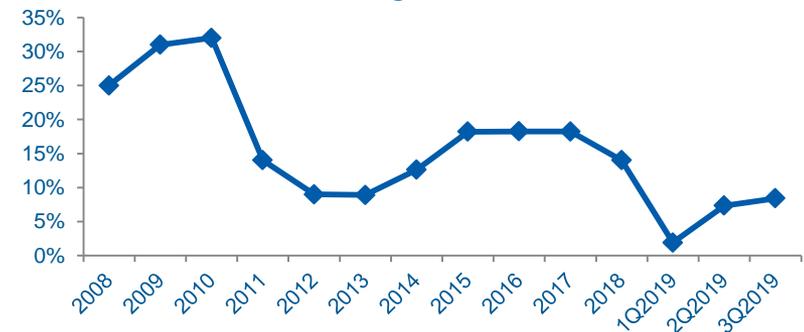
Guaranteed liquidity, slightly increased deposit rates

- ❖ Total means of payment increased by 8.58% from 2018 (as at 24 Sep 2019).
- ❖ Credit growth was up 8.64% from 2018 (as at 24 Sep 2019).
- ❖ Capital mobilization of credit institutions increased 8.68% from 2018 (as at 20 Sep 2019).
- ❖ Deposit rates at some banks increased slightly, mainly in the medium and long term to ensure the balance of term and capital adequacy limit in banking activities. Currently, VND interest rate is popular at 4.5-5.5% p.a for tenor from 1 month to less than 6 months; 5.5-6.8% p.a for tenor from 6 months to less than 12 months; tenors of 12 months or more are at 6.6-7.5% p.a.
- ❖ VND lending rate is around 6-9% p.a for short term and 9-11% p.a for medium and long term.

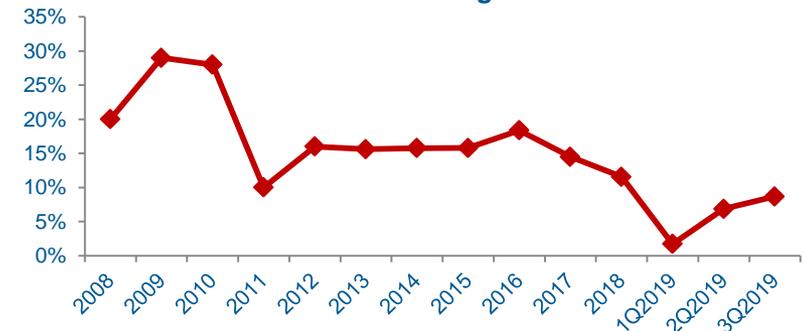
SBV's central USD/VND exchange rate



Credit growth



Mobilization growth



Source: General Statistics Office

2. General information about VietinBank

- ❖ **VietinBank Overview**
- ❖ **Solid Governance Structure**
- ❖ **Strong Organizational Structure**

2. General information about VietinBank

VietinBank Overview

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.



1988

2008

2009

2011

2012

2017

2018

Established upon separation from The State Bank of Vietnam (SBV)

Went public through IPO and listed on Ho Chi Minh Stock Exchange (HOSE) one year later.

Officially renamed to Vietnam Joint Stock Commercial Bank for Industry and Trade (or VietinBank in short).

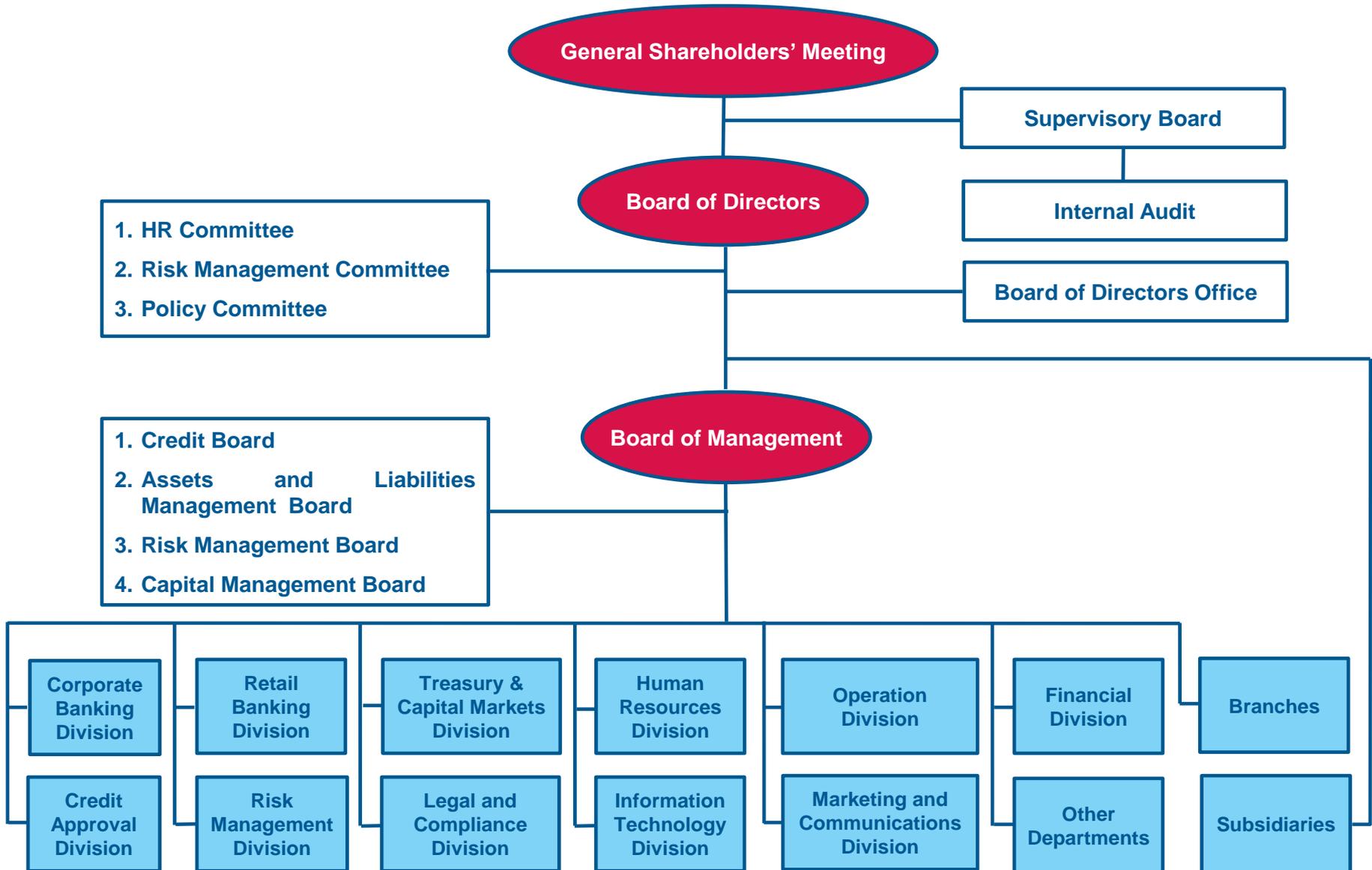
IFC officially became foreign strategic shareholder of VietinBank with 10% stake ownership.

The Bank of Tokyo Mitsubishi UFJ (BTMU - now known as MUFG Bank) officially became the second foreign strategic shareholder of VietinBank, holding 19.73% equity share of VietinBank.

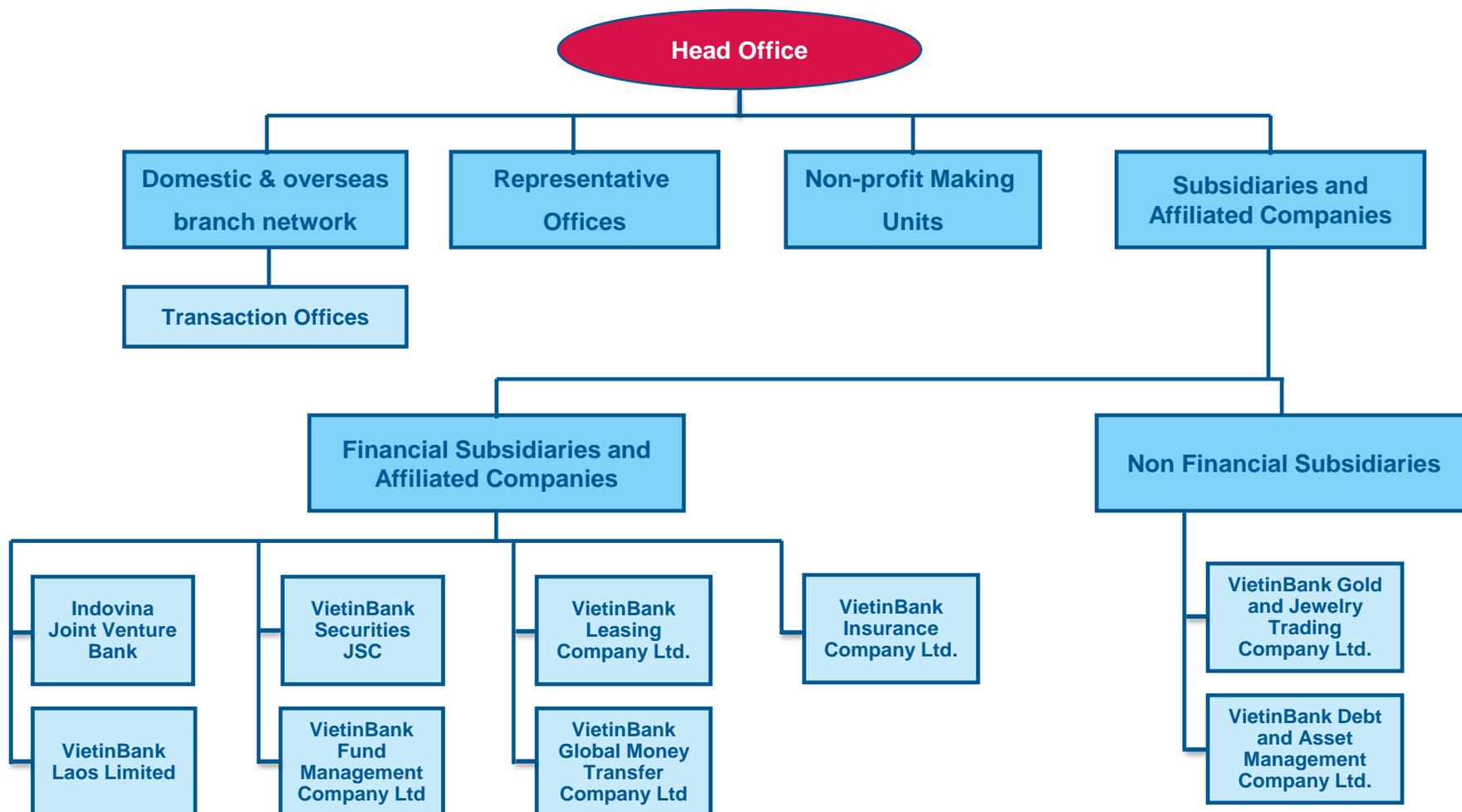
Successfully implemented Core Banking system. Being awarded "The Best Core Banking Project" by The Asian Banker.

❖ VietinBank celebrated 30 years of establishment and development.
❖ Restructuring plan associated with bad debts settlement which was approved by the State Bank of Vietnam

2. General information about VietinBank Solid Governance Structure



2. General information about VietinBank Strong Organizational Structure



3. Investment Highlights

- ❖ **Chartered Capital, Total Equity and Total Asset**
- ❖ **Network**
- ❖ **Brand name & Client base**
- ❖ **Strong shareholder structure**
- ❖ **Corporate governance and HR**

3. Investment Highlights

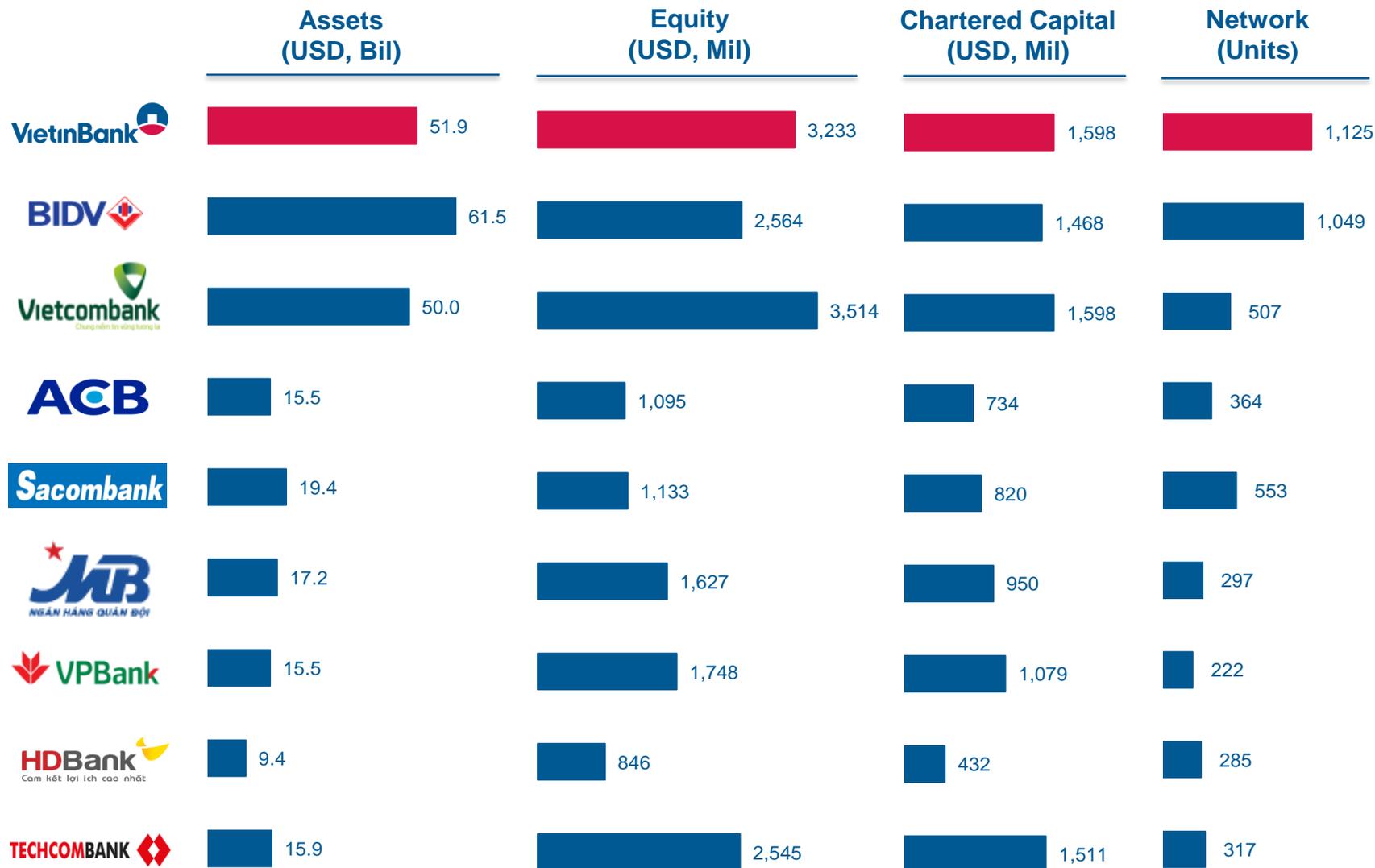


3. Investment Highlights

Outstanding scale

State-owned credit institutions

Joint-stock commercial banks



Source: Consolidated FS 3Q2019

3. Investment Highlights

Network Overview

Head Office
in Ha Noi

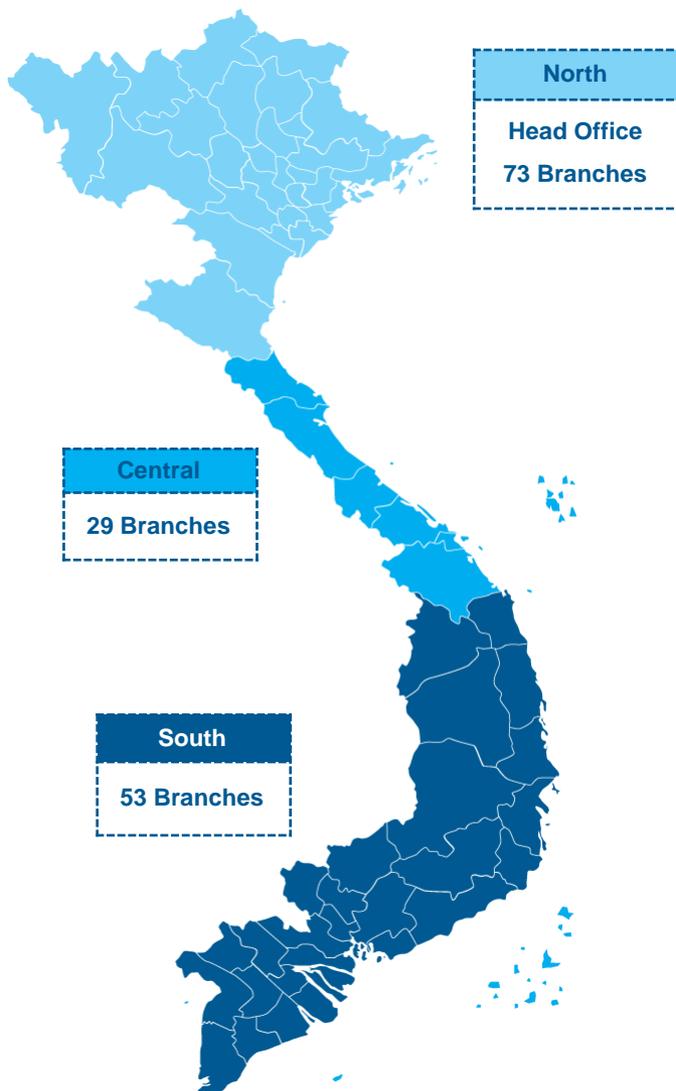
02 Representative
Offices

155 Branches,
958 Transaction
Offices

01 Joint-Venture
Companies

07 Subsidiaries

09 Non-business
Units



Nationwide network:

- ❖ 01 Head Office in Hanoi
- ❖ 02 Representative offices in Da Nang and Ho Chi Minh City
- ❖ 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 companies (Indovina Bank)
- ❖ Nearly 2,000 ATMs

International 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.

3. Investment Highlights

Great and solid customer base

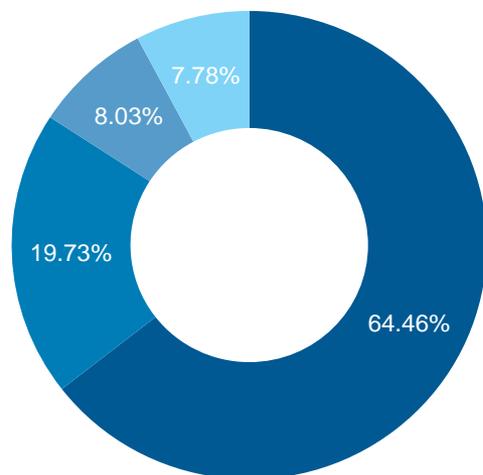
VietinBank has fostered strong banking relationships with well-established corporates in Vietnam as well as SMEs, FDI & retail clients.



3. Investment Highlights

Strong Shareholder Structure

Major Shareholders' stakes



- State Bank of Vietnam
- MUFG
- IFC
- Others

Major shareholders' supports

Shareholder



SBV



MUFG



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 and the State Bank of Vietnam.

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

- ❖ Cooperation Agreement with IFC in 2011 covers:
 - Risk management
 - Banking services for SMEs
 - Energy Efficiency Project
 - Information technology

3. Investment Highlights

Management Team

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.
Hiroshi Yamaguchi
Board Member



Mr.
Hideaki Takase
Board Member

BOARD OF MANAGEMENT



Mr.
Tran Minh Binh
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.
Hiroshi Yamaguchi
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. Business Strategy

- ❖ **Vision & Strategic Objectives**
- ❖ **2019's business targets**

4. Business Strategy

Vision & Strategic Objectives

Vision

A leading bank in Vietnam, being on the same level playing ground with regional banks, modern, multi-functional and in accordance with international standards.

Motto

Large-scale commercial bank with the best operating efficiency of the Vietnamese banking system.

Strategic objectives for period 2018-2020

- 1 Sustainable growth of scale
- 2 New shift in income structure
- 3 Develop transaction banking operations
- 4 Improve financial capacity
- 5 Enhance full-time labor productivity and cost-effective management

4. Business Strategy

2019's business targets



Effectively implement the action plan in restructuring plan associated with handling bad debts in the period 2016-2020 according to the proposed roadmap



Strongly improve the quality of services, develop a variety of modern services and products, shift income structure towards increasing non-interest income



Strengthening the organizational model, improving the quality of human resources



Improve financial capacity, increase equity



Promoting bad debt recovery, risk-handled debts, debts sold to VAMC, improving asset quality



Strictly control operating costs and CIR rate, aiming to improve labor productivity, workforce planning



Strongly improve efficiency, maintain reasonable growth rates associated with good management of quality growth. Improve NIM ratio, good management of capital costs and operating costs.



Enhance the role of risk management, ensure compliance, safety, business development associated with strengthening risk management



Promote technology application in all aspects of operation

5. Performance

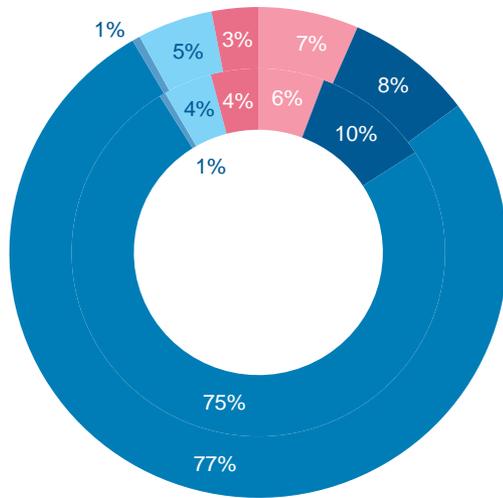
- ❖ **Stable funding growth**
- ❖ **Effective credit growth, lending quality control**
- ❖ **Safe & diversified securities portfolio**
- ❖ **Financial results**

5. Performance

Stable funding growth

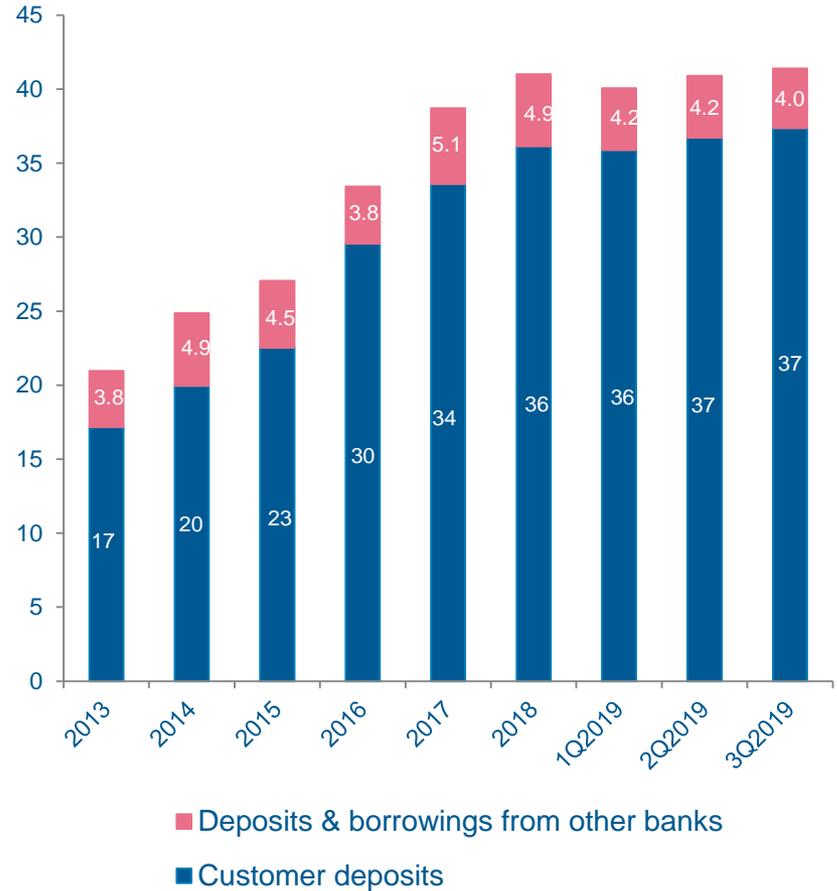
Mobilized fund structure

Inner ring: As at 31 Dec 2018: USD 48.06 bil
 Outer ring: As at 30 Sep 2019: USD 48.67 bil



- Borrowing from Gov and SBV
- Deposits & borrowings from other banks
- Customer deposits
- Sponsor capital, Entrusted Investment
- Value paper issued
- Other mobilized funds

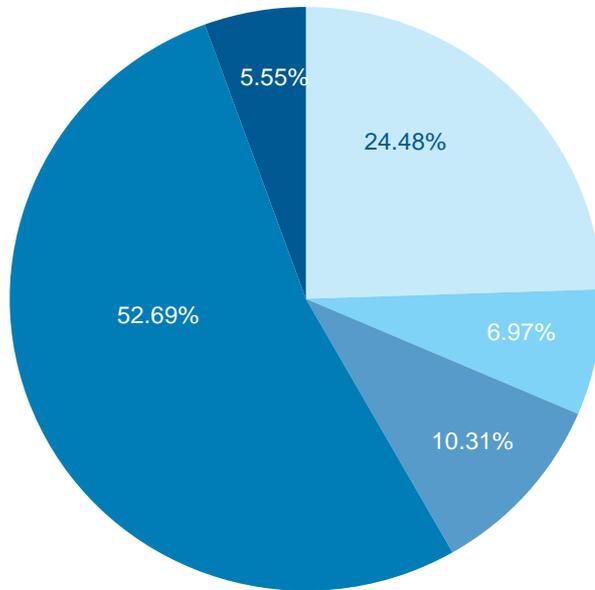
Deposits of customers & credit institutions (USD, bil)



5. Performance

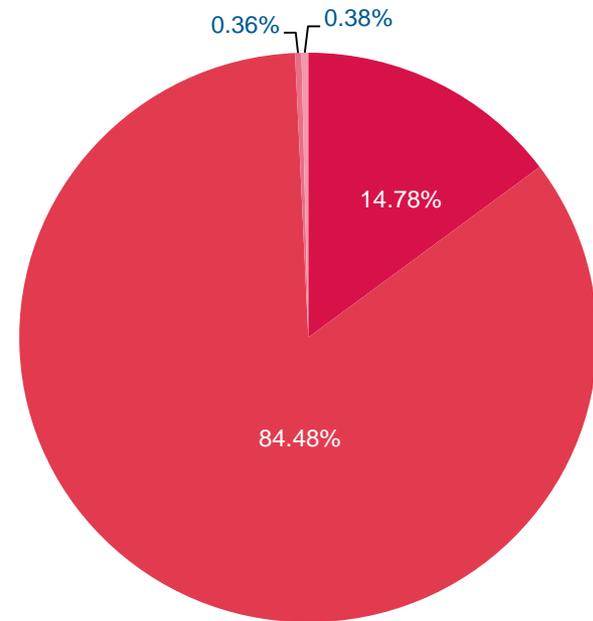
Customer Deposit

Customer Deposit Breakdown by Type of business (31/12/2018)



- SOEs (24.48%)
- FDI (6.97%)
- Other business entities (10.31%)
- Individuals (52.69%)
- Others (5.55%)

Customer Deposit Breakdown by Tenor (30/09/2019)



- Demand deposits (14.78%)
- Term deposits (84.48%)
- Deposits for specific purpose (0.36%)
- Margin deposit (0.38%)

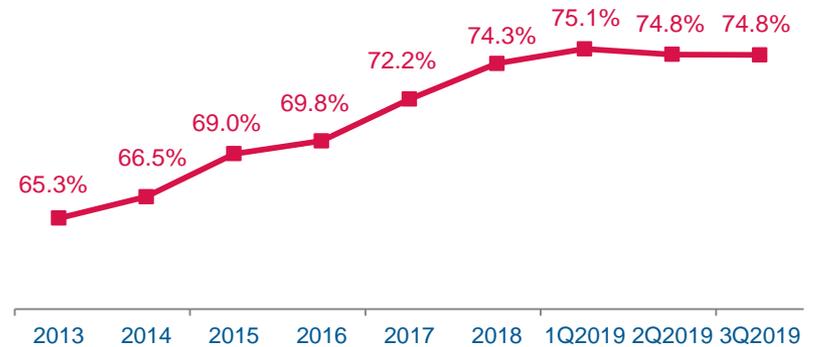
5. Performance

Effective and safe credit growth

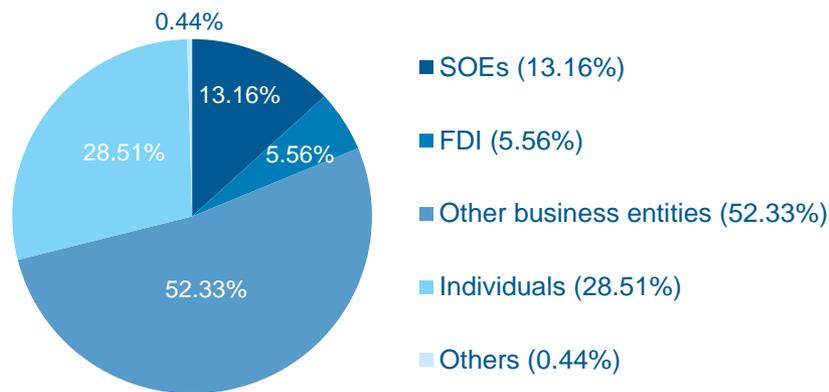
Total Loans and Advances to Customer (USD, bil)



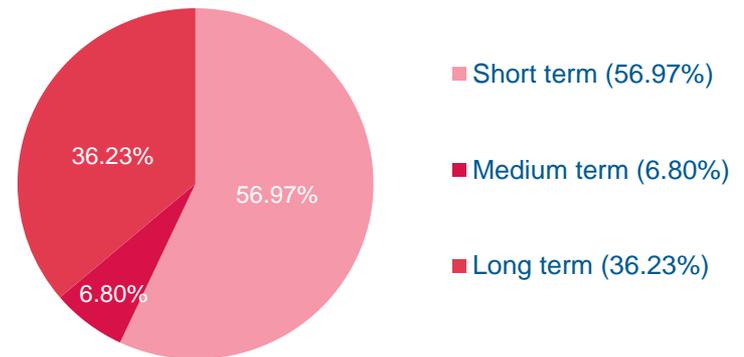
Loans to Total assets ratio (LAR)



Loan Breakdown by Type of business (31/12/2018)



Loan Breakdown by Tenor (30/09/2019)

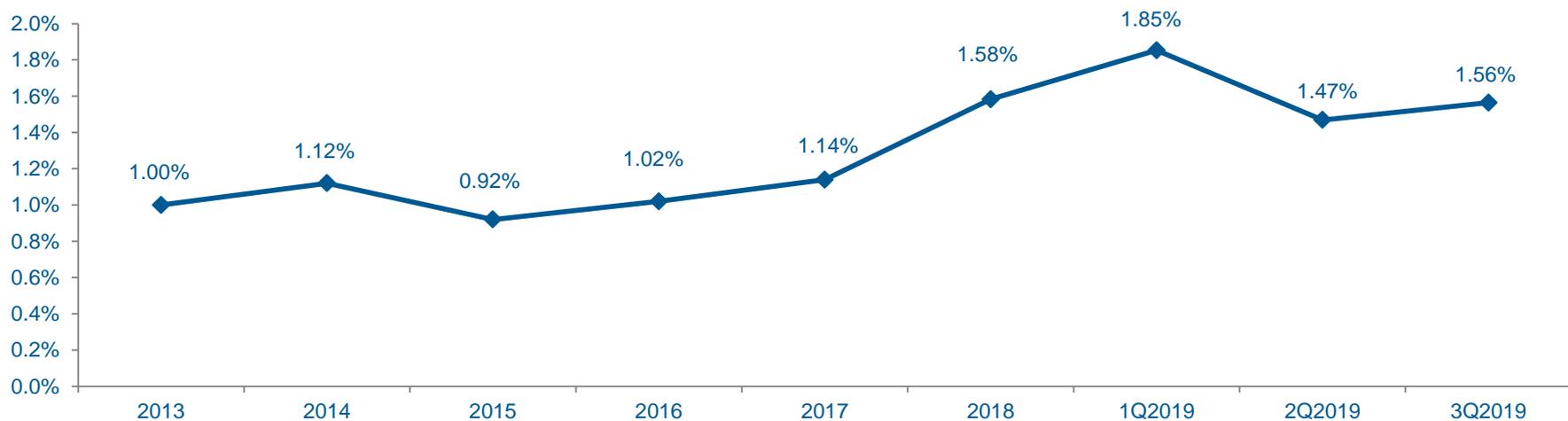


5. Performance

Lending quality control

Group	2017		2018		1Q2019		2Q2019		3Q2019	
	Value (USD, Mil)	%								
Group 1 Current	34,695	98.40	37,066	97.81	36,826	97.56	37,506	97.69	37,871	97.56
Group 2 Special mention	162	0.46	228	0.61	222	0.59	321	0.84	339	0.87
NPLs	402	1.14	600	1.58	699	1.85	564	1.47	607	1.56
Total	35,259	100	37,894	100	37,894	100	38,391	100	38,818	100

Non-Performing Loan Ratio (NPL)



5. Performance

Good Asset Quality Management

Proper Credit System

- ❖ VietinBank has an appropriate credit system that allows to monitor loan limits and credit risk appetite.
- ❖ This credit system with decentralized authority and clear reporting channels is widely communicated.

Well-Defined Sectoral, Single Party and Group Exposure Credit Limits

- ❖ Loans and advances are relatively well allocated according to business entities and 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, current provisioning requirements and policies are in consistent with regulatory norms and guidelines.
- ❖ The above mentioned asset classification have resulted in positive developments in measures against non-performing loans.

Strong Credit Risk Management System

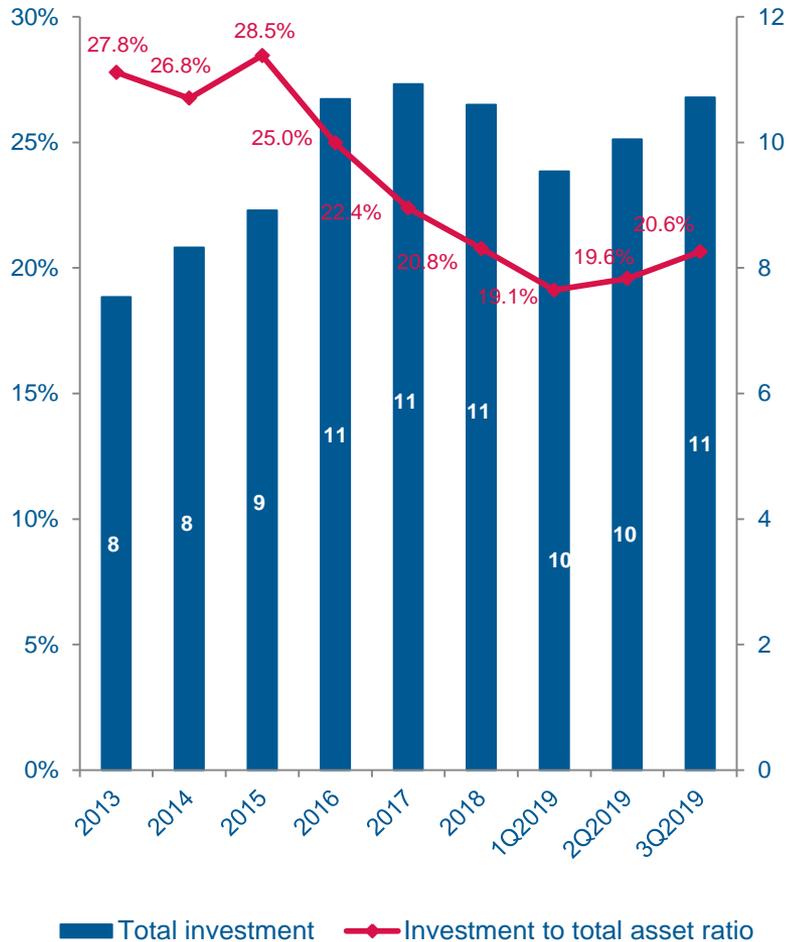
- ❖ Strong credit risk management system is in place to improve the asset management quality in the current growing economic environment.

5. Performance

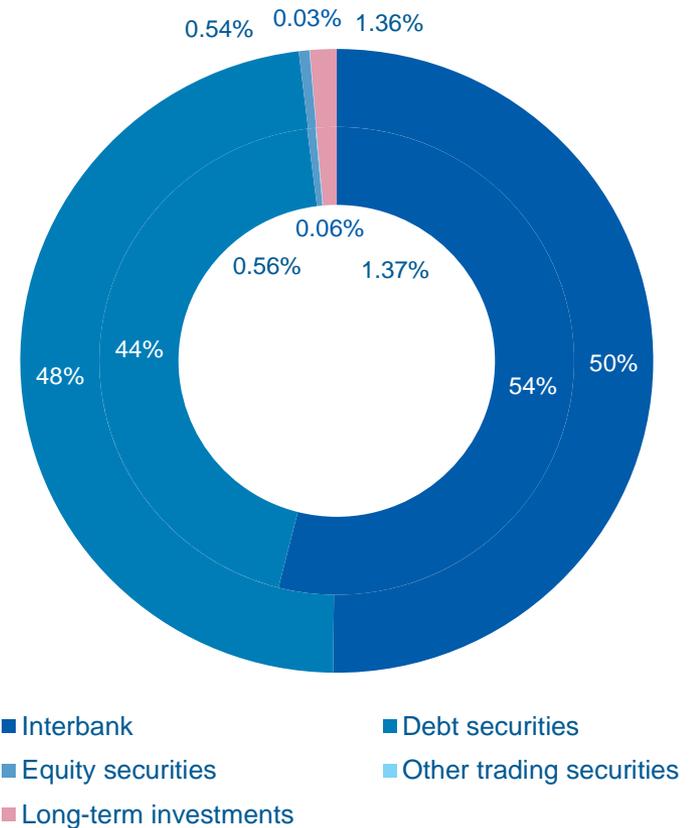
Safe & diversified securities portfolio

Investment Portfolio (USD, Bil)

Components of Investment Portfolio



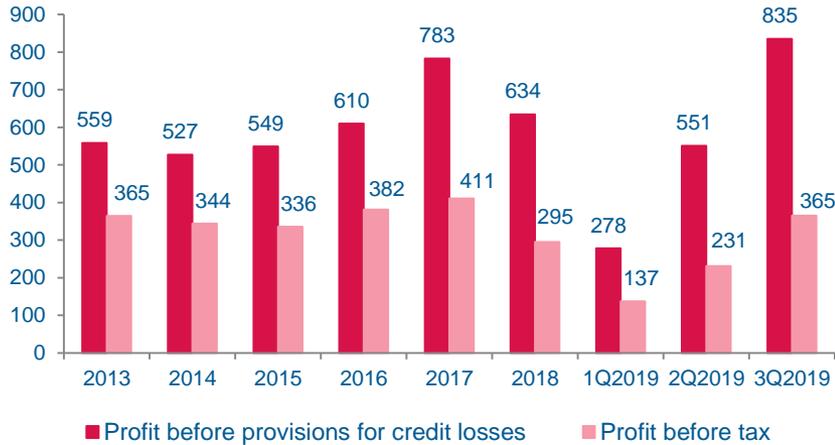
Inner ring: As at 31 Dec 2018
Outer ring: As at 30 Sep 2019



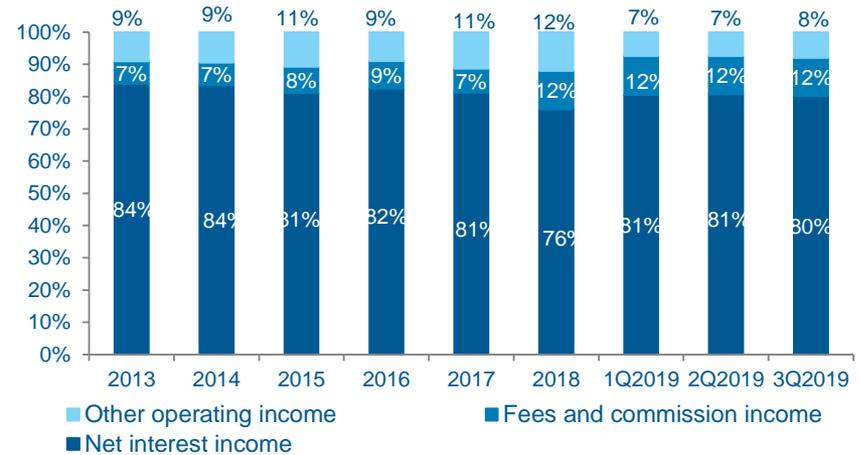
5. Performance

Financial results

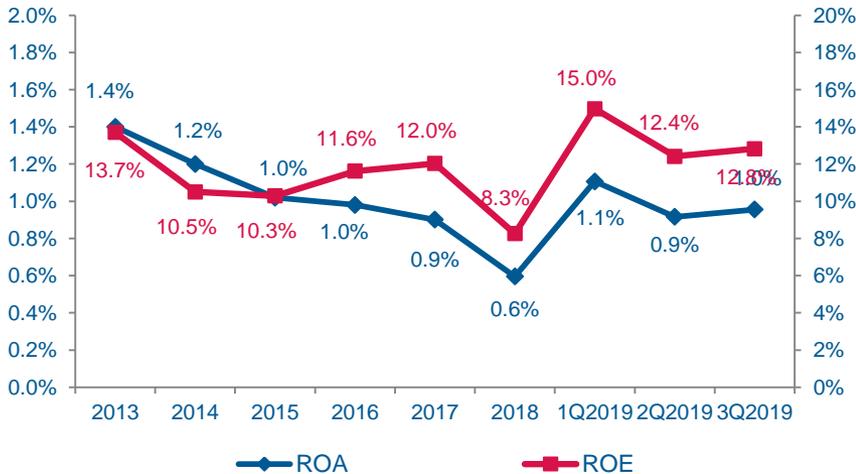
Financial results (USD, Mil)



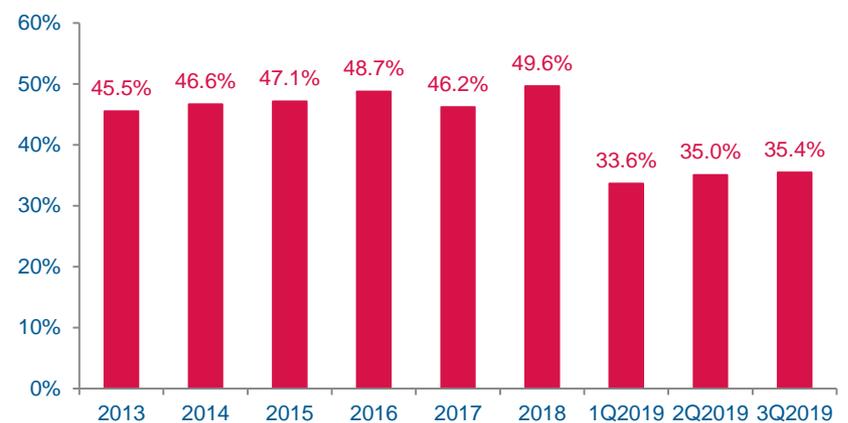
Operating Income Breakdown



Financial Ratios



Cost to Income Ratio



6. Appendix

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

6. Appendix

Awards and accolades



1. FIRST-CLASS LABOUR MEDAL (FOR THE SECOND TIME) AND GOVERNMENT EMULATION FLAG

VietinBank was awarded First-class Labour Medal (for the second time) and Government Emulation Flag on its 30th anniversary. This is the official recognition from the Government and the Party for VietinBank's great achievements, efforts and contributions during its 30 years of development.



2. TOP 400 MOST VALUABLE BANK BRANDS WORLDWIDE

With position No.242 in Brand Finance's Global Rankings 2019, VietinBank is the first Vietnamese bank to be among the world's Top 300 most valuable Banking Brands and the 7th time VietinBank has entered the Top 500 most valuable Banking Brands. VietinBank's brand value also increased by 64% - equivalent to USD 625 million and AA+ Brand Strength, up 68 steps compared to that of 2018. The spectacular promotion made VietinBank continue to be in the Top 10 banks with the biggest increase in ranking (8th ranking) and ranks 8th out of Top 10 banks with highest increase in brand value in the world.



3. TOP 2000 LARGEST ENTERPRISES WORLDWIDE

For the 8th consecutive year, VietinBank has been listed on Forbes Global 2000 (Top 2000 largest enterprises worldwide) compiled by Forbes. Forbes also recognized VietinBank's revenue of USD 3.7 billion and total assets of USD 50.2 billion.



4. VIETNAM VALUE BRAND

VietinBank's services were recognized as National Brand for the 5th consecutive year. This prestigious award, initiated by the Prime Minister, was presented by National Trade Promotion Agency-Ministry of Industry & Trade, National Brand Council and Secretariat of National Brand Award.



5. VIETNAM'S STRONGEST TRADEMARK

VietinBank was awarded the title of Vietnam Strong Brand for the 15th consecutive year at Vietnam Golden Dragon Enterprises & Strong Brand Festival 2018 – 2019.

6. Appendix

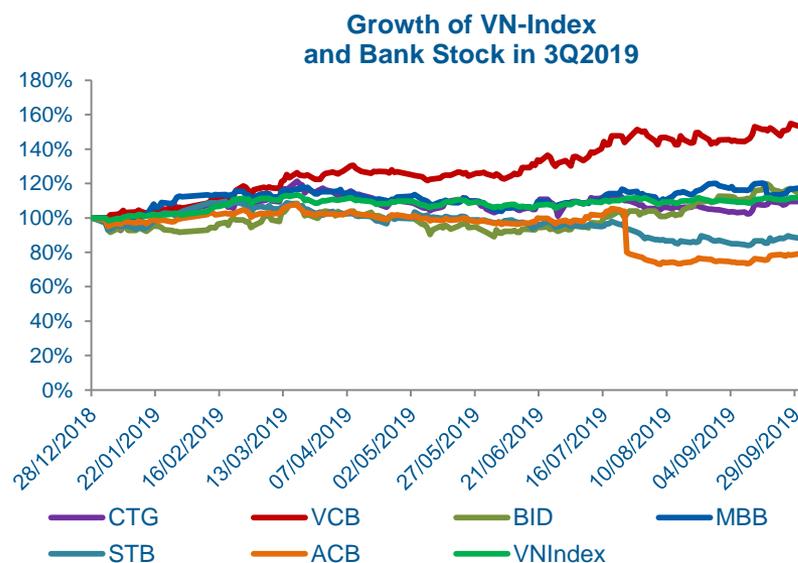
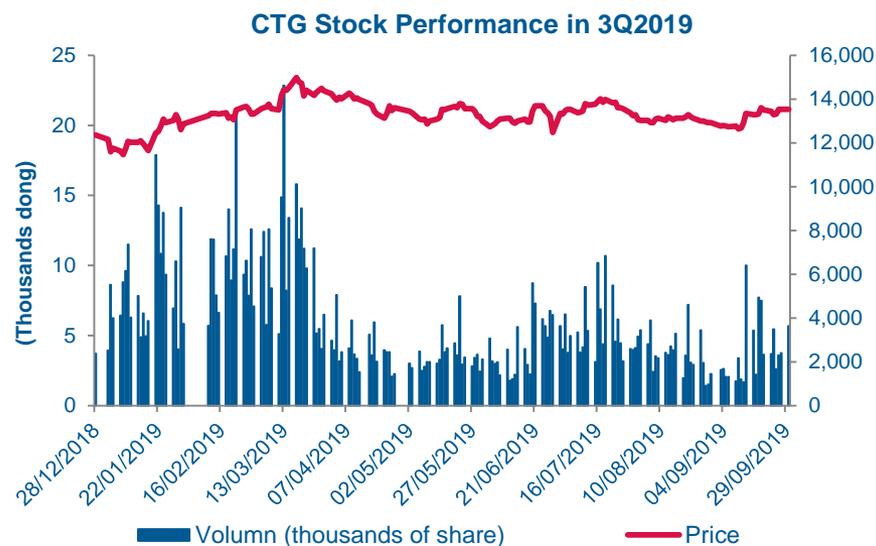
Efficient subsidiaries

Subsidiaries		Chartered Capital as at 30/09/2019 (USD, Mil)	Percentage of contribution (%)	Profit before tax as at 30/09/2019 (USD, Mil)
VietinBank Laos Limited		50	100%	6.35
VietinBank Leasing Company Ltd		43.35	100%	4.03
VietinBank Fund Management Company Ltd		41.19	100%	0.29
VietinBank Securities Joint Stock Company		46.15	75.61%	3.38
VietinBank Insurance Joint Stock Company		21.68	73,37%	3.72
VietinBank Gold and Jewelry Trading Company Ltd		8.67	100%	0.45
VietinBank Debt Management and Asset Exploitation Company Ltd		5.20	100%	0.31
Global Money Transfer Company Ltd		2.17	100%	1.43

6. Appendix

CTG Stock Performance 3Q2019

Indicators	Value
Closing price of 1 st trading session of 3Q2019 (01 st July 2019)	19,000 VND/share
Closing price of last trading session of 3Q2019 (30 th September 2019)	21,150 VND/share
Price fluctuations in 3Q2019	19,750 - 21,900 VND/share
Volume	184,876,674 shares
Trading value	4,546 billion VND
Trading volume of foreign investors	Net buying 3,722,820 shares
Foreign ownership	29.94%
EPS	2,444 VND/share
P/E (30 th September 2019)	8.65x
BVPS	20,110 VND/share
P/B (30 th September 2019)	1.05x



6. Appendix

Historical Financials - Balance Sheet

Unit: USD Million	2015	2016	2017	2018	2Q2019	3Q2019
Cash, gold and gemstones	233	234	267	308	328	394
Balances with the State Bank of Vietnam ("SBV")	543	609	926	1,016	1,379	1,024
Placements with and loans to other credit institutions	3,016	4,263	4,794	5,718	5,226	5,379
Trading securities	153	86	157	137	354	266
Derivative financial instruments and other financial assets	0	31	24	12	12	7
Loans to customers	24,581	29,874	35,259	37,894	38,391	38,818
Provision for credit losses of loans to customers	(208)	(311)	(370)	(570)	(564)	(717)
Investment securities	5,483	6,057	5,725	4,473	4,041	4,654
Long-term investments	178	145	139	145	147	145
Fixed assets	396	479	510	487	456	442
Other assets	1,234	1,340	1,401	1,395	1,552	1,495
Total assets	35,609	42,807	48,832	51,016	51,322	51,907
Borrowings from the Government and the SBV	604	217	678	2,743	3,099	3,174
Deposits and borrowings from other credit institutions	4,530	3,843	5,135	4,881	4,179	4,032
Deposits from customers	22,520	29,562	33,576	36,180	36,715	37,367
Derivative financial instruments and other financial liabilities	5	0	0	0	0	0
Financing funds, entrusted funds, and exposed funds	2,478	274	284	260	256	251
Valuable papers issued	953	1,076	1,003	2,025	2,580	2,380
Other liabilities	1,955	5,114	5,312	1,972	1,351	1,470
Total liabilities	33,046	40,086	45,989	48,060	48,179	48,674
Capital	2,111	2,085	2,061	2,034	2,026	2,017
<i>In which: Chartered capital</i>	1,701	1,680	1,660	1,631	1,614	1,608
Reserves	241	287	333	358	355	353
Foreign exchange differences	20	22	25	26	33	29
Undistributed profit	180	315	412	525	704	810
Total owners' equity	2,563	2,722	2,843	2,955	3,143	3,233
Non-controlling Interests	11	12	13	13	26	24
Total liabilities and owners' equity	35,609	42,807	48,832	51,016	51,322	51,907
Exchange rates	21,890	22,159	22,425	22,825	23,066	23,161

6. Appendix

Historical Financials - Income Statement

Unit: USD Million	2015	2016	2017	2018	3Q2019	3Q2018
Interest and similar income	1,940	2,387	2,911	3,250	2,626	2,436
Interest and similar expenses	(1,080)	(1,380)	(1,704)	(2,263)	(505)	(1,470)
Net interest and similar income	861	1,007	1,207	987	1,058	966
Fees and commission income	121	150	192	261	238	186
Fees and commission expenses	(54)	(74)	(109)	(140)	(106)	(98)
Net gain/(loss) from fees and commission income	67	77	83	121	132	87
Net gain/(loss) from trading of foreign currencies	1	31	32	31	51	24
Net gain/(loss) from securities held for trading	6	8	14	12	13	17
Net gain from investment securities	2	2	(4)	10	(9)	4
Net gain/(loss) from other activities	101	59	89	82	26	58
Income from investments in other entities	2	7	33	16	22	15
Income from non-interest	178	183	247	273	235	206
Total income	1,039	1,190	1,455	1,259	1,293	1,172
Operating expenses	(490)	(580)	(672)	(625)	(458)	(471)
Net profit before provision for credit losses	549	610	783	634	835	701
Provision expense for credit losses	(214)	(228)	(372)	(340)	(470)	(367)
Profit before tax	336	382	411	295	365	334
Corporate income tax expense	(74)	(76)	(78)	(58)	(70)	65
Profit after tax	261	305	333	237	295	270
Non-controlling Interests	(1)	(1)	(1)	(0.1)	(1)	(1)
Owners's net profit	260	304	331	237	294	269
Exchange rates	21,890	22,159	22,425	22,825	23,161	22,714

6. Appendix

Investor Relations Website

<http://investor.vietinbank.vn>



The screenshot shows the website's header with the VietinBank logo and tagline "Nâng giá trị cuộc sống". The navigation menu includes HOME, PRODUCTS AND SERVICES, INVESTOR RELATIONS, BUSINESS CONNECTION, ABOUT US, and CONTACT. The main content area features a red banner with the text "Via this portal, we seek to provide you with multi-directional information and to establish a two-way communication channel between Investors & VietinBank". Below this is a diagram with three blue circles: Vision, Mission, and Core Values. The Vision circle states: "To become a modern and versatile financial and banking group, ranked in the Southeast Asia." The Mission circle states: "Be the leading financial group in Vietnam, providing financial and banking services that are modern, utilized and towards international standards." The Core Values circle states: "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." On the right side, there is a vertical menu titled "INVESTOR" with sub-items: Overview, Vision, Mission, Core Values, Message from the Chairman, Introduction about VietinBank, Credit Ratings, Awards, Investor News, Information for Shareholders, Stock Information, Financial Reporting, VietinBank's International Bond, Corporate Governance, and Investor Services. At the bottom right, there is a stock price widget for CTG showing a price of 20,800, a change of +0.10 (0.48%), and a volume of 951,800 (-42.07%) as of 6/20/2017.

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Thank you!

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