VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE	**THE SOCIAL REPUBLIC OF VIETNAM** **Independence – Freedom - Happiness**
No: 690 /HDQT-NHCT-VPHDQT1	*Hanoi, 14th August 2026*
Re: Disclosure of reviewed 1H2026 separate, consolidated financial statements and the explanation of profit fluctuations.	

PERIODIC INFORMATION DISCLOSURE

Respectfully to: **- The State Securities Commission;**
- Viet Nam Stock Exchange;
- Ho Chi Minh Stock Exchange;
- Ha Noi Stock Exchange.

1. **Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade**

- Security code: CTG.
- Address: 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City.
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn

2. **Content of information disclosure:**

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) disclose of reviewed 1H2026 separate, consolidated financial statements and the explanation of profit fluctuations.

3. The information is announced on electronic website of VietinBank on 14 /08/2026 at https://investor.vietinbank.vn/en/periodicreports.aspx.

We hereby commit that the disclosed information above is true and entirely responsible for the contents of published information.

Recipients:
- As above;
- Archive in VP, VPHDQT1.

Attachment:
- Reviewed 1H2026 separate, consolidated financial statements;
- Appendix for the explanation of profit fluctuations.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

M.S.D.N: 0100111948 C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
TP. HÀ NỘI

Tran Minh Binh

1. EXPLAINATION FOR THE FLUCTUATION OF SEPARATED PROFIT

Major fluctuation items affecting profit before tax compared to the same period of the previous year:

Items	Six-month period ended		Fluctuation	
	30/06/2026	30/06/2025	Absolute change	Increase/(decrease)
	billion VND	*billion VND*	*billion VND*	%
Total profit before tax	25,004	17,435	7,569	43.41%
Profit after tax	20,024	13,951	6,073	43.53%
Major items affecting profit before tax				
Increase in net interest income	39,411	30,665	8,746	28.52%
Increase in operating expenses	(11,790)	(10,679)	(1,111)	10.40%
Total	**27,621**	**19,986**	**7,635**	

The separate profit after corporate income tax of VietinBank in the first six months of 2026 increased by 6.073 billion VND (equivalent to 43.53%) compared to the same period in 2025, primarily due to an increase in profit before tax of 7.569 billion VND (equivalent to 43.41%) over the same period. Major fluctuation items affecting profit before tax as follows:

Increase in net interest income: Net interest income reached 39.411 billion VND, increasing by 8.746 billion VND, equivalent to 28.52%, compared to the same period in 2025 (30.665 billion VND). The results came from strong credit scale growth and the Bank's leading role as a commercial bank in providing capital to the economy. In addition, the Bank has proactively optimized its credit portfolio structure in parallel with risk control, prioritizing growth in priority production sectors and industries in line with the directions of the Government and the State Bank of Vietnam.

Increase in operating expenses: Operating expenses increased from 10.679 billion VND in the first six months of 2025 to 11.790 billion VND in the first six months of 2026, equivalent to an increase of 10.40% compared to the same period in 2025, mainly due to the Bank's proactive investment in expenses for digital transformation initiatives and other operating expenses directly supporting the growth of the Bank's business activities. Accordingly, cost efficiency continued to improve, with the growth rate of operating expenses remaining lower than that of operating income.

2. EXPLAINATION FOR THE FLUCTUATION OF CONSOLIDATED PROFIT

Major fluctuation items affecting profit before tax compared to the same period of the previous year:

Items	Six-month period ended		Fluctuation	
	30/06/2026	**30/06/2025**	**Absolute change**	**Increase/(decrease)**
	billion VND	*billion VND*	*billion VND*	%
Total profit before tax	25,868	18,920	6,948	36.72%
Profit after tax	20,744	15,251	5,493	36.02%
Major items affecting profit before tax				
Increase in net interest income	40,116	31,318	8,798	28.09%
Increase in provision expenses	(13,001)	(11,084)	(1,917)	17.30%
Total	**27,115**	**20,234**	**6,881**	

The consolidated profit after corporate income tax of VietinBank in the first six months of 2026 increased by VND 5,493 billion, equivalent to an increase of 36.02%, as compared to the same period of 2025. The main reason was that profit before tax in the first six months of 2026 increased by VND 6,948 billion, equivalent to 36.72%, as compared to the same period of 2025. Major fluctuation items affecting profit before tax as follows:

Increase in net interest income: Net interest income reached VND 40,116 billion, increasing by VND 8,798 billion, equivalent to 28.09%, as compared to the same period of 2025 (VND 31,318 billion). This result was attributable to positive credit growth and the Bank's continued role as a leading commercial bank in providing capital to the economy. In addition, the Bank has proactively optimized the structure of its credit portfolio in parallel with risk control, focusing on growth in priority production sectors and industries in line with the directions of the Government and the State Bank of Vietnam.

Increase in provision expenses for credit losses: Provision expenses for credit losses increased from VND 11,084 billion in the first six months of 2025 to VND 13,001 billion in the first six months of 2026, equivalent to an increase of 17.3% as compared to the same period of 2025. This was mainly due to the increase in credit outstanding balances as compared to the same period of 2025. In addition, the Bank increased provisioning to proactively prepare debt resolution measures, with the aim of improving the non-performing loan coverage ratio, strengthening financial capacity and enhancing resilience against potential risks from the economy.