UPDATES

VIETINBANK BUSINESS PERFORMANCE

2Q2026 & 6M2026

Secretariat to the BoD and IR Department

August 2026

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VietinBank

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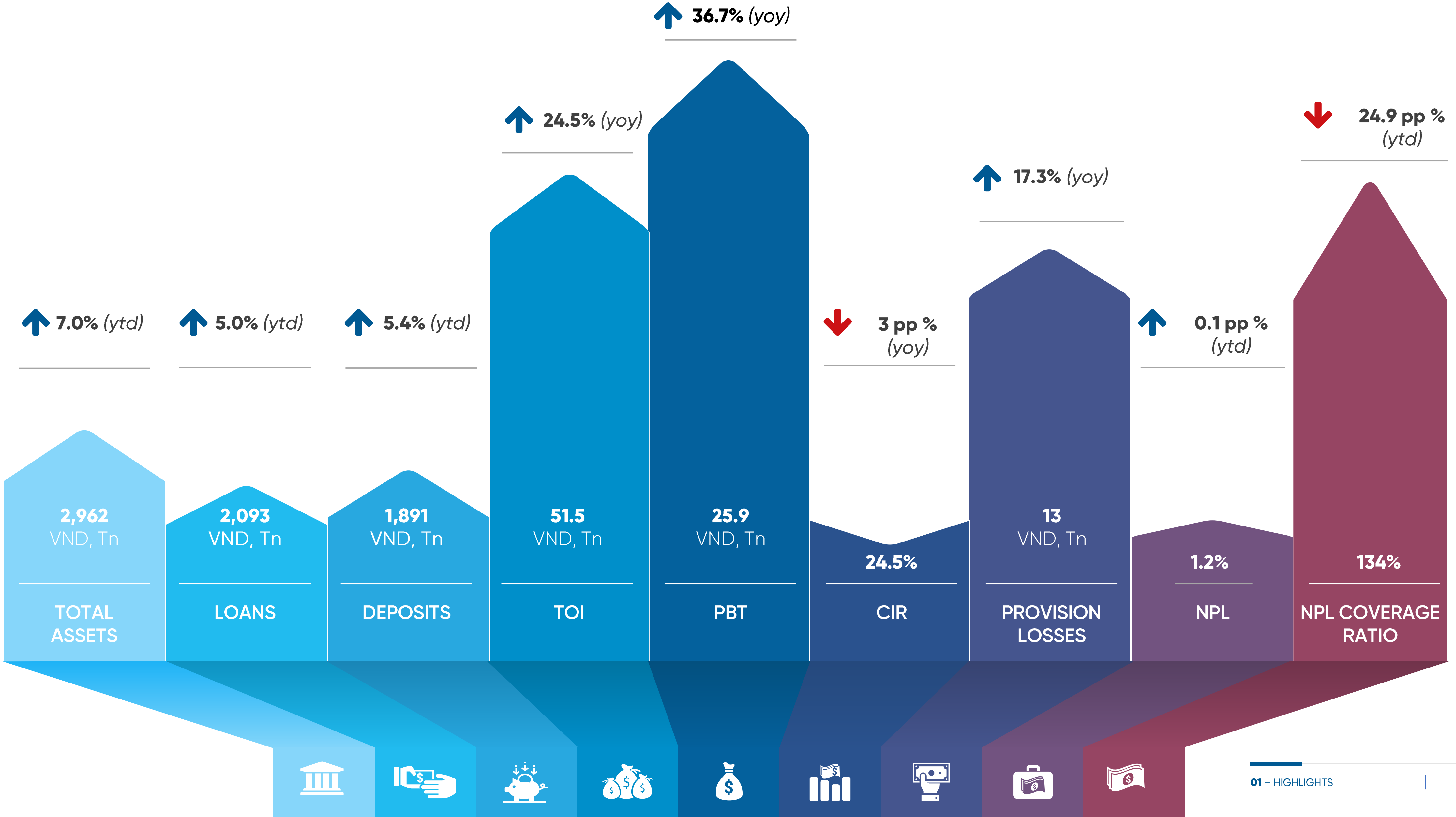
Business performance in 2Q2026 & 6M2026 delivered positive results



Safe and efficient scale growth

VietinBank

TOTAL ASSETS (VND, Tn)

2025 audited	2,768
2Q2026	2,962

7.0% ↑ Vs. 2025

PLACEMENT WITH & LOANS TO OTHER C.Is * (VND, Tn)

2025 audited	476
2Q2026	553

16.1% ↑ Vs. 2025

INVESTMENT SECURITIES * (VND, Tn)

2025 audited	212
2Q2026	228

7.2% ↑ Vs. 2025

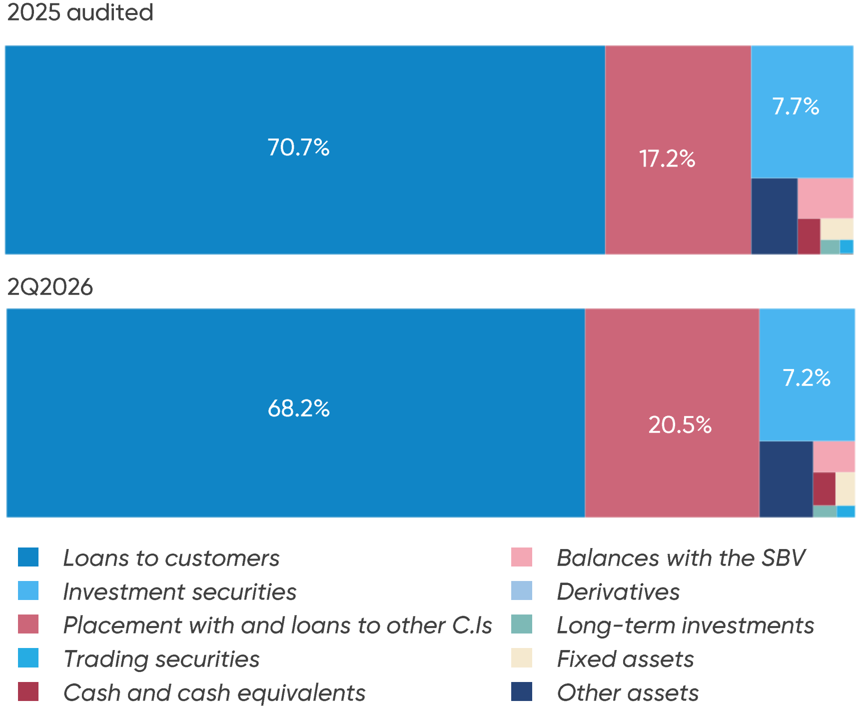
LOANS TO CUSTOMERS * (VND, Tn)

2025 audited	1,992
2Q2026	2,093

5.0% ↑ Vs. 2025

Note: Pre-provision data*

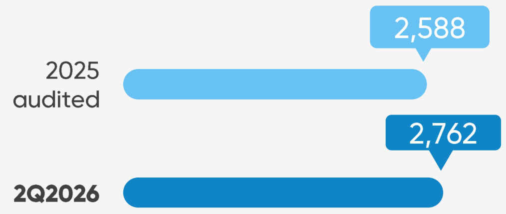
STRUCTURE OF TOTAL ASSETS (%)



As of 30/06/2026, total assets of VietinBank reached **2,962 VND, Tn (+7% ytd).** In which, Placement with and loans to other C.Is **grew by 16.1% ytd**; Loans to customers **rose by 5% ytd**; Trading securities **increased by 38.3% ytd**; Balances with the SBV **decreased by 47.3% ytd.**

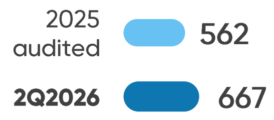
Safe and efficient scale growth

TOTAL LIABILITIES *(VND, Tn)*



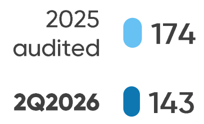
6.7% ↑
Vs. 2025

BALANCES WITH THE GOVERNMENT AND THE SBV; DEPOSITS AND BORROWINGS FROM OTHER C.Is *(VND, Tn)*



18.6% ↑
Vs. 2025

VALUABLE PAPERS ISSUED *(VND, Tn)*

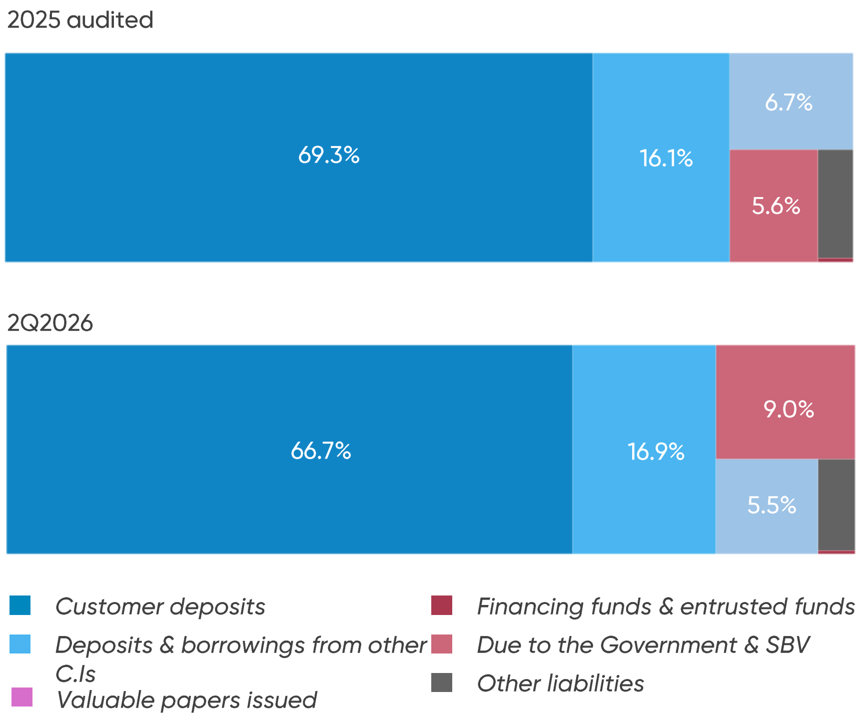


17.8% ↓
Vs. 2025

CUSTOMER DEPOSITS *(VND, Tn)*

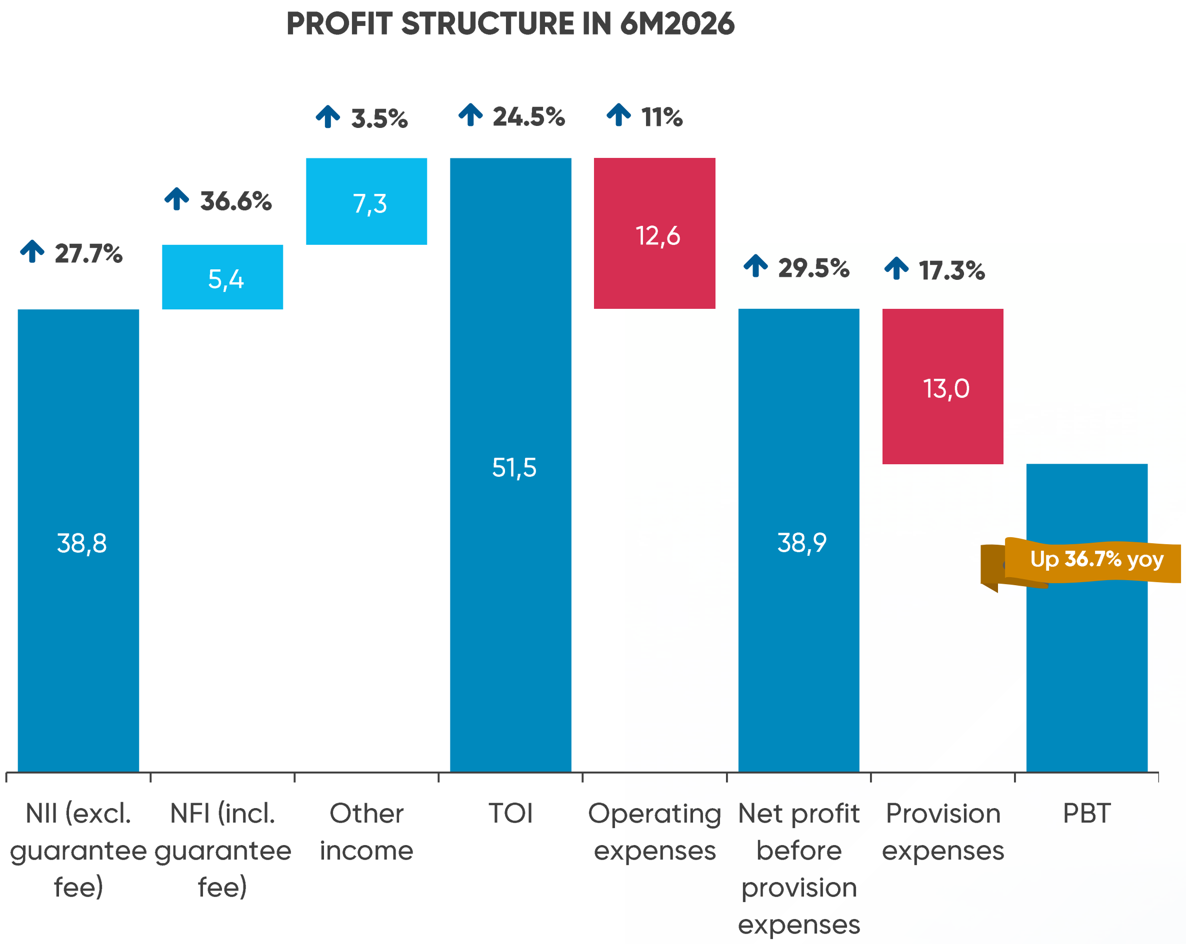
5.4% ↑
Vs. 2025

STRUCTURE OF TOTAL LIABILITIES *(%)*



As of 30/06/2026, total liabilities of VietinBank touched **2,762 VND, Tn (+6.7% ytd).** In which, customer deposits amounted to **1,891 VND, Tn**, up by **5.4% ytd**; Deposits & borrowings from other C.Is **grew by 13.1% ytd**; Balances with the Government & SBV **increased by 34.6% ytd**; valuable papers issued **decreased by 17.8% ytd.**

Profit experienced good growth thanks to good core revenues



Up/down level of each cumulative item in 6M2026 compared to the same period in 2025 (yoy)

TOI in 6M2026 reached **51.5 VND, Tn (+24.5% yoy)**. In which:

- NII (excl. guarantee fee) in 6M2026 reached **38.8 VND, Tn (+27.7% yoy)** thanks to VietinBank's proactive optimization of its credit portfolio structure coupled with risk control, and its priority given to growth in key manufacturing sectors/fields in line with the Government and the SBV orientation.
- NFI (incl. guarantee fee) in 6M2026 was **5.4 VND, Tn (+36.6% yoy)**, recording the growth in every components, notably, other income (primarily from trade finance fees) and guarantee-related revenue saw strong growth, rising by 57.5% and 41.5%, respectively.
- Income from recovery of written-off debts in 6M2026 reached about **4.4 VND, Tn (+10.7% yoy).**

Net income before provision expenses in 6M2026 reached **38.9 VND, Tn (+29.5% yoy)**. Provision expenses in 6M2026 reached **13 VND, Tn (+17.3% yoy)** as VietinBank proactively identifies and classifies debts based on customer risk levels and fully sets aside risk provisions in accordance with regulations, thereby strengthening its financial capacity and resilience against potential economic risks. PBT in **6M2026 touched 25.9 VND, Tn (+36.7% yoy)**, ranking **Top 2 of the banking industry.**

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Funding growth in line with ALM balance orientation

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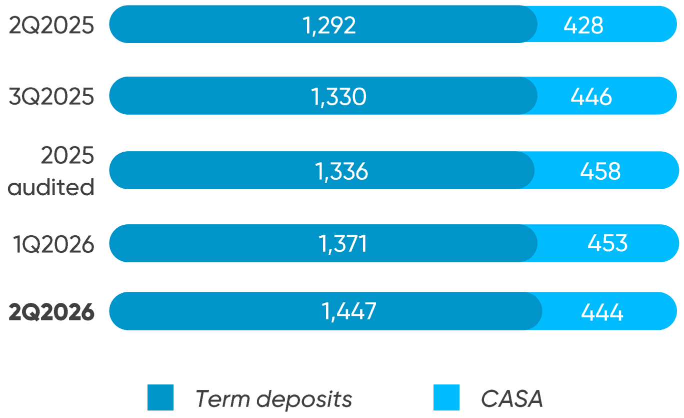
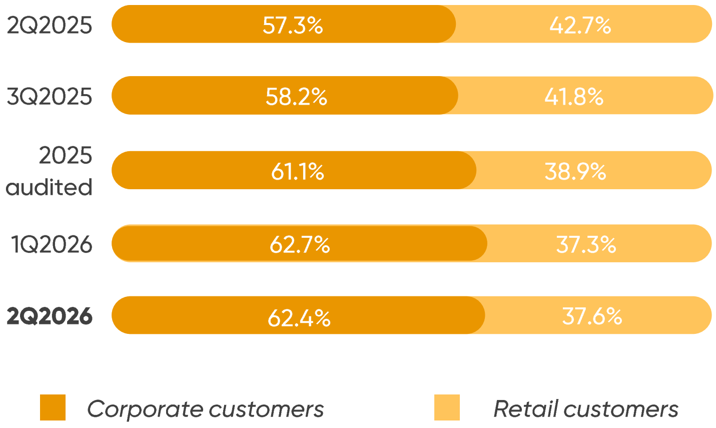
CONSUMER DEPOSITS BREAKDOWN BY MATURITY

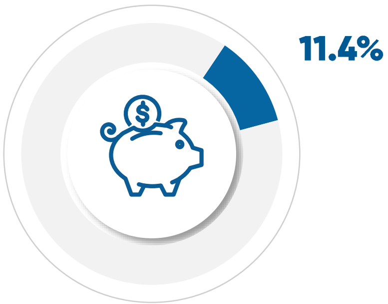
(VND, Tn)



CASA FUNDING BREAKDOWN BY CUSTOMER SEGMENTATION

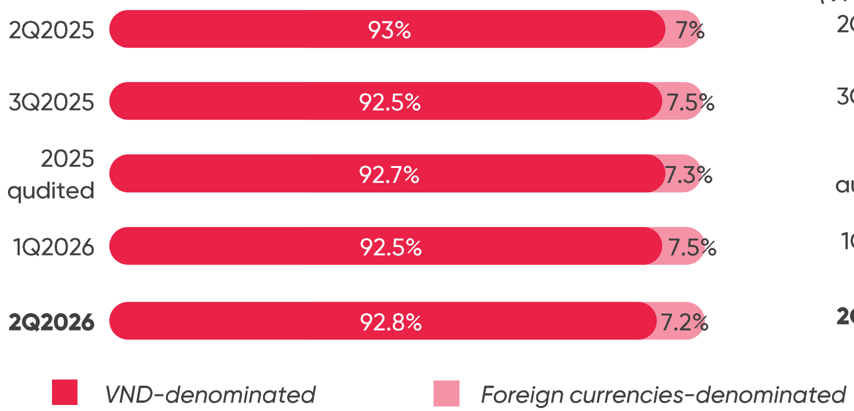


DEPOSIT MARKET SHARE



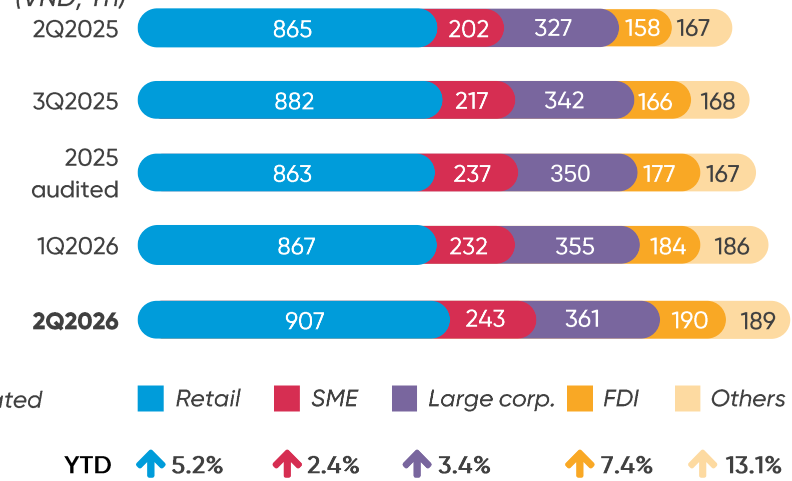
(As of 31/03/2026, Source: SBV)

CUSTOMER DEPOSITS BREAKDOWN BY CURRENCY



CUSTOMER DEPOSITS BREAKDOWN BY BUSINESS TYPE

(VND, Tn)

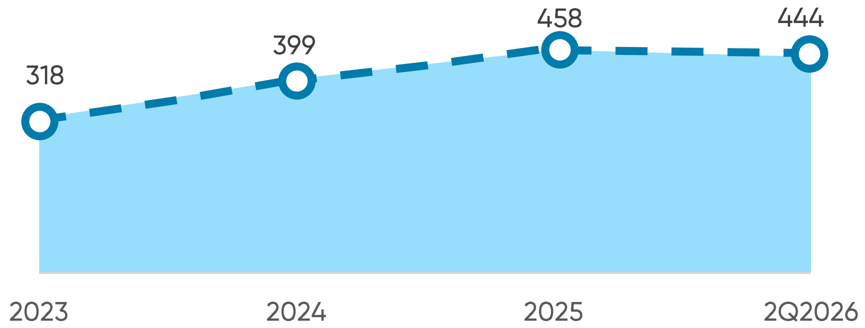


- Customer deposits at the end of 30/06/2026 **grew by 5.4% ytd**, recording growth in all segments.
- FDI deposits continued to maintain its best growth in 2Q2026 **(up 7.4% ytd)**.

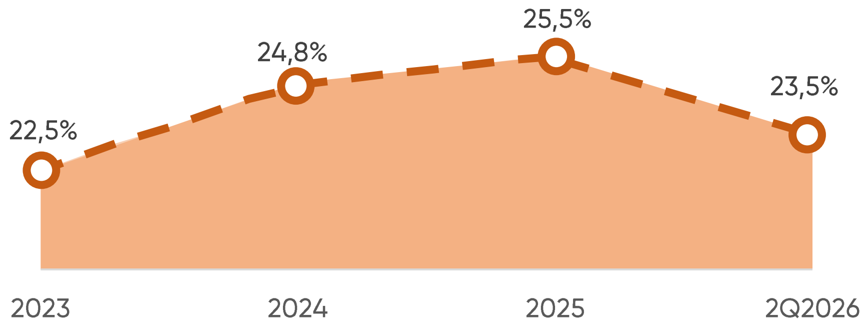
CASA funding structure

VietinBank

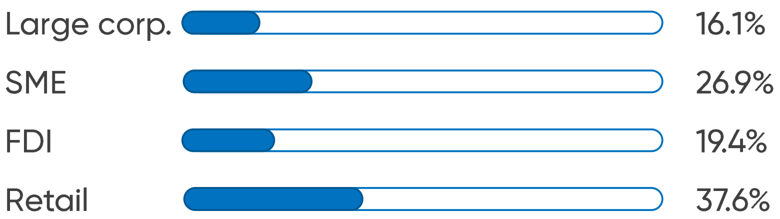
CASA balance *(VND, Tn)*



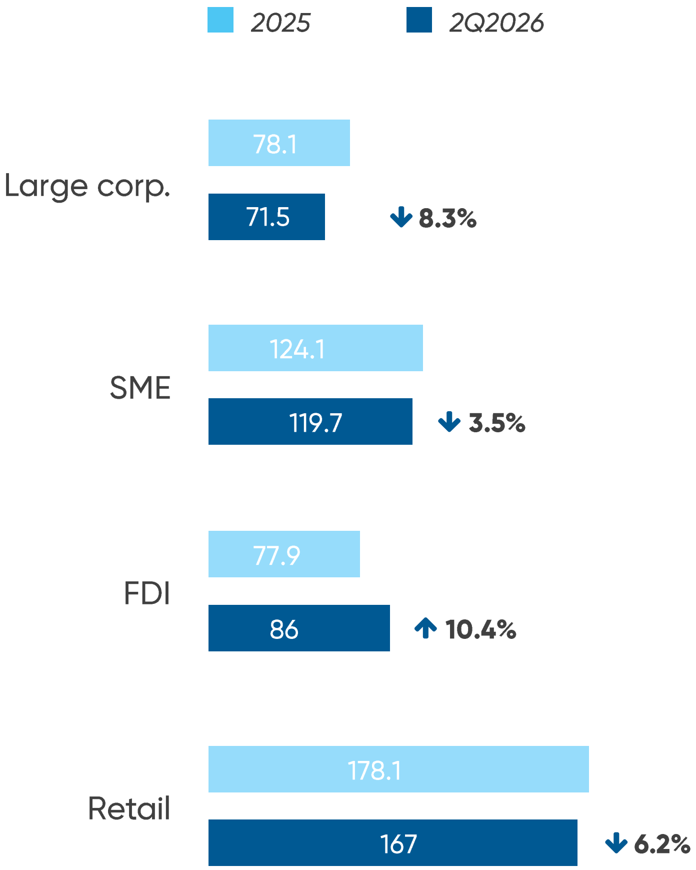
CASA ratio *(%)*



CASA structure by segment in 2Q2026



CASA by segment *(VND, Tn)*



CASA Growth Solutions

Prioritize the development of high-tech products and services and continuously improve customer service quality.

Effectively implement campaigns to attract new customers to use eFAST and IPAY, and open accounts through eKYC.

Promote customer expansion, strengthen the development of business household customers and increase payment volume through the VietinBank system, while strengthening relationships with priority customer segments.

VietinBank's overall loan portfolio structure

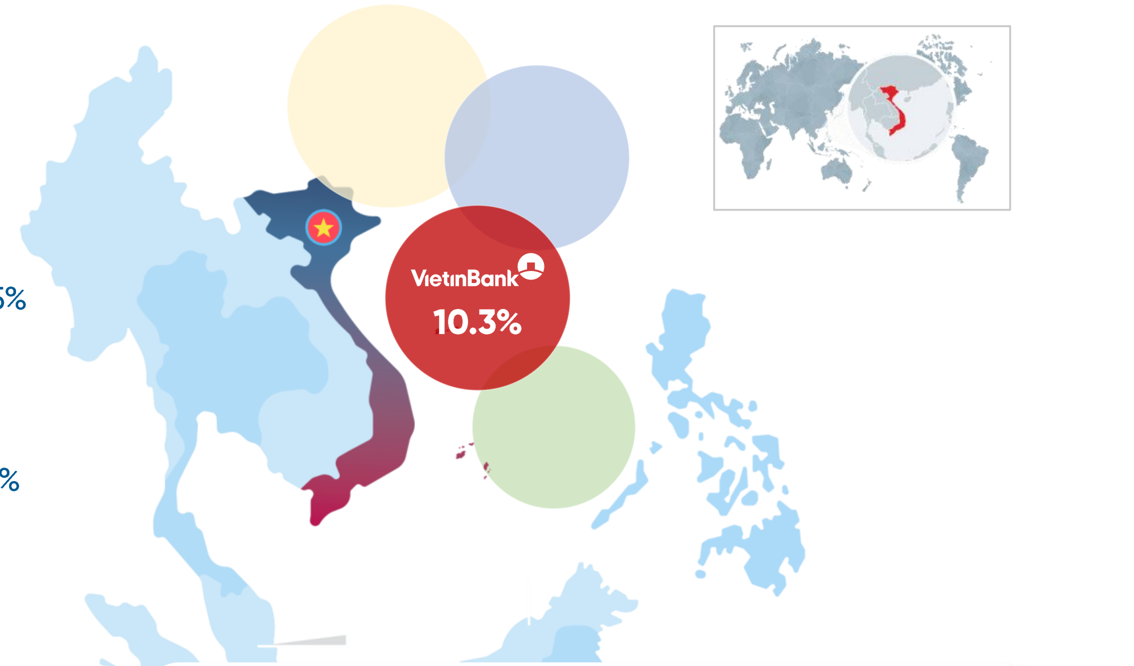
VietinBank

LOAN STRUCTURE BY SEGMENT

MARKET SHARE BY SEGMENT

Corporate — No. 2 — 11.5%

Retail — No. 2 — 8.9%



LOAN STRUCTURE BY PURPOSE

84%

Business activities: construction, trade and services, components, energy, real estate...

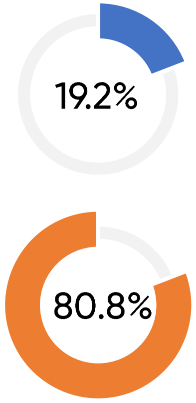
16%

Consumer needs: Mortgages, car, and other items.

LOAN STRUCTURE BY INDUSTRY

Real estate (corporate, retail)

Production and business activities, construction, electricity, energy, food, processing, consumption...



The credit portfolio is **less dependent on real estate, focusing on production and business activities**, and linked to GDP growth.

Structured early on, aligned with sectors that will benefit from the new growth cycle.

Credit balance kept going up accompanied with a proactive shift in structure

RETAIL

810

VND, Tn

↓ **0.2%**

Vs. 2025

SME

473

VND, Tn

↑ **6.6%**

Vs. 2025

LARGE CORP.

652

VND, Tn

↑ **8.8%**

Vs. 2025

FDI

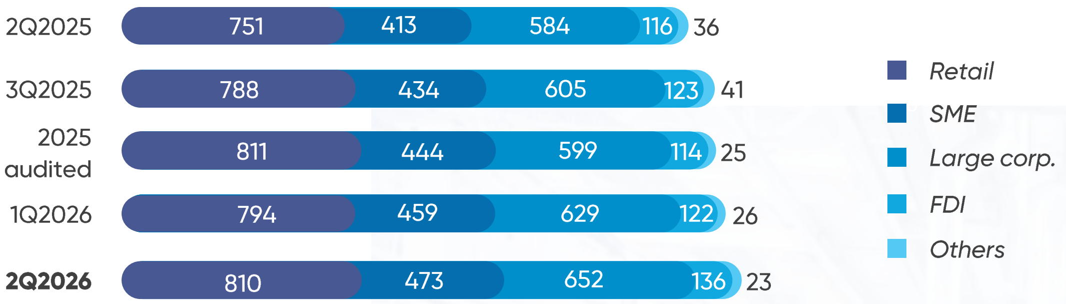
136

VND, Tn

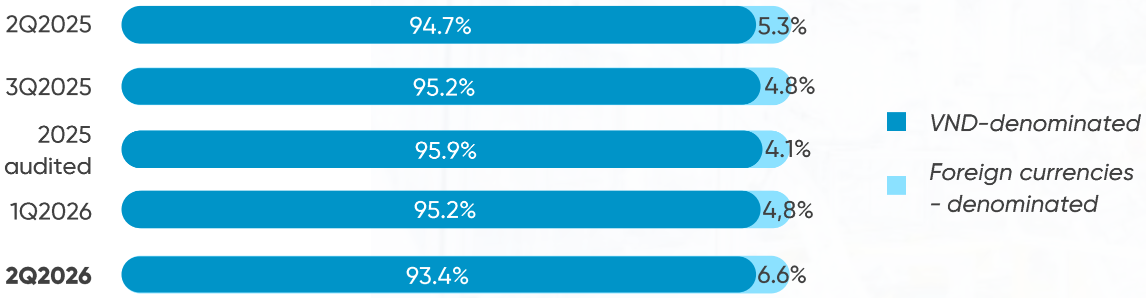
↑ **19.3%**

Vs. 2025

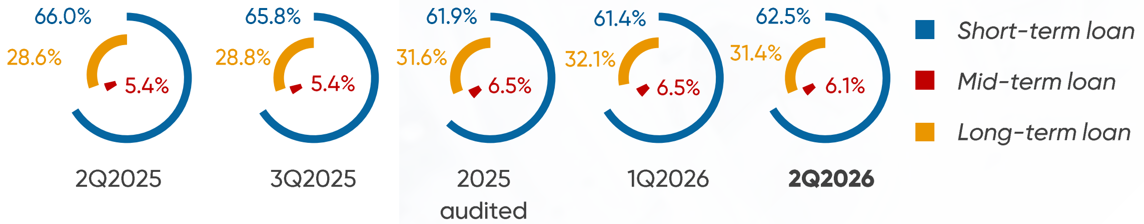
LOANS BREAKDOWN BY CUSTOMER SEGMENTS *(VND, Tn)*



LOANS BREAKDOWN BY CURRENCY



LOANS BREAKDOWN BY MATURITY



CREDIT GROWTH IN 2Q2026

Credit balance as of 30/06/2026 **increased by 5.0% ytd,** recording an increase in all corporate customers segments. The retail segment saw a slight decline compared to the end of 2025, yet recovered and increased by 2% compared to 1Q2026. Key growth areas include electricity, iron and steel, electronics and computers, and animal feed...

Increase outstanding loans to targeted industries and sectors

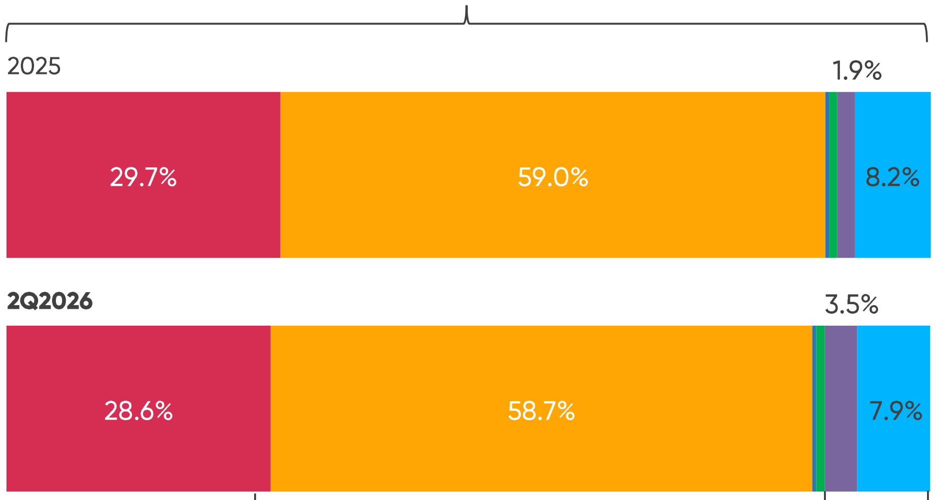
LOAN BREAKDOWN BY SECTORS (30/06/2026)

Unit: VND, Tn

Wholesale & retail, repairing of cars, motor vehicles, moto cycles	36.3%	759
Manufacturing & processing	19.5%	408
Trading & services	18.8%	394
Household business	6.9%	144
Electricity, fuel gas & hot water	5.5%	115
Construction	4.1%	86
Agriculture, forestry & aquaculture	2.8%	59
Logistics, information and communication	2.8%	58
Mining	0.5%	11
Other sectors	2.8%	58

RETAIL LENDING BREAKDOWN BY PRODUCTS

Manufacturing & business loans and real estate loans continued to take up the majority in retail lending (about **87.3%).**



Proportion of Real estate loans **decreased from 29.7% to 28.6%**

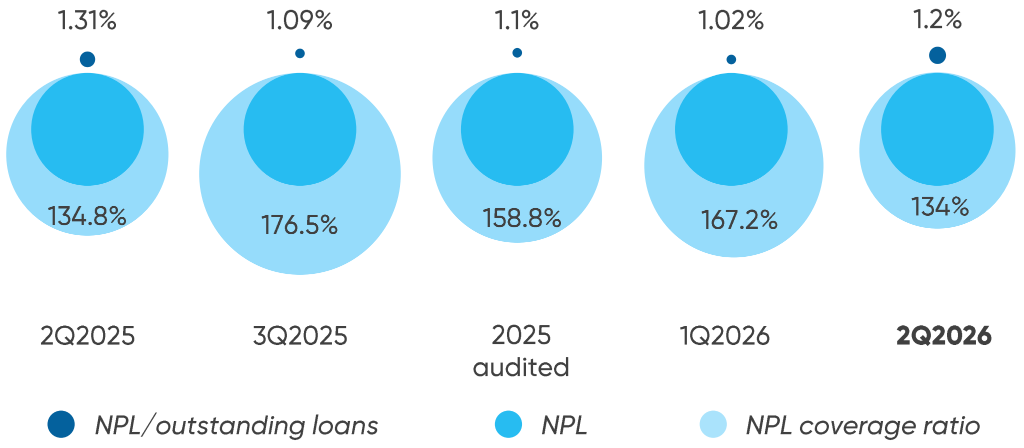
Proportion of business & manufacturing loans **decreased from 59.0% to 58.7%**

Proportion of other loans **increased from 11.4% to 12.7%**

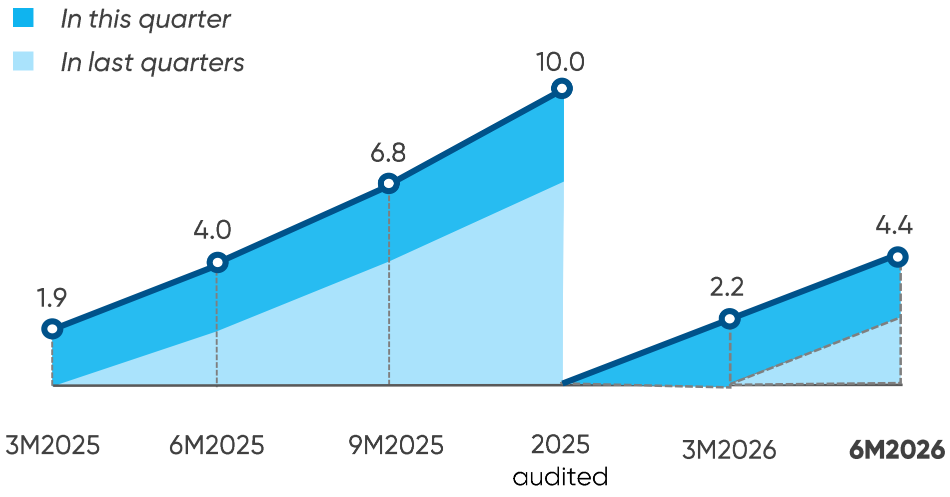
Real estate loans
Manufacturing & business loans
Car loans
Credit cards
Consumer loans
Others

Credit quality was strictly controlled

NPL RATIO AND NPL COVERAGE RATIO



INCOME FROM WRITTEN-OFF BAD DEBT RECOVERY *(VND, Tn)*



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- VietinBank continued to control credit quality effectively, with NPL ratio as of 30/06/2026 at **1.2%**. Bad debts are concentrated in sectors negatively affected by global and domestic economic challenges, such as real estate, consumer lending, F&B, and other agricultural products…. NPL coverage ratio at the end of 2Q2026 stood at **134**%.
- Income from written-off debt recovery in 6M2026 amounted to **4.4 VND, Tn, up 10.7% yoy.**
- In 2026, VietinBank will continue to synchronously deploy solutions to identify risks, control arising bad debts, enhance debt collection and settlement, and **control the NPL ratio ≤ 1.8%.**

Flexibility and safety in investment portfolio

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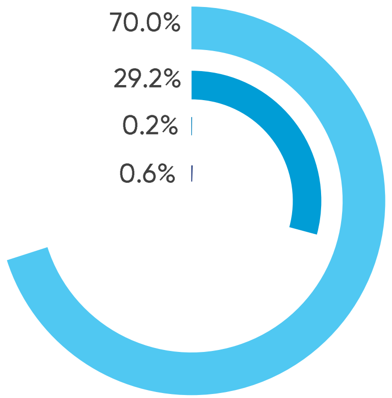
Investment portfolio as of 30/06/2026 reached **789.6 VND, Tn (+13.4% yoy).**

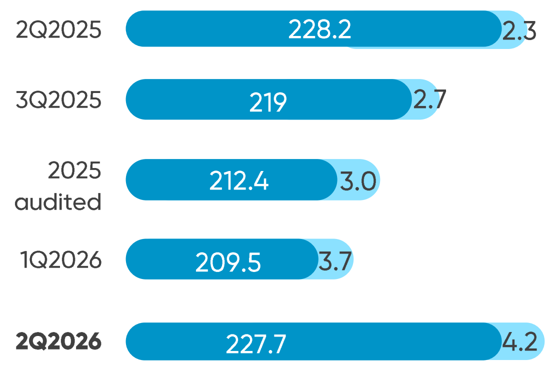
In which :

- Investment securities portfolio **attained 227.7 VND, Tn, up 7.2% yoy**.
- Trading securities portfolio **stood at 4.2 VND, Tn, up 37.4% yoy.**

INVESTMENT PORTFOLIO AS OF 30/06/2026

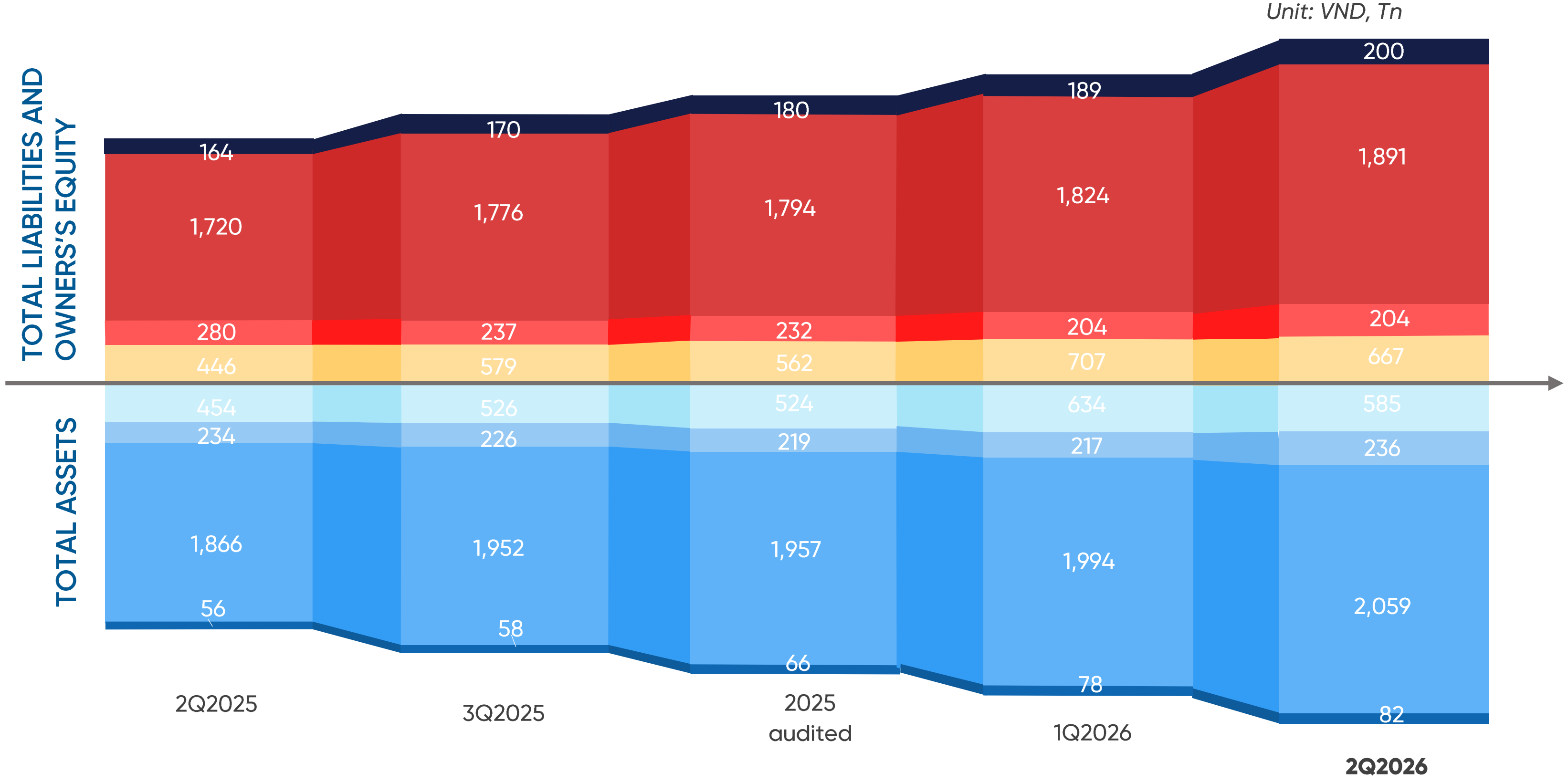


SECURITIES INVESTMENT PORTFOLIO *(VND, Tn)*



Note: Provision expenses are not included in the investment portfolio.

Liquidity remained well-controlled



- *Capital & reserves*
- *Customers deposit*
- *Derivatives, financing funds, entrusted funds; valuable papers issued; others*
- *Borrowings from the Government and the SBV; deposits and borrowings from other CIs*
- *Cash, valuable papers, gold…*
- *Trading securities, investment securities, derivatives, investments…*
- *Loans to customers*
- *Fixed assets and other assets*

LDR RATIO

2025 audited	82.9%
2Q2026	82.5%

RATIO OF SHORT TERM FUNDS FOR MEDIUM AND LONG TERM LOANS

2025 audited	25.9%
2Q2026	24.7%

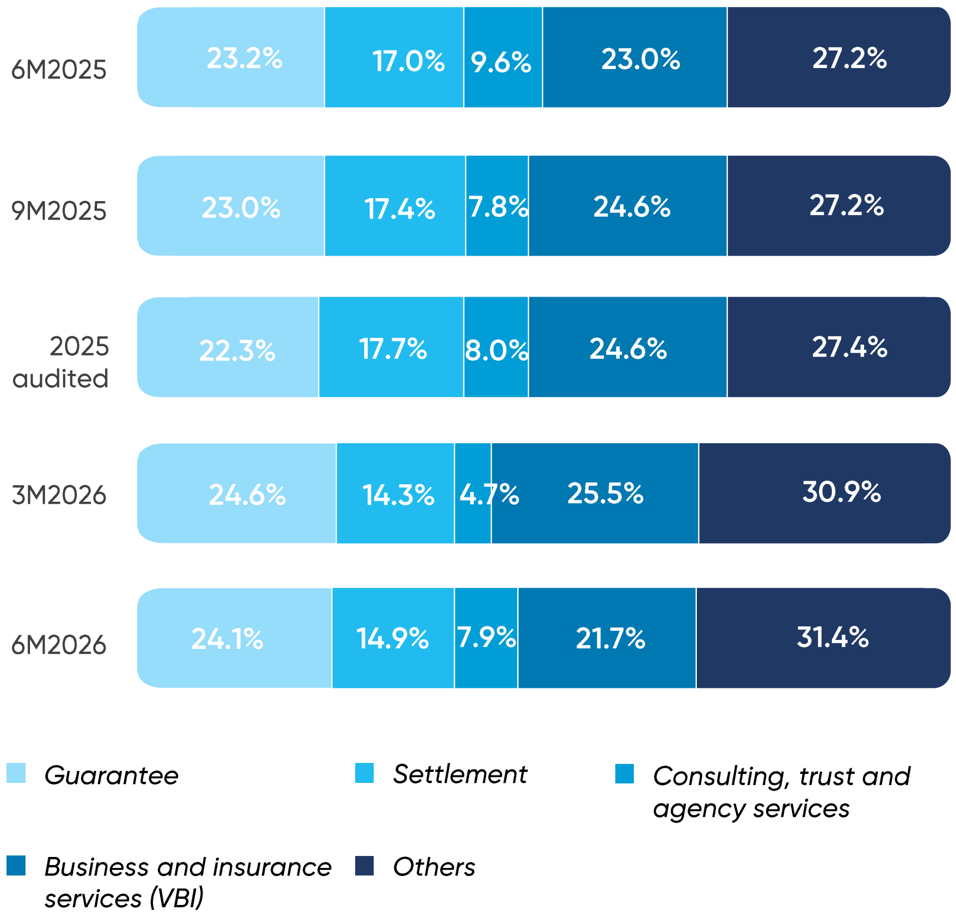
LIQUIDITY RESERVE RATIO

2025 audited	17.6%
2Q2026	16.5%

VietinBank have still well-controlled **liquidity ratios at safe levels in compliance with regulatory limits of the SBV.**

Positive shift in fee structure

STRUCTURE OF NET SERVICE FEE REVENUE



VIETINBANK MARKET SHARES IN SOME BUSINESS SEGMENTS (2Q2026)

20.3%
Trade finance

10 - 12%
FX trading on interbank market

12 - 14%
FX trading on the client market

14.9%
Card payment turnover

VietinBank 2Q2026 NFI (incl. guarantee fee) reached **5.4 VND, Tn (+36.6% yoy)**.

In which:

- Other income (mainly trade finance fee) in 6M2026 grew strongly **57.5% yoy.**
- Guarantee fee in 6M2026 reached **1,304 VND, Bn (+41.5% yoy).**
- Net revenue from payment activities in 6M2026 reached **809 VND, Bn (+20% yoy).**

Operating expenses should prioritize direct support for business operations

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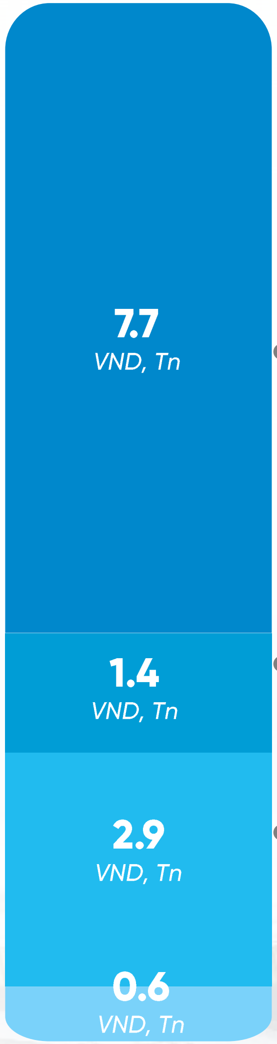
OPERATING EXPENSES



Staff cost
14.2% *(yoy)*

84.6% Salaries and allowances

15,4% Others

Expenses for fixed assets
6.3% *(yoy)*

44.2% Depreciation & amortization expenses

55.8% Others

Expenses for operating management
8.3% *(yoy)*

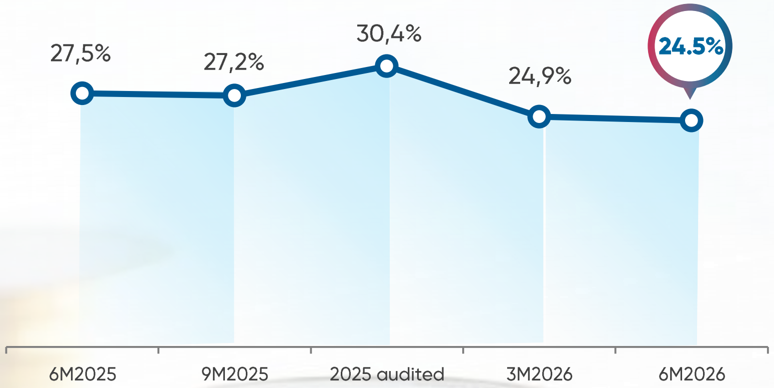
3.4% Per diems

96.6% Others

Other expenses
2.3% *(yoy)*

111% Insurance premium for customer's deposits

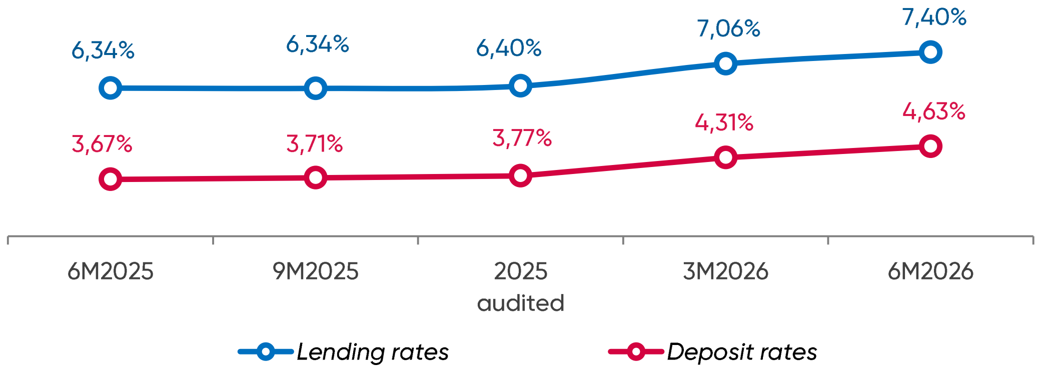
CUMULATIVE CIR



The efficiency of operating costs continues to improve, prioritizing spending on business operations, digital transformation, and key projects such as improving service quality and human resources to create a foundation for the bank's sustainable development. **VietinBank's cumulative CIR ratio in 6M2026 reached 24.5%**, lower than the same period in 2025.

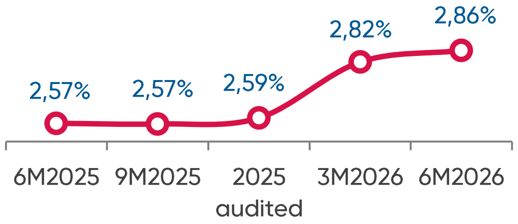
Sustainable growth in business efficiency

LENDING AND DEPOSIT INTEREST RATES

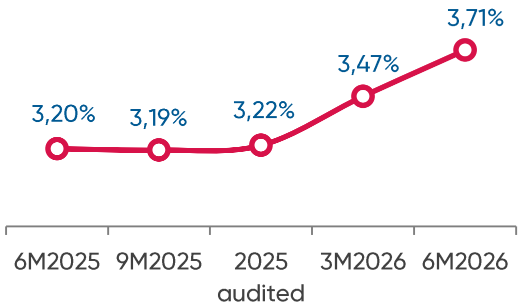


Interest rate levels are facing upward pressure due to rising capital mobilization needs amidst robust credit growth, while system liquidity remains affected by the gap between credit growth and deposit mobilization rates, as well as competitive pressure to attract deposits in the market.

NIM

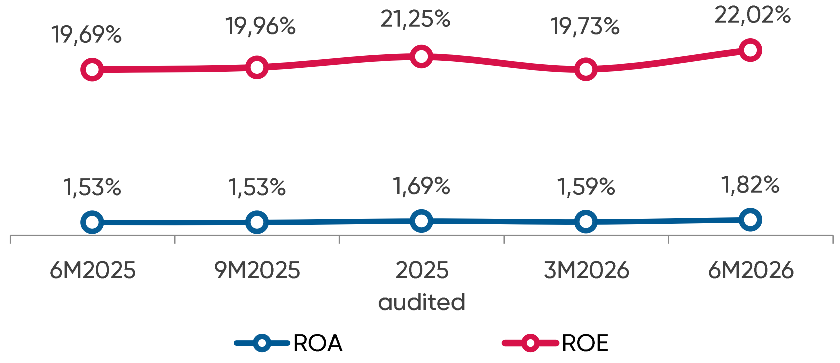


COF



- NIM of VietinBank in 6M2026 reached **2.86%,** increase compared to the same period in 2025.
- COF in 6M2026 reached **3.71%,** increase compared to the same period in 2025.

ROA, ROE



VietinBank's ROA and ROE in 6M2026 improved compared to the same period in 2025, reaching **1.82%** and **22.02%** respectively.

MEASURES TO IMPROVE NIM

- **Increase the profitability of assets**: prioritize the resources to focus on lending to highly effective customer sets such as SME and Retail, promoting growth in consumer loans and manufacturing and business loans.
- **Control cost of funding** through attracting and increasing the proportion of payment deposits and short-term deposits and foreign currencies deposits.

Key milestones in IT

VietinBank

2017
Corebanking, EDW
with advanced technology systems such as SOA, LOS... to help the Bank take pioneering role in technology infrastructure

2018
Open API
The number of API-via transactions **~25%** of total channels

2019
Chatbot
There are **20** internal bots, **01** chatbot with customers and upcoming voice bot

2020
Biometric kiosk
There are **53** branches using, collecting data of over **4** million customers account numbers

2021
eKYC, FacePAY, Robotics Process Automation
The process of pledging savings books reduced **65%** of working time

2024
Digital transformation journey
Integrated with the 2024 – 2026 MTBP. Deploying 45 digital transformation initiatives, investing in DataLake, GenAI technology...

2025
Accelerating Digital Transformation
Over 90 initiatives implemented, directly contributing to business results, enhancing customer experience, increasing labor productivity, and driving channel shift.

2026
Mastering Digital Transformation Capabilities
It is planned that **108** initiatives will be basically completed and new initiatives will be added.

Promote solutions to develop retail segment toward an improvement in competitive edge and market share

VietinBank

500 features & utilities integrated in VietinBank iPay to help users enjoy the fullest and most optimal life according to the *"All in one"* criterion.

6.000 suppliers connected to fully meet the needs of customers with the motto *"Thousands of features, hundreds of utilities"*.

Proportion of transactions via iPay channel to the total transactions of retail customers

2025 (*)	**2Q2026**
93.3%	95.5%

(*): The 2025 figures are adjusted due to VietinBank's reassessment of transactions via iPay.

NUMBER OF CUSTOMERS USING iPAY

Unit: Million customers

2025	10.2
2Q2026	**11.0**

↑ 8.3% *ytd*

NUMBER OF TRANSACTION VIA iPAY CHANNEL

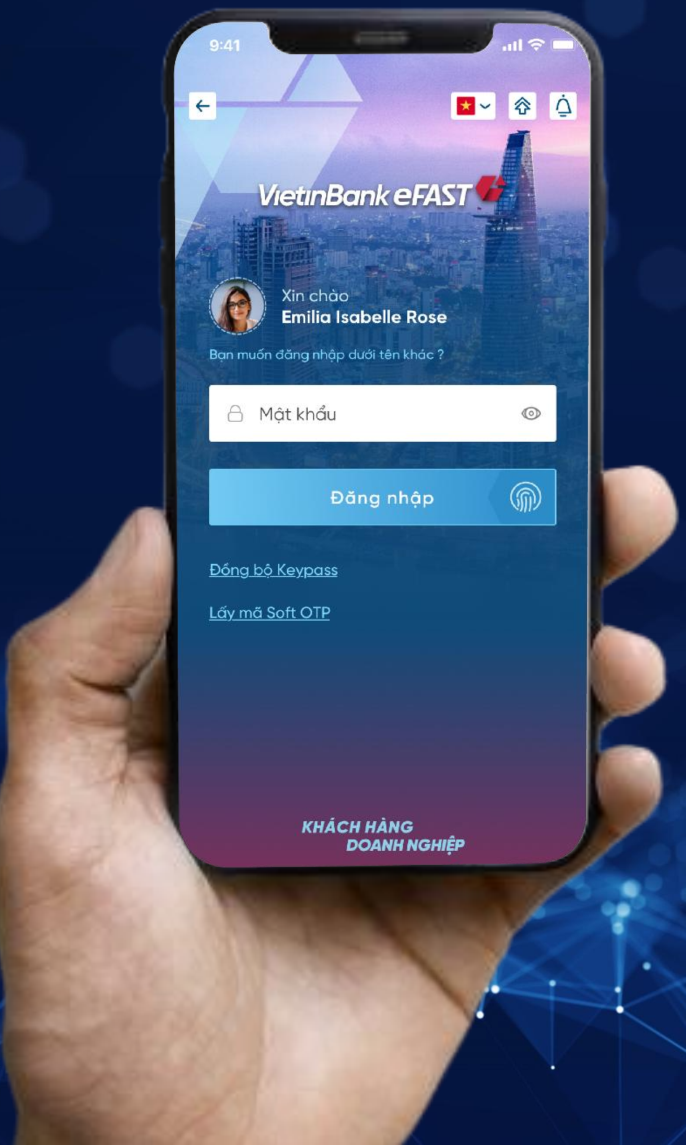
Unit: Million transactions

2Q2025	769
2Q2026	**1,630**

↑ 112% *ytd*

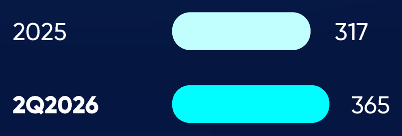
Promote solutions to develop corporate segment toward an improvement in competitive edge and market share

VietinBank



NO. OF CORPORATES USING eFAST

Unit: Thousand customers



↑ 15.3%
ytd

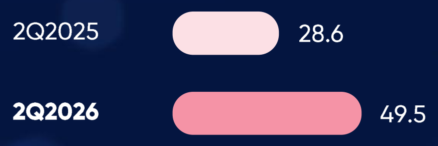
VALUE OF TRANSACTION VIA eFAST CHANNEL

Unit: VND, quadrillion

↑ 87.6%
yoy

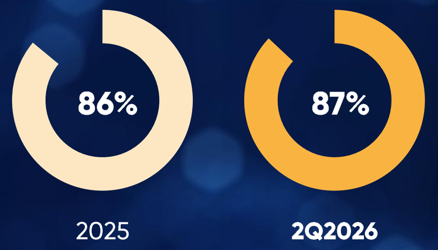
NO. OF TRANSACTION VIA eFAST CHANNEL

Unit: Thousand customers



↑ 73.3%
yoy

PROPORTION OF TRANSACTIONS VIA DIGITAL CHANNEL OF INSTITUTIONAL CUSTOMERS



Sustainability activities in VietinBank

VietinBank

IMPLEMENTATION ACTIVITIES

- Issued a financing product for self-producing, self-consuming rooftop solar power projects.
- Completed the signing of MOUs with 6 partners participating in the pilot implementation of a sustainable linked loan product.
- Discussed with MUFG on the financing structure for green projects using JICA funding.

STANDING SIDE-BY-SIDE WITH CORPORATES

- VietinBank continued to launch **the GREEN UP Package worth VND 5,000 billion with preferential interest rates and fees.**
- **Pioneer in developing a comprehensive suite of sustainability products** , from capital mobilization, green credit ... to ESG advisory.

ESG PRACTICES

Take savings, anti-waste practices, enforce compliance with laws on environmental protection, pioneer in social welfare work; fulfill responsibilities to customers, shareholders, investors and employees...

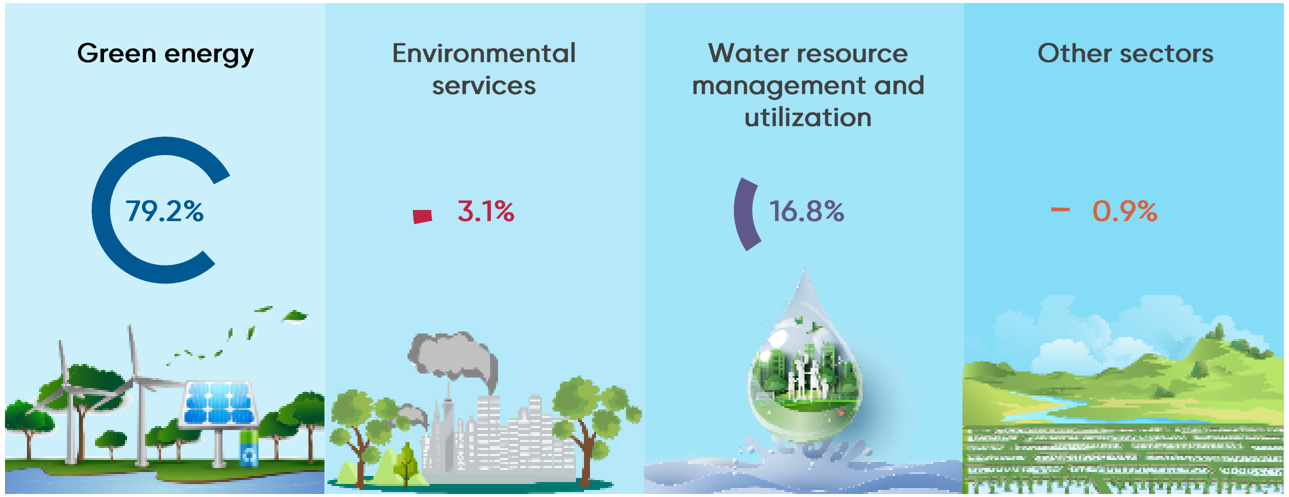
Promote green, environmentally friendly projects towards sustainability

VietinBank

CREDIT FOR GREEN FINANCING OVER THE YEARS

	Unit: %	Unit: VND, Tn
2Q2026	2.9%	61.4
2025	2.8%	55.9
2024	2.5%	42.8
2023	3.2%	47.5
2022	3.8%	47.5
2021	4.4%	49.4
2020	2.7%	27.7

CREDIT STRUCTURE FOR GREEN FINANCING IN 2Q2026 (*)



- The proportion of projects for green financing in VietinBank at the end of 2Q2026 reached **61.4 VND, Tn, up 9.8% ytd, contributing 2.9% of outstanding loans of VietinBank.**
- **Nearly 600 customers** have outstanding credit in sustainable development sectors.
- VietinBank has been listed in the VNSI index for **6 consecutive years** and in the Top 10 Sustainable Enterprises (CSI) for **3 times,** accomplished the Sustainable Finance Framework according to international practices.

*Note *: Data is based on the guidelines in Official Letter No. 2358/NHNN-TD dated March 30, 2026, from the SBV.*

Key highlights

VietinBank

SCALE METRICS

Total assets reached **2,962** VND, Tn, **up 7.0% ytd**.

Loan balance reached **2,093** VND, Tn, **up 5.0% ytd**, recording an increase in the corporate customers segments. Retail segment decreased slightly, yet recovered and grew by 2% compared to 1Q2026.

Customer deposits stood at **1,891** VND, Tn, **up 5.4% ytd**, witnessing an increase in segments; in which CASA deposit was **444** VND, Tn, CASA ratio was **23.5%.**

EFFICIENCY METRICS

TOI in 6M2026 reached **51.5** VND, Tn, **up 24.5% yoy, being Top 1 in the banking industry.**

PBT in 6M2026 touched **25.9** VND, Tn, **up 36.7% yoy,** ranking **Top 2 of the banking industry.**

ROA, ROE in 6M2026 improved than the same period in 2025, **reached 1.82%** and **22.02%** respectively.

QUALITY METRICS

NPL out of outstanding loans at the end of 2Q2026 stood at **1.2%**, showing a slight increase compared to the end of 2025.

NPL coverage ratio stood at **134%**, continuing to strengthen the financial reserve buffer for the bank's future operations.

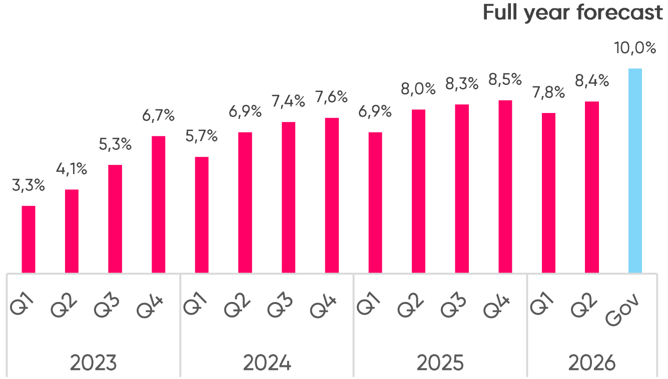
Income from the recovery of written-off debts in 6M2026 reached about **4.4** VND, Tn, **up 10.7% yoy**.

Contents

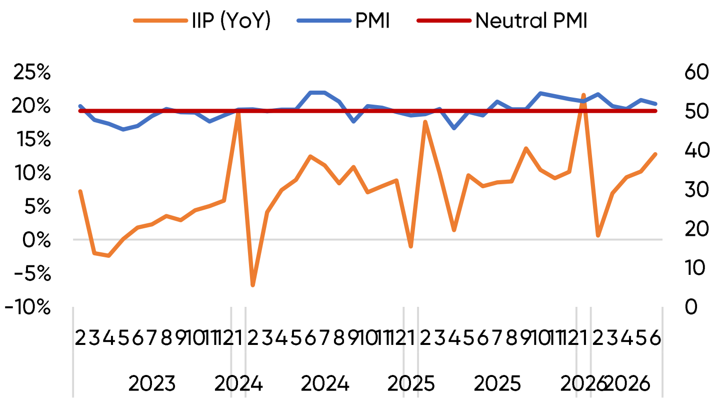
Vietnam economy maintains growth momentum, among the group of high-growth economies

VietinBank

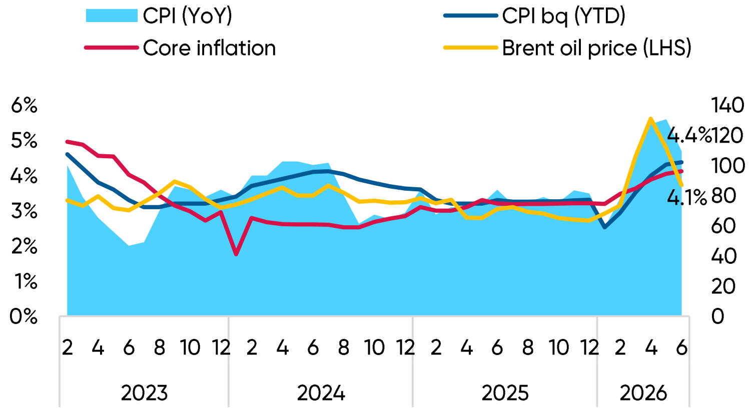
GDP GROWTH



PMI & IIP INDEX



VIETNAM CPI AND WORLD OIL PRICE



GDP 2Q2026 **grew by 8.39% yoy** (1Q2025 grew 8.14%). GDP 6M2026 **increased by 8.18% yoy** (1Q2025 grew 7.63%). The largest contributions to GDP growth in 6M2026 came from **the industrial and construction sector** with 3.86 pp % (+9.81% yoy); **service sector** with 3.86 pp % (+8.09% yoy); **agriculture, forestry, and fisheries sector** with 0.46 pp % (+3.87% yoy).

Key growth drivers include public investment; production (comprising manufacturing, processing, and construction) and exports; FDI; and domestic consumption.

However, several challenges remain, such as GDP growth falling short of the target-thereby placing pressure on the second half of 2026-slow public investment disbursement for certain key projects relative to the plan, and a significant trade deficit driven by supply chain dependency.

PMI in June reached **51.8 points, marking the 12th consecutive month of exceeding the 50-point mark.**

Index of Industrial Production (IIP) 2Q2026 **improved by 11.2% yoy**. Overall in 6M2026, IIP **rose by 10.8% yoy**, marking the highest level since 2019. The primary driver was the manufacturing sector (+11.4% yoy).

Growth was fueled by efforts to accelerate investment in infrastructure, energy, and transport; expand export markets; resolve bottlenecks regarding land, electricity, and human resources; and attract FDI while encouraging the development of domestic enterprises.

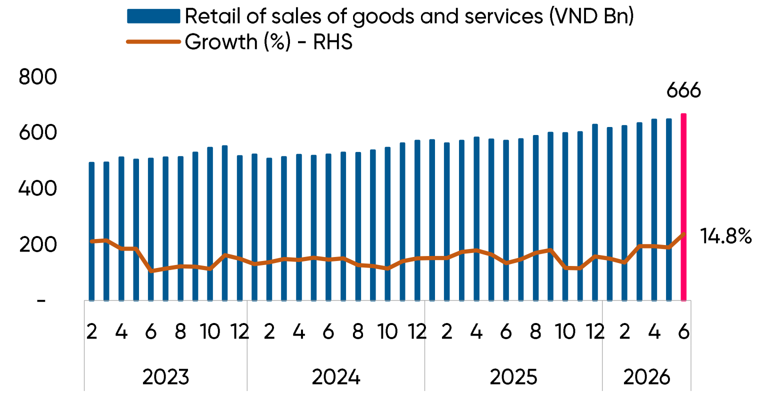
Average CPI in 2Q2026 **increased by 5.25% yoy**; Averagely in 6M2026, CPI **improved by 4.38% yoy** (approaching the Government's 4.5% inflation target); core inflation **rose by 4.12%.**

Only in June 2026, CPI **fell by 0.39%** compared to last month due to a decline in petrol and oil prices following global fuel price trends; notably, the transport group decreased by 4.85%, with petrol prices dropping by 10.05% and diesel prices by 10.63%.

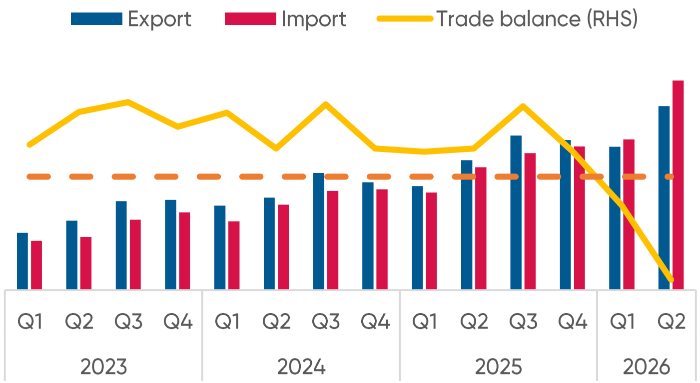
Inflationary pressure in 6M2026 stemmed primarily from the food and catering services group (+4.79%, contributing 1.72 percentage points); the housing, electricity, water, fuel, and construction materials group (+6.72%, contributing 1.52 percentage points); and the transport group (+5.23%, contributing 0.52 percentage points).

Vietnam economy maintains growth momentum, among the group of high-growth economies

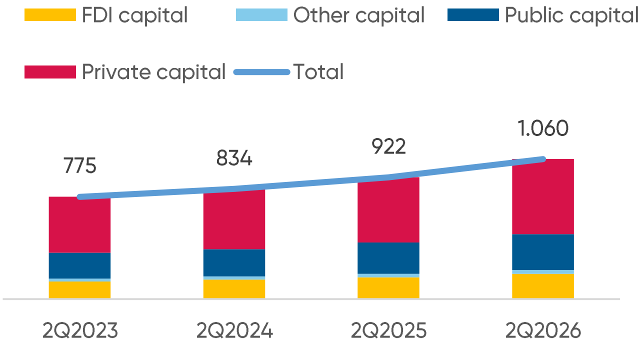
SALES OF RETAIL GOODS & SERVICES



IMPORT – EXPORT AND TRADE BALANCE



REALIZED INVESTMENT CAPITAL



Retail sales of goods and services in 2Q2026 **increased by 13.9% yoy**, only in June **increased by 14.8% yoy**. Overall, in 6M2026, total retail sales of goods and services **rose by 12.9% yoy**. This indicates a positive yet uncertain recovery trend, as consumers continue to prioritize spending on essentials, exercise caution regarding major purchases, and tend to save money while shifting their spending toward services (revenue from accommodation and food services grew by 15.6%, and travel services by 15%).

International tourist arrivals maintained a strong growth pace, reaching **12.3 million visits** in 6M2026 **(+14.9% yoy)**, with **5.49 million visits** recorded in the 2Q2026 alone **(+18.2% yoy).**

The trade balance for 6M2026 recorded a **trade deficit of 16.7 USD, Bn** (mainly focused on the means of production category, accounting for 94.1% of total import value), marking a reversal from the 7.95 USD, Bn trade surplus recorded during the same period in 2025. Total import-export turnover reached **549.69 USD, Bn (+27.1% yoy);** of this, exports totaled 266.52 USD, Bn (+ 21% yoy) and imports reached 283.17 USD, Bn (+ 33.4% yoy). The domestic economic sector recorded a trade deficit of 24.95 USD, Bn, while the FDI sector posted a trade surplus of 8.3 USD, Bn.

The rise in imports of means of production is expected to bolster production and export capacities in the second half of 2026. However, significant pressure remains regarding the goal of increasing export turnover to balance the trade account, amidst rising geopolitical risks, tariffs, and trade defense measures imposed by the US—Vietnam's largest export market.

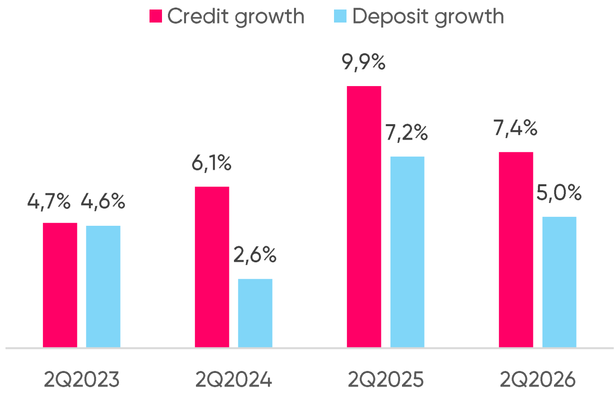
Registered FDI for 6M2026 reached **34.7 USD, Bn (+61% yoy)**, in which newly registered capital rose by **+87% yoy**, while realized capital reached **13.03 VND, Bn (+ 11.2% yoy)** — the highest absolute figure in five years—with investment concentrated in the manufacturing and processing sector.

Disbursements as of June 30, 2026, totaled **356.9 VND, Tn**, an increase of **38.4 VND, Tn (+12.1%)** compared to the same period last year. However, the plan completion rate stood at only 35.5%—0.5 percentage points lower than the same period—primarily due to obstacles in site clearance and shortages of labor and raw materials.

Pressure to fully disburse public investment capital is concentrated in the second half of the year, particularly for strategic infrastructure projects and key transportation works.

Source: GSO, Ministry of Finance, World Bank, Fulbright, EIU, Ministry of Industry & Trade

CREDIT AND FUNDING (ytd)

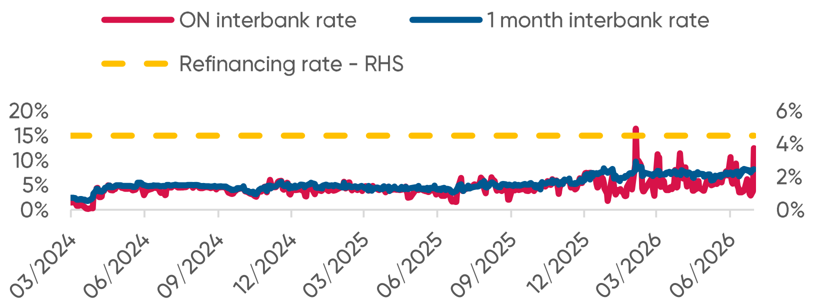


Source: SBV, GSO

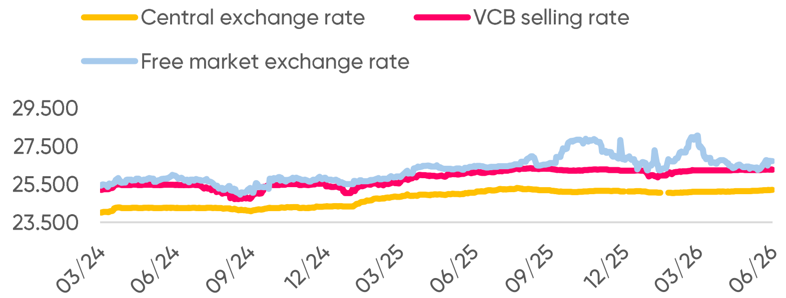
- Until 26/06/2026, credit balance still saw solid growth **(+7.41% ytd)** compared to the average seen in recent years.
- Funding mobilization until 26/06/2026 increased by **5.02% ytd**, driven primarily by household deposits.
- **The gap between credit and mobilized funds remained wide**, keeping liquidity pressure within the system high.
- The SBV reported that the ratio of cash in circulation **stood at 10.77%** in April 2026–a slight decrease from the 12.09% recorded in February 2026; this indicator requires close monitoring to assess the trend of cash returning to the banking system.

MOVEMENT OF INTEREST RATES & EXCHANGE RATES

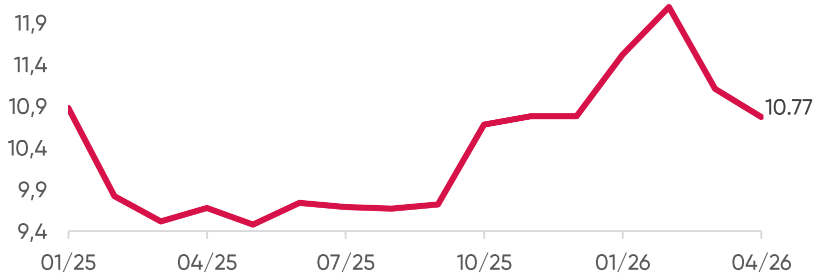
INTEREST RATES



EXCHANGE RATES



SHARE OF CASH IN CIRCULATION



- In July report, the IMF projected a slight slowdown in global economic growth due to the impact of the Middle East conflict, though this was partially offset by robust growth momentum driven by advancements and the adoption of artificial intelligence. Specifically, projected global GDP growth for 2026 is 3% (-0.1 percentage points), with the US at 2.3% (unchanged), China at 4.6% (+0.2 percentage points), and the Eurozone at 0.9% (-0.2 percentage points).
- At its meeting on July 28–29, 2026, the Fed decided to maintain interest rates within the 3.50–3.75% range, while signaling a potential rate cut later in the year.
- Interbank market liquidity was generally more stable during the second quarter of 2026, although localized tightness emerged at times towards the end of the quarter. Overnight interest rates fluctuated between a low of 2.91% and a high of 12.49% (at quarter-end), reflecting a sudden, temporary spike in the demand for liquidity balancing. Monthly averages were 5.47% in April, 6.30% in May, and 5.41% in June.
- Deposit interest rates in the primary market remained high, while the growth rate of funding sources (across the banking sector) lagged behind credit growth.
- Oil prices and the Middle East conflict strengthened the US dollar, exerting upward pressure on the exchange rate; the central exchange rate rose by 0.34% compared to the beginning of the year. For the remainder of 2026, the exchange rate is expected to remain under pressure due to factors such as demand for fuel imports and corporate business activities (the trade deficit reached $16.7 billion in the second quarter).

** Compared to the IMF report from April 2026*

Monetary policy in 2026 is projected to be flexible, prioritizing macroeconomic stability and inflation control

VietinBank

Credit growth for the remainder of the year will be managed flexibly in alignment with macroeconomic conditions, inflation, and the economy's capital absorption capacity; capital flows will be directed toward production and business activities, priority sectors, and economic growth drivers, while credit extended to high-risk sectors will continue to be strictly controlled.

Exchange rate pressures in 3Q2026 are likely to remain as intense as in 2025 before potentially easing toward the end of the year—a trend largely contingent on the conflict in the Middle East—while demand for foreign currency continues to face significant pressure.

Deposit interest rates remain high with no signs of cooling, driven by the economy's substantial demand for capital. Lending rates for priority sectors are being managed at appropriate levels to support the economy.

Exports are expected to perform better than previously forecast, though significant challenges remain: demand from major economies (such as the US) is recovering—particularly in the final months of the year—and tariff trends are currently favorable for exporting nations (with Vietnam not subject to tariffs related to Russian oil purchases). However, consumer pessimism in the Eurozone and the influx of low-priced Chinese goods will significantly impact export performance during the remaining months.

VietinBank

Contents

VietinBank continues to promote 05 strategic focuses in 2026

VietinBank

1 **DIVERSIFYING REVENUE AND ACHIEVING SUSTAINABLE GROWTH**

Sustainable growth, diversification of income sources, and boosting funding growth.

2 **BECOME THE MAIN BANK SERVING OUR KEY CUSTOMERS**

Focus on deeply engaging with customers, aiming to increase CASA and boost core service fee revenue.

3 **ENHANCE DIGITAL TRANSFORMATION AND SALES CHANNEL EFFICIENCY**

Identifying "digital channels as the primary channels", restructuring physical channels towards productivity.

4 **IMPROVING THE EFFICIENCY OF RISK MANAGEMENT AND DEBT RECOVERY**

Control credit quality and strengthen debt recovery in a proactive, disciplined, and digitalized manner.

5 **PROMOTING NEW BUSINESS INITIATIVES AND IMPROVING OPERATIONAL EFFICIENCY AT HEADQUARTERS**

Promoting innovation to generate new revenue streams, strengthening partnerships, and enhancing execution capabilitie

Business plan in 2026

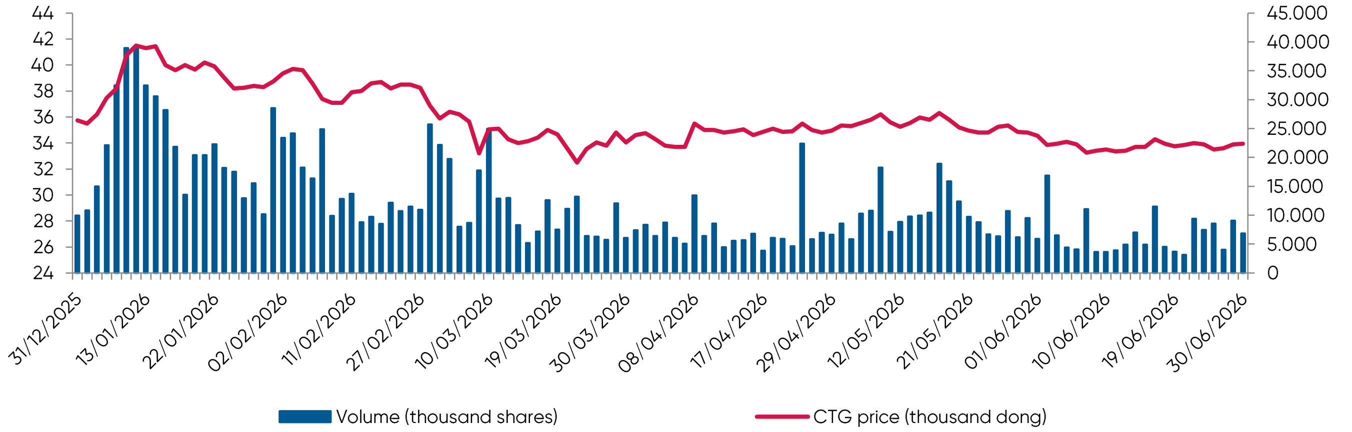
INDICATORS (separate)	BUSINESS PLAN
Revenue	179,673 VND, Bn
PAT	34,080 VND, Bn
Return on equity	17.95%
NPL	≤ 1.8%
Group 5 loan ratio	≤ 1.6%

Contents

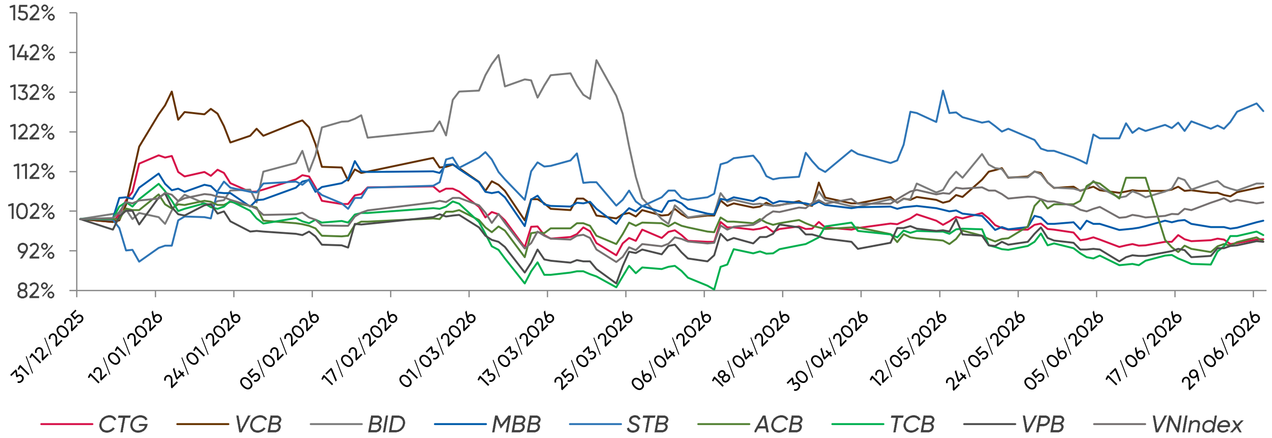
CTG stock performance

INDICATORS	VALUE
Opening price of the 1st trading session of 2026 (05/01/2026)	35,500 VND/share
Closing price of the last trading session of 6M2026 (30/06/2026)	33,950 VND/share
Price fluctuations in 6M2026	-1,550 VND (-4.4%)
Trading volume in 6M2026	1,428,037,399 shares
Trading volume of foreign investors in 6M2026	Net selling 78,735,560 shares
Foreign ownership (30/06/2026)	24.68%
Cumulative EPS	1,512 VND/share
P/E	22.46x
BVPS (30/06/2026)	25,778 VND/share
P/B (30/06/2026)	1.32x

CTG STOCK PERFORMANCE



GROWTH OF VN-INDEX AND BANKING STOCKS



Balance sheet

Unit: VND, Bn

INDICATORS	2023 audited	2024 audited	2025 audited	1Q2026	2Q2026	2Q2026 vs. 2025	2Q2026 vs. 1Q2026
ASSETS							
Cash, gold and gemstones	9,760	11,148	12,583	12,296	12,998	3.3%	5.7%
Balances with the State Bank of Vietnam ("SBV")	40,597	34,432	35,226	21,355	18,553	-47.3%	-13.1%
Placements with and loans to other C.Is	279,842	378,483	476,488	600,736	553,189	16.1%	-7.9%
Trading securities	2,488	2,799	2,942	3,580	4,069	38.3%	13.7%
Derivatives & other financial assets	0	0	228	0	0	-100.0%	N/A
Loans to customers	1,473,345	1,721,955	1,992,273	2,028,495	2,092,708	5.0%	3.2%
Provision for credit losses of loans to customers	(27,773)	(36,664)	(34,810)	(34,436)	(33,594)	-3.5%	-2.4%
Investment securities	181,211	214,607	211,880	209,371	227,488	7.4%	8.7%
Long-term investments	3,426	3,934	4,428	4,515	4,586	3.6%	1.6%
Fixed assets	10,126	10,002	10,827	10,766	10,709	-1.1%	-0.5%
Other assets	59,593	44,693	55,634	67,500	71,297	28.2%	5.6%
Total assets	**2,032,614**	**2,385,388**	**2,767,699**	**2,924,177**	**2,962,004**	**7.0%**	**1.3%**
LIABILITIES AND OWNERS' EQUITY							
Borrowings from the Government and the SBV	21,814	154,284	144,592	244,904	194,571	34.6%	-20.6%
Deposits & borrowings from other credit institutions	304,322	276,141	417,724	462,376	472,518	13.1%	2.2%
Deposits from customers	1,410,899	1,606,317	1,793,732	1,824,177	1,890,810	5.4%	3.7%
Derivatives & other financial liabilities	556	391	0	0	0	N/A	N/A
Financing funds, entrusted funds & exposed funds	2,238	2,180	2,114	2,062	2,055	-2.8%	-0.4%
Valuable papers issued	115,376	151,678	174,030	149,265	142,990	-17.8%	-4.2%
Other liabilities	51,537	45,892	55,852	52,351	58,758	5.2%	12.2%
Total liabilities	**1,906,742**	**2,236,883**	**2,588,044**	**2,735,485**	**2,761,789**	**6.7%**	**1.0%**
Capital	63,511	63,584	88,219	88,219	88,814	0.7%	0.7%
In which: Chartered capital	53,700	*53,700*	*77,669*	*77,669*	77,669	0.0%	0.0%
Reserves	19,044	25,317	31,654	31,661	31,652	0.0%	0.0%
Foreign exchange differences	87	243	363	431	347	-4.5%	-19.6%
Undistributed profit	42,369	58,390	58,213	67,132	78,144	34.2%	16.4%
Total owners' equity	**125,872**	**148,505**	**179,655**	**188,692**	**200,214**	**11.4%**	**6.1%**
Non-controlling interests	861	971	1,206	1,249	1,258	4.3%	0.7%
Total liabilities and owners' equity	**2,032,614**	**2,385,388**	**2,767,699**	**2,924,177**	**2,962,004**	**24.2%**	**1.3%**

Income statement

Unit: VND, Bn

Indicators	2023 audited	2024 audited	2025 audited	6M2025	6M2026	6M2026 vs. 6M2025
Interest and similar income	132,672	124,461	143,142	67,561	88,591	27.5%
Interest and similar expenses	(79,714)	(62,058)	(76,689)	(36,243)	(48,476)	29.5%
Net interest and similar income	**52,957**	**62,403**	**66,453**	**31,318**	**40,116**	**25.3%**
Fees and commission income	12,385	12,233	12,351	6,016	7,755	20.4%
Fees and commission expenses	(5,271)	(5,537)	(6,022)	(2,972)	(3,639)	27.8%
Net gain/(loss) from fees & commission income	7,114	6,696	6,329	3,045	4,116	14.7%
Net gain/(loss) from trading of foreign currencies	4,248	4,197	3,121	2,019	2,010	18.8%
Net gain/(loss) from securities held for trading	293	92	704	451	59	-90.3%
Net gain from investment securities	(154)	(288)	153	122	395	331.4%
Net gain from other activities	5,803	8,419	10,095	4,176	4,592	13.1%
Income from investments in other entities	287	391	440	240	198	-15.2%
Non-interest income	17,591	19,506	20,842	10,053	11,371	14.8%
Total operating income	**70,548**	**81,909**	**87,295**	**41,370**	**51,486**	**22.7%**
Operating expenses	(20,443)	(22,546)	(26,553)	(11,366)	(12,617)	13.4%
Net profit before provision for credit losses	**50,105**	**59,363**	**60,742**	**30,004**	**38,869**	**26.2%**
Provision expense for credit losses	(25,115)	(27,599)	(17,298)	(11,084)	(13,001)	-5.1%
Profit before tax	**24,990**	**31,764**	**43,444**	**18,920**	**25,868**	**63.3%**
Corporate income tax expense	(4,945)	(6,281)	(8,573)	(3,669)	(5,125)	64.6%
Profit after tax	**20,045**	**25,483**	**34,871**	**15,251**	**20,744**	**62.9%**
Non-controlling Interests	(141)	(134)	(267)	(163)	(86)	-46.5%
Owners' net profit after tax	**19,904**	**25,348**	**34,604**	**15,089**	**20,657**	**64.6%**

Calculations of financial indicators

FINANCIAL INDICATORS	FORMULA
NPL	Bad debts/ Total loans to customers
Debt coverage ratio	Provision for credit losses on loans to customers/ Bad debts
Highly liquid assets	Cash, gold and gemstones + Balance with the SBV + Placement with & loans to other C.I + Government bond
Liquidity reserve ratio	Highly liquid assets/ Total liabilities
ROA	Profit before tax/ Average total assets
ROE	Profit after tax/ Average total equity
NIM	Net interest income/ Average profitable assets
COF	Net interest expense/ Average interest payable debt
CIR	Operating cost/ Total operating income

More information about VietinBank in other publications

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INVESTOR BUSINESS UPDATE (QUARTERLY)

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NEWS UPDATE

VIETINBANK

FINANCIAL REPORTS

2Q2026 and 6M2026

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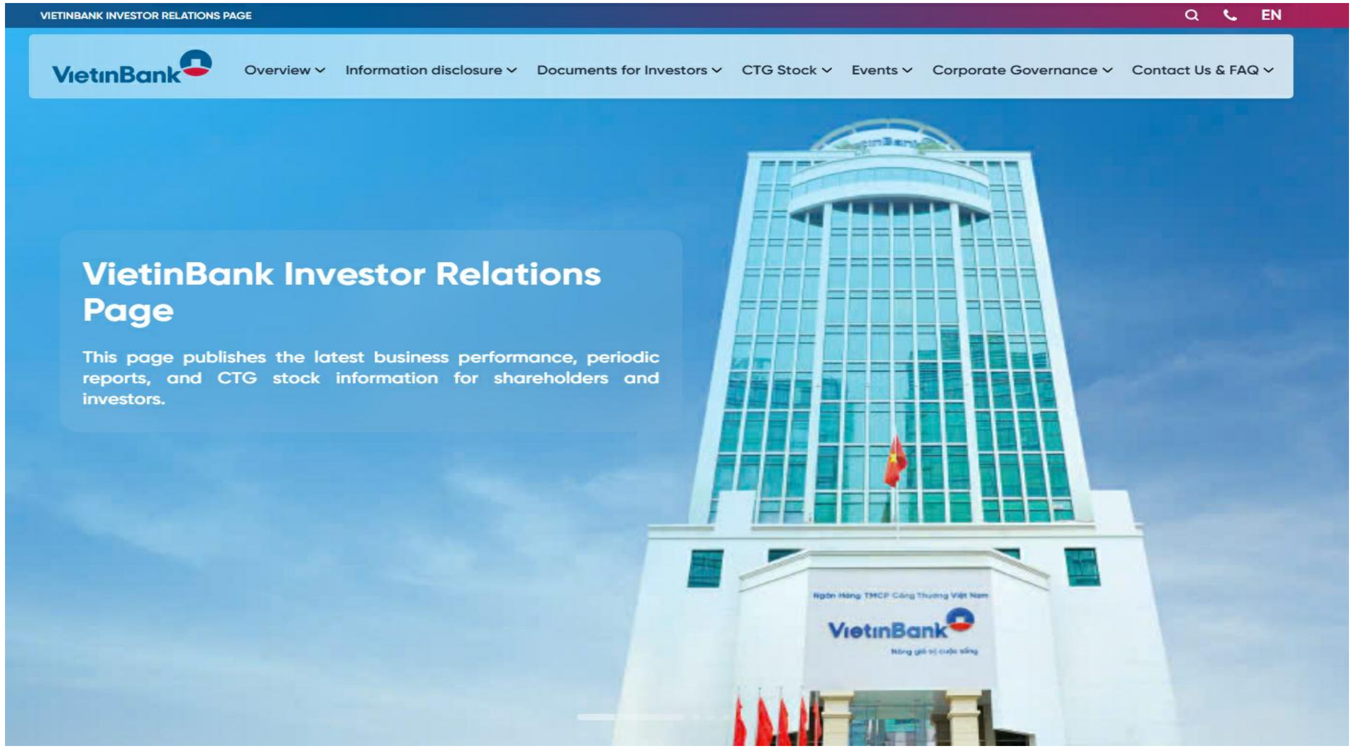

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VietinBank

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