

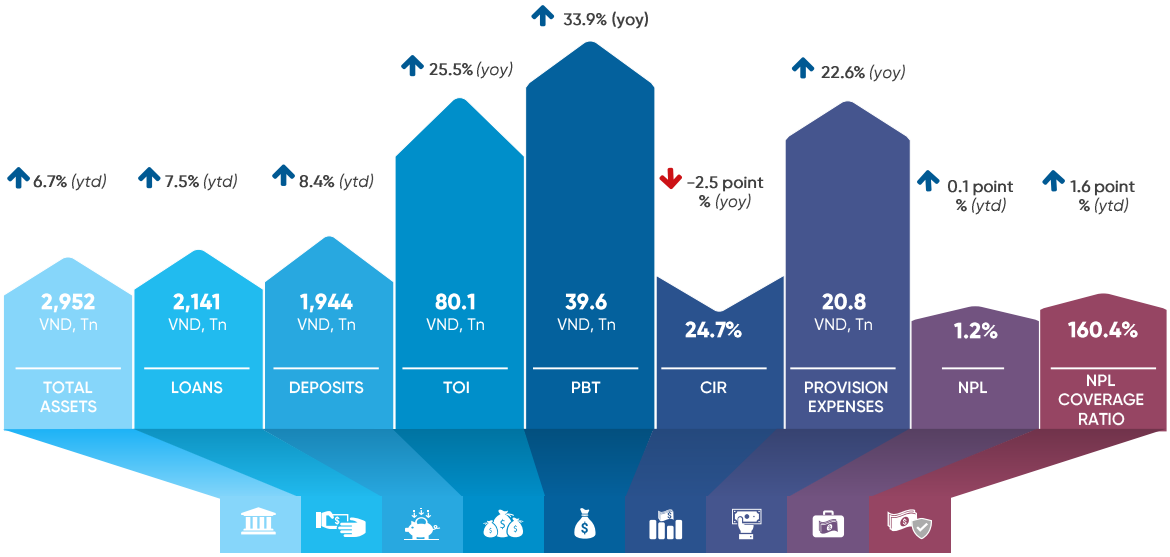
NEWS UPDATE

VIETINBANK

FINANCIAL REPORTS

3Q2026 and 9M2026

BUSINESS PERFORMANCE IN 3Q2026 AND 9M2026 ACHIEVED MANY POSITIVE RESULTS



SCALE GROWTH PROVED ITS SAFETY AND EFFICIENCY

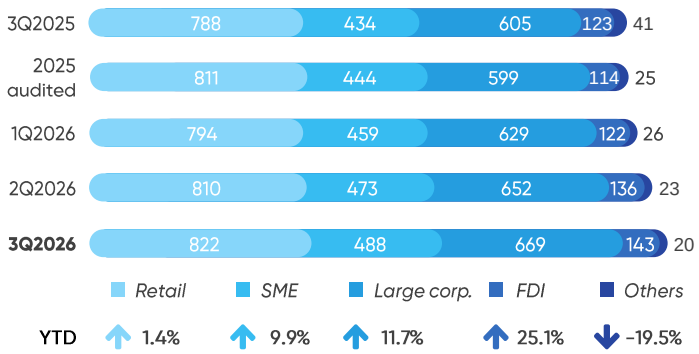
TOTAL ASSETS
VND, Tn
2,952
6.7% *vs 2025 year end*

TOTAL LIABILITIES
VND, Tn
2,744
6.0% *vs 2025 year end*

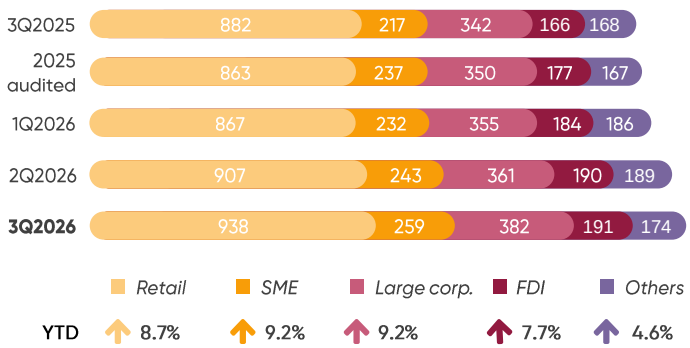
LOANS
VND, Tn
2,141
7.5% *vs 2025 year end*

DEPOSITS
VND, Tn
1,944
8.4% *vs 2025 year end*

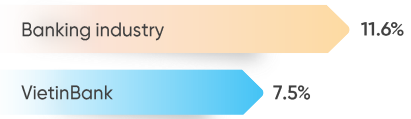
Loans to customers by customer segment *(VND, Tn)*



Customer deposit by business type *(VND, Tn)*



Credit growth in 3Q2026



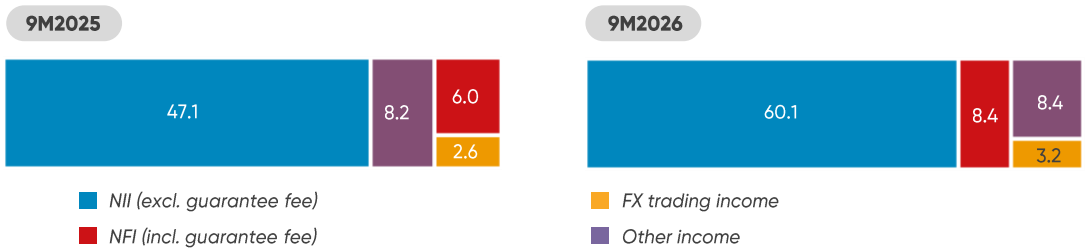
Credit balance of VietinBank as of 30/09/2026 **grew by 7.5% ytd**, with growth observed across all segments of corporate banking and retail banking. In which, FDI segment maintained strong momentum with an increase of **25.1% ytd**. Key sectors driving credit demand included electricity, electrical equipment, the seafood industry, and animal feed production.

VietinBank's credit growth was lower than the industry average, as the Bank proactively managed its expansion to ensure a balance with deposit growth and to maintain effective risk control.

Customer deposits as of 30/09/2026 **rose by 8.4% ytd**, with growth across all segments.

CASA as of 30/09/2026 **declined by 0.8% ytd;** the proportion of CASA/total mobilized capital **was 23.4%** (down 2.2 percentage points compared to the end of 2025), ranking among the banks with the smallest decline in CASA in the market.

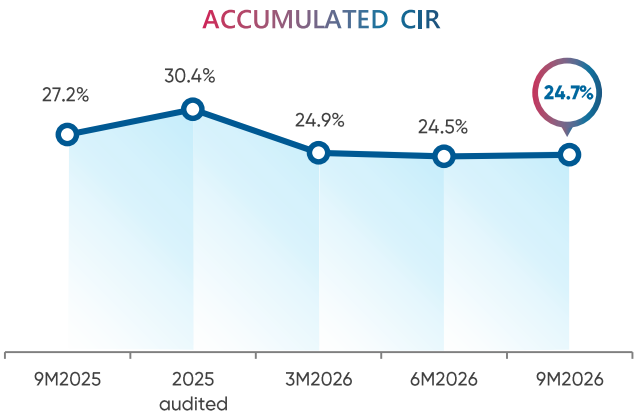
INCOME MAINTAINED FAVORABLE MOMENTUM *(VND, Tn)*



TOI in 9M2026 reached **80.1 VND,Tn (+25.5% yoy).** In which:

- NII (excl. guarantee fee) in 9M2026 reached **60.1 VND,Tn (+27.6% yoy)**.
- NFI (incl. guarantee fee) in 9M2026 reached **8.4 VND,Tn (+40.2% yoy)**, with growth across all revenue streams; in which net revenue from insurance business and services (VBI) surged by **52.7% yoy** benefiting from policies to accelerate public investment disbursement, the resolution of obstacles facing real estate projects, and notably Decree No. 105/ND-CP, which introduced mandatory fire and explosion insurance requirements for certain types of assets; revenue from guarantee fees rose by **32.2% yoy**; net revenue from payment services increased by **24.6% yoy**.
- Income from recovery of written-off debts in 9M2026 reached about **6.9 VND, Tn (+1.7% yoy).**

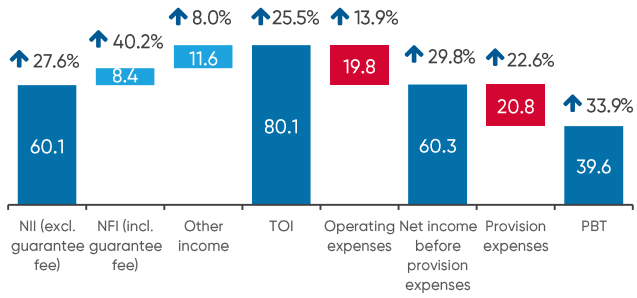
OPERATING COST EFFICIENCY CONTINUES TO BE OPTIMIZED



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 CIR in 9M2026 stood at 24.7%**, lower than the same period in 2025.

PROFITS STAYED POSITIVE UPWARD ROUTE *(VND, Tn)*

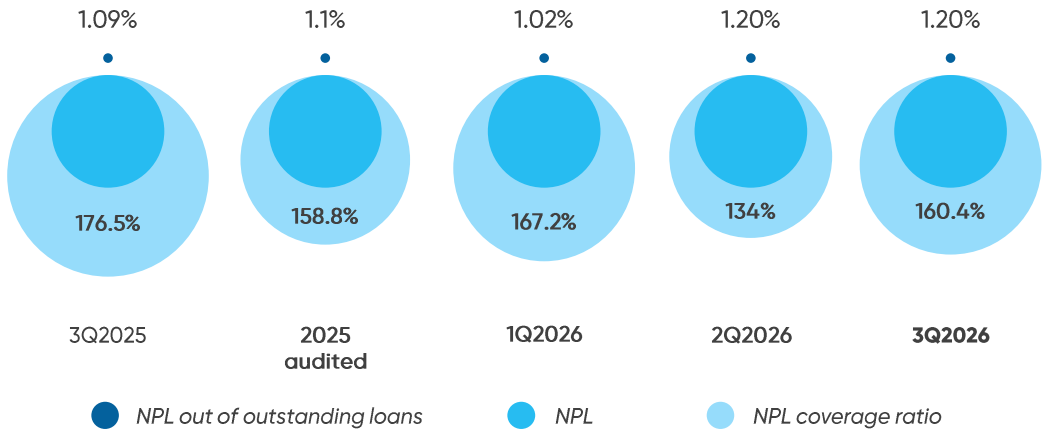
Net income before provision expenses in 9M2026 reached **60.3 VND, Tn (+29.8% yoy)**. Provision expenses in 9M2026 reached **20.8 VND, Tn (+22.6% yoy)** as VietinBank proactively identifies and classifies its debts, and sets aside risk provisions to strengthen its financial position and enhance its resilience against potential economic risks. **PBT in 9M2026 was 39.6 VND, Tn (+33.9% yoy).**



Increase/ Decrease in each item in 9M2026 compared to the same period in 2025 (YoY)

DEBT QUALITY WAS EFFECTIVELY CONTROLLED

NPL RATIO AND NPL COVERAGE RATIO



- VietinBank continued to effectively manage asset quality, keeping the NPL ratio at **1.2%** as of 30/09/2026, slightly increase from its level at 2025 year-end yet equivalent to 2Q2026. NPLs were concentrated in sectors negatively impacted by global and domestic economic challenges, such as: basic construction (transportation infrastructure), real estate business, consumer lending, iron and steel, textiles and garments,.... The NPL coverage ratio in 3Q2026 was **160.4%**, further strengthening the financial buffer for the bank's operations in the coming period.
- As credit continues to expand to meet the economy's capital needs while many businesses remain burdened by high financial costs, the real estate market is recovering slowly, and cash flows have yet to see a meaningful improvement, the rising pressure from NPLs has emerged as a major challenge for the banking sector. Recognizing these dynamics, VietinBank has proactively reviewed its portfolio and implemented measures to strengthen oversight, categorize debt for recovery, and address NPLs effectively. For the remainder of 2026, VietinBank will continue to deploy a comprehensive set of solutions—ranging from risk identification and the containment of new NPLs to intensified debt recovery and resolution efforts to **ensure the NPL ratio ≤ 1.8%.**

More information about VietinBank in other publications

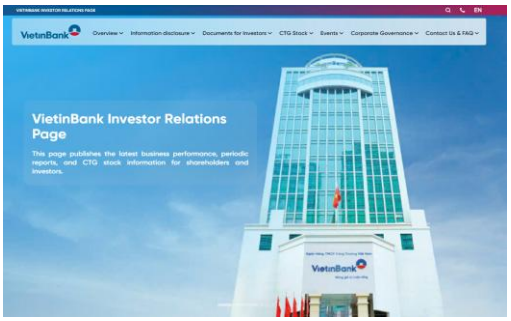
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INVESTOR BUSINESS UPDATE

Quarterly issue



INFORMATION UPDATED ON WEBSITE www.investor.vietinbank.vn



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Thank you!

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