





UPDATES

VIETINBANK BUSINESS PERFORMANCE

3Q2026 & 9M2026

Secretariat to the BoD and IR Department

November 2026

Contents

01 HIGHLIGHTS IN 3Q2026 & 9M2026

02 DETAILED BUSINESS RESULTS IN 3Q2026 & 9M2026

03 MACRO-ECONOMIC AND BANKING INDUSTRY UPDATE

04 2026 BUSINESS PLAN

05 APPENDIX

Contents

01 HIGHLIGHTS IN 3Q2026 & 9M2026

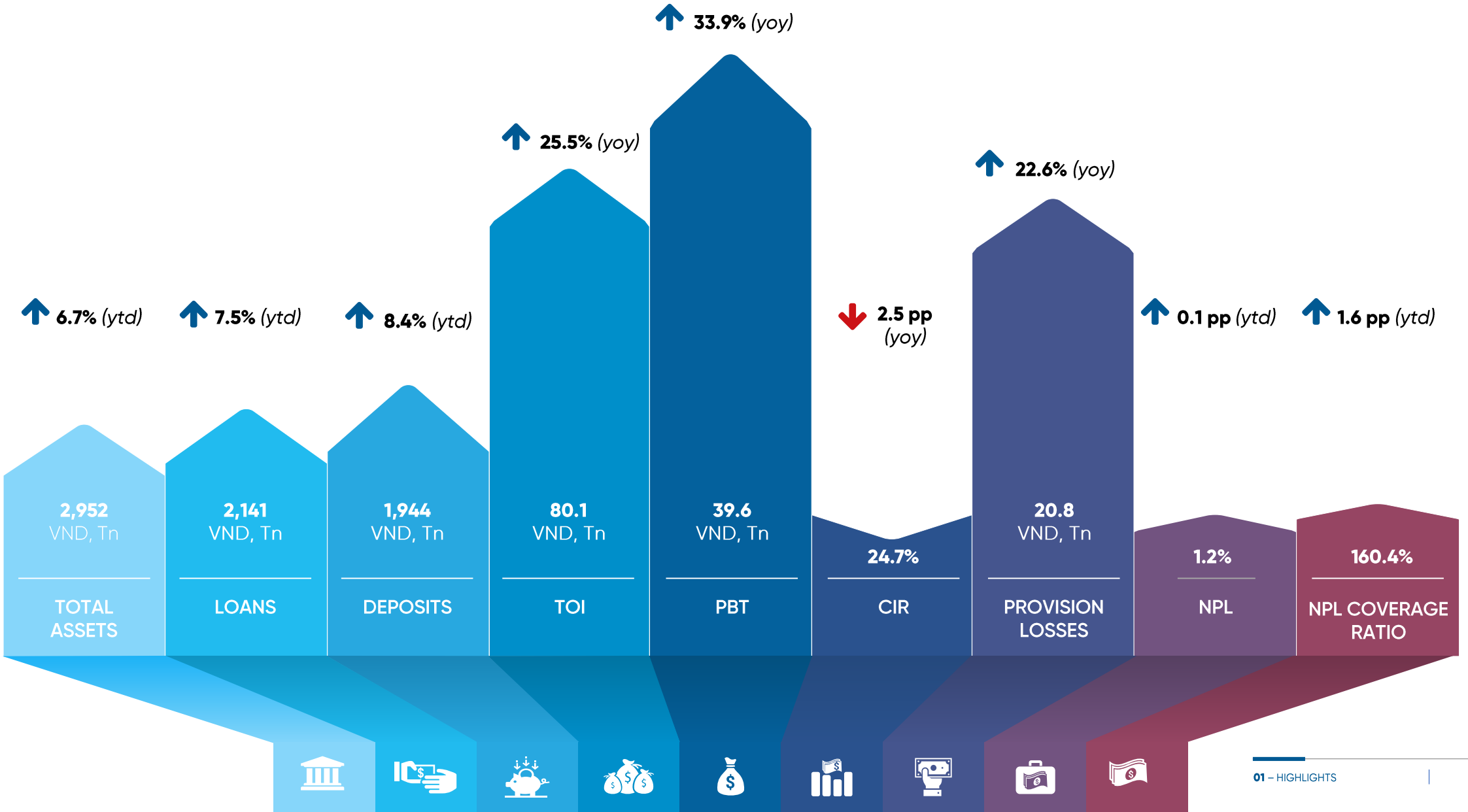
02 DETAILED BUSINESS RESULTS IN 3Q2026 & 9M2026

03 MACRO-ECONOMIC AND BANKING INDUSTRY UPDATE

04 2026 BUSINESS PLAN

05 APPENDIX

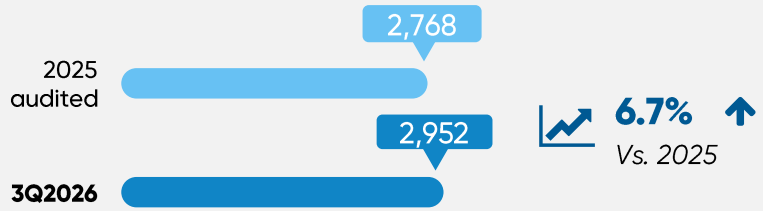
Business performance in 3Q2026 & 9M2026 delivered positive results





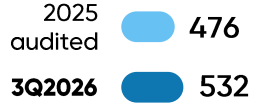
Safe and efficient scale growth

TOTAL ASSETS *(VND, Tn)*



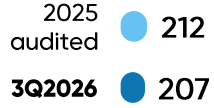
6.7% ↑
Vs. 2025

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



11.6% ↑
Vs. 2025

INVESTMENT SECURITIES * *(VND, Tn)*



2.3% ↓
Vs. 2025

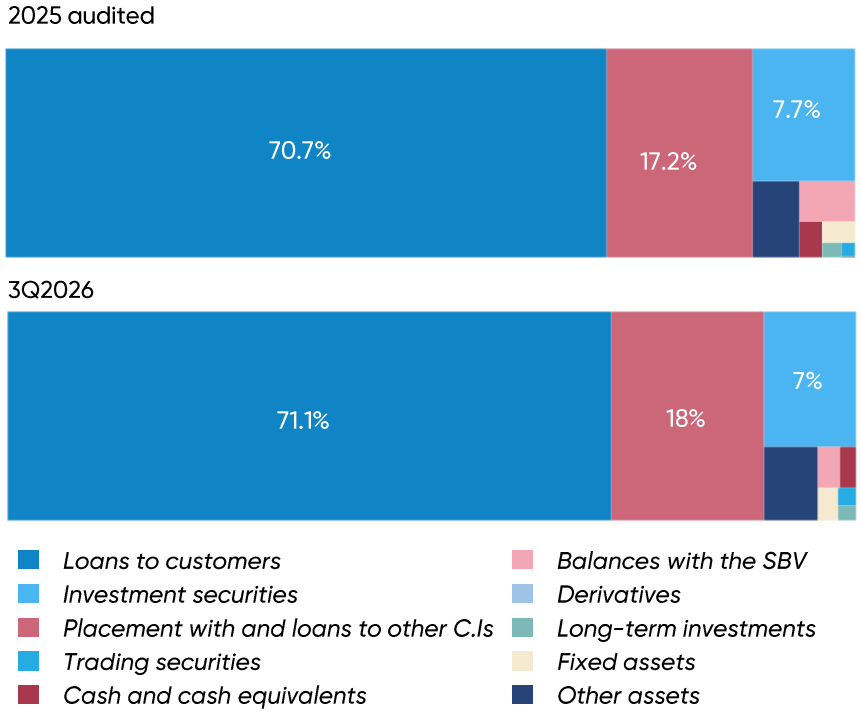
LOANS TO CUSTOMERS * *(VND, Tn)*



7.5% ↑
Vs. 2025

Note: Pre-provision data*

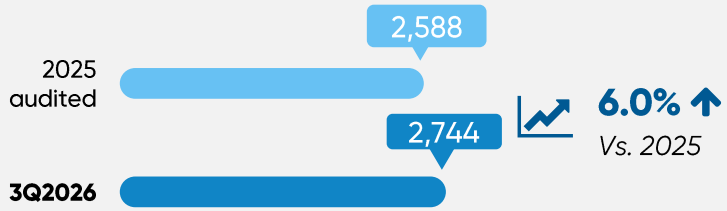
STRUCTURE OF TOTAL ASSETS *(%)*



As of 30/09/2026, total assets of VietinBank reached nearly **2,952 VND, Tn (+6.7% ytd).** In which, Placement with and loans to other C.Is **grew by 11,6% ytd**; Loans to customers **rose by 7.5% ytd**; Trading securities **increased by 78.3% ytd**; Balances with the SBV **decreased by 57.3% ytd.**

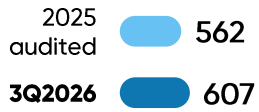
Safe and efficient scale growth

TOTAL LIABILITIES *(VND, Tn)*



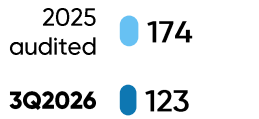
6.0% ↑
Vs. 2025

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



7.9% ↑
Vs. 2025

VALUABLE PAPERS ISSUED *(VND, Tn)*



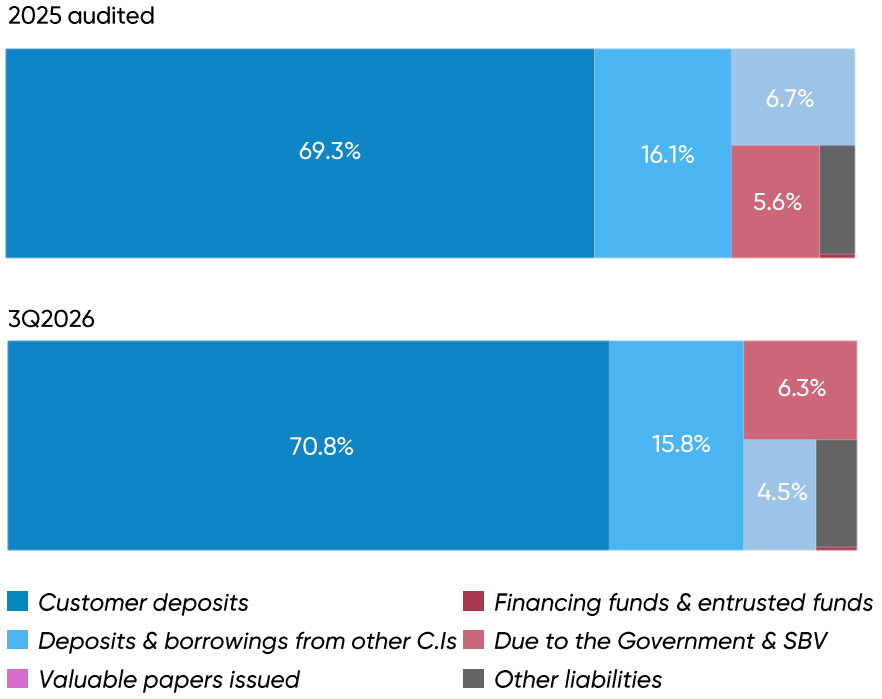
29.3% ↓
Vs. 2025

CUSTOMER DEPOSITS *(VND, Tn)*



8.4% ↑
Vs. 2025

STRUCTURE OF TOTAL LIABILITIES *(%)*

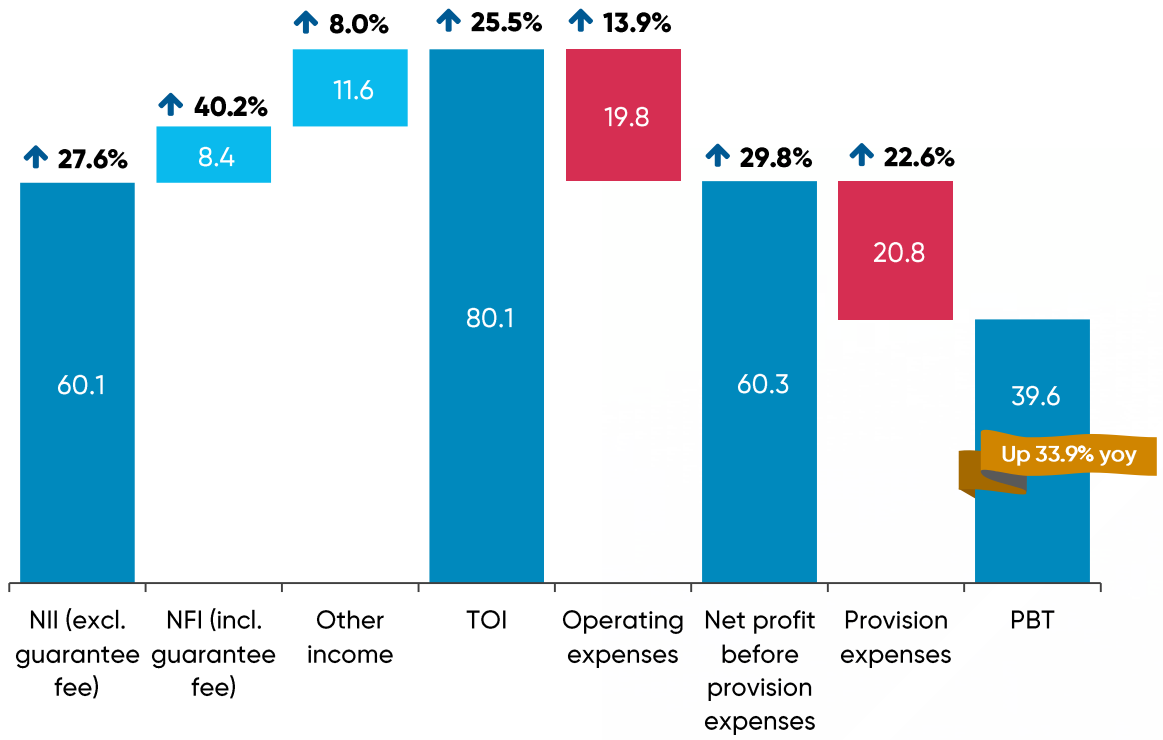


As of 30/09/2026, total liabilities of VietinBank touched **2,744 VND, Tn (+6,0% ytd).** In which, customer deposits amounted to **1,944 VND, Tn**, up by **8.4% ytd**; Deposits & borrowings from other C.Is **grew by 3.8% ytd**; Balances with the Government & SBV **increased by 19.8% ytd**; valuable papers issued **decreased by 29.3% ytd.**



Profit experienced good growth thanks to good core revenues

PROFIT STRUCTURE IN 9M2026



↑↓ *Up/down level of each cumulative item in 3Q2026 compared to the same period in 2025 (yoy)*

TOI in 9M2026 reached **80.1 VND, Tn (+25.5% yoy)**, with the following key drivers:

- NII (excl. guarantee fee) reached **60.1 VND, Tn (+27.6% yoy)**.
- NFI (incl. guarantee fee) touched **8.4 VND, Tn**, up **40.2% yoy**, positive growth across segments:
  - Net revenue from insurance business and services(VBI) increased by **52.7% yoy.**
  - Guarantee fee increased by **32.2% yoy.**
  - Net revenue from payment services increasesd by **24.6% yoy.**
- Income from recovery of written-off debts: reached about **6.9 VND, Tn**, up **1.7% yoy.**

Net income before provision expenses reached **60.3 VND, Tn**, up **29.8% yoy.**

Provision expenses touched **20.8 VND, Tn**, up **22.6% yoy.** VietinBank proactively identifies and classifies debts based on their risk levels, makes full provisions, and strengthens its financial capacity and resilience against economic fluctuations.

PBT reached **39.6 VND, Tn, up 33.9% yoy.**

Contents

01 HIGHLIGHTS IN 3Q2026 & 9M2026

02 DETAILED BUSINESS RESULTS IN 3Q2026 & 9M2026

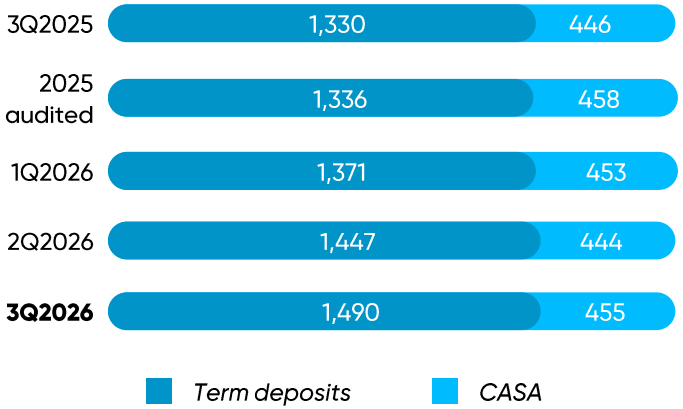
03 MACRO-ECONOMIC AND BANKING INDUSTRY UPDATE

04 2026 BUSINESS PLAN

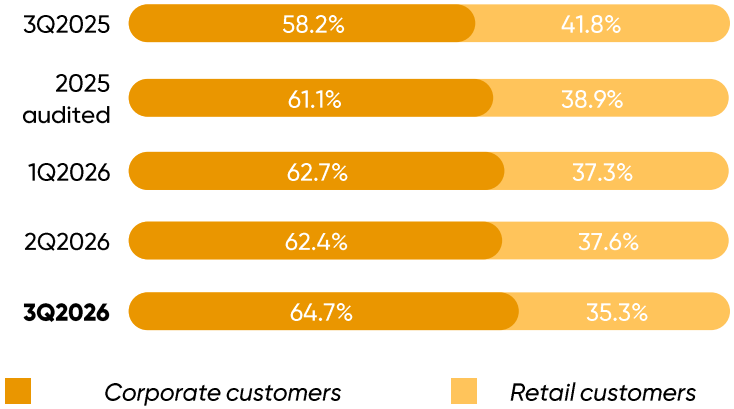
05 APPENDIX

Funding growth in line with ALM balance orientation

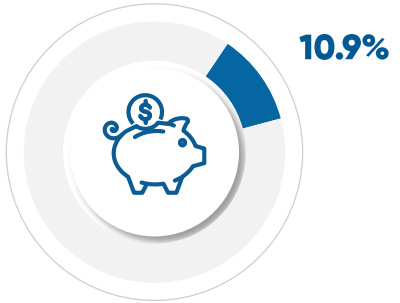
CONSUMER DEPOSITS BREAKDOWN BY MATURITY *(VND, Tn)*



CASA FUNDING BREAKDOWN BY CUSTOMER SEGMENTATION

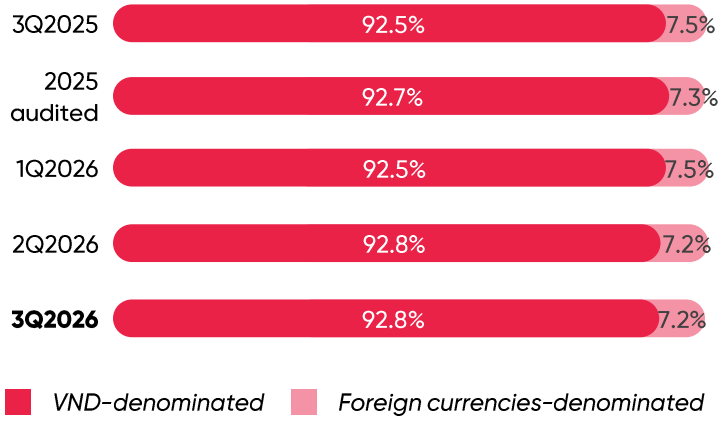


DEPOSIT MARKET SHARE

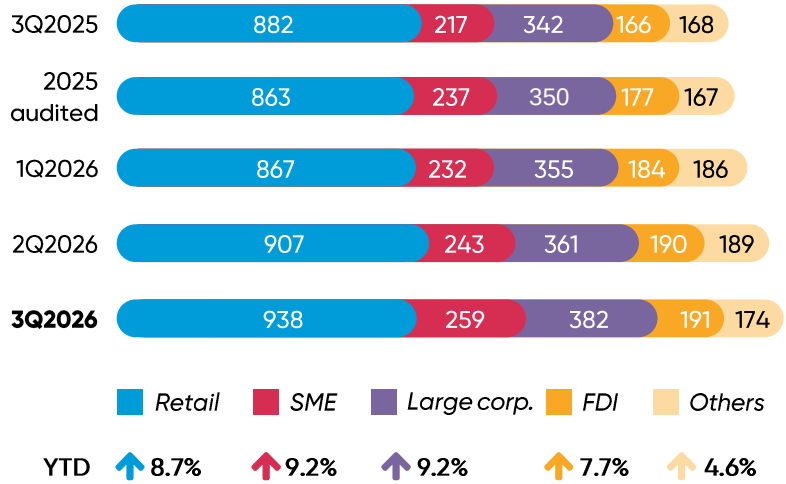


(As of 31/08/2026, Source: SBV)

CUSTOMER DEPOSITS BREAKDOWN BY CURRENCY



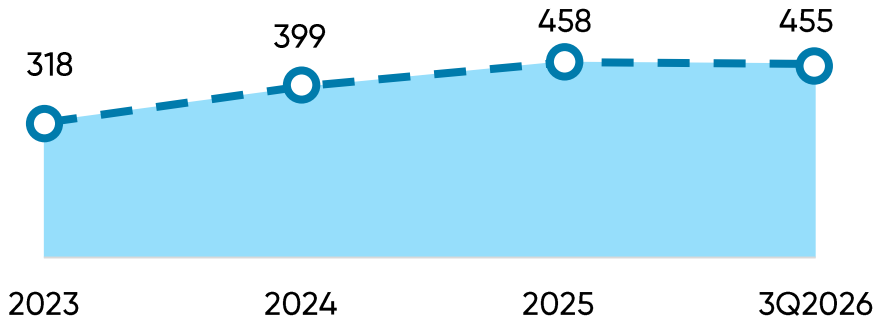
CUSTOMER DEPOSITS BREAKDOWN BY BUSINESS TYPE *(VND, Tn)*



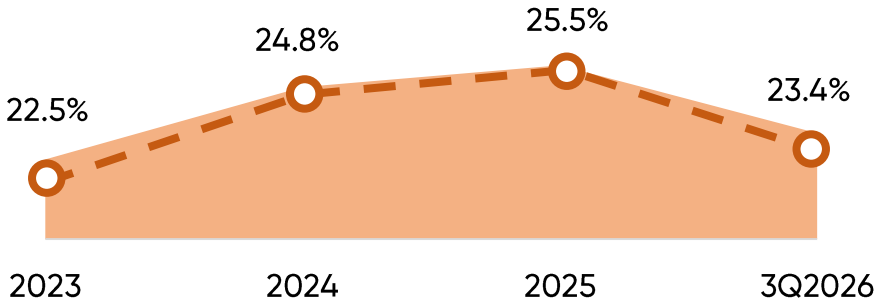
- Customer deposits as of 30/09/2026 **grew by 8.4% ytd**, recording growth in all segments.
- FDI and SME deposits had their best growth in 3Q2026 **(up 9.2% ytd)**.

CASA funding structure

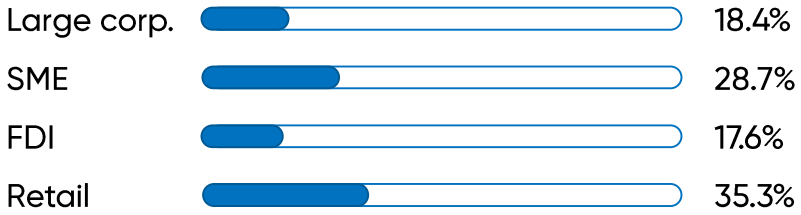
CASA balance *(VND, Tn)*



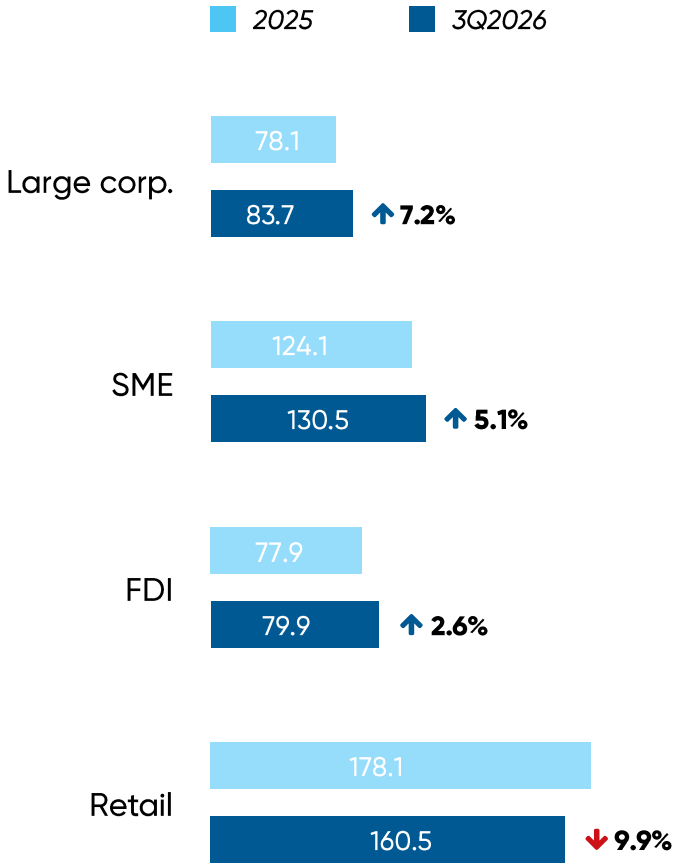
CASA ratio *(%)*



CASA structure by segment in 3Q2026



CASA by segment *(VND, Tn)*



CASA Growth Solutions

Prioritize the development of products and services with a high technological content, and continue to enhance the quality of customer service.

Effectively implement a campaign to attract new customers to use eFAST and iPAY, and to open accounts via eKYC.

Vigorously expand the customer base of business households nationwide, and effectively leverage capital from this segment.

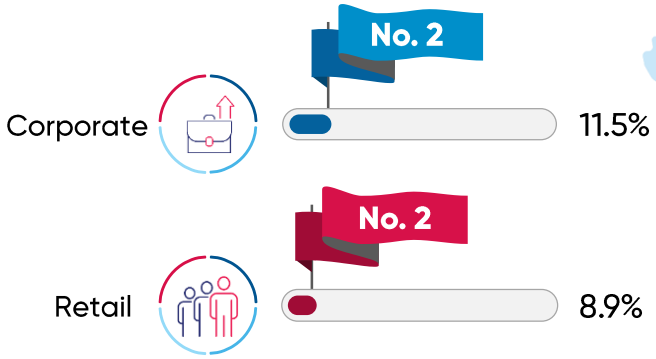
Broaden the customer base, increase payment transaction volumes, and grow the portfolio of priority clients.

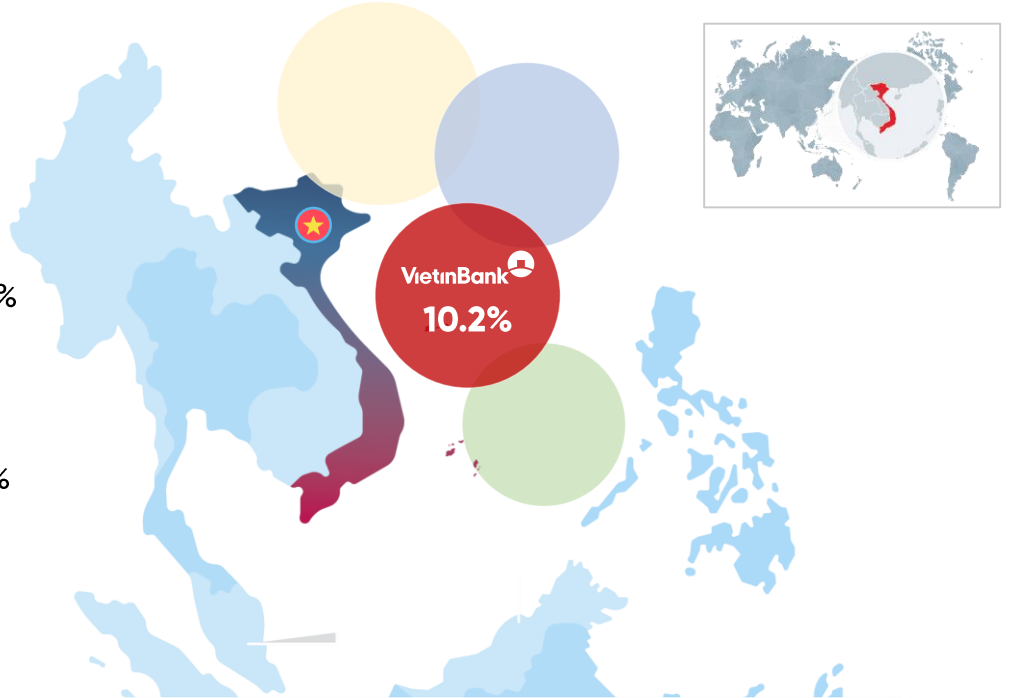
VietinBank's overall loan portfolio structure

LOAN STRUCTURE BY SEGMENT



MARKET SHARE BY SEGMENT





LOAN STRUCTURE BY PURPOSE

84.1%

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

15.9%

Consumer needs: purchasing a home, a car, and other items

LOAN STRUCTURE BY INDUSTRY

Real estate (corporate, retail) 19.4%

Production and business activities, construction, electricity, energy, food, processing, consumption... 80.6%

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

822 *VND, Tn*

↑ **1.4%** ytd

SME

488 *VND, Tn*

↑ **9.9%** ytd

Large corp.

669 *VND, Tn*

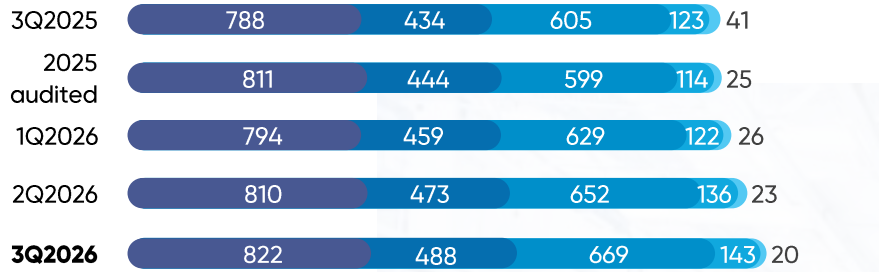
↑ **11.7%** ytd

FDI

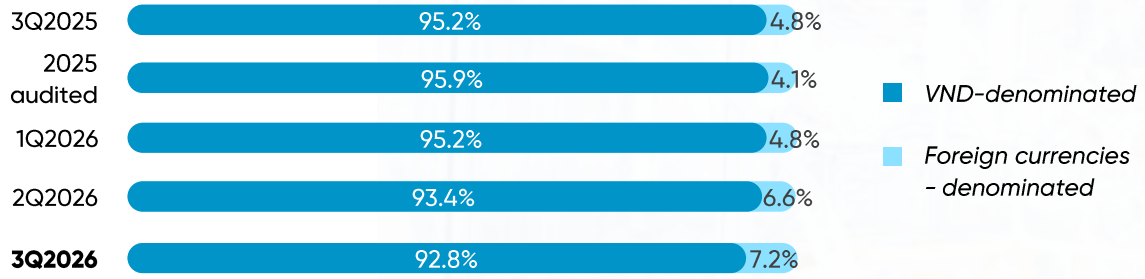
143 *VND, Tn*

↑ **25.1%** ytd

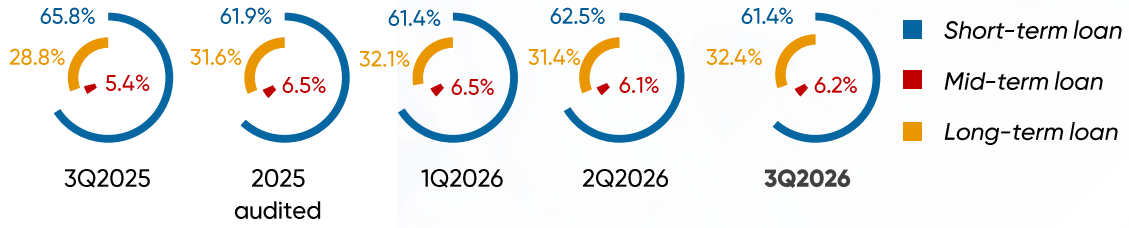
LOANS BREAKDOWN BY CUSTOMER SEGMENTS *(VND, Tn)*



LOANS BREAKDOWN BY CURRENCY



LOANS BREAKDOWN BY MATURITY



CREDIT GROWTH IN 3Q2026

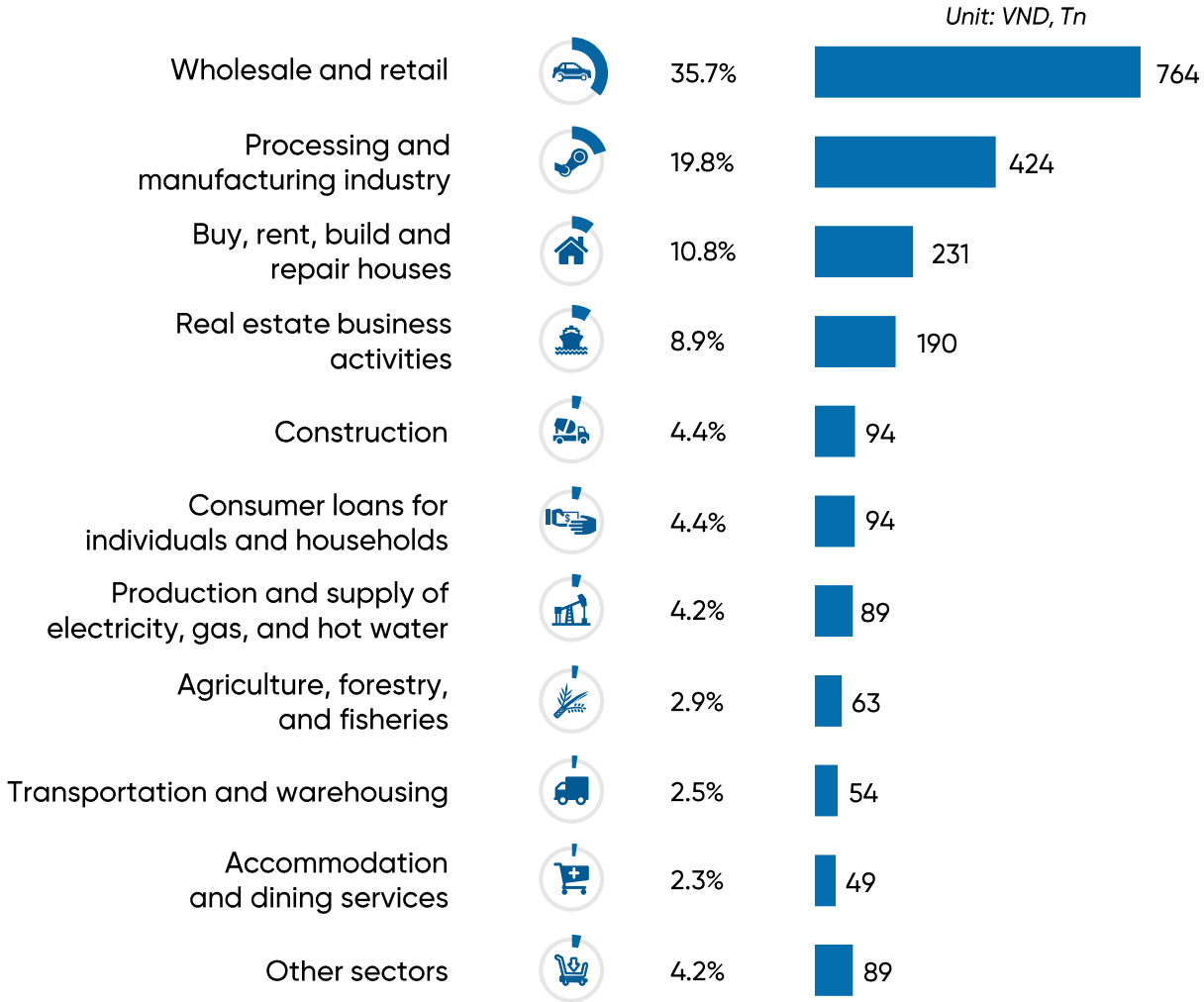


Credit balance increased by **7.5% ytd** as of 30/09/2026, recording an increase in all corporate customers segments; in which, FDI continued to grow strongly **25.1% ytd**. Credit was concentrated in sectors such as electricity, electrical equipment, seafood, and animal feed...

Credit growth was lower than the industry average, as VietinBank proactively adjusted it to align with the growth of its funding base while ensuring risk control.

Increase outstanding loans to targeted industries and sectors

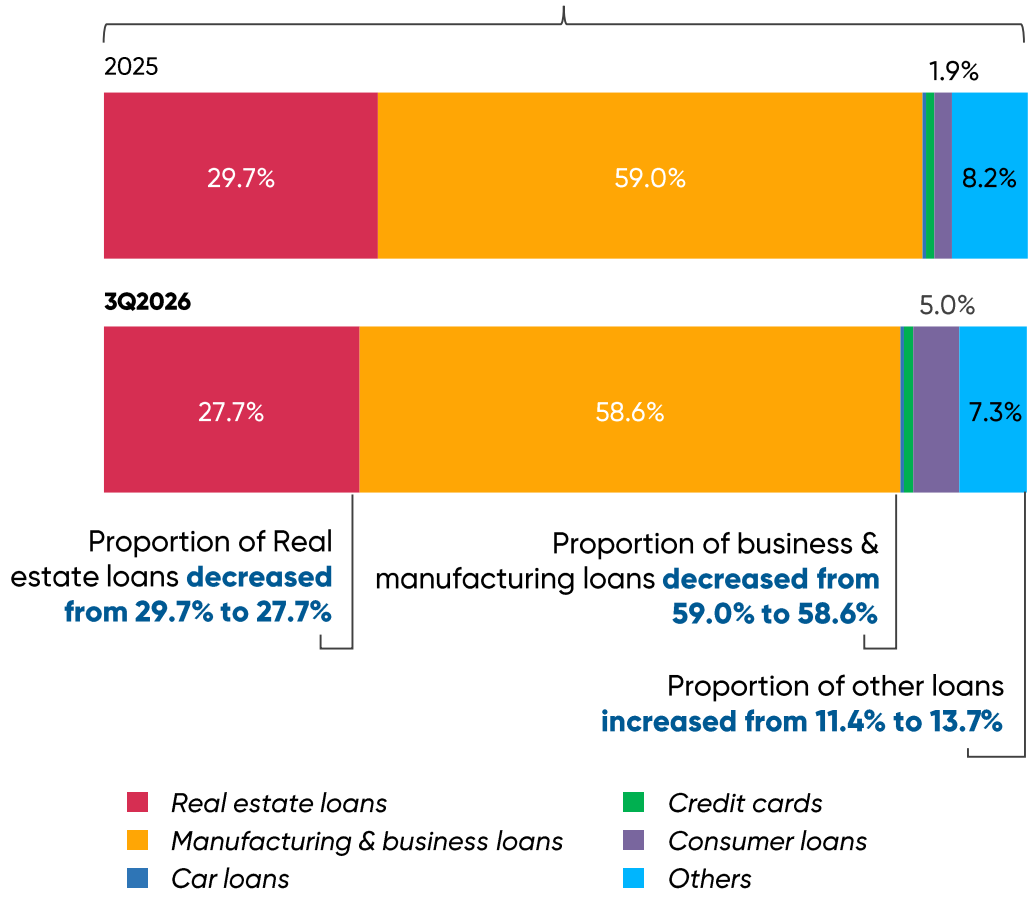
LOAN BREAKDOWN BY SECTORS (30/09/2026)*



(*): Data based on SBV reports

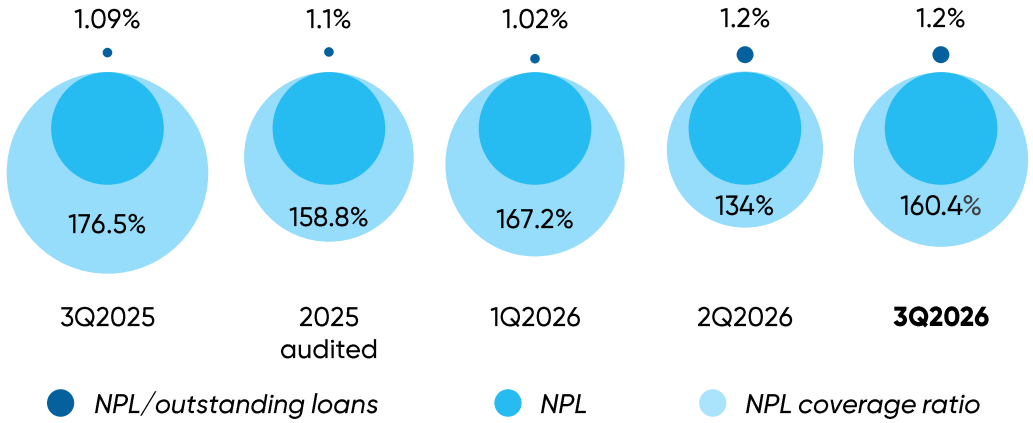
RETAIL LENDING BREAKDOWN BY PRODUCTS

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

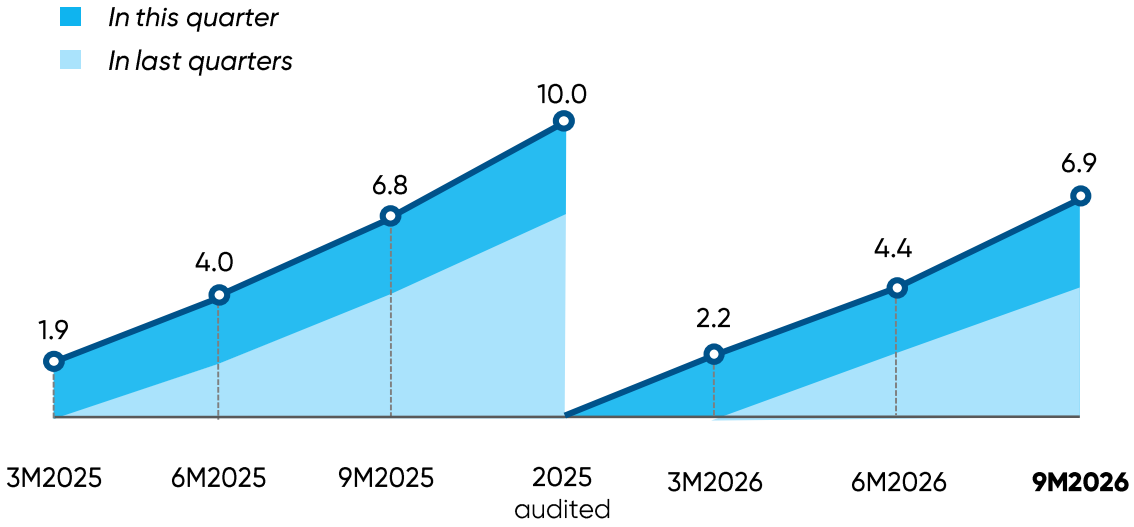


Credit quality was strictly controlled

NPL RATIO AND NPL COVERAGE RATIO



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



- VietinBank continued to control credit quality effectively, with NPL ratio as of 30/09/2026 at **1.2%**, NPL coverage ratio stood at **160.4%**. Bad debt was concentrated in sectors affected by economic hardships, such as construction, real estate, consumer goods, iron and steel, and textiles.
- Income from written-off debt recovery in 9M2026 amounted to **6.9 VND, Tn, up 1.7% 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



Investment portfolio as of 30/09/2026 reached **748.9 VND, Tn (+7.5% ytd).**

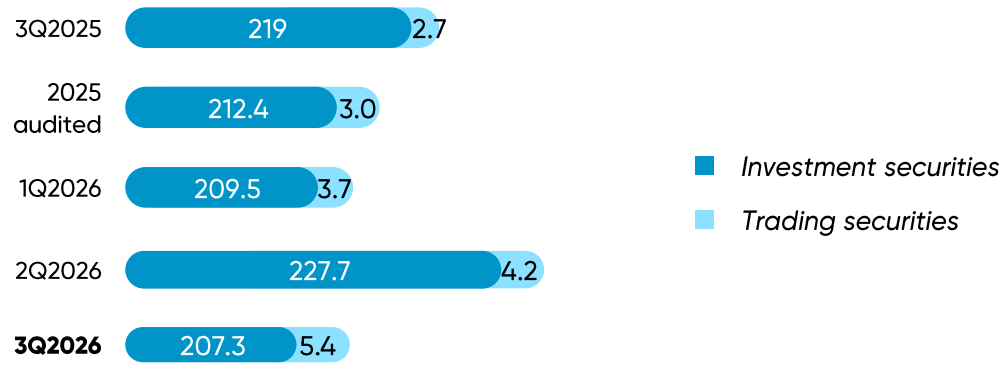
In which :

- Trading securities portfolio **were 5.4 VND, Tn, up 77.7% ytd.**
- Investment securities portfolio **were 207.3 VND, Tn, down 2.4% ytd**.

INVESTMENT PORTFOLIO AS OF 30/09/2026



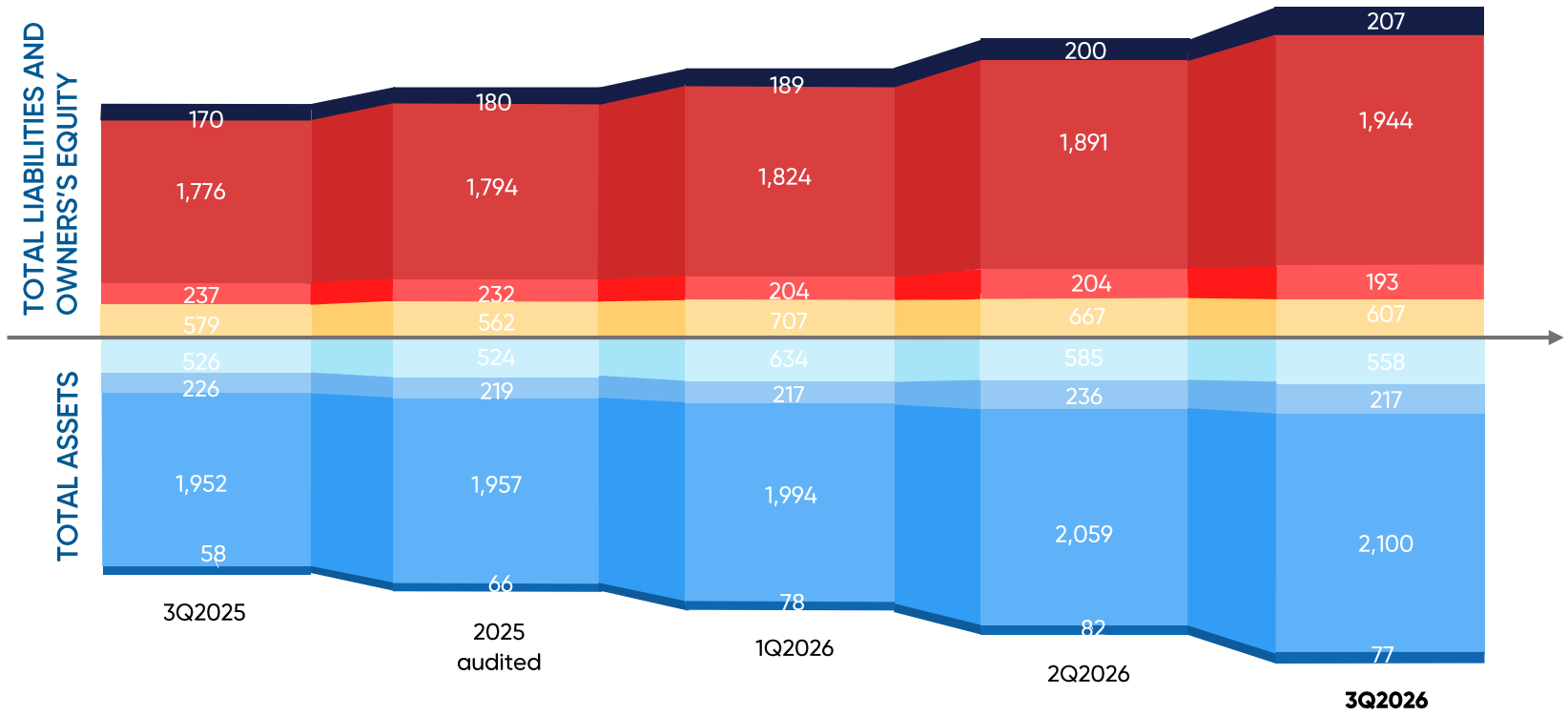
SECURITIES INVESTMENT PORTFOLIO *(VND, Tn)*



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

Liquidity remained well-controlled

Unit: VND, Tn



- *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%
3Q2026	82.9%

RATIO OF SHORT TERM FUNDS FOR MEDIUM AND LONG TERM LOANS

2025 audited	25.9%
3Q2026	26.3%

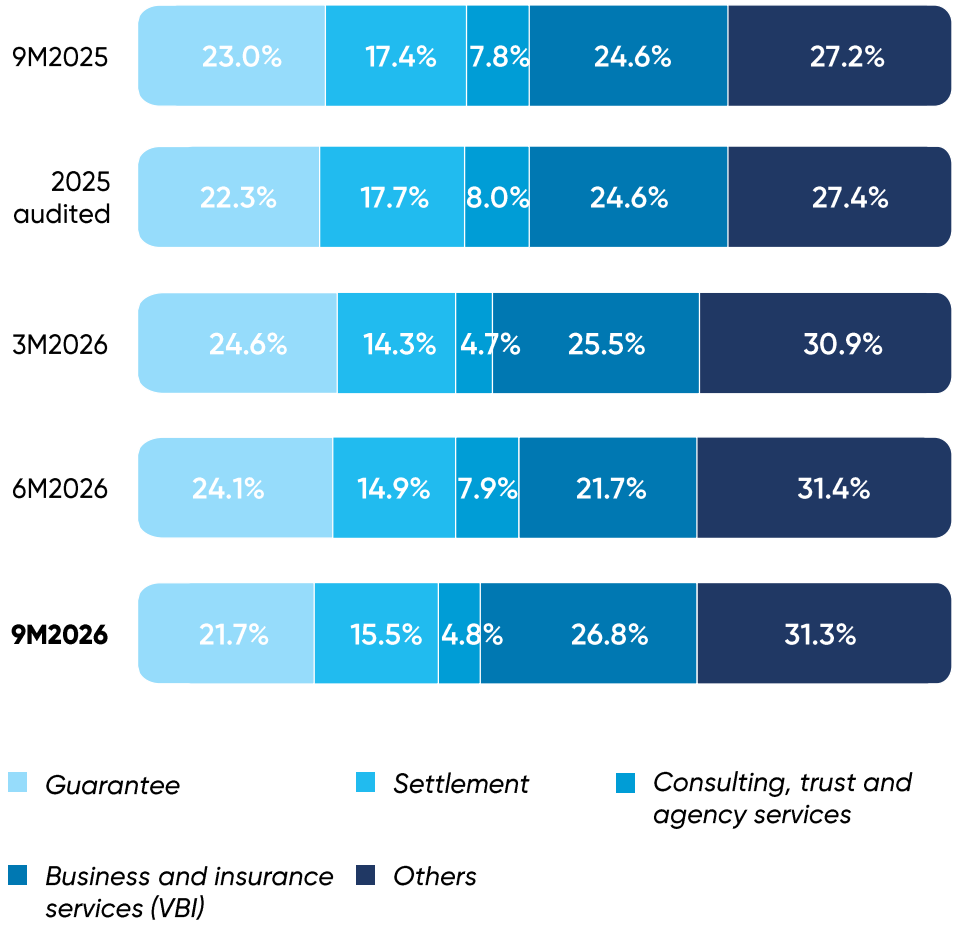
LIQUIDITY RESERVE RATIO

2025 audited	17.6%
3Q2026	15.8%

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 (3Q2026)



20.2%	10 - 12%	12 - 14%	14.9%
Trade finance	FX trading on interbank market	FX trading on the client market	Card payment turnover

VietinBank 3Q2026 NFI (incl. guarantee fee) reached about **8.4 VND, Tn (+40.2% yoy)**. In which:

- Guarantee fee was **1,826 VND, Bn (+32.2% yoy).**
- Net income from payment activities in 9M2026 was **1,302 VND, Bn (+24.6% yoy).**
- Net income from insurance business and services (VBI) increased sharply, reaching **2,257 VND, Bn (+52.7% yoy)**
- Other income increased sharply, reaching about **2,641 VND, Bn (+61.1% yoy).**

Operating expenses should prioritize direct support for business operations

OPERATING EXPENSES

Staff cost
15.6% *yoy*

11.8
VND, Tn

82.9%
Salaries and allowances

17.1%
Others

Expenses for fixed assets
11% *yoy*

2.4
VND, Tn

42.1%
Depreciation & amortization expenses

57.9%
Others

Expenses for operating management
12.8% *yoy*

4.4
VND, Tn

3.8%
Per diems

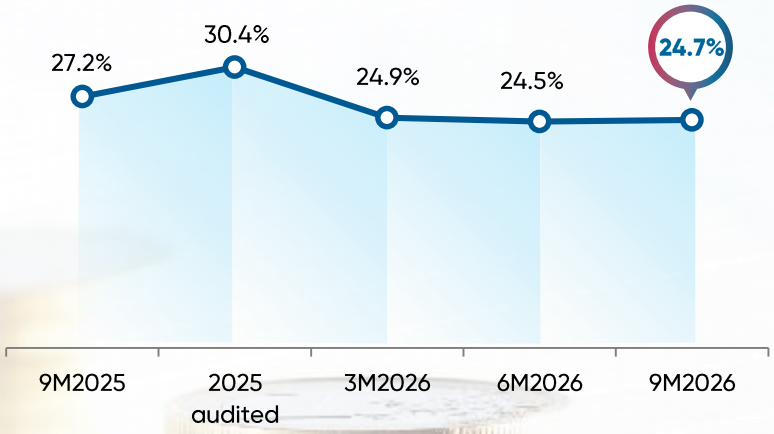
96.2%
Others

Other expenses
7.4% *yoy*

1.2
VND, Tn

84%
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 9M2026 reached 24.7%**, lower than the same period in 2025 and amongs the banks with the lowest CIR.

Key milestones in IT

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



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

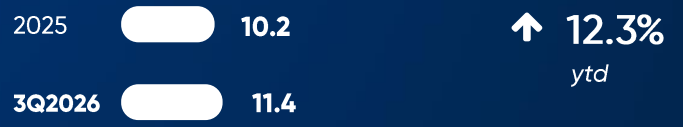


2025 (*) | **3Q2026**

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

NUMBER OF CUSTOMERS USING iPAY

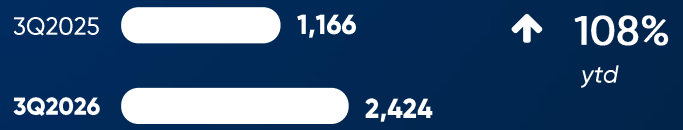
Unit: Million customers



↑ 12.3% *ytd*

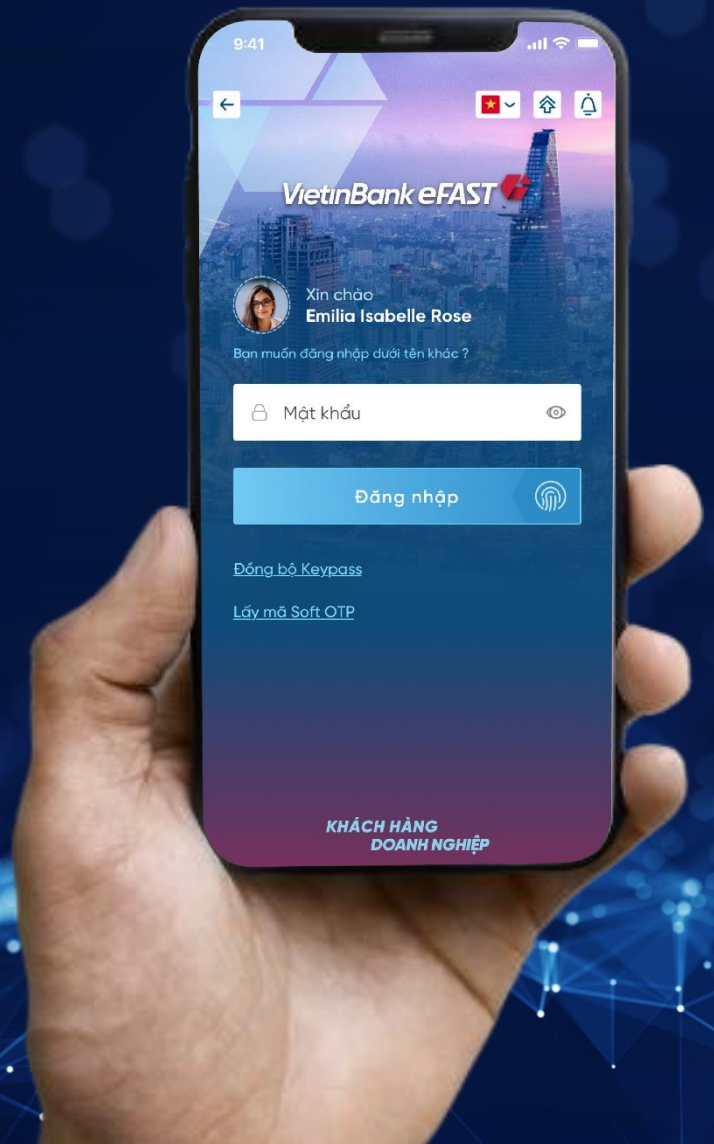
NUMBER OF TRANSACTION VIA iPAY CHANNEL

Unit: Million transactions



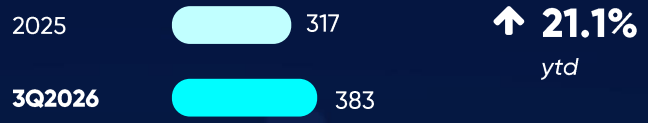
↑ 108% *ytd*

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



NO. OF CORPORATES USING eFAST

Unit: Thousand customers



↑ **21.1%** *ytd*

VALUE OF TRANSACTION VIA eFAST CHANNEL

Unit: VND, quadrillion



↑ **64.4%** *yoy*

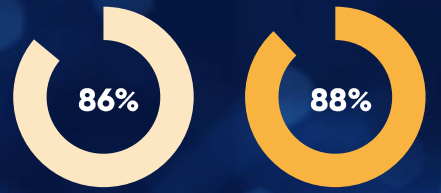
NO. OF TRANSACTION VIA eFAST CHANNEL

Unit: Thousand customers



↑ **65%** *yoy*

PROPORTION OF TRANSACTIONS VIA DIGITAL CHANNEL OF INSTITUTIONAL CUSTOMERS



Sustainability activities in VietinBank

IMPLEMENTATION ACTIVITIES

- Continue to promote the implementation of green financial solutions for clients.
- Enhance internal capacity through technical assistance activities provided by the ADB, within the scope of the project to support the development of green banking capabilities.
- Consolidate VietinBank's Sustainability Report for 2025.



STANDING SIDE-BY-SIDE WITH CORPORATES

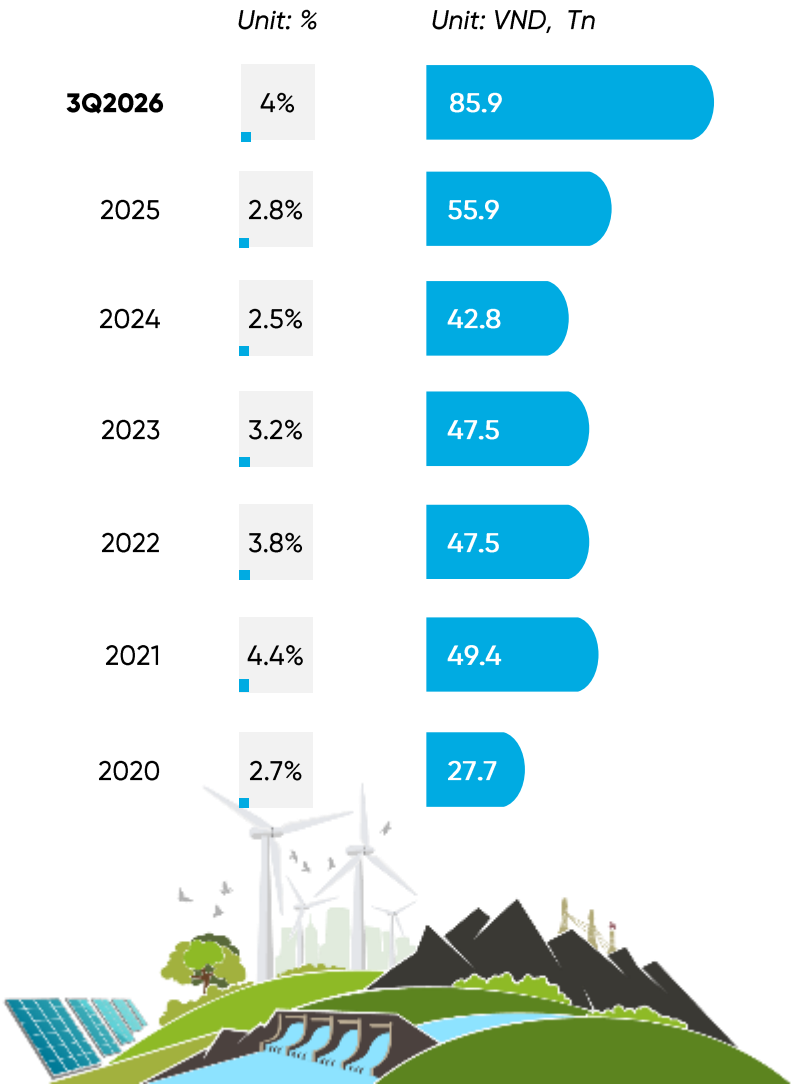
- VietinBank continued to launch **the GREEN UP Package worth VND 5,000 billion with preferential interest rates and fees.**
- **Pioneer in developing a comprehensive suite of sustainability products** , from capital mobilization, green credit... to ESG advisory.

ESG PRACTICES

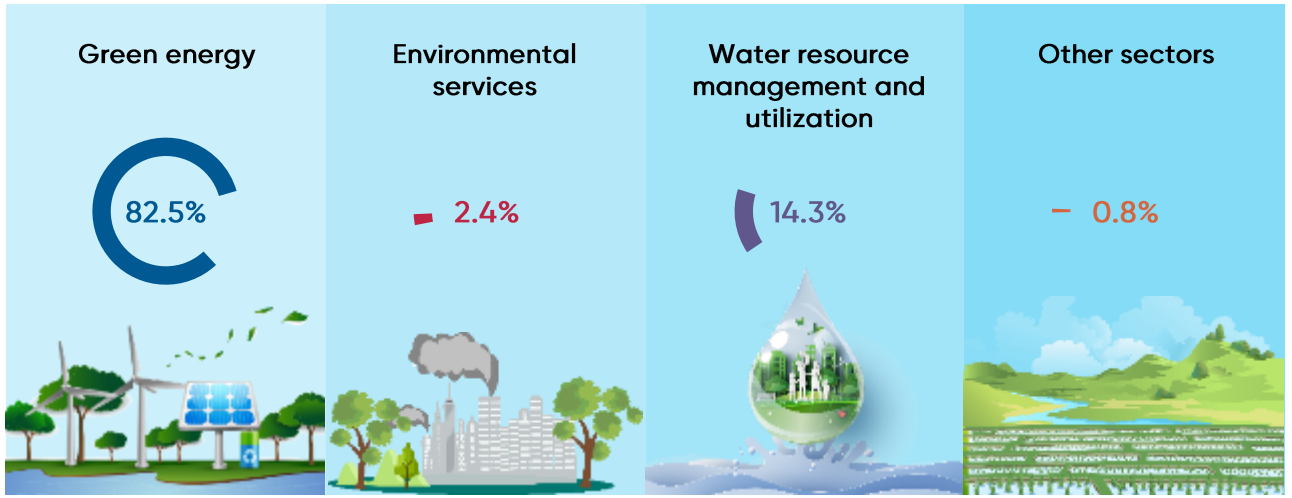
Take savings, anti-waste practices, enforce compliance with laws on environmental protection, pioneer in social welfare work; fulfill responsibilities to customers, shareholders, investors and employees...

Promote green, environmentally friendly projects towards sustainability

CREDIT FOR GREEN FINANCING OVER THE YEARS



CREDIT STRUCTURE FOR GREEN FINANCING IN 3Q2026 (*)



- The proportion of projects for green financing in VietinBank at the end of 3Q2026 reached **85.9 VND, Tn, up 53.7% ytd, contributing 4% 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.*

Contents

01 HIGHLIGHTS IN 3Q2026 & 9M2026

02 DETAILED BUSINESS RESULTS IN 3Q2026 & 9M2026

03 MACRO-ECONOMIC AND BANKING INDUSTRY UPDATE

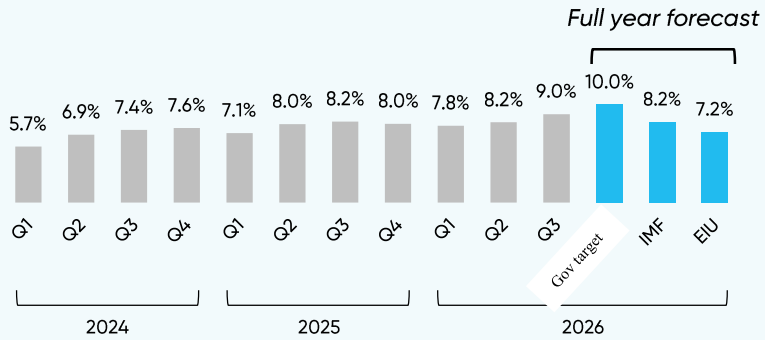
04 2026 BUSINESS PLAN

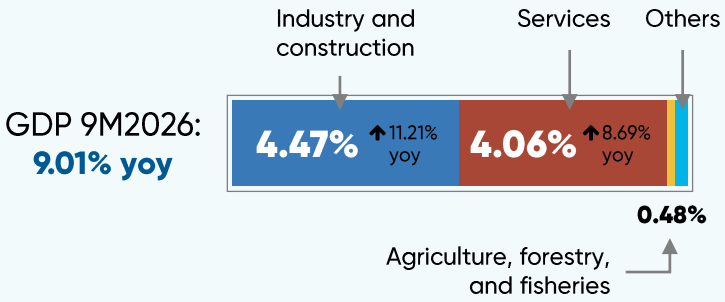
05 APPENDIX

Vietnam's economy maintains its growth momentum, ranking among the fastest-growing economies

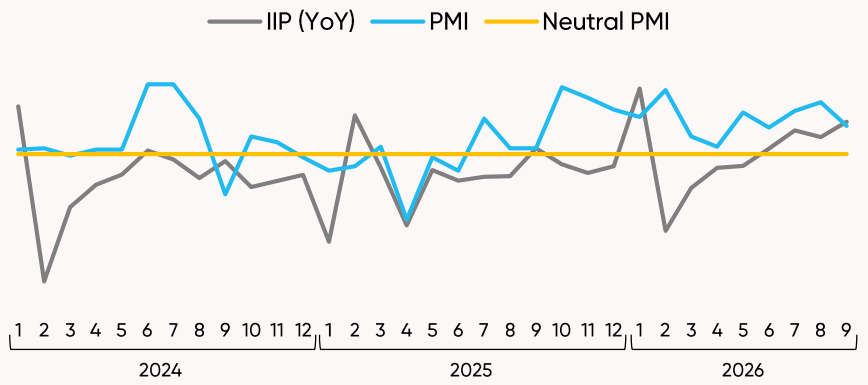
GDP growth and contribution to GDP

GDP 3Q2026 **increased by 9.95% yoy,** making GDP growth rate in 9M2026 to **9.01% yoy** (the same period in 2025 increase 8.23%).





PMI and IIP



- Industrial production index (IIP) 9M2026 **increased 12.3% yoy.**

  The drivers of IIP growth are concentrated in the following sectors: manufacturing and processing; electricity production and distribution; and water supply, waste management, and wastewater treatment.

- PMI index in September/2026 reached **51.9** points, marking **for the 15th consecutive month, it has reached above 50 points**. This reflects a steady recovery in production.

Source: GSO, MoF, IMF, Fulbright, EIU, MoT

Inflation faces upward pressure from energy prices and the cost of living

Average CPI 3Q2026

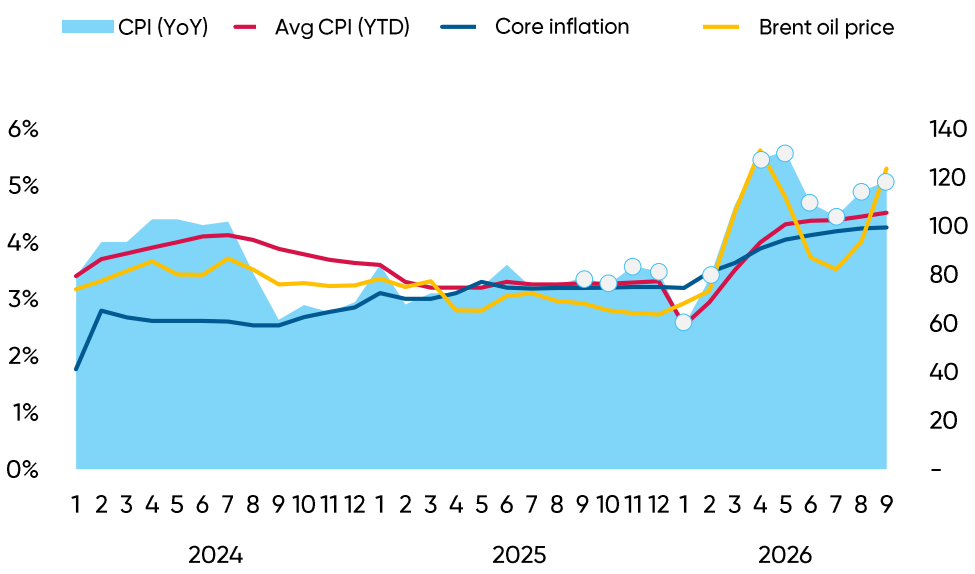
↑ **4.8%** *yoy*

Average CPI 9M2026

↑ **4.52%** *yoy*

*Higher than the target **4.5%** of the Government*

Vietnam's CPI and global oil prices



Source: GSO

Product groups impacting the CPI in the 3Q2026

Transportation ↑ 7.73%

Housing, utilities (electricity and water), and construction materials ↑ 6.59%

Other goods and services ↑ 5.90%

Food stores and catering services ↑ 4.58%

Inflationary pressure remains present as the CPI exceeds the target threshold; the trends in energy prices and the costs of essential goods are factors that require continued monitoring.

Economic activity maintains its expansionary momentum, with investment and trade flourishing

Retail of goods and services

Total retail sales and service revenue in the 3Q2026

2,039 *VND, Tn*

↑ 14.5% *yoy*

Growth structure:

Retail sales of goods	Accommodation & dining	Tourism
↑ **13.4%** yoy	↑ **19.4%** yoy	↑ **23.7%** yoy
1,522.7 *VND, Tn*	**266.8** *VND, Tn*	**28.4** *VND, Tn*

Imports - Exports, and Trade Balance for the 3Q2026

Trade balance: Trade deficit **2.48 USD, Bn**

Export

167.85 USD, Bn ↑ **30.4%** yoy

Import

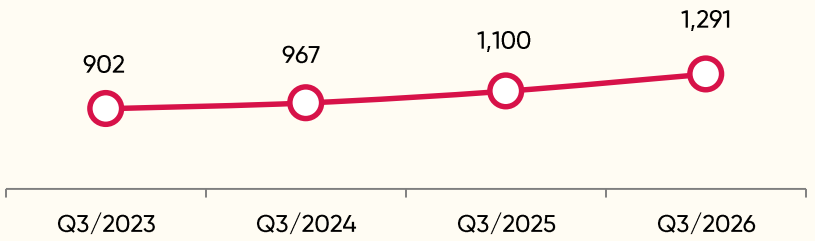
170.33 USD, Bn ↑ **42.2%** yoy

Outlook for 4Q2026

- Exports slow down but remain positive
- Geopolitical risks, energy, AI...

Realized investment capital in the 3Q2026

VND, Tn



The entire society : ↑ **16.7%** yoy | **1,291** VND, Tn

Foreign direct investment (FDI)

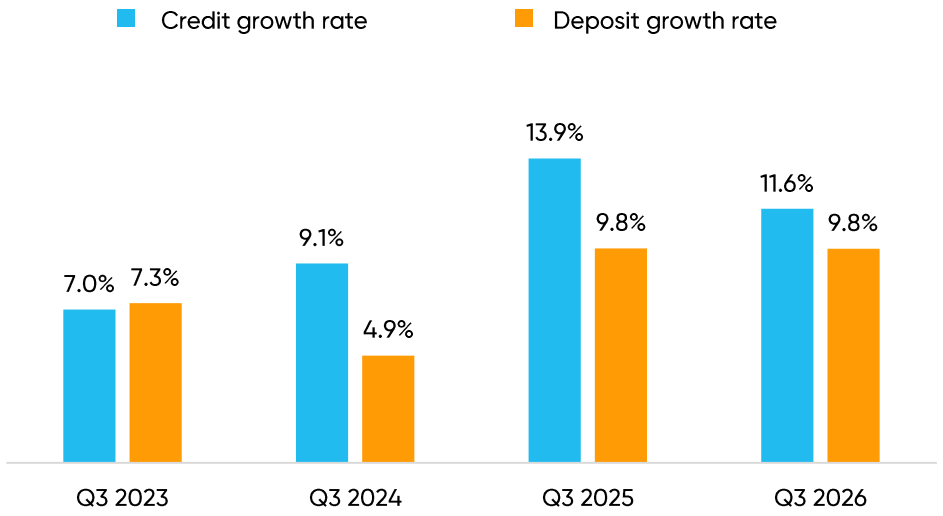
	USD, Bn	
Cumulative registered FDI capital as of 30/9/2026	50.36	↑ 76.4% yoy
Newly registered capital	29.24	
Realized FDI capital	21.07	↑ 12.1% yoy

Public investment disbursement

	VND, Tn	
To be implemented until 30/9/2026	642.96	↑ 12.9% yoy
% of plan completed as of 30/9/2026	62.9%	

Source: GSO, MoT, MoF

Credit growth outpaces deposit mobilization



Credit growth rate 9M2026

11.6% ytd

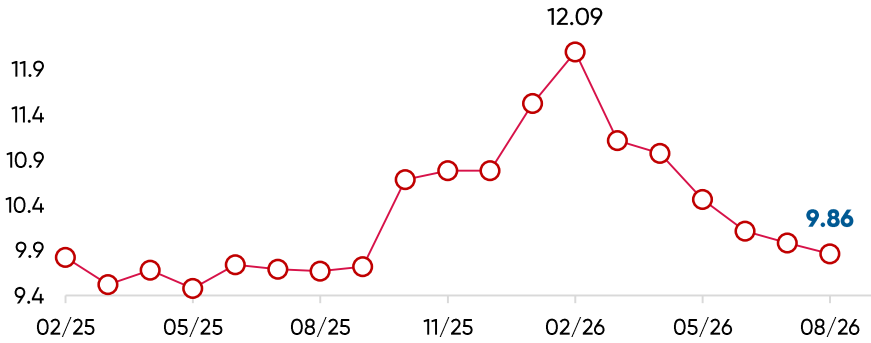
Mobilization growth rate 9M2026

9.8% ytd

GAP between credit and mobilization

1.8%

- Credit is growing faster than deposits.
- The pressure to balance capital resources remains present.



Source: SBV, GSO

Share of cash in circulation

9.86%

August/2026: Increase 0.06 point % compared to the previous month

Since the beginning of the year, the proportion of cash in circulation has tended to stabilize, indicating that funds are gradually returning to the banking system—a development that helps alleviate liquidity pressure and creates room for interest rates to cool down.

Contents

01 HIGHLIGHTS IN 3Q2026 & 9M2026

02 DETAILED BUSINESS RESULTS IN 3Q2026 & 9M2026

03 MACRO-ECONOMIC AND BANKING INDUSTRY UPDATE

04 2026 BUSINESS PLAN

05 APPENDIX

VietinBank continues to promote 05 strategic focuses in 2026



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 capabilities

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

01 HIGHLIGHTS IN 3Q2026 & 9M2026

02 DETAILED BUSINESS RESULTS IN 3Q2026 & 9M2026

03 MACRO-ECONOMIC AND BANKING INDUSTRY UPDATE

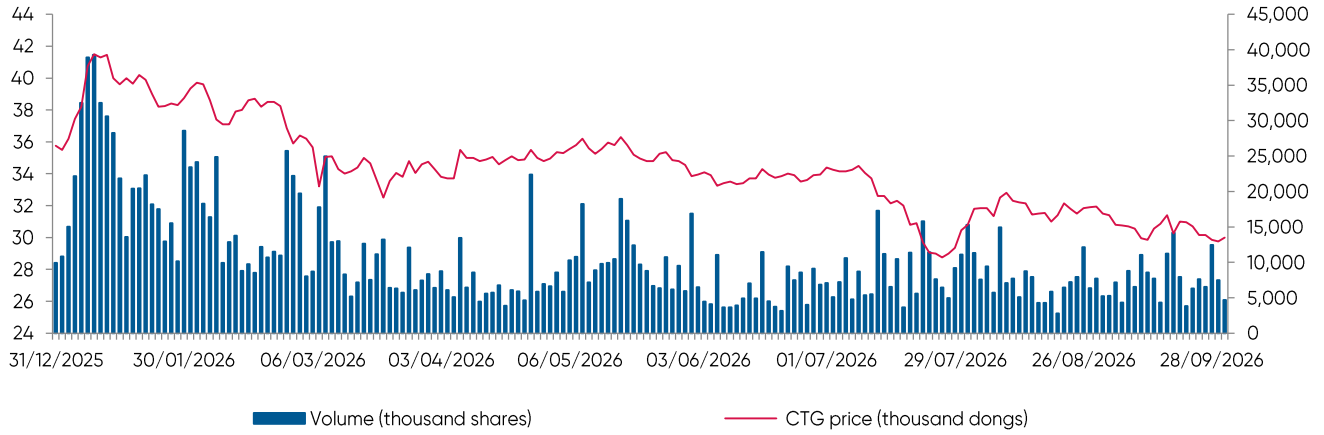
04 2026 BUSINESS PLAN

05 APPENDIX

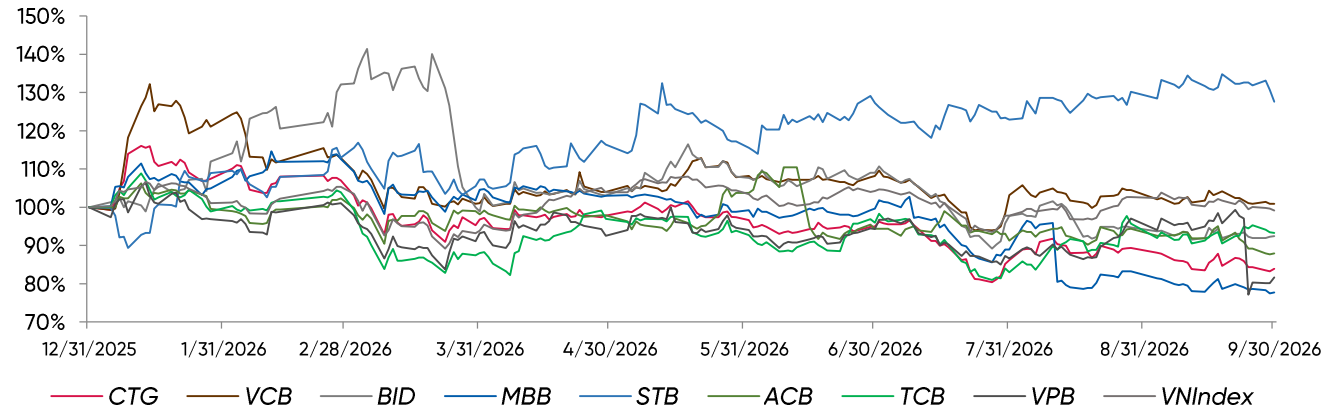
CTG price movement

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 9M2026 (30/09/2026)	30,000 VND/share
Price fluctuations in 9M2026	-5,500 VND (-15.5%)
Trading volume in 9M2026	1,932,103,499 shares
Trading volume of foreign investors in 9M2026	Net selling 12,327,691 shares
Foreign ownership (30/09/2026)	24.52%
Cumulative EPS	1,395 VND/share
P/E	21.51x
BVPS (30/09/2026)	26,878 VND/share
P/B (30/09/2026)	1.12x

CTG STOCK PERFORMANCE



GROWTH OF VN-INDEX AND BANKING STOCKS



Balance sheet

Unit: VND, Bn

INDICATORS	2023 audited	2024 audited	2025 audited	2Q2026	3Q2026	3Q2026 vs. 2025	3Q2026 vs. 2Q2026
ASSETS							
Cash, gold and gemstones	9,760	11,148	12,583	12,998	11,309	-10.1%	-13.0%
Balances with the State Bank of Vietnam ("SBV")	40,597	34,432	35,226	18,553	15,047	-57.3%	-18.9%
Placements with and loans to other C.Is	279,842	378,483	476,488	553,189	531,607	11.6%	-3.9%
Trading securities	2,488	2,799	2,942	4,069	5,247	78.3%	28.9%
Derivatives & other financial assets	0	0	228	0	0	-100%	
Loans to customers	1,473,345	1,721,955	1,992,273	2,092,708	2,141,458	7.5%	2.3%
Provision for credit losses of loans to customers	(27,773)	(36,664)	(34,810)	(33,594)	(41,353)	18.8%	23.1%
Investment securities	181,211	214,607	211,880	227,488	207,090	-2.3%	-9.0%
Long-term investments	3,426	3,934	4,428	4,586	4,576	3.3%	-0.2%
Fixed assets	10,126	10,002	10,827	10,709	10,921	0.9%	2.0%
Other assets	59,593	44,693	55,634	71,297	65,943	18.5%	-7.5%
Total assets	**2,032,614**	**2,385,388**	**2,767,699**	**2,962,004**	**2,951,845**	**6.7%**	**-0.3%**
LIABILITIES AND OWNERS' EQUITY							
Borrowings from the Government and the SBV	21,814	154,284	144,592	194,571	173,263	19.8%	-11.0%
Deposits & borrowings from other credit institutions	304,322	276,141	417,724	472,518	433,445	3.8%	-8.3%
Deposits from customers	1,410,899	1,606,317	1,793,732	1,890,810	1,944,301	8.4%	2.8%
Derivatives & other financial liabilities	556	391	0	0	172		100%
Financing funds, entrusted funds & exposed funds	2,238	2,180	2,114	2,055	1,972	-6.7%	-4.0%
Valuable papers issued	115,376	151,678	174,030	142,990	123,087	-29.3%	-13.9%
Other liabilities	51,537	45,892	55,852	58,758	68,139	22.0%	16.0%
Total liabilities	**1,906,742**	**2,236,883**	**2,588,044**	**2,761,789**	**2,744,379**	**6.0%**	**-0.6%**
Capital	63,511	63,584	88,219	88,814	88,669	0.5%	-0.2%
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	31,652	31,688	0.1%	0.1%
Foreign exchange differences	87	243	363	347	283	-22.0%	-18.3%
Undistributed profit	42,369	58,390	58,213	78,144	85,531	46.9%	9.5%
Total owners' equity	**125,872**	**148,505**	**179,655**	**200,214**	**207,466**	**15.5%**	**3.6%**
Non-controlling interests	861	971	1,206	1,258	1,294	7.3%	2.9%
Total liabilities and owners' equity	**2,032,614**	**2,385,388**	**2,767,699**	**2,962,004**	**2,951,845**	**23.7%**	**-0.3%**

Income statement

Unit: VND, Bn

Indicators	2023 audited	2024 audited	2025 audited	9M2025	9M2026	9M2026 vs. 9M2025
Interest and similar income	132,672	124,461	143,142	104,550	140,003	33.9%
Interest and similar expenses	(79,714)	(62,058)	(76,689)	(56,057)	(78,072)	39.3%
Net interest and similar income	**52,957**	**62,403**	**66,453**	**48,494**	**61,931**	**27.7%**
Fees and commission income	12,385	12,233	12,351	9,132	12,099	32.5%
Fees and commission expenses	(5,271)	(5,537)	(6,022)	(4,500)	(5,497)	22.2%
Net gain/(loss) from fees & commission income	7,114	6,696	6,329	4,632	6,602	42.5%
Net gain/(loss) from trading of foreign currencies	4,248	4,197	3,121	2,565	3,180	24.0%
Net gain/(loss) from securities held for trading	293	92	704	667	26	-96.2%
Net gain from investment securities	(154)	(288)	153	136	445	227.4%
Net gain from other activities	5,803	8,419	10,095	7,007	7,705	10.0%
Income from investments in other entities	287	391	440	369	252	-31.7%
Non-interest income	17,591	19,506	20,842	15,377	18,209	18.4%
Total operating income	**70,548**	**81,909**	**87,295**	**63,870**	**80,140**	**25.5%**
Operating expenses	(20,443)	(22,546)	(26,553)	(17,388)	(19,802)	13.9%
Net profit before provision for credit losses	**50,105**	**59,363**	**60,742**	**46,482**	**60,338**	**29.8%**
Provision expense for credit losses	(25,115)	(27,599)	(17,298)	(16,947)	(20,781)	22.6%
Profit before tax	**24,990**	**31,764**	**43,444**	**29,535**	**39,557**	**33.9%**
Corporate income tax expense	(4,945)	(6,281)	(8,573)	(5,767)	(7,942)	37,7%
Profit after tax	**20,045**	**25,483**	**34,871**	**23,764**	**31,615**	**33.0%**
Non-controlling Interests	(141)	(134)	(267)	(226)	(123)	-45.7%
Owners' net profit after tax	**19,904**	**25,348**	**34,604**	**23,538**	**31,492**	**33.8%**

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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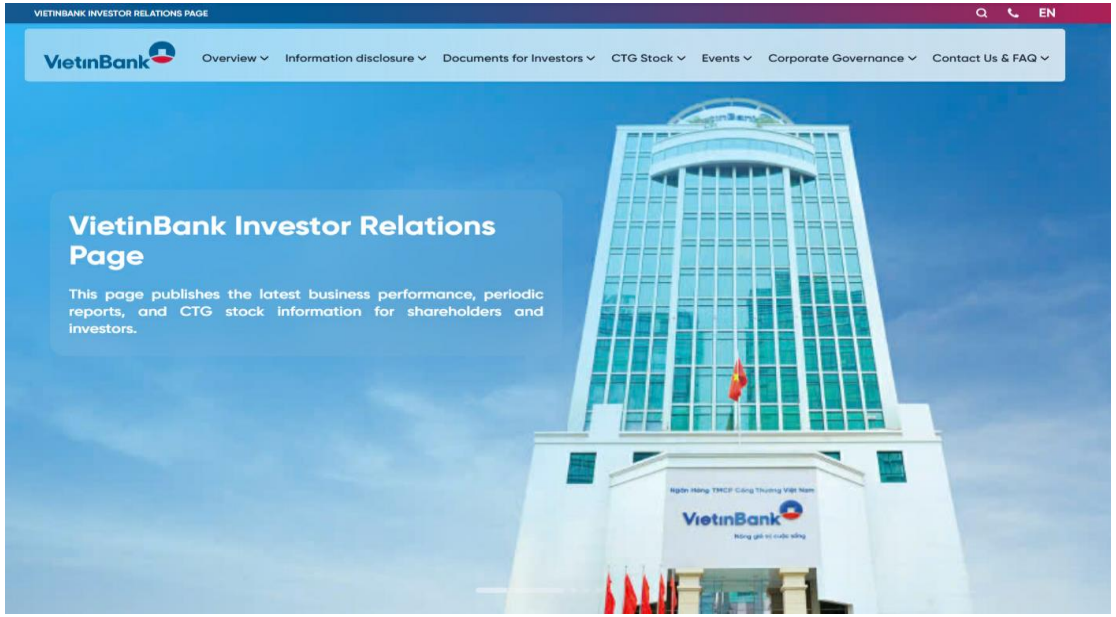
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