



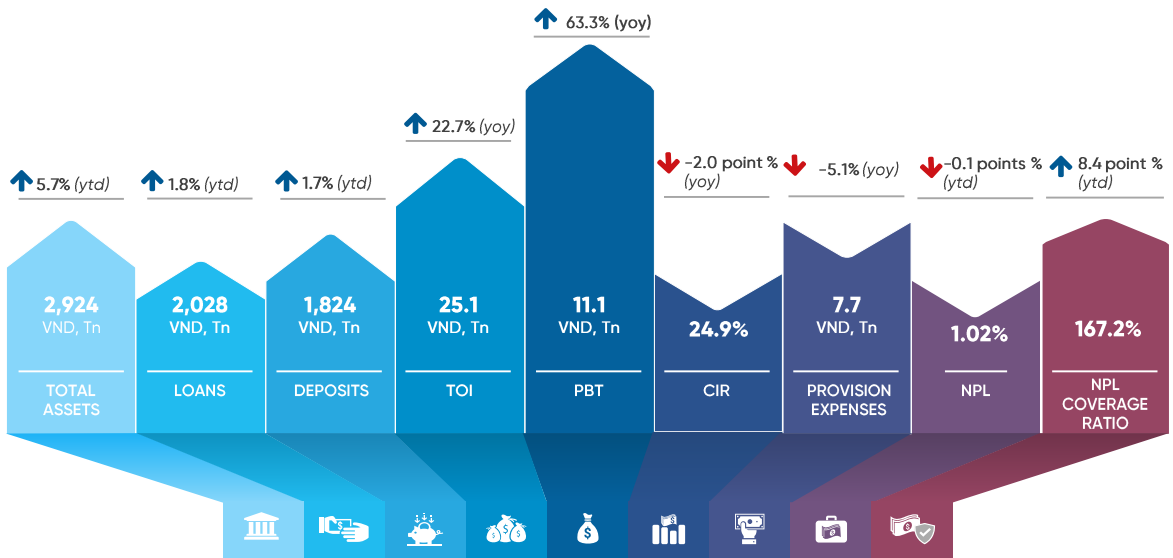
NEWS UPDATE

VIETINBANK FINANCIAL REPORTS

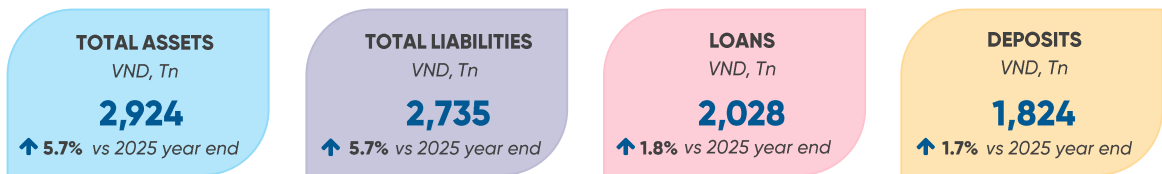
1Q2026



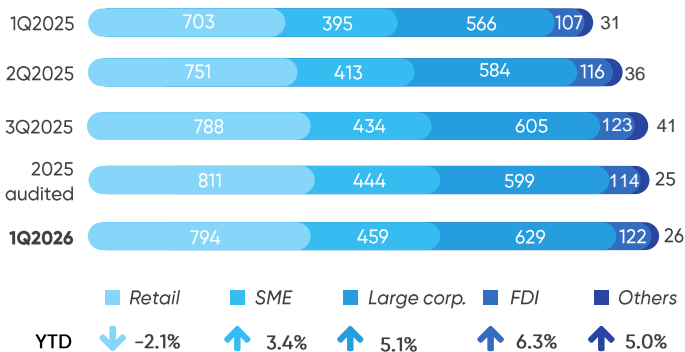
BUSINESS PERFORMANCE IN 1Q2026 DELIVERED POSITIVE RESULTS



SCALE GROWTH PROVED ITS SAFETY AND EFFICIENCY



Loans to customers by customer segment (VND, Tn)

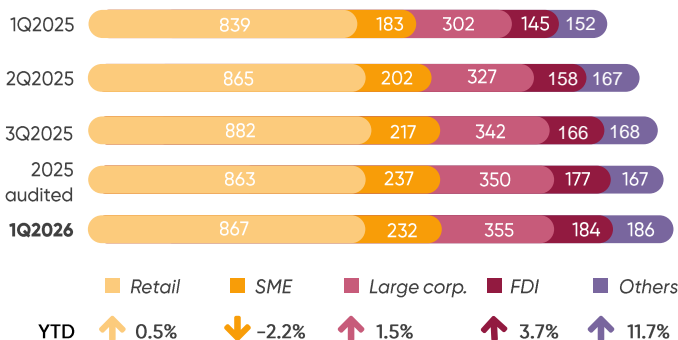


Credit growth in 1Q2026



Credit balance of VietinBank as of 31/03/2026 **grew by 1.8% ytd**, with an uptrend in FDI, Large corp. segments and a downtrend in retail segment; sectors experiencing growth included: animal feed, electricity, oil and gas, textiles, footwear, telecommunications, transportation, food and beverages, coffee, plastics, paper...

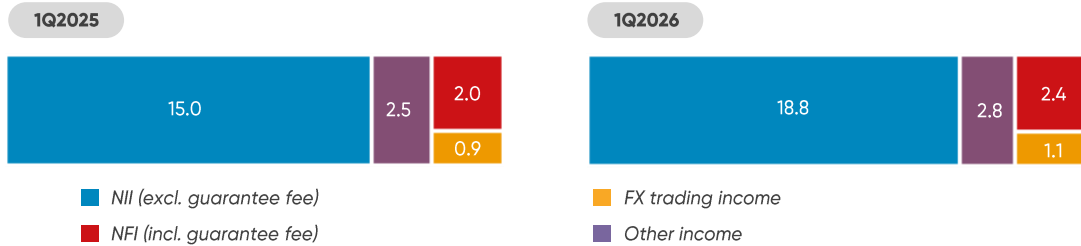
Customer deposit by business type* (VND, Tn)



Customer deposits as of 31/03/2026 **rose by 1.7% ytd**, and witnessed its growth in FDI, Large corp. and retail segments with a decrease in SME segment. CASA as of 31/03/2026 slightly decreased by **1.04% ytd**; the proportion of CASA/total mobilized capital **was 24.9%** (down 0.7% percentage points compared to the end of 2025).

(*): VietinBank adjusts the deposit structure of each segment to match the loan structure.

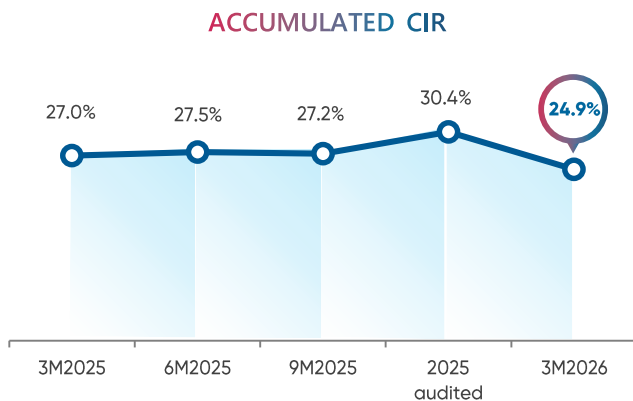
INCOME MAINTAINED FAVORABLE MOMENTUM (VND, Tn)



TOI in 1Q2026 reached **25.1 VND, Tn (+22.7% yoy)**. In which:

- NII (excl. guarantee fee) in 1Q2026 reached **18.8 VND, Tn (+24.8% yoy)** thanks to strong loan growth, despite VietinBank implementing numerous credit packages and preferential interest rate programs to support customers.
- NFI (incl. guarantee fee) in 1Q2026 was **2.4 VND, Tn (+20.2% yoy)**, in which guarantee fees and net income from payment operations witnessed strong growth of 41.1% and 38.2%, respectively
- Income from recovery of written-off debts in 1Q2026 reached about 2.2 VND, Tn, **up 14.8% yoy**.

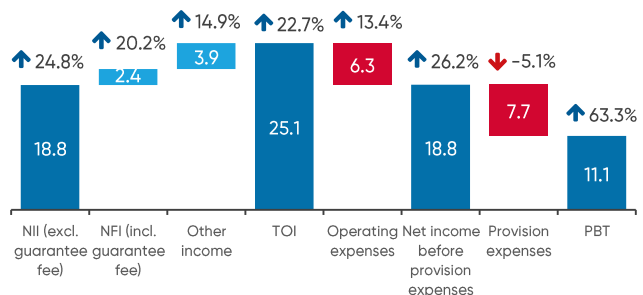
OPERATING COST EFFICIENCY CONTINUES TO BE OPTIMIZED



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 1Q2026 stood at 24.9%**, lower than the same period in 2025.

PROFITS STAYED POSITIVE UPWARD ROUTE (VND, Tn)

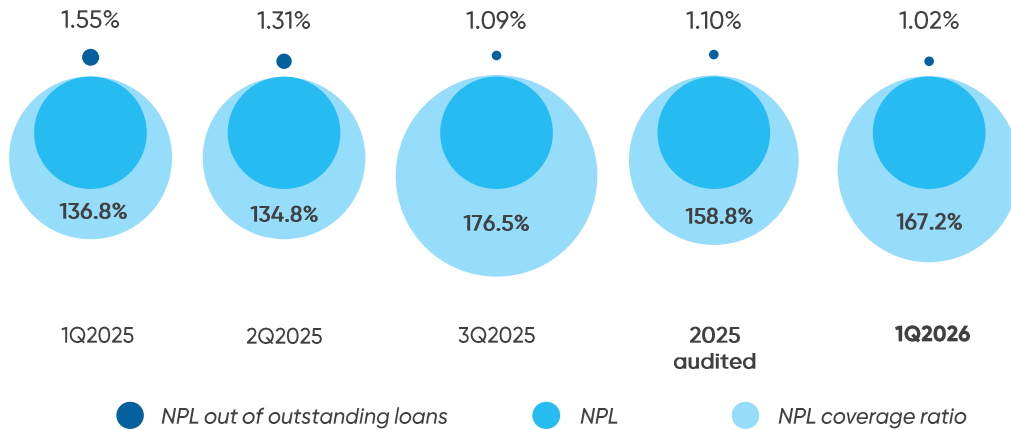
Net income before provision expenses in 1Q2026 reached **18.8 VND, Tn (+26.2% yoy)**. Provision expenses in 1Q2026 reached **7.7 VND, Tn (-5.1% yoy)** driven by tightly controlled credit quality and NPL. **PBT in 1Q2026 was 11.1 VND, Tn (+63.3% yoy)**.



↑ ↓ Increase/ Decrease in each item in 1Q2026 compared to the same period in 2025 (YoY)

DEBT QUALITY WAS EFFECTIVELY CONTROLLED

NPL RATIO AND NPL COVERAGE RATIO



- In 1Q2026, VietinBank effectively manages its loan quality, controlling the NPL ratio as of 31/03/2026 at **1.02%**, lower than its level at 2025 year-end. NPLs were concentrated in several sectors negatively impacted by the difficulties of the global and domestic economies, such as consumer loans, agricultural products, and basic construction. The NPL coverage ratio in 1Q2026 was **167.2%**, further strengthening the financial buffer for the bank's operations in the coming period.
 - While the domestic economy is beginning to stabilize, the global economy remains complex, negatively impacting the pace of economic recovery. Consequently, increasing pressure from bad debts is one of the major challenges facing the banking sector. Recognizing this development, VietinBank has proactively reviewed its portfolio and implemented solutions to strengthen management and supervision, streamline debt collection, and handle bad debts appropriately.
- In 2026, VietinBank will continue its efforts to implement a comprehensive approach of risk identification, NPL control, debt recovery and handle enforcement 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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