

SUSTAINABILITY
REPORT
2025

VietinBank 

BOLD INNOVATION

PIONEERING LEADERSHIP

ABBREVIATIONS

Abbreviation	Meaning	Abbreviation	Meaning
AI	Artificial Intelligence	HR	Human Resources
BoD	Board of Directors	IFC	International Finance Corporation
BoM	Board of Management	IPO	Initial Public Offering
CASA	Current Account Savings Account	IR	Investor Relations
CEO	Chief Executive Officer (i.e. General Director)	IT	Information Technology
CIR	Cost to Income ratio	NII	Non-interest income
COVID-19	The global pandemic of coronavirus disease 2019 caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)	NPL	Non-Performing Loan
CX	Customer experience	PBT	Profit before tax
DX	Digital Transformation	SBV	The State Bank of Vietnam
FS	Financial statements	SB	Supervisory Board
FX	Foreign Currency Exchange	SMEs	Small and Medium Enterprises
FI	Financial Institutions	SSC	State Securities Commission
GDP	Gross Domestic Product	TOI	Total Operating Income
GMS	General Meeting of Shareholders	VietinBank/ the Bank	Vietnam Joint Stock Commercial Bank for Industry and Trade
HO	Head Office	yoy	year on year (compared to the same period last year)
HOSE	Ho Chi Minh Stock Exchange	ytd	year to date (compared to the beginning of the year)
		dd/mm/yyyy	Date format used in this report

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MESSAGES ABOUT SUSTAINABLE DEVELOPMENT OF VIETINBANK SENIOR LEADERSHIP TEAM

Valued Shareholders, Customers, Partners and Stakeholders of VietinBank,

Sustainability is becoming a key driver of global growth, not only as a response to climate change but also as a requirement for businesses to maintain competitiveness in the context of international economic integration. To address negative environmental impacts, businesses in Vietnam, including the banking sector, have gradually integrated ESG (Environmental, Social, Governance) standards into their operations.

As a key bank in the Vietnamese economy, VietinBank recognizes its role in facilitating the transition towards sustainable growth and a low-carbon economy. In the context of the nation's green growth goals, green finance is seen as a crucial means of mobilizing and directing capital towards environmentally friendly activities; supporting businesses in green transformation, developing a circular economy, and achieving sustainable development goals. Over the years, VietinBank has developed comprehensive green finance solutions, focusing on three pillars: specialized green credit products, green funding mobilization, and technical support and capacity building for customers.

- **Green Credit:** VietinBank has implemented a variety of preferential credit packages for businesses undergoing green transformation, such as the Green UP green finance package worth VND 5,000 billion, and the electric vehicle charging station infrastructure development financing package worth VND 4,000 billion... Notably, VietinBank has integrated green and sustainability criteria into its credit assessment criteria, thereby allowing businesses and customers meeting green standards to access bank funding more easily.
- **Green Funding Mobilization:** VietinBank is gradually forming a diverse and sustainable green funding mobilization structure, meeting the capital needs for green projects, circular economy, and sustainable development. The Bank is also proactively cooperating with major international financial institutions such as MUFG (Japan) with the goal of mobilizing billions of USD for sustainable development goals in Vietnam. In addition, VietinBank has also fully prepared the foundational elements to issue green bonds in an appropriate market condition.
- **Supporting customers in enhancing green capabilities:** VietinBank accompanies businesses in raising awareness and adopting ESG standards. Over the past period, VietinBank has actively organized a series of specialized workshops, supporting businesses in building green transformation roadmaps, helping businesses view ESG as a "green passport" to access export markets and global supply chains.

Identifying ESG as a guiding principle closely integrated into all of the bank's activities, VietinBank is committed to continuing to be a reliable partner of the Vietnamese business community on the journey of green transformation – towards a circular economy, low carbon emissions, and harmonious, sustainable development, thereby creating value and strengthening the Bank's position as a sustainable partner for stakeholders.

Furthermore, as a pioneer in the DX revolution of the banking industry, VietinBank is also a pioneer in applying technology to build a modern business model, helping to increase work productivity and minimize negative impacts on the environment, thereby contributing to promoting the sustainable development of the Vietnamese economy.

Being in the Top 20 of VNSI (Sustainable Development Index of the Ho Chi Minh Stock Exchange) for 05 consecutive years is a recognition of VietinBank's continuous efforts in its commitment to contributing to the Vietnamese Government's sustainable development strategy, emphasizing transparency, responsibility, and creating shared value for the community.

VietinBank is committed to continuing to implement sustainable development activities as one of the Bank's core and priority tasks in the coming period, aiming to improve the quality of life for the community and protect the environment, continuing to make its mark as a modern bank, constantly innovating and committed to sustainable values.

Sincerely,
The Leadership Team of VietinBank

SUSTAINABILITY HIGHLIGHTS

VND **675** BILLION
FOR SOCIAL WELFARE ACTIVITIES

VND **56** TRILLION
IN GREEN CREDIT

EXPANDING THE TARGET GROUP OF THE GREEN UP GREEN FINANCE PACKAGE WORTH VND **5,000** BILLION TO INCLUDE: GREEN ENERGY, GREEN EXPORTS (TEXTILES, FABRICS, LEATHER, COFFEE, RICE, WOOD, SEAFOOD), GREEN BUILDINGS, CIRCULAR ECONOMY, AND GREEN TRANSPORTATION.

THE V-GREEN POWERUP PREFERENTIAL CREDIT PACKAGE WORTH VND **4,000** BILLION PROMOTES THE NATIONAL TRANSPORTATION ELECTRIFICATION JOURNEY.

VND **30,000** BILLION INTEREST RATE PREFERENTIAL PACKAGE FOR PEOPLE AND BUSINESSES AFFECTED BY STORMS AND FLOODS.

★ **OUTSTANDING BANK AWARD FOR GREEN CREDIT 2025**

★ **FOR THE 5TH CONSECUTIVE YEAR, VIETINBANK IS IN THE TOP 20 VNSI**

★ **TOP 50 LISTED COMPANIES WITH THE BEST CORPORATE GOVERNANCE (VNCG50).**

INFORMATION ABOUT SUSTAINABILITY REPORT

(i) Reporting period, frequency

VietinBank formed the annual sustainability report based on the accounting period (from **January 01 to December 31**).

(ii) Applied standards

The reference standards when preparing VietinBank 2025 Sustainability Report includes:

- Circular 96/2020/TT-BTC dated November 16, 2020 by the Ministry of Finance providing guidance on information disclosure in the securities market;
- Reporting standards by the Global Reporting Initiative (**GRI**),
- Guidelines of the State Securities Commission (SSC) and Stock Exchange (**Sustainability assessment criteria table of HOSE**),
- Handbook on ESG implementation and disclosure drafted by SSC and the Climate Transition Programme,
- 17 Sustainable Development Goals of the United Nations (**SDGs**).

(iii) Reporting scope

The Report includes VietinBank's environmental, social and governance indicators at HO Units, Representative Offices and Branches, both domestic and overseas, within the Bank, and subsidiaries controlled by VietinBank. Special cases (individual figures) will be further annotated.

(iv) Member in charge of sustainability activities

- **Chairpersons of the Sustainable Development Steering Committee:** Mr. Nguyen Tran Manh Trung – Board member cum General Director and Mr. Le Thanh Tung – Board member.
- VietinBank welcomes comments and suggestions to improve the Bank's sustainability activities timely to meet the expectations of stakeholders.

For any comments or questions related to Sustainability Report, please contact:

Secretariat to the BoD and IR - Office of the BoD

Vietnam Joint Stock Commercial Bank for Industry and Trade

Address: 108 Tran Hung Dao, Cua Nam Ward, Hanoi city, Vietnam

Email: investor@vietinbank.vn

Phone: (84) 24 3941 3622

PART 1

ABOUT VIETINBANK

- 1 GENERAL INFORMATION
- 2 DEVELOPMENT DIRECTION



01

OVERVIEW

Registered name in Vietnamese:

**NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN
CÔNG THƯƠNG VIỆT NAM**

Registered name in English:

**VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE**

Abbreviation name:

VietinBank

SWIFT code:

ICBVNVX

Establishment and Operating License: No. 13/GP-NHNN dated June 17, 2022, renewed by the SBV in replacement of the Establishment and Operating License No.142/GP-NHNN dated July 3, 2009 and the Decisions on amendments and supplements to VietinBank's Establishment and Operating Licenses from 2022 to 2025.

Business registration certificate:

- Business Registration Code: 0100111948.
- Issued by the Department of Planning and Investment of Hanoi City for the first time dated July 3, 2009.
- Registered for the 13th amendment on January 8, 2024.

Charter capital: **VND 77,669,446,370,000**

Owner's equity: **VND 179,655,005,000,000**
as of December 31, 2025.

Head Office address:

108 Tran Hung Dao Street, Cua Nam Ward, Hanoi, Vietnam

Tel.: **(84-24) 3942 1030**

Fax: **(84-24) 3942 1032**

Website: **<https://www.vietinbank.vn/>**

Auditing firm: **PwC Vietnam Limited**

Ticker code: **CTG**

Par value per share: **VND 10,000/share**

Total number of shares: **7,766,944,637 shares**

CREDIT RATINGS

Fitch Ratings		MOODY'S	
Short-term	B	Short-term	
Long-term	BB+	Long-term	Ba2
Outlook	Stable	Outlook	Stable
Date	14/11/2025	Date	09/10/2025

BUSINESS LINES

VietinBank performs the following banking operations:



Fund mobilization

Taking deposits, issuing valuable papers, borrowing from other credit institutions and from the SBV



Credit extension

Lending, discounting, re-discounting negotiable instruments and other valuable papers, issuing bank guarantees, credit cards, domestic factoring and other forms of credit extension according to provisions of law



Provision of payment and account services

Opening accounts, providing payment means, domestic and international payment services, collection and payment services, and other payment services prescribed by law



Provision of foreign exchange services

on domestic and international markets according to the provisions of law



Provision of commodity price derivative products

according to regulations of the SBV



Provision of securities depository services

Other activities in accordance with the law.

BUSINESS LOCATIONS (as of December 31, 2025)

Domestic network

International network

HEAD OFFICE

VietinBank's HO is located at 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi, Vietnam

155 BRANCHES located in 34 provinces and cities across the country

2 BRANCHES IN GERMANY

2 REPRESENTATIVE OFFICES in Ho Chi Minh city and Da Nang city

1 SUBSIDIARY BANK IN LAOS

7 NON-BUSINESS UNITS: HR Development and Training School, 5 Cash Management Centers, Trade Finance Center

5 COOPERATION OFFICES in China, Singapore, Taiwan

845 TRANSACTION OFFICES

In addition, VietinBank has established relationships with over **1,000 correspondent** banks in more than 90 countries and territories worldwide.

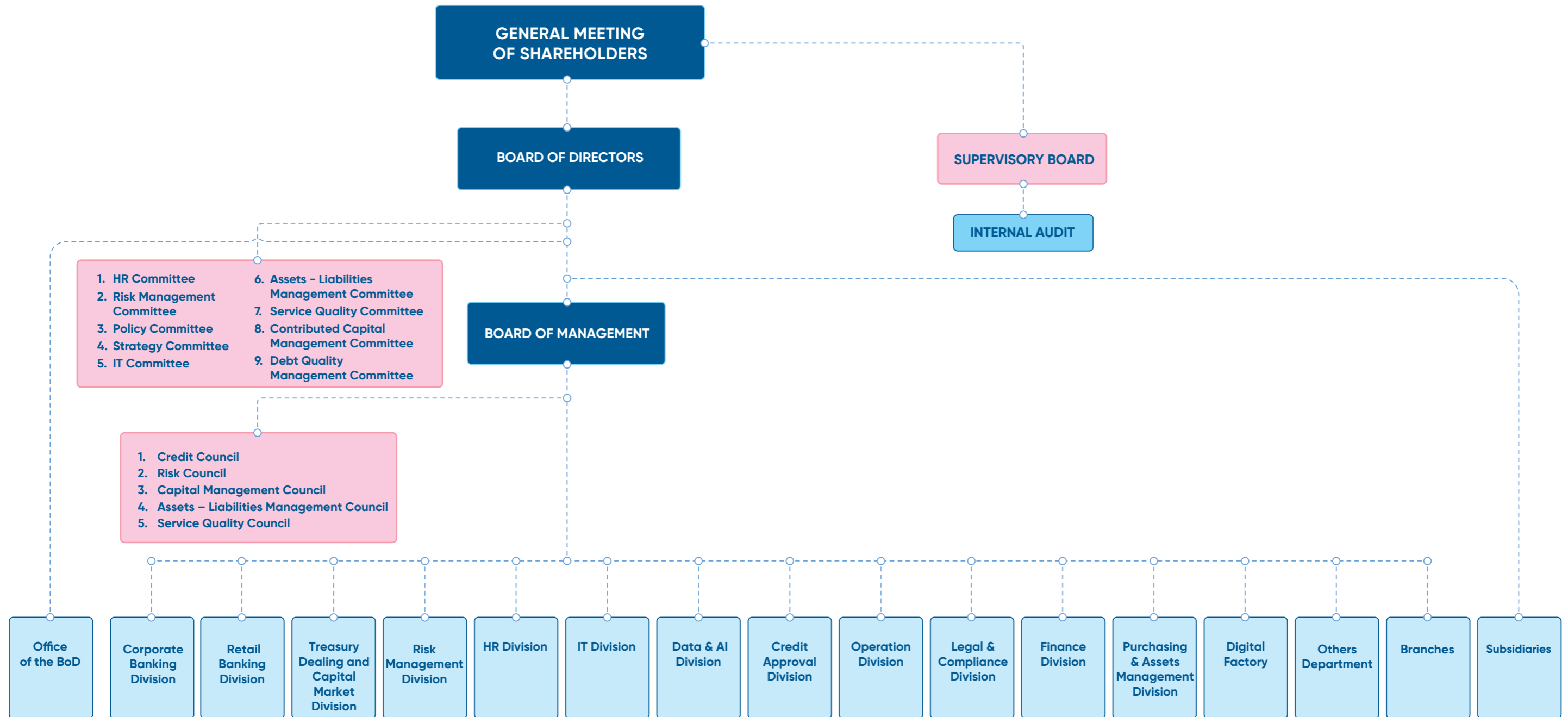
7 SUBSIDIARIES AND **1** AFFILIATED COMPANY:

- VietinBank Insurance Joint Stock Corporation (**VBI**)
- VietinBank Fund Management Company Limited (**VietinBank FMC**)
- VietinBank Securities Joint Stock Company (**VBSE**)
- VietinBank Leasing Company Limited (**VietinBank Leasing**)
- VietinBank Gold and Jewellery Trading Company Limited (**VietinBank Gold & Jewellery**)
- VietinBank Debt and Asset Management Company Limited (**VietinBank AMC**)
- VietinBank Global Money Transfer Company Limited (**VietinBank Global Money Transfer**)
- Indovina Limited Bank (**IVB**).

WORKFORCE OVERVIEW:

As of December 31, 2025, the total number of employees of the Bank and its subsidiaries is **24,583**, a decrease of 148 people compared to December 31, 2024.





Note: As of December 31, 2025.

VISION, MISSION, OPERATING PHILOSOPHIES AND CORE VALUES

VISION



- A leading multi-functional, modern and efficient bank in Vietnam, one of the top strongest banks in the Asia-Pacific region by 2030.
- The strongest and most prestigious bank in Vietnam, a top-tier bank in the Asia-Pacific region and gaining worldwide recognition by 2045 as a high-reputable bank.

MISSION



Striving to be a leading bank by serving our clients, shareholders, employees, partners, community in pursuit of sustainable country development

THREE OPERATING PHILOSOPHIES



VietinBank is a national commercial bank of Vietnam that plays a pivotal role in the nation's economic development. We are strongly committed to serving the nation's best interests by consistently applying three operating philosophies to ensure "SAFETY - EFFECTIVENESS - SUSTAINABILITY" as our desired goals at all times by practicing the following philosophies



Customer-centric strategy

Our customers are not only the goal but also the driving force and the core of our business. VietinBank shall consistently accompany, show devotion and empathy with our customers; giving honest, transparent and objective information for the best interest of customers; optimizing value for customers via offering excellent products and services, continuously enhancing CX throughout their journey with VietinBank.



HR development is the key to success

People are the most important resource of VietinBank. At VietinBank, sustainable HR development associated with talent development goals are considered top priority. VietinBank creates all the most favorable conditions for its staff and employees to devote, develop, promote their full potential, and contribute to the success of VietinBank.

VietinBank adheres to the following principles: **Openness – Transparency – Impartiality – Comprehensiveness – Fairness – Equity** in human development, ensuring a clear career path and promotion for the team members.



Innovation as breakthrough

Innovation and Creativity are prerequisites to improve VietinBank's competitiveness and affirm its pioneering position. VietinBank encourages the team's innovation and creativity in all daily activities, based on inheritance to create the best added values for clients, shareholders, employees, partners and communities.



CORE VALUES

VietinBank brings together passionate, growth-motivated individuals who have the courage to push beyond their limits, who are ready to take action, spearhead changes, and ceaselessly aim for new heights, further adding value to the company's future success. These are the five primary elements that contribute to VietinBank's core values.



Integrity

Integrity refers to qualities of honesty, candidness, impartiality, strong sense of consistent and uncompromising adherence to strong moral together with ethical principles and values. Integrity undeniably remains the foundation of building the Bank's trust and solid reputation.



Innovative-thinking

Innovative-thinking is to fundamentally embrace multi-dimensional thinking mindset, to actively cultivate knowledge and experience and to unyieldingly seek for insightful problem-solving approach, subsequently adding values and lead development. We believe Innovation is the key to success for VietinBank people.



Responsibility

Responsibility refers to consistent dedication and devotion for the job, a strong sense of accountability passion, and the willingness to overcome challenges to fulfill one's commitment. Responsibility acts as a crucial internal drive for VietinBank people.



Empathy

Empathy refers to qualities of being considerate and able to fully comprehend and effectively communicate with one another through deep understanding of the needs, wants, experiences, and stories of each of the customers, shareholders, coworkers, partners and community. Empathy contributes to building a respectful, cooperative and cohesive workplace of VietinBank.



Adaptability

Adaptability means being able to adjust to changes in business environment, being able to respond quickly to changing ideas, responsibilities, expectations, trends, strategies and other processes if needed for VietinBank ongoing sustainable development in the future.

ORIENTATIONS FOR MEDIUM-TERM DEVELOPMENT STRATEGY

The medium- and long-term target of VietinBank is to become a leading multi-functional, modern, and efficient bank in Vietnam, one of the strongest banks in the Asia-Pacific region by 2030.



With the business philosophy for the new era of development, VietinBank focuses on investing in improvement of our foundational capabilities – the pillars to promote the successful implementation of the defined strategic directions.

2026 OPERATING DIRECTIONS

VietinBank enters 2026 as a major commercial bank, marking the first year of implementing the Development Strategy for the period 2026 - 2030. This is not only an opportunity to complete our strategic goals but also a step closer to creating solid momentum for the next growth phase.

In order to realise these goals, VietinBank will concentrate on the following strategies

(i) Diversify revenue streams and sustainable growth

- **Sustainable growth of business scale:** Expand business sustainably with a focus on customer groups in potential locations. Prioritize high value-added industries such as manufacturing, exports, renewable energy, high technology and modern agriculture.
- **Diversified sources of income:** Boost service-based income with products such as trade finance, FX trading, guarantees, card operations and insurance. Increase the provision of integrated and bundled services and improve business models to suit each customer segment.

(ii) Become the customer's main bank

- **Customer insights and personalised services:** Use Big Data analytics to gain insights into customer's behaviors and needs. From there, design personalized services, simplify the access to banking services and provide superior CX.

- To intensify in-depth business of existing customer segments, encourage customers to use more core products and services, increase the frequency and value of transactions at VietinBank, and improve customer satisfaction to enhance customer engagement and retention, and become the main bank of customers, thereby expanding cross-selling opportunities, optimizing profits per customer, contributing significantly to CASA growth, core service fee revenue, improving revenue structure towards sustainability, strengthening VietinBank's competitive position in the market, and expanding market share.
- **Comprehensive ecosystem:** Create a comprehensive financial ecosystem, connecting corporate and individual customers through products such as credit cards, e-wallets and modern payment solutions. Promote cross-selling activities of the ecosystem, enhance coordination between business units, VietinBank branches and the ecosystem of subsidiaries. Subsidiaries are parts of VietinBank ecosystem, serving VietinBank customers and providing comprehensive product packages to best meet customer's needs.

(iii) Enhance sales channels' performance

- **More transactions to be migrated to digital platforms:** Encourage customers to use more digital channels (Internet Banking, Mobile Banking) than physical ones. Build solutions to increase the number of active customers and the volume of transactions on non-physical channels, improve the quality and quantity of features available on digital channels to increase the portion of customers using multiple banking products, thereby increasing the CASA ratio to a level approaching that of regional banks.
- Enhance the operating performance of physical sales channel (i.e. transaction points/offices) by reorganising the network of transaction points/offices.

(iv) Develop risk management capabilities

- **Strictly control credit quality:** Fine-tune the model for early identification and handling of potentially risky debts, promoting the role of the three lines of defense, enhancing the role and improving the debt handling flow process at the Debt Handling Center, applying advanced risk measurement tools such as RORA (Return on Risk-Adjusted Assets) to evaluate the performance of the credit portfolio.
- **Debt collection:** Close coordination between the HO and branches in handling bad debts and potentially risky debts. Strengthen the activities of the Debt Handling Center to classify and handle debts promptly.
- **Responding to technology risks:** Deploy advanced security measures, prevent and respond effectively to cybersecurity incidents, and protect the security of digital banking systems.
- **Enhanced collection of write-offs:** Deploy consistently collection of bad debts and write-off debts, striving to keep the growth and scope of collection of write-offs so as to make effective contribution to the Bank's revenue growth.

(v) Promote new business initiatives and new ways of working

- Leveraging market opportunities, the development of new technologies, and policies and legal frameworks that promote innovation, VietinBank selects partners to build strategic relationships at the Bank-wide level, linked to the successful implementation of strategies and key lines of business to generate new revenue streams and enhance VietinBank's competitiveness.
- Enhancing the role of HO units through the implementation of business initiatives that directly increase operational efficiency at HO units in particular and the entire bank in general.
- Developing new approaches to training, changing mindsets, and upskilling the staff, thereby enhancing HR capacity and increasing labor productivity.
- Continuing to effectively implement DX initiatives, improving AI capabilities across the Bank, and focusing on modernizing payment infrastructure to enhance operational efficiency, security, and safety of the system.

2026 vision and beyond: With strong determination and aspiration, VietinBank aims to successfully implement our strategic objectives of 2026, creating breakthroughs in business efficiency and sustainable development for the next period, affirming our pivotal role in the Vietnamese financial and banking system, and actively contributing to the development of the national economy.

SUSTAINABLE DEVELOPMENT GOALS, COMMITMENTS AND AGENDA OF VIETINBANK IN SHORT AND MEDIUM TERM

Aiming to become a sustainable development bank under international standards, in line with the Vietnamese laws and the government’s orientation, VietinBank **commits to sustainable development** as follows

- (i) Always accompany the government, domestic and international organizations, and the customers to solve environmental and social issues, promote sustainable finance through such activities as (i) develop specialized policies and products in financing sustainable projects/corporate purposes, (ii) reduce the proportion of financing to projects/corporate purposes that have negative impacts on the environment, climate change and biodiversity, (iii) prioritize resources to finance sustainable development projects/corporate purposes and consumption behaviors that contribute to environmental protection, climate change response and corporate social responsibility.
- (ii) Communicate on the goals and results of implementing actions towards sustainable development to all employees and stakeholders.
- (iii) Promote the application of technology, develop new electronic transaction channels, services and payment methods with modern technology, contributing towards the goal of “greening” the banking system operations.
- (iv) Ensure the transparency of the sustainable development-related reports to domestic and foreign partners, competent state agencies, shareholders and other stakeholders (according to regulations on information disclosure).

Amid global efforts to achieve net-zero, VietinBank has set the **sustainable development goals** as follows

General goals

- (i) Sustainable development is one of VietinBank’s key strategies. Environment and climate change are critical targets; especially when Vietnam is developing an action plan towards “net zero” by 2050 according to the declaration at the COP26/COP27. This is an opportunity for VietinBank to restructure business operations towards sustainable development.
- (ii) VietinBank will align sustainable development with the Government’s orientations, deliver social and environmental commitments in contribution to improving environment and society, protecting natural resources and environment, developing infrastructure, promoting “green” credit growth and combating climate change; thereby, uplifting Vietnam’s competitiveness and position.
- (iii) VietinBank accompanies businesses in promoting the mobilization of sustainable finance, transfer of “green”, low-carbon technology and adaptation to climate change.

Specific goals

- **Environmental goals:** VietinBank implements environmental goals through credit granting and provision of products and services for the following purposes
 - (i) **Climate change mitigation:** Activities that contribute to stabilizing greenhouse gas (Greenhouse Gas - “GHG”) in the atmosphere by avoiding or reducing or removing GHG emissions.
 - (ii) **Adaptation to climate change:** Activities aimed at strengthening the resilience of the natural, social and economic system, minimizing adverse impacts and capturing opportunities from climate change.
 - (iii) **Preservation of natural resources:** Activities that reduce the consumption of non-renewable resources, contribute to sustainable use of natural resources and ensure that the use of renewable resources is not faster than their re-generation progress.
 - (iv) **Biological conservation:** Activities that contribute to the conservation of biodiversity in terrestrial, marine and water environments.
 - (v) **Pollution prevention and control:** Activities that contribute to protecting the environment and people from pollutants other than GHG.
- **Social goals:** VietinBank implements social goals through credit granting and provision of products and services aimed at increasing comfort for people’s lives, especially in such aspects as basic infrastructure, affordable social housing and access to essential services.

To achieve these goals, VietinBank identifies the **main pillars**, including

- (i) Consolidating sustainable development functions and teams
- (ii) Strengthening the monitoring, reporting and disclosure of information
- (iii) Deploying the full suite of sustainable finance products and services at VietinBank
- (iv) Benchmarking the system of internal regulations to international standards
- (v) Growing partnerships and expanding the Bank’s ecosystem in support of the customers
- (vi) Accelerating DX of banking activities towards emissions reduction goals.

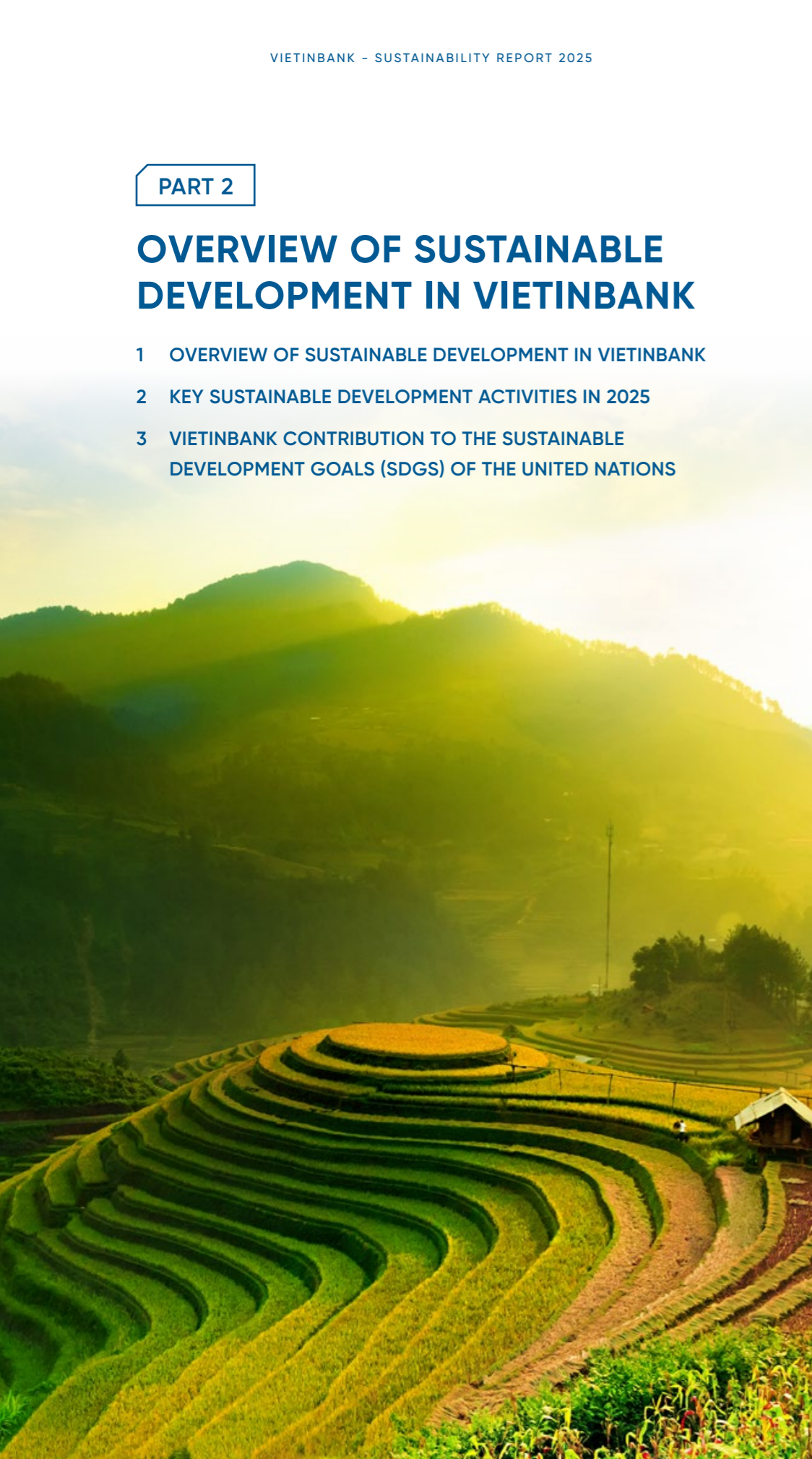
VietinBank will deliver social and environmental commitments in contribution to improving the environment and the society, protecting natural resources and environment, developing infrastructure, promoting “green” credit growth and combating climate change; thereby, uplifting Vietnam’s competitiveness and position. VietinBank aims to prioritize financing of projects/business cases that bring environmental and social benefits, strengthen HR and internal governance system, effective controls and decision-making processes on the principle of upholding laws while ensuring the rights and meeting the needs of shareholders.



PART 2

OVERVIEW OF SUSTAINABLE DEVELOPMENT IN VIETINBANK

- 1 OVERVIEW OF SUSTAINABLE DEVELOPMENT IN VIETINBANK
- 2 KEY SUSTAINABLE DEVELOPMENT ACTIVITIES IN 2025
- 3 VIETINBANK CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGS) OF THE UNITED NATIONS



1 - GOVERNANCE FOR SUSTAINABLE DEVELOPMENT AT VIETINBANK

GOVERNANCE MODEL TOWARDS SUSTAINABLE DEVELOPMENT

VietinBank’s sustainable development model engages the BoD, BoM, HO Divisions/ Departments, subsidiaries, branches and all employees within VietinBank, affirming VietinBank’s commitment to corporate social responsibility in pursuit of sustainable values to optimize benefits to shareholders, investors, partners, customers, employees, community and society.

In 2023, VietinBank established and consolidated the personnel for the Bank’s **Sustainable Development Steering Committee**. This is the Steering Committee in charge of sustainable development issues at VietinBank, with clear regulations on organization and operation. The leadership of VietinBank’s Sustainable Development Steering Committee includes members of the BoD and the BoM, to ensure that the goals and action plans of the Steering Committee are consistent with the Bank’s strategy, business plan and risk management. The remaining members of the Steering Committee come from units with such functions as strategy formulation, business, risk management, credit approval, asset management and etc. to procure sufficient resources for building sustainable banking while promoting sustainable finance for customers.

ROLES AND RESPONSIBILITIES OF THE BOD, BOM AND SUSTAINABLE DEVELOPMENT STEERING COMMITTEE AT VIETINBANK

• BoD

The BoD has the ultimate responsibility for setting directions and determining strategies, goals, commitments and vision for sustainable development activities at VietinBank. At the same time, the BoD is responsible for orienting and developing Framework regulation on provision of sustainable finance of VietinBank, supervising the progress of the Bank’s sustainability activities as well as compliance with sustainable development-related commitments with stakeholders.

• BoM

The BoM is responsible for closely following the directions and orientations of the BoD to effectively deploy sustainable development-related activities throughout VietinBank group; meanwhile, advising, proposing and submitting to the BoD sustainable development goals and action plans according to authorization and mandate assigned.

• Sustainable Development Steering Committee

The Sustainable Development Steering Committee is responsible for advising the BoD and the BoM on issues related to sustainable development at VietinBank, and acts as the focal point in sustainable development with specific tasks as follows: **(i)** Advising the BoD in research, development, adjustment, approval and evaluation of the results and effectiveness of VietinBank’s sustainable development strategy; **(ii)** Advising the BoD and the BoM on promulgation of policies and tools to implement sustainable development-related tasks at VietinBank; **(iii)** Monitoring the progress of sustainable development-related tasks of relevant members/units at VietinBank and **(iv)** Reporting to the BoD/BoM on the progress of sustainable development-related tasks on a quarterly or ad-hoc basis.

In which, **Mr. Nguyen Tran Manh Trung – Board member cum**



General Director and Mr. Le Thanh Tung – Board member are Co-Chairs of the Sustainable Development Steering Committee, directly instructing activities of the Committee. Other members of the Steering Committee, including: Leaders of Corporate Banking Division, Treasury and Capital Markets Division, Human Resources Division, Credit Approval Division, Asset Procurement and Management Division, Strategy and Change Management Department, Secretariat to BoD and IR Department and etc. perform functions and tasks under the direction/coordination of the Chairpersons of the Sustainable Development Steering Committee.

IDENTIFICATION AND EVALUATION PROCESS OF MATERIAL TOPICS IN VIETINBANK’S SUSTAINABLE DEVELOPMENT

To identify and evaluate sustainable material topics, VietinBank has taken the following 3 steps:

1. Research the context

VietinBank has researched the general context of climate issues, environmental protection, and sustainable development in the world and in Vietnam, referring to existing practices at domestic and international banks, including the ESG practices that VietinBank has been implementing in recent years to identify material topics.

2. Identify impact-based material topics

From the above studies and analyses, VietinBank listed material topics related to the topics of Economy - Environment - Society - Governance with preliminary impact assessments, including both positive and negative assessments conducted by relevant professional departments/offices and consulting with stakeholders.

3. Assess and determine significance of the topics

Each material topics has a different level of impact on the Bank’s operations. Considering the objectives, strategies, and orientations, VietinBank has conducted the next step of assessing the correlation of the impact levels of these issues with each other and created a matrix of material topics by their priority and impact level.

IDENTIFICATION OF MATERIAL AREAS/ ISSUES IN SUSTAINABILITY OF VIETINBANK

Material topics in sustainability are researched, identified and updated regularly by VietinBank to ensure strict governance in line with market trends and fluctuations. In addition to the research of VietinBank’s core sustainability staffs, we also receive opinions and advice from strategic shareholders, experts, partners inside and outside the industry, shareholders, and investors such as: Members of the Asian Transformation Finance Research Group; specialized forums and seminars such as: Circular Economy Forum, United Nations Conference on Climate Change, MUFG Bank (Japan), GMS, Customer Conference...

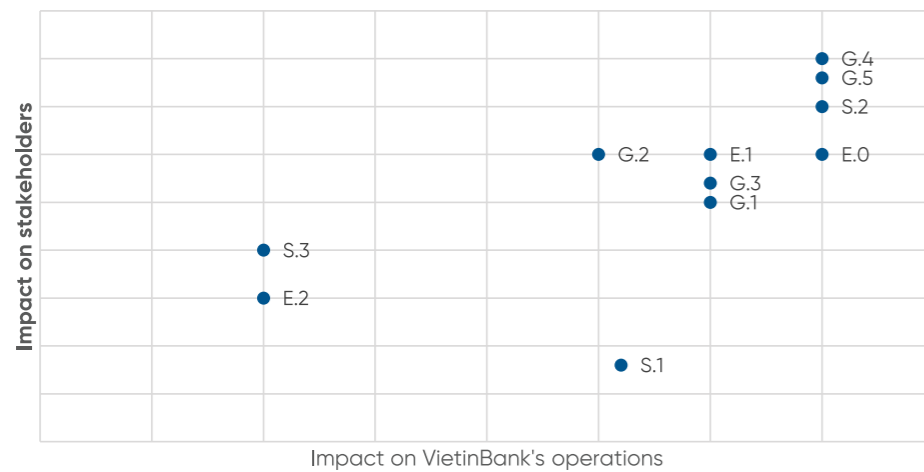
Dialogue and opinion surveys from employees and workers are also regularly implemented by VietinBank in many flexible forms (direct, online, survey forms, 1-1 exchanges...) to collect feedback on environmental, social and governance topics.

1 - GOVERNANCE FOR SUSTAINABLE DEVELOPMENT AT VIETINBANK

VietinBank material topics includes:

ECONOMICS	E.0	Contributing to economic value
ENVIRONMENTAL	E.1	Products of green finance and powering energy transition
	E.2	Practices in energy saving and energy efficiency
SOCIAL	S.1	Joining hands to develop the community and society
	S.2	Inclusive finance
	S.3	HR development and gender equality
GOVERNANCE	G.1	Improving risk management
	G.2	Data management and information security
	G.3	Ethical business practices
	G.4	Transparency and integrity of corporate governance
	G.5	Ensuring the rights of shareholders and investors

Matrix of material topics



1 - GOVERNANCE FOR SUSTAINABLE DEVELOPMENT AT VIETINBANK

Identification and engagement of key stakeholders to VietinBank

In its operations, VietinBank identifies key stakeholders for VietinBank including: Customers; shareholders/investors; community; regulators; partners ... The cooperation between VietinBank and stakeholders is always carried out on the basis of respect and ensuring the harmony of interests of all parties.

The methods of interaction with key stakeholders are flexibly used by VietinBank, ensuring that the information received is complete, accurate and responded to promptly through updating the Bank's policies and operations. Specifically:

Stakeholders	Engagement method	Frequency	Considerations	VietinBank's response method
Customers	Contact Center operates 24/7 through such channels as: telephone, website, email, chatbot...	24/7	- Financial products and services, technology applications that meet customer's needs and bring customer satisfaction.	- Developing products and services that best meet customer's needs, improving customer experience through DX, ensuring safe and fast transactions.
	Campaigns on customer experience evaluation and surveys	According to specific campaigns	- Quality of products and services, customer service attitude.	- Supporting individuals and businesses to overcome difficulties and restore production.
	Branches and transaction offices nationwide	On a regular basis	- Information related to the Bank.	- Conducting regular surveys to improve product and service quality. - Showing appreciation to customers and resolving complaints.
Shareholders/ Investors	Annual/ extraordinary GMS	According to a specific schedule, at least once a year	- Business results, operations of the Bank, development orientation, goals, etc.	- Ensuring transparent and timely information disclosure to shareholders/ investors. - Bringing sustainable value with a regular dividend payment policy.
	Online and offline conferences, seminars and workshops	On a regular basis	- Benefits for shareholders, VietinBank responsibilities to shareholders and investors.	- Organizing annual/ extraordinary GMS so that shareholders can give opinions and exercise shareholders' rights according to regulations.
	Materials for investors on VietinBank's Investor Relations website	On a regular basis	- Transparent, sufficient and timely information disclosure.	- Organizing meetings with investors/ shareholders/ experts to communicate official information about VietinBank.
	The Investor Relations team receives comments and answers questions from shareholders and investors	On a regular basis	- Ensuring fair and equal benefits among shareholders.	
	Information disclosure on VietinBank's Investor Relations website, information disclosure with regulators (SBV, State Securities Commission of Vietnam, Stock Exchanges, etc.)	On a regular basis		

Social community	Meeting, discussing and coordinating with local authorities	On a regular basis	- Social security and community development activities.	- Carrying out social security activities and community support.
	Media channels	On a regular basis	- Local economic development programs.	- Deploying comprehensive financial solutions for businesses and individuals, contributing to local economic development and more job creation.
	Contact center, email, website, etc.	On a regular basis		
Regulators	Meeting and discussing at forums, seminars, and workshops	On a regular basis	- Complying with legal regulations and implementing the State's guidelines, principles and policies.	- Always fully complying with the regulations of State regulators in all activities.
	Participating in developing and commenting on State policy documents	On a regular basis	- Fulfilling all obligations to the State. - Managing impacts on the environment, economy and society. - Joining hands with the Government and line agencies in community support activities.	- Pioneering in implementing the policies of the Government and SBV in supporting people and businesses, restoring production and business activities and developing the economy, demonstrating the role of a systematically important bank through interest rate support policies, etc. - Promoting the implementation of major guidelines and policies of the Government and the SBV in promoting green credit growth and credit for priority sectors, etc.
Partners/ Suppliers	In-person meetings to ensure harmony of interests between parties	On a regular basis	- Ensuring the quality of products and services. - Payment in full and on time. - Ensuring the interests of stakeholders, maintaining long-term and sustainable cooperation.	- Fully implementing the responsibilities and obligations that have been signed. - Selecting contractors/ suppliers openly and transparently. - Treating all partners/suppliers fairly and respectfully.
Employees	- Annual town hall meetings	According to a specific schedule, at least once a year	- Compensations and benefits, career development opportunities.	- Guaranteeing jobs for employees. - Developing compensation and benefits policy and training programs to improve career opportunities.
	- Building a strong Trade Union and Youth Union organization to protect the rights of employees	On a regular basis	- Workplace safety and health assurance for employees. - Professional relationships and working environment.	- Evaluating capacity and work performance based on KPIs. - Developing and implementing incentive programs for employees.
	- Survey on employee satisfaction	On a regular basis		- Taking care of employees' health and ensuring workplace safety.
	- Channel of internal communication and complaint receipt	On a regular basis		- Organizing internal team-building activities and events to strengthen the bond between employees.



2 - KEY SUSTAINABLE DEVELOPMENT ACTIVITIES IN 2025

Based on a strong commitment to sustainability, VietinBank is implementing many ESG-related practical, synchronous and effective action programs. The VietinBank leadership team and employees are constantly striving to ensure that all business activities are associated with social and environmental responsibilities, creating great motivation, contributing to environmental protection and moving towards a green economy.

In partnership with the Government and the SBV in the effort to green the Banking Sector

• **Successfully completing the Green Banking Development Project in Vietnam**

2025 is the final year in the roadmap for implementing the Green Banking Development Project in Vietnam, issued under Decision No.1604/QĐ-NHNN. VietinBank has reviewed the implementation of the Project at the Bank over 5 years from 2021 to 2025 to summarize the achievements, identify difficulties and obstacles in green/sustainable banking operations, and thereby propose and orient the implementation for the next phase.

Based on 5 levels of strategic framework and roadmap for green banking development outlined in the **Green Banking Development Plan** in Vietnam, VietinBank conducted a self-assessment of its green banking development level in 2025 and achieved **Level 3 - Systematic business operations**, where most processes and products/services comply with green principles, and the Bank's organizational structure is designed to support "green" impacts from various perspectives: operational objectives, operating principles, personnel and organizational structure, and operational processes.

During the period 2026-2030, VietinBank aims to develop green banking at the highest 2 levels according to the roadmap, including: "Level 4: Strategic ecological balancing initiative. Green banking activities are not limited to individual operations but are expanded into a network, alliance, community dialogue, or the entire ecosystem to achieve sustainability of social, environmental, and financial factors" and "Level 5: Proactive ecological balancing initiative, in which green banking activities are similar to level 4, but are implemented purposefully, not just as a response to external changes as in level 4."

• **Collaborating with Government agencies in activities promoting sustainable development**

Based on Resolution No.198/2025/QH15 of the National Assembly on some special mechanisms and policies for the development of the private economy, under the chairmanship of the SBV, VietinBank participated as a member of the drafting committee for the Decree stipulating a 2% interest rate support from the State budget for green projects and prepared resources to implement it immediately upon receiving documents from the Government and the SBV.

In July 2025, VietinBank actively participated in providing feedback on the **"Draft Regulations on Environmental Criteria and Confirmation of Investment Projects in the Green Classification List"** when the Prime Minister issued Decision No. 21/2025/QĐ-TTg. Simultaneously, the Bank immediately reviewed its ongoing Sustainable Finance Framework. The green use categories in VietinBank's Sustainable Finance Framework were identified as being consistent with the **"Regulations on Environmental Criteria and Confirmation of Investment Projects in the Green Classification List issued by the Prime Minister"**.

2025 also marks the third consecutive year that VietinBank has partnered with the Ministry of Agriculture and Environment (formerly the Ministry of Natural Resources and Environment) based on the cooperation agreement signed between the two parties in 2023. VietinBank continued to coordinate and sponsor the Circular Economy thematic program within the framework of the **"Vietnam Economic Forum 2025, Prospects 2026"** (VEPF) event, co-organized by the Central Policy and Strategy Committee and the Government.



Mr. Le Thanh Tung, VietinBank Board member, Co-Chair of VietinBank Sustainable Development Steering Committee, spoke at the Circular Economy thematic session in VEPF.

Continue to expand and diversify the portfolio of sustainable financial products and services, promptly meeting customer needs

- In 2025, VietinBank continue to implement and expand the scope of the Green UP **VND 5,000 billion** green finance package with preferential interest rates and fees for projects that bring environmental and social benefits in the following fields: green energy, green exports (textiles, fabrics, leather goods, coffee, rice, wood, seafood), green buildings, circular economy, and green transportation.



5.000 TỶ ĐỒNG TÀI CHÍNH XANH			
LÃI SUẤT CHỈ TỪ			
5,8% / NĂM	6,2% / NĂM	MIỄN ĐẾN 100%	THỜI GIẠN ƯU ĐÃI
NGẮN HẠN	TRUNG DÀI HẠN	PHÍ DỊCH VỤ TÀI KHOẢN	LÊN ĐẾN 24 THÁNG

*Áp dụng theo quy định của VietinBank từng thời kỳ

2 - KEY SUSTAINABLE DEVELOPMENT ACTIVITIES IN 2025

The expansion of the program's scope in 2025 to include green transportation and circular economy projects aims to boost funding for VietinBank's sustainable development projects. With a scale of VND 5,000 billion, this will provide an opportunity for businesses operating in green sectors to access preferential financing from the Bank, contributing to Vietnam's sustainability. After nearly two years of implementation, the Green UP package has brought VietinBank's funding to hundreds of enterprises participating in green transformation and working towards sustainable development goals.

- In 2025, VietinBank's pioneering **green deposit** product for corporate customers continues to create a connection channel between green depositors and green borrowers. This green deposit product is designed to mobilize capital for green projects within the Bank's Green Deposit Framework, available for both term and demand deposits, and applicable to VND, USD, and EUR currencies. Customers participating in the green deposit program will receive a green deposit certificate from VietinBank to honor their contribution to a sustainable future.



- In 2025, VietinBank launched the **VND 4,000 billion preferential credit package V-Green Powerup** to support V-Green charging station investors, including corporate and individual customers who are investors in charging stations under franchise, cooperation, or business agreements with V-Green Global Charging Station Development Joint Stock Company (V-Green). This demonstrates VietinBank's strong commitment to sustainable development, including promoting the national electrification of transportation.

VietinBank and V-Green have signed a cooperation agreement to provide specialized credit solutions to strongly promote the expansion of electric vehicle charging station infrastructure and accelerate the green transformation trend in Vietnam's transportation sector. Under the agreement, VietinBank provides credit solutions specifically for charging station investors, especially V-Green's franchise partners. This financial support package, worth up to VND 4,000 billion, is designed with attractive preferential policies to optimize funding access and expand opportunities for investors.



Signing ceremony for the cooperation agreement between V-Green and VietinBank

- Simultaneously, the Bank continuously updates and develops comprehensive and flexible financial solutions for each industry, sector, and customer. Some notable solutions include: Financing solutions for renewable energy projects including wind and solar power; Financing solutions for rooftop solar power projects; Solutions for accessing waste collection and treatment projects combined with waste-to-energy...
- To mobilize funding for green and sustainable projects, VietinBank has established relationships and regularly exchanges information with several major partners in the sustainable development sector such as: ADB, IFC, AFD, KfW, MUFG, JBIC, EIB... to learn from their experience and prepare the necessary conditions to mobilize funding resources, technical support, management capacity, and develop green bond products when market conditions are favorable.

Continuously train and enhance internal capacity on sustainable development and green finance issues

In 2025, VietinBank aims to focus on enhancing its internal capacity in implementing sustainable financial activities through a series of technical support programs, training projects, and bilateral working programs, in order to access international knowledge, tools, and experience in green finance. Through this, VietinBank clearly identifies gaps with international best practices and develop specific, feasible action plans.

- In July 2025, VietinBank launched a technical support activity under the **"Enhancing Green Banking Capacity"** component. This is one of the important activities within the framework of the **"Promoting Inclusive Finance and Climate Financing"** technical support project, entrusted through the Asian Development Bank (ADB) for the component on green banking and green credit development, in coordination with the SBV. PwC Vietnam – a reputable partner in the field of sustainable finance – is accompanying VietinBank in advising on the implementation of this activity. This activity will support VietinBank in: **(i)** Assessing the current status and identifying gaps compared to global green finance practices; **(ii)** Developing a technical support plan to serve green banking goals for the coming period; **(iii)** Strengthening internal capacity in green finance through direct technical support and in-depth training. Based on the GAP analysis report and ADB's recommendations, VietinBank will study and adjust its green banking strategy accordingly, taking into account the Bank's actual situation and the advice of its international partners.

2 - KEY SUSTAINABLE DEVELOPMENT ACTIVITIES IN 2025



Launch ceremony of the "Enhancing Green Banking Capacity" project at VietinBank

- In May and June 2025, within the framework of the cooperation program between the German International Cooperation Organization (GIZ) and the SBV, VietinBank participated in a SBV delegation led by the SBV's Permanent Deputy Governor to Germany and Luxembourg – two leading sustainable finance centers in Europe – to exchange experiences, learn from each other, and seek opportunities to strengthen international cooperation in the field of sustainable finance, promote green credit, and equitable transition.

With the theme **"Mobilizing financial resources to promote green credit in the banking system towards sustainable development and equitable transition in Vietnam"**, VietinBank delegation actively exchanged professional experiences and opened up opportunities for cooperation with many leading reputable financial institutions such as: the German Federal Financial Supervisory Authority (BaFin), the German Central Bank (Bundesbank), Finance in Motion, DZ Bank, the European Investment Bank (EIB), and the Luxembourg Sustainable Finance Initiative (LSFI).



The delegation worked with DZ Bank

Collaborating, cooperating, and raising awareness among customers and partners

- VietinBank not only provides funding but also accompanies businesses in raising awareness and

adopting ESG standards. Over the past period, VietinBank has actively organized a series of specialized workshops, supporting businesses in building green transformation roadmaps, helping businesses view ESG as a "green passport" to access export markets and global supply chains.

Specifically, VietinBank collaborated with MUFG Bank (Japan) to successfully organize the MUFG Now (Net Zero World) Vietnam 2025 event with the theme **"Sustainable Innovation Strategies Towards a Green Breakthrough"** for over 150 Vietnamese and Japanese business leaders. This provided customers with a comprehensive overview of global sustainability trends, technical and financial advice, etc., to promote the journey towards sustainable development for Vietnamese businesses.






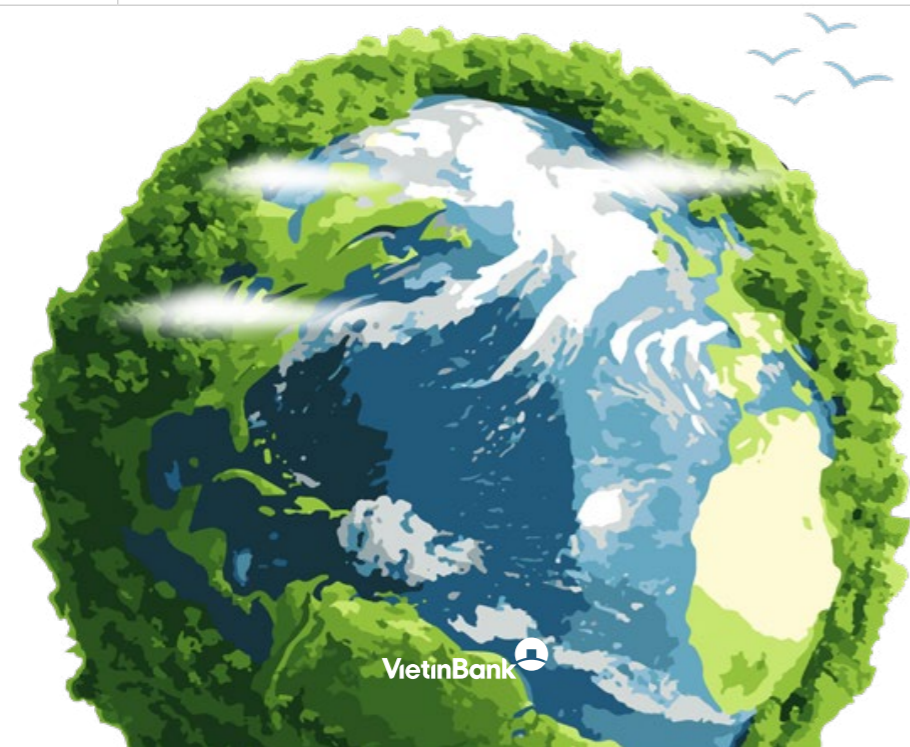
VietinBank and MUFG Bank are co-organizing the MUFG NOW 2025 event

- In order to share experiences in implementing sustainable finance and raise awareness among the business community, VietinBank also organizes and participates in events, forums, seminars, and workshops on circular economy and green economy topics, such as the Green Energy Transition Workshop based on Resolution 70 of the Politburo; the Sustainable Development Business Forum



3 - VIETINBANK CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGs) OF THE UNITED NATIONS

SDGs	VietinBank contributions
<p>SDG 1: No Poverty</p> 	<ul style="list-style-type: none"> Outstanding credit balances reached nearly VND 2 quadrillion, supporting businesses and individuals in accessing funding. Consistently ranked among the top 1,000 businesses paying the highest income tax in Vietnam (V1000) for many years. Actual tax payments to the State budget in 2025 reached VND 10,057 billion. In 2025 alone, VietinBank allocated over VND 675 billion to social welfare activities, determined to “leave no one behind.” This included the construction of 2,637 new houses for poor households, near-poor households, and families under preferential policies.
<p>SDG 2: Zero Hunger</p> 	<ul style="list-style-type: none"> Implemented a preferential credit package of VND 30,000 billion for people and businesses affected by storms and floods to help them stabilize their lives and restore production. Preferential loans for buyers of social housing and worker housing with low interest rates (from 5.9%/year) Support for agriculture and rural areas is a priority area with outstanding credit reaching over VND 245 trillion by December 31, 2025, to support the production, processing, and consumption of agricultural products. Support for forestry and fisheries: Disbursement reached VND 18.5 trillion to support households and businesses in this sector. Creating jobs and stable income for 24,583 employees.
<p>SDG 3: Good health and well-being</p> 	<ul style="list-style-type: none"> VietinBank donated 8 ambulances, service vehicles, and many essential medical equipment to hospitals, contributing to improving the capacity of community healthcare. 7,913 social insurance books and health insurance cards have been issued to people in difficult circumstances. For its employees, VietinBank ensures health insurance, social insurance, and VBI Care health insurance coverage for all staff. The Bank organizes regular health check-ups for all employees, including female employees, at reputable medical facilities. Furthermore, VietinBank regularly organizes seminars, workshops, and training sessions on health. In 2025, staff costs reached VND 15,853 billion, including salaries and allowances, salary-based contributions, subsidies, and other expenses. VietinBank has provided financial and payment solutions to the healthcare sector with many preferential support measures.






SDGs	VietinBank contributions
<p>SDG 4: Quality education</p> 	<ul style="list-style-type: none"> VietinBank has sponsored the construction and upgrading of 15 school buildings; and simultaneously awarded scholarships to underprivileged students, further motivating them to pursue their dreams of going to school. In 2025, VietinBank organized 1,105 training courses. The number of trainees participating in the training was 289,442, with an average training time of 70.8 sessions/person, ensuring the enhancement of the capacity of employees throughout the system. Over 400 training courses to enhance sales skills and professional competence for sales teams, over 70 training courses, and over 2.6 million online learning sessions on DX. Develop over 300 e-learning materials, video lectures, exam question banks, organized internal experience-sharing programs, and learning programs combining theory and practice. Successfully implement the “AI Workup - AI Application to Boost Productivity” technology application competition, selecting 34 solutions out of 28,830 submitted ideas/solutions for system-level awards. Implement over 70 learning activities and campaigns; organize Gameshows, Minigames for knowledge review, and self-study programs with nearly 40,000 interactions, helping staff quickly access new knowledge in an engaging way. Notably, in 2025, VietinBank cooperates with ADB and PwC to enhance green banking and climate financing capabilities. In the near future, the consulting partners will organize technical support programs to improve the Bank’s green banking capabilities.
<p>SDG 5: Gender Equality</p> 	<ul style="list-style-type: none"> In 2025, VietinBank’s Committee for the Advancement of Women continued to implement the national strategy on gender equality for the period 2021-2030, developed a plan for implementing gender equality and the advancement of women in 2025, issued guidance documents for units to implement activities during the Month of Action for Gender Equality and Prevention and Control of Gender-Based Violence, and implemented key programs for female employees. Notably, VietinBank organizes supplementary periodic health check-ups specifically for female employees and implements maternity leave policies in accordance with the law. VietinBank does not discriminate based on gender in recruitment and compensation; it supports career development for female employees. The proportion of women in management, leadership, and staff at VietinBank is balanced: 57.25% of managers are women; 61.4% of employees are women.
<p>SDG 6: Clean water and sanitation</p> 	<ul style="list-style-type: none"> Specifically, outstanding credit at VietinBank in 2025 for the sustainable water management sector in urban and rural areas reached VND 5.4 trillion. Ensure clean water, sanitation, and supporting wastewater recycling and treatment projects within the framework of VietinBank’s Circular Economy projects. VietinBank’s Sustainable Finance Framework and Green Deposit Framework identify “Circular Economy” as one of the green financing areas. Implement measures to save energy, combat waste, and apply energy-efficient initiatives to reduce energy consumption (electricity, water, gasoline).

3 - VIETINBANK CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGS) OF THE UNITED NATIONS

SDGs	VietinBank contributions
<p>SDG 7: Affordable and clean energy</p> 	<ul style="list-style-type: none"> Green credit outstanding in 2025 reached nearly VND 56 trillion, with the majority of financing allocated to renewable energy projects (solar power, wind power, ...). VietinBank's Sustainable Finance Framework and Green Deposit Framework identify "Green Energy" and "Energy Efficiency" as two of the key areas for green financing. Green energy is one of the key target groups of the Green Up preferential credit package valued VND 5 trillion. Promote energy saving and efficiency in the HO and branches buildings.
<p>SDG 8: Decent work and economic growth</p> 	<ul style="list-style-type: none"> Prioritize sustainable credit growth, with total outstanding credit reaching nearly VND 2 quadrillion, focusing on production and business sectors, priority areas for development according to the Government and SBV orientation; essential sectors of the economy; prioritize resources to support people and businesses in production and business activities and overcome difficulties. Issue bonds worth a total of VND 16,350 billion to support economic growth through the efficient provision of funding. Implement many preferential credit packages and support programs for businesses, individuals, and priority sectors, helping businesses access capital easily, maintain and expand production and business. Promote DX, develop modern financial products and services, increase labor productivity and operational efficiency, thereby making a positive contribution to national economic growth. Labor policy: Ensure employment, salary and bonus policies, social insurance and welfare benefits for employees, and build a professional and humane working environment.
<p>SDG 9: Industry, innovation and infrastructure</p> 	<ul style="list-style-type: none"> Typical digital products such as the online business loan journey for individual customers, online disbursement & guarantee for corporate customers, eKYC, online consumer loans, home loan application, asset investment (V-Wealth), click to pay, etc., have created a significant change in the digital service experience. In particular, the online disbursement rate currently exceeds 90%, and processing time has been shortened to 5-10 minutes, instead of hours as before. For the retail customer segment, VietinBank iPay has developed over 200 features and utilities to help users enjoy a complete and optimized life according to the "All in one" principle, connecting to more than 6,000 suppliers and fully meeting customer needs - "Thousands of features, hundreds of utilities". For the corporate customer segment, the VietinBank eFAST digital banking platform is considered a "digital financial assistant" with over 130 features. Technology infrastructure: The Van Canh Data Center, meeting international standards has been put into operation, and the Data and Artificial Intelligence Division is established in March 2025.

SDGs	VietinBank contributions
<p>SDG 10: Reduced inequalities</p> 	<ul style="list-style-type: none"> VietinBank adheres to the principles: Publicity, Transparency, Objectivity, Comprehensiveness, Fairness, Equality in human development, ensuring a clear career path and promotion for the staff. Inclusive finance: Promoting digital banking services (eKYC, online disbursement) to help all customer segments, including young people and those in remote areas, easily access capital.
<p>SDG 11: Sustainable cities and communities</p> 	<ul style="list-style-type: none"> VietinBank has issued a preferential credit package worth up to VND 30,000 billion for developers and homebuyers. The Green UP financing package of VND 5,000 billion offers preferential interest rates and fees for projects that bring environmental and social benefits, including the fields of green buildings and green transportation. In 2025, VietinBank donated 7,913 social insurance books and health insurance cards to disadvantaged individuals; supported the construction of 2,637 houses for the poor, 1 community cultural center, disaster prevention center, 4 rural bridges/roads, 15 schools, and sponsored 8 ambulances, blood donation vehicles, and staff transport vehicles for medical facilities. In 2025, VietinBank collaborated with Visa to successfully implement a payment experience on the Cat Linh - Ha Dong Metro line.
<p>SDG 12: Responsible consumption and production</p> 	<ul style="list-style-type: none"> Guide units in implementing cost-saving solutions: Saving electricity and water consumption during the management and operation of headquarters; saving on fuel costs for vehicles, and saving on office supplies. At the HO, implement propaganda and guidance on safe and efficient electricity use. VietinBank has piloted the installation of rooftop solar power systems at several branches and units throughout the system, thereby contributing to the conservation of the nation's primary energy sources, reducing greenhouse gas emissions, protecting the environment, and responding to global climate change. Prioritize green financing for circular economy projects, responsible consumption and production according to the VietinBank Sustainable Finance Framework. VietinBank continues to collaborate with and sponsor the Circular Economy thematic program within the framework of the «Vietnam Economic Forum 2025, Prospects 2026» (VEPF) event, co-organized by the Central Policy and Strategy Committee and the Government.
<p>SDG 13: Climate action</p> 	<ul style="list-style-type: none"> Green credit outstanding reached nearly VND 56 trillion, accounting for 2.8% of the Bank's total outstanding credit. VietinBank's Sustainable Finance Framework focuses on business projects/ plans that help achieve environmental goals, including combating and adapting to climate change. Environmental/climate risks are integrated into VietinBank regulations on environmental risk management in its lending activities. Strong promotion of DX activities to reduce emissions from the Bank's own business operations. Saving and efficiently using energy and natural resources in operations to reduce emissions and pollution.

3 - VIETINBANK CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGs) OF THE UNITED NATIONS

SDGs	VietinBank contributions
<p>SDG 14: Life below water</p> 	<ul style="list-style-type: none"> • Adhere to environmental risk management regulations in VietinBank's lending activities. • Sustainable agricultural, forestry, and fisheries projects/plans that conserve biodiversity are prioritized green projects within VietinBank's Sustainable Finance Framework.
<p>SDG 15: Life on land</p> 	
<p>SDG 16: Peace, justice and strong institutions</p> 	<ul style="list-style-type: none"> • Training on anti-money laundering • No recorded violations of customer privacy or data. • Strictly adhere to legal regulations and business ethics. VietinBank places particular emphasis on disseminating and educating the public on anti-corruption laws and professional ethics. • Establish a three-line defense model in line with international practices and the regulations of the SBV. VietinBank regularly implements comprehensive inspection and supervision plans for 100% of its branches, with anti-corruption content being mandatory in all on-site inspections and planned thematic audits. • Implement internal legal awareness programs. • Ensure a transparent and fair working environment. • Disclose information transparently in accordance with the law.
<p>SDG 17: Partnerships for the Goals</p> 	<ul style="list-style-type: none"> • Strengthen exchanges and cooperation with domestic and international organizations to promote sustainable finance. • Collaborate with partners to organize and participate in events, programs, workshops, and training courses related to ESG, sustainable development, and climate change. • Work alongside the Government and the SBV to draft decrees on interest rate support for green projects and contribute to the development of green classification criteria by the Prime Minister.



PART 3

PILLAR E - ECONOMICAL

- 1 DIRECT ECONOMIC IMPACTS
- 2 INDIRECT ECONOMIC IMPACTS
- 3 A LEADING CONTRIBUTOR TO THE STATE BUDGET
- 4 SUSTAINABLE PROCUREMENT



1. DIRECT ECONOMIC IMPACTS

Despite challenging macroeconomic conditions, VietinBank's business performance has remained positive. Its scale continues to expand in line with improved asset quality, with total assets exceeding US\$100 billion for the first time. Credit growth has been stable and sustainable, driven by the proactive implementation of preferential interest rate credit programs to meet the capital needs of the economy. The capital structure has been optimally balanced, combined with the development of modern products and services to increase revenue. Profits have improved significantly and exceeded targets, enabling increased financial capacity. Operational safety ratios remain within regulatory limits and are becoming increasingly sustainable.

Direct economic value generated

<p>2,767,699 VND billion TOTAL ASSETS ↑ 16% compared to 2024</p>	<p>43,444 VND billion CONSOLIDATED PBT ↑ 36.8% compared to 2024</p>
<p>66,453 VND billion NET INTEREST INCOME ↑ 6.5% compared to 2024</p>	<p>87,294 VND billion TOI ↑ 6.6% compared to 2024</p>

Direct economic value distributed

<p>15,853 VND billion STAFF COST ↑ 22.1% compared to 2024</p>	<p>3,160 VND billion EXPENSES FOR FIXED ASSETS ↑ 10.4% compared to 2024</p>
<p>1,241 VND billion INSURANCE PREMIUM FOR CUSTOMERS' DEPOSIT ↑ 10.7% compared to 2024</p>	<p>10,057 VND billion PAYMENT TO THE STATE BUDGET IN 2025 ↑ 12.1% compared to 2024</p>

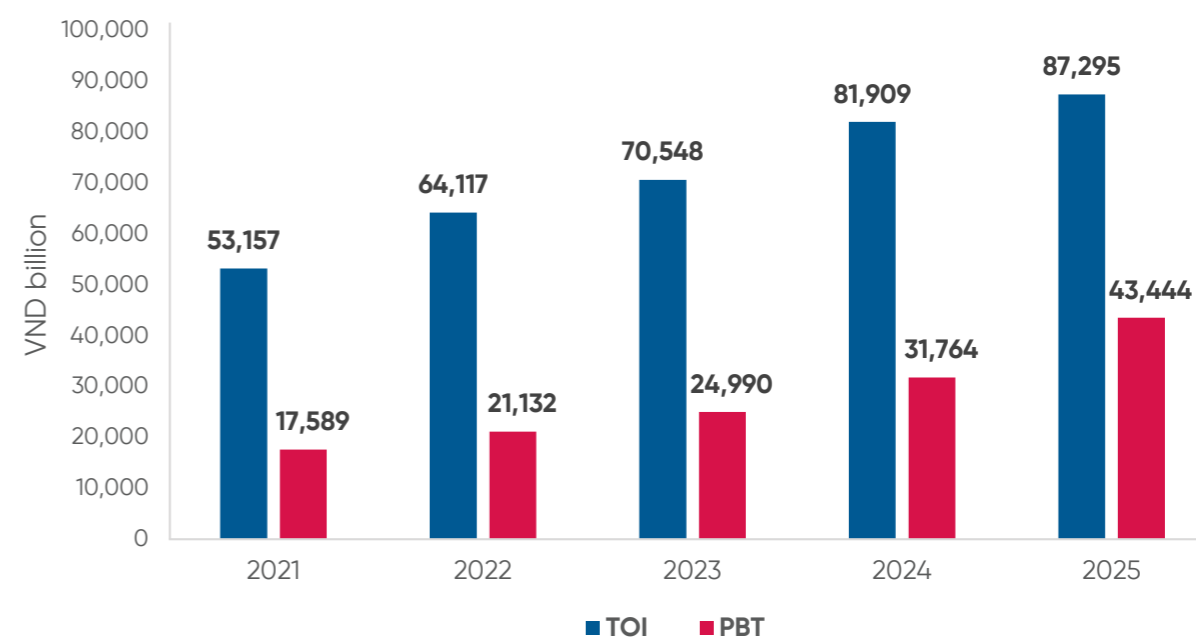
Business performance recorded positive momentum in all areas.

With the effort to deploy a set of flexible business solutions, constantly create innovative products and services and business methods, upgrade service quality and promote IT platforms and digital ecosystems, VietinBank continues to record impressive business growth results, with mobilization and lending activities maintained at stable growth rates. In addition, safety indicators, NPL and overdue debt ratio are gradually improved towards safety and resilience.

- **Selective and efficient credit growth:** Consolidated credit outstanding balance was VND 1.99 quadrillion, up by 15.6% compared to 2024. Loan growth is directed towards production and business sectors, priority areas for development as directed by the Government and the SBV; essential sectors of the economy; prioritizing resources to support people and businesses in production and business activities and overcoming difficulties.

- **Effective funding growth and optimal asset-liability management:** Consolidated mobilized funding in 2025 reached nearly VND 1.97 quadrillion, an increase of 11.9% compared to 2024. Notably, CASA deposits of VietinBank continue on a strong growth curve, reaching a volume of nearly VND 458.1 trillion, one of the Top 3 banks with the largest CASA balance and highest CASA growth rate in Vietnam. The CASA ratio/total mobilized funding reached 25.5%, a positive improvement compared to the end of 2024 (24.8%); thereby actively supporting VietinBank's cost of funding control.
- **Strengthen risk management capacity, accelerate the recovery of NPLs and written-off debts:** VietinBank has set aside risk provisions in accordance with regulations, with a total of VND 17.2 trillion in 2025, and VND 19.1 trillion used for written-off debts. The NPL coverage ratio in 2025 reached 158.8%, continuing to maintain a high level. VietinBank continues to implement comprehensive solutions for recovering and handling NPLs and written-off debts; implementing a tiered approach to self-recovery/restructuring measures for customers/customer groups; and developing a set of indicators and thresholds for effective management of solutions for recovering and handling NPLs and written-off debts. Accordingly, the recovery of written-off debts reached VND 10 trillion, an increase of 17.9% compared to 2024, the highest ever and contributing positively to the Bank's operational efficiency.
- **Operating income continued to grow, and profitability improved:** TOI touched VND 87.3 trillion, an increase of 6.6% compared to 2024. Of this, net interest income (excluding guarantee fees) reached VND 64.6 trillion, an increase of 6.7% compared to 2024, accounting for 74% of TOI. NII (including guarantee fees) amounted to VND 22.7 trillion, an increase of 6.2% compared to 2024, accounting for 26% TOI. Several income streams showed good growth compared to 2024, including securities trading/investment, settlement, income from capital contributions/ share purchases, and income from written-off debts...
- By the end of 2025, VietinBank's pre-provision profit touched VND 60.7 trillion, an increase of 2.3% compared to 2024, reaching its highest level ever and ranking among the top in the banking industry. Consolidated pre-tax profit reached VND 43.4 trillion, an increase of 36.8% compared to 2024, ranking Top 2 of the banking industry. Separate pre-tax profit reached VND 41.1 trillion, an increase of 35.5% compared to 2024 - completing 127% of the plan assigned by the GMS, creating strong financial resources for VietinBank to continue to effectively play its role as a leading State-owned commercial bank, a pillar of the economy, making significant contributions to the State budget and the socio-economic development of the country in the coming time.

TOI and PBT from 2021 to 2025



1. DIRECT ECONOMIC IMPACTS

Accelerate our comprehensive transformation

VietinBank identifies comprehensive DX as our central task, serving as a lever for growth and optimizing the organizational model, while aligning with national goals on DX, green transition and ESG, aiming for sustainable value for our customers, shareholders, and the community. Over the past two years, VietinBank has established a comprehensive DX journey named X01 with four pillars of **Digitalization, Data, Technology, People & Organization**. These four key pillars are implemented in a synchronized and comprehensive manner, with a long-term vision and strong determination, bringing about fundamental changes across the entire organization and building **new competitive capabilities** for VietinBank in the digital era.

- 2024 is considered the “momentum-gaining” phase, laying the foundation for breakthrough progress of VietinBank. In 2025, VietinBank “accelerated” the implementation of more than 90 DX initiatives, with 64 officially launched and 36 widely deployed to corporate customers across the system, directly contributing to business results, enhancing CX, increasing labor productivity, and promoting channel transformation.
- Under the Data pillar, VietinBank identifies data not just as a tool for operation or decision-making but as a strategic asset of the DX journey. By 2025, the establishment of the Data & AI Division marks a turning point, creating a central hub for data governance, security and mining. Over 50 AI and Machine Learning applications have been put into operation, covering various operational domains. Thanks to these applications, VietinBank enhances personalized experience, increases cross-selling efficiency, improves customer retention rates, and proactively controls risks across both individual and corporate segments.
- Under the Technology pillar, VietinBank focuses on enhancing our technology platform, strengthening the application of Cloud, DevSecOps, and standardizing microservices and APIs to increase flexibility, connectivity, and expand the digital ecosystem. In parallel, we are modernizing our payment infrastructure by optimizing the Core Banking system, completing SWIFT optimization, meeting ISO 20022 compliance, and launching advanced IT management systems (ITSM, CMDB, SSO&MFA, etc.) to improve operational performance and system security and safety.
- Finally, People & Organization are the decisive factors for the success of DX. VietinBank focuses on training digital skills, data analysis skills, and innovative thinking for the staff, at the same time, building a “digital” culture.

Entering 2026, VietinBank tunes into **“Symphonic”** tone, a comprehensive DX, creating new core competencies for the Bank in the digital era. The key focus of the 2026 DX includes: **(i)** Increasing efficiency and promoting initiatives to improve financial efficiency, risk management, and productivity; **(ii)** Turning DX into the new DNA of the organization, standardizing thinking and working methods; **(iii)** Promoting a culture of innovation across the Bank; and **(iv)** Enhancing technological capabilities to lay a sustainable foundation for future DX.

VietinBank is making a significant shift from implementing individual digital initiatives to mastering DX capabilities, moving from experimentation to standardization, and establishing a long-term foundation. In particular, increasing the efficiency of DX initiatives to drive a shift from traditional to new business models, aiming to achieve digital TOI as 30-35% of total TOI by 2028. A key change in governance in 2026 is the inclusion of MAU (Monthly Active User) metrics for VietinBank iPay and VietinBank eFAST channels in branch directors’ performance evaluations, helping to accelerate channel migration and enhance customer engagement, with an expectation of a 20-30% increase in regular online transactions compared to 2025. In particular, the synchronized implementation of 6 mega projects including CRM, Corporate Lending, Affluent Project, Core Card, Core Banking optimization and VietinBank iPay, VietinBank eFAST will help make the impact of DX more direct and evident on branch operations and CX.

On this foundation, VietinBank focuses on standardizing and replicating DX capabilities as the new DNA of the organization through the operation of 8 Centers of Excellence (CoEs), standardizing digital product development methodologies, advanced analytics, and expanding Agile working models. Concurrently, we actively promote a culture of innovation, encouraging

staff, especially at branches to proactively propose and test initiatives, and linking innovation with performance evaluations, emulations, and capability development, thereby establishing long-term momentum to ensure DX truly becomes a core competency and sustainable competitive advantage for VietinBank.

In 2026, VietinBank plans to fundamentally complete 108 initiatives, two years ahead of the original schedule, and add a series of new initiatives proposed by our teams of which 55% are Monetisers, 37% are Enablers, and 8% are Capacity Builders. At the same time, in 2026, VietinBank will proactively promote new ideas and nurture a culture of innovation across the organisation to create a permanent source of initiatives for VietinBank.



2. INDIRECT ECONOMIC IMPACTS



In addition to the business development goal, VietinBank always focuses on promoting the participation of other economic sectors in society, thereby contributing to the overall development of the locality, community and the country. Specifically, VietinBank has implemented:

- Support sustainability projects through green credit, develop preferential credit policies for customers with production and business plans and projects that meet green growth goals in the context of increasing demand for "green" products and products that meet environmental protection conditions.
- Create jobs for local workers in the areas where VietinBank has branches and transaction offices. Currently, the Bank's network has spread across 34 provinces/cities across the country with 845 transaction offices.
- Reinvest back into the economy through investment in government bonds. Long-term investment in government bonds affirms VietinBank's efforts to contribute to the community through indirect financing of public welfare projects, public investment projects to develop infrastructure, develop the economy, and support national poverty reduction.
- In the process of selecting suppliers of goods and services, VietinBank always prioritizes choosing domestic suppliers with a ratio of about 98% of total spending on domestic and foreign suppliers to support the domestic economy and society, ensuring sustainable procurement.
- The Bank is always proactive and active in implementing the policies of the Party, State, Government and Banking Industry in social security work, contributing to hunger eradication, poverty reduction, improving and enhancing the material and spiritual life of people in disadvantaged localities with many practical and meaningful programs.
- VietinBank continues to implement credit policies to support the country's economic development, especially in priority areas according to the orientation of the Government and the SBV. The Bank has implemented lending programs to promote production, business, consumption of enterprises and people; at the same time supporting strategic sectors and fields of the economy.

3. A LEADING CONTRIBUTOR TO THE STATE BUDGET

As a pillar bank in the financial system, VietinBank always seriously and fully fulfills its tax obligations and payments to the State Budget as required by the management agency, thereby demonstrating the business efficiency and corporate social responsibility. Information on compliance with tax regulations and tax policies applied at VietinBank is presented in detail in the reviewed quarterly and audited annual FS, ensuring information transparency and comprehensiveness. Activities related to tax obligations at VietinBank are assigned to the Financial Accounting Department under the Finance Division for management. During its operations, VietinBank continuously updates new tax regulations and policies for timely adjustments.

For many consecutive years, VietinBank has always been in the Top 1,000 enterprises with the largest income tax in Vietnam (V1000). This is a recognition of VietinBank's contribution to the National Budget, and at the same time encourages the Bank to continue to contribute more to the country's prosperous development.

Unit: VND billion

	2021	2022	2023	2024	2025
Amount of tax actually paid during the year	5,612	4,017	6,839	8,974	10,057
Including: Corporate income tax actually paid	4,001	1,912	4,790	6,006	7,541

In 2025, the total amount of taxes actually paid during the year reached **VND 10,057 billion**, an increase of **12.1%** compared to 2024, continuing to be among the Top 10 businesses paying the highest amount to the State budget.



4. SUSTAINABLE PROCUREMENT

In the process of selecting suppliers of goods and services, VietinBank always complies with internal regulations, screens the application of current legal regulations in the field of bidding to select appropriate suppliers with cost savings and the best products and services for the system. Accordingly, suppliers are selected by VietinBank based on the following criteria:

- Ensure legal requirements, business ethics, ensure no violation of the law, not on the list of organizations and individuals prohibited from participating in bidding activities.
- Ensure not on the embargo list, warning list according to regulations on anti-money laundering.
- Ensure competitiveness in bidding, no conflict of interest.
- Ensure requirements for information security, information safety, user data protection according to regulations of law and training on information security when providing goods and services to VietinBank.
- Ensure factors related to the working environment and certification of goods and services such as: Quality assurance certificate; environmental management system, labor safety and occupational health; working conditions and policies related to human rights, anti-discrimination.

In addition to selecting suppliers according to the above orientation, VietinBank always reviews the current status of assets, compares purchase registrations between departments to ensure that purchases are economical, avoiding overlap and duplication; prioritizes the use of new technologies to optimize procurement, save costs and increase the use of environmentally friendly products and services. To meet these requirements, VietinBank focuses on implementing the following measures:

- Establish equipment quota to avoid pervasive, unsynchronized procurement and inefficient use.
- Apply bulk purchasing or long-term contracts to optimize costs and reduce the occurrence of small orders that waste HR and time.
- Pilot the application of digital signatures in procurement activities to save time and costs of stationery and ink.
- Promote digitalization and DX to increase the efficiency of procurement, ensuring integration with domestic and international enterprises.
- Prioritize the use of assets that have expired their prescribed depreciation period but are still usable; focus on regular maintenance of machinery and equipment to extend their lifespan to reduce the need for new purchases, saving costs and resources.

Implementing the campaign "Vietnamese people prioritize using Vietnamese goods", in 2025, VietinBank has prioritized choosing domestic suppliers with a ratio of about 98% of total spending on domestic and foreign suppliers to support the domestic economy and society, ensuring sustainable procurement.



PART 4

PILLAR E - ENVIRONMENTAL

E1 - PRODUCTS OF "GREEN" FINANCE AND POWERING ENERGY TRANSITION

E2 - PRACTICES IN ENERGY SAVING AND ENERGY EFFICIENCY



04

E1: PRODUCTS OF "GREEN" FINANCE AND POWERING ENERGY TRANSITION

Deploying a pioneering and diverse portfolio of sustainable financial products and services, promptly meeting customer needs

- **Green Up - Green finance packages to promote projects and initiatives that deliver environmental and social benefits.**

The Green UP package is a green finance initiative launched by VietinBank in 2024 to support businesses in practicing sustainable development and accessing loans with preferential interest rates and fees. Besides requiring businesses to meet green standards, VietinBank does not require customers to meet any additional conditions compared to regular loans. After nearly two years of implementation, the Green UP package has provided VietinBank's funding to hundreds of businesses participating in green transformation and aiming for sustainable development. Particularly in 2025, VietinBank continues to expand the scope of the GREEN UP green finance package to include two more areas: «Green Transportation» and «Circular Economy,» thereby contributing to increasing funding for sustainable development projects in Vietnam.

- **"Green Deposit" Product**

In 2025, VietinBank's pioneering Green Deposit product for corporate customers continues to create a convergence point for businesses with a shared vision for sustainable development, thereby maximizing financial resources to serve projects that benefit the community and society. In addition, VietinBank also provides «Green Deposit» certificate as a way to honor the contributions of corporate customers in creating a stable source of capital for sustainable development projects.

- **V-Green Powerup - Promoting the national transportation electrification journey**

In 2025, VietinBank and V-Green Global Charging Station Development Joint Stock Company (V-Green) signed a cooperation agreement to provide specialized credit solutions to strongly promote the expansion of electric vehicle charging station infrastructure and accelerate the green transformation trend in the transportation sector in Vietnam. This financial support package, worth up to VND 4 trillion, is designed with attractive preferential policies to optimize access to capital and expand opportunities for investors. This is considered a significant step in realizing V-Green's vision of building a sustainable and modern transportation ecosystem in Vietnam.

Through the cooperation agreement between VietinBank and V-Green, charging station investors can receive credit support up to 70% of the total investment value, with flexible loan terms of up to 5 years. Investors can proactively choose to use the charging stations themselves or other types of assets as collateral. Specifically, VietinBank will apply preferential interest rates starting from only 6.3%/year for corporate customers and from only 6.5%/year for individual customers. The preferential interest rate period lasts up to 12 months.

- **Specialized financial solutions for the green sector**

The Bank continuously updates and develops comprehensive and flexible financial solutions for each industry, sector, and customer. Some notable solutions include: Financing solutions for renewable energy projects including wind and solar power; Financing solutions for rooftop solar power projects; Solutions for accessing waste collection and treatment projects combined with waste-to-energy...

- **Strengthening environmental risk management in lending activities**

The Bank regularly reviews, updates, and synchronously implements environmental risk management policies in lending activities in line with the direction of the Government and the SBV. The Bank strictly and consistently implements environmental risk management when granting credit to identify potential risks early, thereby taking timely and appropriate credit response measures to limit risks and minimize losses for VietinBank. The Bank also intensifies communication and training activities to ensure that all business units understood the policies on environmental risk management in lending activities.



E2: PRACTICES IN ENERGY SAVING AND ENERGY EFFICIENCY

Saving practices

Following the action program of the Government and the Banking Industry on practicing savings and anti-waste, in recent years, VietinBank has been active in propagating, thoroughly communicating, disseminating and deploying the practices of savings, anti-waste throughout the Bank. Based on determination of savings goals and targets specific to each field, departments/divisions/units at HO and branches synchronously practiced savings and anti-waste, specifically as follows:

- **Regarding budget planning and management**

VietinBank always aligns cost savings and efficiency with business strategy, situation of the Bank and improved labor productivity. In using recurring costs, units proactively save right from the stage of cost estimates, which must be thorough and detailed with explanations for proposed budget, etc. as a basis for review of cost estimates, ensuring relevance and savings. Based on that, relevant departments continue to review and cut unnecessary, duplicated and ineffective costs/items, ensuring they do not exceed prescribed norms/standards/regimes. Costs are managed from different dimensions at the cost-spending unit and the focal point at HO (Finance Division) to enhance the role of focal points in management/consulting/advising for the Senior Management with regard to bank-wide material costs.

- **Regarding recurring operating expenses**

VietinBank requires units to arrange expenses in priority order according to level of urgency and importance; documents must be complete and the implementation process must be on track in accordance with service level agreements. Units continuously check, monitor and review to cut unnecessary costs and prioritize practical and urgent activities.

Some typical detailed cost items for implementing cost-saving and waste prevention measures:

- » Electricity, water, telephone, ink, and stationery costs: Cost limits are assigned to each department/unit/officer. VietinBank has encouraged units to research and apply digitalization, using electronic documents instead of paper documents, resulting in a reduction in paper and printing costs in 2025 compared to 2024 and the planned cost.
- » Conference and seminar expenses: The coordinating unit assesses the necessity of organizing meetings, conferences, and seminars. Online meetings are increased when meeting with units in other provinces/cities. Regular conferences and seminars are organized by various departments, integrating multiple topics and reducing the frequency of meetings while maintaining effectiveness. Conferences are held at VietinBank HOs, minimizing outsourcing costs.
- » Training and coaching expenses: During the year, VietinBank focused on improving the professional skills and digital skills of all its staff. In particular, the Bank implemented in-depth training courses on digital skills such as Agile, design thinking, AI applications, data-driven decision-making, etc., with a total of 3 million online learning sessions. To optimize costs and facilitate staff scheduling, VietinBank promoted a combination of online and in-person training. As a result, despite the large number of training courses, the cost of professional training and development in 2025 remained under control and did not exceed the planned target.
- » Scientific research costs: Promoting the application of technology, increasing the efficiency of resource utilization, saving costs, and combating waste in management and operation. VietinBank has optimized processes and digitized products and services to reduce operating costs, improve productivity, and enhance service quality. With more than 90 DX initiatives implemented, 99% of payment transactions have been conducted through digital channels, significantly reducing over-the-counter operating costs and administrative paperwork costs. Annual and quarterly DX plans are studied and evaluated to ensure consistency, avoid duplication of resources, and optimize costs and implementation time. Thanks to a flexible coordination mechanism, VietinBank has built and implemented DX at high speed while still ensuring the principles of economy, efficiency, and sustainability.

- **Regarding investment and construction**

In management of construction and investment, savings practice starts right from the stage of budgeting and determining investment policies, only projects that are truly necessary, urgent, critical, material and feasible are proposed. All capital construction and investment projects at VietinBank have an Appraisal Council established, ensuring that the projects are estimated and designed in accordance with the norms and regulations of the State and optimal solutions are

proposed to reduce project investment costs. Bidding and contractor selection in procurement activities are carried out seriously, ensuring competitiveness, fairness, transparency and economic efficiency.

- **Regarding procurement, use of assets, and vehicles**

VietinBank purchases assets based on the assessment of current asset condition, cutting assets that are not really necessary or not consistent with standards and norms. Assets are booked, monitored, managed and used in accordance with regulations. Liquidation of assets is strictly compliant with asset liquidation regulations and procedures to avoid loss and waste.

- **Regarding organizational structure, management, use of labor and working time**

VietinBank has evaluated the performance of a number of units, implemented consolidation plans to streamline intermediary units, focus resources on business promotion and debt recovery. In 2025, the Bank implemented a restructuring plan for its system from the HO to the network of branches and transaction offices. At the HO, VietinBank streamlined 3 divisions with 29 departmental/divisional units, aiming to reduce intermediate coordination points and avoid overlapping in coordination processes. Following the restructuring, the units actively applied digital technology and improved methods of performing their functions and tasks, thereby optimizing resources for VietinBank. At the branches, VietinBank reduced the number of departments through the merger of the Accounting - Treasury and Organization - General Affairs departments to shift the personnel structure, focus maximum resources on business operations, and streamline support departments in line with the DX roadmap. The Bank also ceased operations at several transaction offices. Along with streamlining organizational structures, VietinBank is simultaneously implementing solutions to improve its operational structure in line with the requirements of centralized governance model transformation, DX, green transformation, and sustainable development to enhance risk management efficiency, resource management, and labor productivity.

Alongside restructuring the organizational structure of its divisions/units/branches, VietinBank is also implementing the **"Streamlining, Innovation, and Improvement of VietinBank HR"** project. In 2025, the Bank streamlined its entire workforce, with the number of employees continuously decreasing in 2024 and 2025. VietinBank also reduced middle management at all levels, reduced the deputy leadership team, and reviewed and selected personnel to meet the requirements of their respective positions.

Besides streamlining its organizational structure, VietinBank has proactively built a high-quality workforce that meets the requirements and standards for management positions at all levels through internal recruitment, identification and training of potential personnel (NextGen and Top 500), and focused, effective training programs at all levels across the Bank.

- **For credit operations**

VietinBank reduces lending interest rates and cutting various fees to support businesses and individuals in recovering their production and business activities. Simultaneously, the Bank is implementing digital banking applications in its lending operations, closely adhering to the goals of the Banking Sector's DX Plan by automating many steps in the lending process, aiming to reduce transaction time and costs, and enhance CX.

As a result, VietinBank has made positive progress in practicing savings and anti-waste in 2025, in particular:

- Energy savings and efficiency measures bring great value. At HO, propaganda and guidance on safe and effective use of electricity have been applied. As a result, the average power savings in 2025 is 180Kwh per capita compared to 2024, equivalent to VND 2.7 billion calculated on a total of approximately 2,800 employees of HO during the year.
- VietinBank successfully bid on 47 projects, achieving total savings of VND 2.5 billion, representing 1.11% of the estimated project value. The total savings from the appraisal and approval of the overall project estimate to the final settlement amounted to nearly VND 5.5 billion, representing 2.39% of the estimated project value.
- VietinBank ceased operations at 108 transaction offices, reducing the total number of transaction offices in the system by nearly 11.3%. Simultaneously, the Bank streamlined its organizational structure by reducing more than 750 deputy-level managers.
- The Bank's overall labor productivity in 2025 (calculated based on average per capita operating income in 2025) increased by 35% compared to 2024.
- VietinBank deployed rooftop solar power systems at 34 branches and units throughout its system,

E2: PRACTICES IN ENERGY SAVING AND ENERGY EFFICIENCY

achieving over 2000 kWh of solar power per month. This contributed to the conservation of the nation's primary energy sources, reduced greenhouse gas emissions, environmental protection, and response to global climate change. Accordingly, VietinBank is a pioneer in environmental protection and sustainable development with clean and renewable energy sources. The Bank is also researching and implementing energy audits at its HO buildings and guiding its subsidiaries to conduct energy audits.

- Thanks to the above cost-savings and effective cost management practices, **VietinBank's cumulative CIR ratio in 2025 reached 30.4%, among the banks with the lowest CIR ratio.**

Compliance with laws on environmental protection

VietinBank has always complied with applicable legal regulations on environmental protection such as the **Law on Environmental Protection, Circular No. 39/2016/TT-BTNMT** by Ministry of Natural Resources and Environment (Now the Ministry of Agriculture and Environment) promulgating technical regulations on saltwater intrusion survey and monitoring effective from February 10, 2017; **Decree No. 44/2016/ND-CP** by the Government detailing a number of articles of the Law on Occupational Health and Safety regarding technical inspection of occupational health and safety, safety training, occupational hygiene and working environment monitoring and **Decree No. 04/2023/ND-CP** by the Government dated February 13, 2023 amending and supplementing a number of articles of Decrees related to business & investment conditions and administrative procedures under the State management of the Ministry of Labor, Invalids and Social Affairs (Now the Ministry of Home Affairs), in which, Article 3, Chapter II (occupational health and safety) amends and supplements a number of articles of Decree 44/2016/ND-CP dated May 15, 2016 by the Government detailing a number of articles of the Law on Occupational Health and Safety and Working Environment Monitoring. Specifically, VietinBank implemented the following tasks:

- At HO's buildings, VietinBank carried out annual working environment measurements to promptly provide solutions in order to ensure the working environment for employees.
- VietinBank collected waste in accordance with regulations to protect the environment: Classified waste at source, signed waste collection contracts with qualified and licensed agencies in environmental protection, etc.

Number of penalties for non-compliance with environmental laws and regulations: **None.**

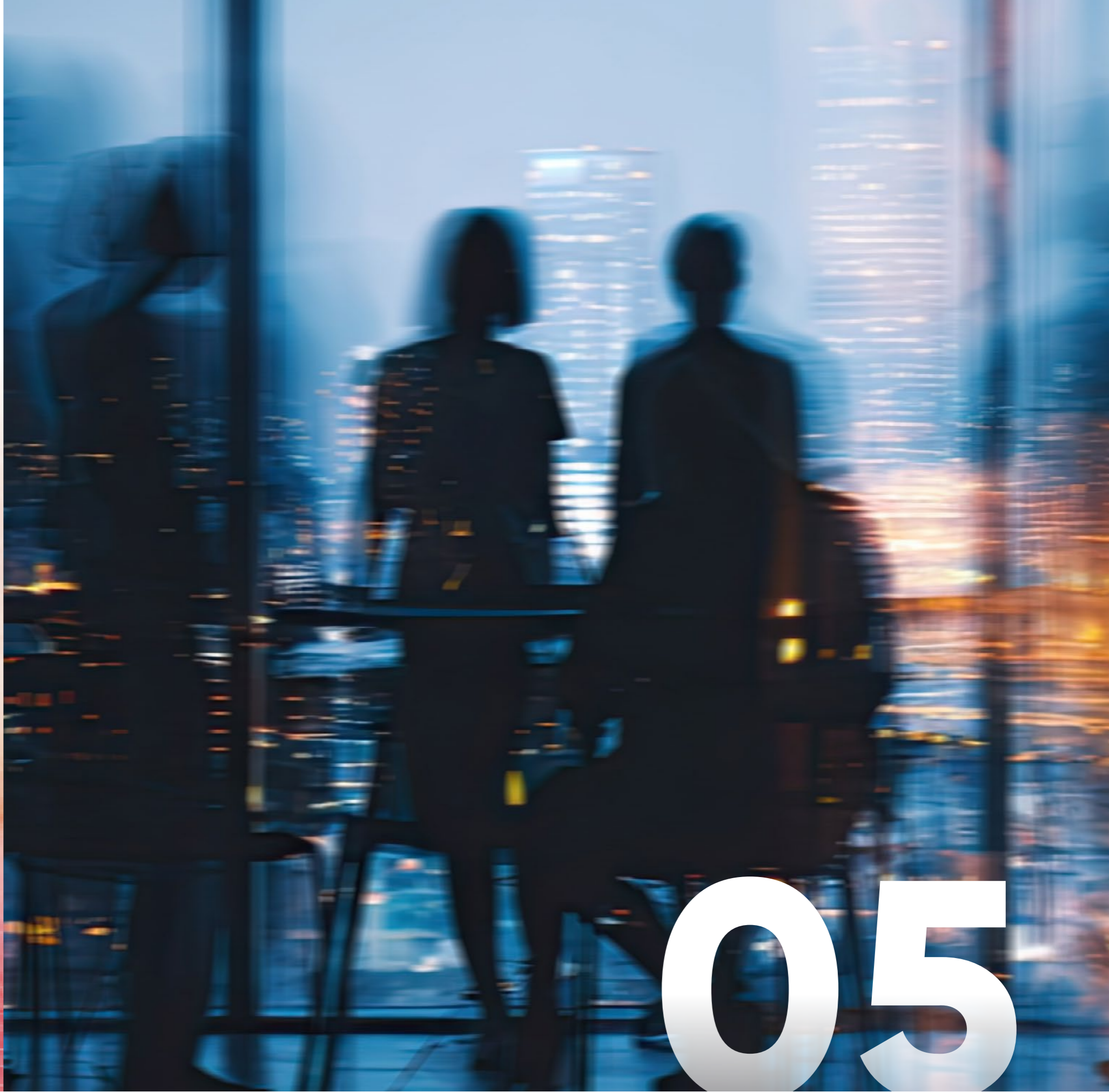
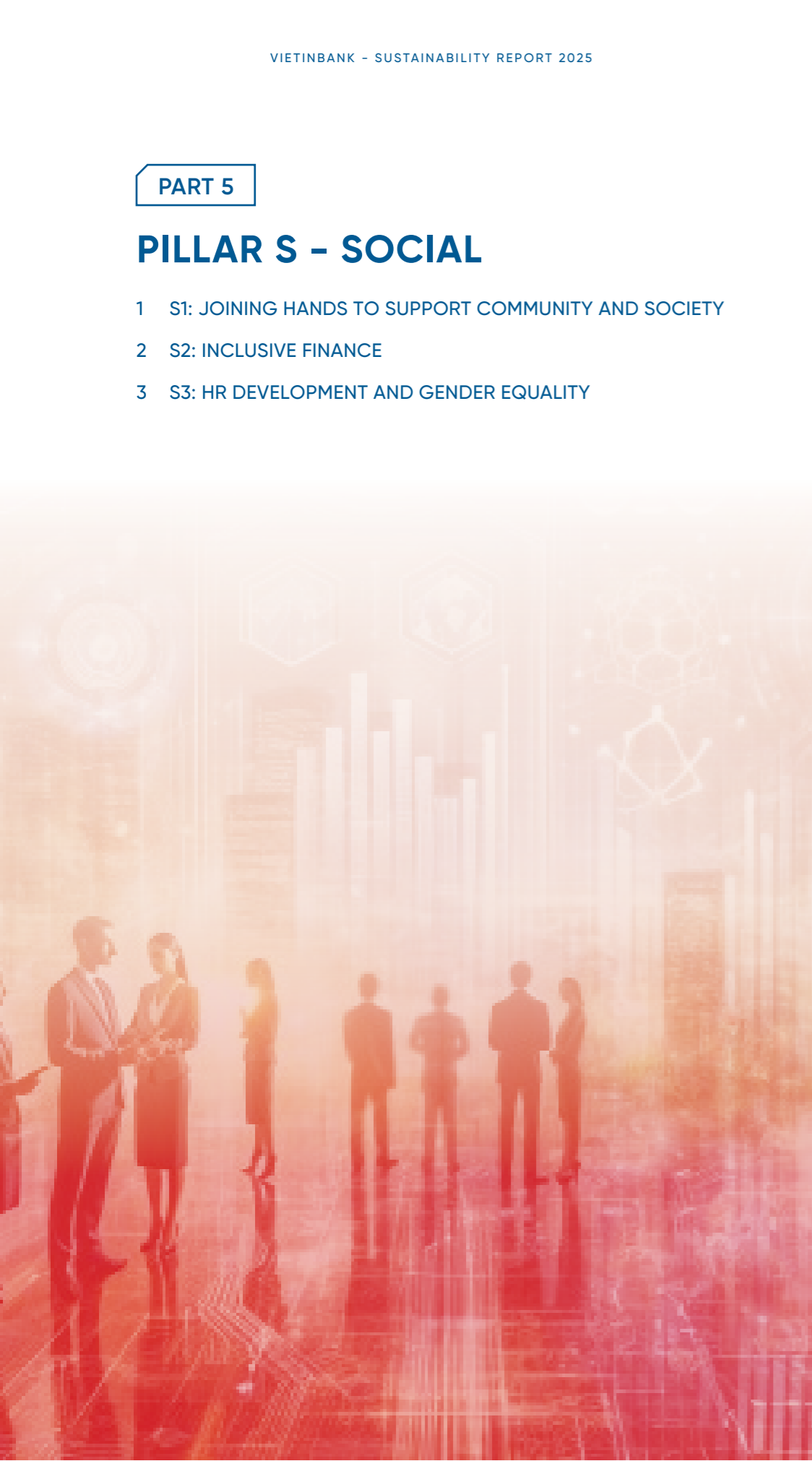
Total amount of fines for non-compliance with environmental laws and regulations: **None.**



PART 5

PILLAR 5 - SOCIAL

- 1 S1: JOINING HANDS TO SUPPORT COMMUNITY AND SOCIETY
- 2 S2: INCLUSIVE FINANCE
- 3 S3: HR DEVELOPMENT AND GENDER EQUALITY



05

1 - S1: JOINING HANDS TO SUPPORT COMMUNITY AND SOCIETY

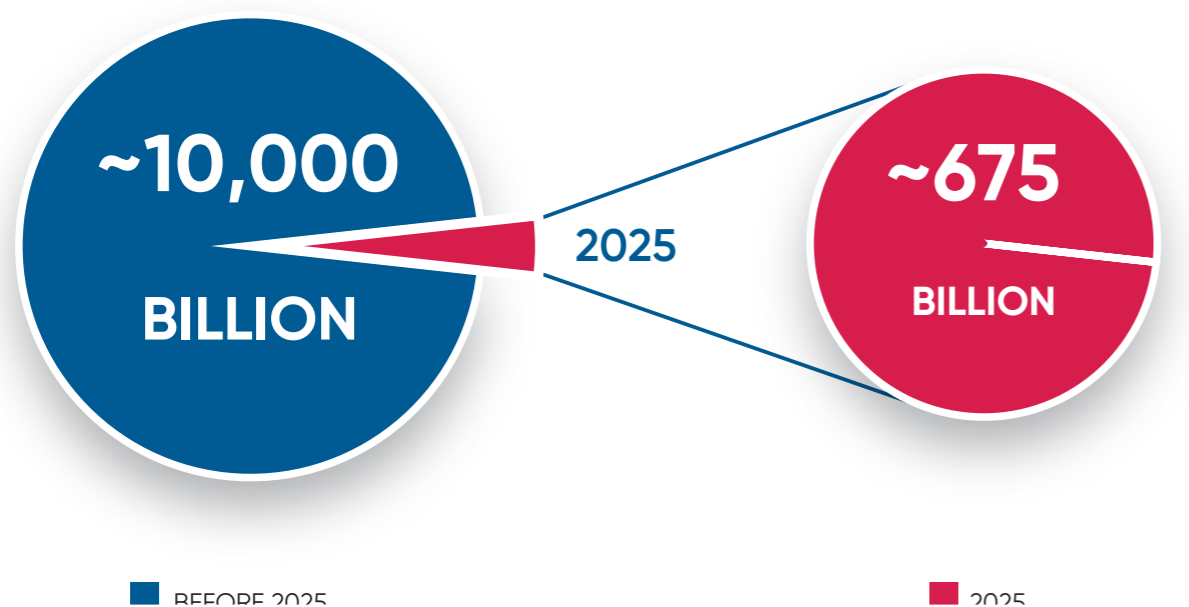
In its journey of **“Improving the values of life”**, VietinBank always prioritizes and strives to effectively fulfill its social responsibility, befitting its role and position as a leading FI. By proactively spreading resources and pioneering many meaningful social responsibility programs, VietinBank continues its journey of sharing with the community, contributing to creating sustainable value and realizing the aspiration for a prosperous and happy nation.

In 2025, VietinBank continued to make its mark with outstanding results in business operations, effectively implementing monetary policy, and contributing to the overall development of the country. Simultaneously, VietinBank was a pioneer, proactively implementing many practical and meaningful social welfare programs, contributing to poverty reduction, improving and enhancing the quality of life for people, especially in disadvantaged areas and remote regions.

VietinBank’s social welfare initiatives have spread across many key areas: from supporting housing construction for the poor, gratitude and repayment activities, school and health station projects, rural infrastructure, to supporting disaster relief efforts... In 2025 alone, VietinBank allocated **over VND 675 billion** (equivalent to 1.55% of VietinBank’s consolidated pre-tax profit) to social welfare activities. Cumulatively over the years, this figure has reached nearly VND 10,000 billion – a testament to a persistent journey of sharing with the determination to **“leave no one behind”**.

In 2025, VietinBank supported the construction of over **2,600 new houses** for poor and near-poor households and families under preferential policies; **1 cultural center** for community activities and disaster prevention; and **4 rural road and bridge projects**. In the field of education and training, VietinBank sponsored the construction and upgrading of **15 school buildings**; and awarded scholarships to underprivileged students, further motivating them to pursue their dreams of going to school. In the healthcare sector, VietinBank donated **8 ambulances, blood donation vehicles,...** and essential medical equipment to hospitals, contributing to improving community healthcare capacity. Alongside these were humanitarian activities such as renovating memorial sites, visiting and giving gifts to poor households, families under preferential policies, and ethnic minorities during the Lunar New Year...

VietinBank has committed a total of nearly VND 10,000 billion to social welfare activities to date, with over VND 675 billion allocated in the year 2025 alone.



Below is a consolidated table of VietinBank’s social welfare efforts from inception to present, including the year 2025:

RESULTS OF SOCIAL WELFARE ACTIVITIES	AS TO 2025	2025 ALONE	UNIT
TOTAL AMOUNT (COMMITTED/IMPLEMENTED)	> 10,000	>675	VND BILLION
Some typical fields:			
Total number of social security books and health insurance cards for the impoverished	20,138	7,913	Social security book and health insurance card
Support the construction of homes for the impoverished	51,254	2,637	House
Support the construction of community cultural centers and shelters in case of natural disaster	91	1	Construction work
Support the construction of rural transportation infrastructure projects including bridges and roads	1,001	4	Construction work
Support the construction of schools	792	15	Construction work
Support the construction of hospitals	6	0	Construction work
Support the construction of medical stations	143	0	Construction work
Sponsor ambulances, blood donation vehicles, staff rotation vehicles... for medical facilities	361	8	Vehicle

Thanks to VietinBank’s support, many poor districts and communes have gradually transformed their appearance; the material and spiritual lives, educational conditions, and healthcare of the people have improved significantly. VietinBank’s efforts have contributed to the successful implementation of major policies of the Party, Government, and the Banking sector in the sustainable poverty reduction effort. Through this, the Bank continues to affirm its role, responsibility, and long-term commitment to the journey of **“Improving the values of life”**.



2 - S2: INCLUSIVE FINANCE

Corporate customer care and support

In the context of a global economy continuing to face numerous fluctuations, especially trade tensions and the US retaliatory tariff policies, VietinBank, closely following the directives of the Government and the SBV, and playing its role as a leading, pivotal, and pioneering State-owned commercial bank, has implemented many measures to support and accompany businesses and people, specifically as follows:

- **Implementing solutions to mitigate the consequences of storms and floods:** In the context of severe damage caused by storms and floods in many localities across the country, VietinBank has implemented a preferential credit package (reducing interest rates by up to 2% compared to normal lending rates) with a scale of up to VND 30,000 billion for both individual and corporate customers. Through this credit package, VietinBank aims to share the difficulties and join hands with customers to overcome the consequences, quickly stabilize their lives and restore production and business after the storms and floods... In particular, VietinBank has streamlined processes and procedures so that all customers can easily access preferential funding sources quickly and conveniently, quickly overcome difficulties and rebuild their lives and restore the economy.
- **Preferential loan program for social housing under Government Resolution 33/NQ-CP dated March 11, 2023:** VietinBank has issued a preferential credit package worth up to VND 30,000 billion for developers and homebuyers. As of December 31, 2025, the total number of projects financed by VietinBank is 12 projects (an increase of 5 projects compared to the end of 2024), with interest rates starting from only 5.9%/year (for homebuyers) and 6.4%/year (for developers). The preferential interest rate period is 3 years (for developers) and 5 years (for homebuyers) when investing in/buying houses in social housing projects/worker housing projects/projects to renovate and rebuild old apartment buildings.
- **Preferential loan program for forestry and fisheries sectors as directed by the SBV:** By December 31, 2025, cumulative disbursement since the program's implementation reached VND 18.5 trillion, an increase of 127% compared to the end of 2024, with outstanding loans equivalent to VND 3.6 trillion (+0.27% compared to December 31, 2024), disbursed to 330 customers with preferential short-term VND interest rates of only 5%-6.5%/year and USD interest rates of only 4.9%-5.35%/year.



- **Preferential credit programs for priority sectors** (Agriculture and rural areas, exports, supporting industries, high-tech enterprises, SMEs): As of December 31, 2025, VietinBank's credit growth rate for the 5 priority sectors reached 13.8% compared to December 31, 2024; of which agriculture and rural areas and SMEs are the two sectors with the highest growth rates (15.4% and 14.7% respectively), and these two sectors also account for approximately 99% of the total outstanding loan growth of all 5 priority sectors.

In addition, VietinBank has diversified its customer support activities across all segments.

- **Supporting SMEs**

For the fifth consecutive year, VietinBank has been awarded the prestigious "Best SME Bank in Vietnam" award by The Asian Banker, recognizing VietinBank's outstanding contributions to the SME community and affirming its pioneering role in providing effective and comprehensive financial solutions.

In terms of lending activities, VietinBank is a pioneer in supporting economic development, proactively implementing the Government and SBV policies while simultaneously restructuring its credit portfolio effectively and sustainably through the flexible implementation of preferential credit programs and financing for key national projects/sectors. Green finance and ESG activities are being promoted to support localities and businesses in achieving sustainable development and social welfare goals.

Simultaneously, **the accelerated deployment of digital banking services** – eFAST – continues to lead the market with features such as online disbursement, online guarantees, 24/7 online FX trading, verified accounts, and eKYC account opening. Specifically, eKYC eFAST has become a pioneering solution enabling businesses to open and manage accounts entirely online with superior speed and maximum security.

The strong digitalization of cash flow management processes for SMEs has become a key priority, aiming to quickly identify and seize opportunities, deeply exploit the cash-rich customer segment, especially departments and agencies of the Government, in the context of provincial mergers and streamlining the state apparatus, which presents numerous challenges. In parallel with local DX, VietinBank provides a complete set of solutions for Digital Government, Digital Economy, Digital Society, and Digital Business. Continuous improvements in digital channels help businesses optimize internal processes, shorten transaction processing times, and increase automation in their operations.

- **Partnering with State-owned corporations and domestic private conglomerates**

VietinBank maintains its position as a reliable financial partner for large State-owned corporations and private conglomerates. **The Bank prioritizes providing financing for key national projects in the energy, infrastructure, and transportation sectors, contributing to the country's economic development.** VietinBank proactively explores new needs, expands cooperation with major clients, accompanies important investment projects, and develops modern financial products and services to meet diverse customer needs. The Bank is also a pioneer in financing renewable energy, infrastructure, and real estate projects, affirming its leading role in the banking industry and making a positive contribution to socio-economic development. VietinBank has provided credit limits and participated in financing several major projects, including: the Quang Trach II LNG Plant project (EVN), the Dai Hung Nam field project – PVEP, the O Mon III and IV power plant projects, the upgrading of the Binh Son Oil Refinery, and projects of Hoa Phat Group and Phu Dien Group, etc. In particular, the Truong Son wind power project, phase 1, has successfully entered commercial operation and has received further credit approval from the SBV for two major projects: the Truong Son wind power project, phase 2, and the Kalong wind power project. Furthermore, VietinBank has become the first bank in the Vietnamese banking system to finance investment projects abroad for non-residents, contributing to promoting cooperation between the Vietnamese and Lao governments and ensuring national energy security.

2 - S2: INCLUSIVE FINANCE

- **Supporting FDI enterprises, contributing to attracting foreign investment into Vietnam.**

In 2025, VietinBank implemented **a business model in potential markets to develop the FDI customer segment**, including China, Singapore and Taiwan through the operation of five cooperation offices in these countries. VietinBank pioneered this trend by connecting customers from both ends, accompanying them from the initial investment idea stage, acting as a central hub connecting investors, funds, FIs, and diplomatic agencies, thereby supporting and guiding FDI flows into Vietnam. In just three months of implementation, the offices organized 199 meetings, introduced 103 investment delegations, and created the basis for credit opportunities projected at USD 645 million, significantly expanding the Bank's network and cooperation opportunities. On November 21, 2025, VietinBank officially received approval from the SBV to establish representative offices abroad and commenced preparations for the formal establishment of these offices in 2026. These achievements not only contribute to sustainable funding growth but also lay the foundation for the internationalization strategy, helping the bank maintain its pioneering role in serving FDI corporate clients and attracting investment into Vietnam.

Retail customer care and support

With its "Customer-Centric" strategy, VietinBank always aims to provide customers with advanced technologies and superior experiences from the awareness stage to the purchase stage and after-sales care. Therefore, over the years, VietinBank has continuously innovated and created new ways to support and care for its customers. Digitalized products and services, customer care policies for priority customers, and product packages tailored to each customer group have yielded positive results, helping VietinBank not only maintain sustainable growth but also contribute to the development of the economy in the DX process as directed by the Government and the SBV.

In 2025, VietinBank continues to increase the number of individual customers. The number of active customers reached 13.8 million (a 7.3% increase compared to 2024), of which the number of priority customers reached 322,500 (a 15% increase compared to 2024). In particular, customers on the digital channel also witnessed positive improvements. The proportion of digital channel customers reached 76% (a 4% increase compared to 2024); the product utilization rate on the digital channel reached a record high of approximately 71% (an 8% increase compared to 2024), attracting more than 8 million new accounts opened entirely online; digital channel insurance sales reached VND 165 billion (a 92% increase); and foreign exchange trading profits reached VND 30 billion (a 49% increase compared to 2024).

In 2025, VietinBank also fully expands its payment methods, strengthening its presence in customers' daily financial lives and meeting the growing demand for cashless payments through QR payments, contactless chip card payments, and mobile payment wallets via Apple Pay, Samsung Pay, and Google Wallet with high transaction processing speeds and multi-layered security. We have successfully completed our collaboration with Visa to implement a payment experience on the Cat Linh - Ha Dong Metro line.

- **Focusing on leveraging the priority customer set and repositioning it according to a new segmentation strategy**

VietinBank has implemented a comprehensive range of customer retention/attraction programs to increase customer engagement, including: building a new VietinBank Premium brand identity; launching a special privilege program exclusively for priority customers from platinum tier and above; enhanced communication; implementing a comprehensive sales campaign from the HO to branches: priority customer growth campaign; growth in medium and long-term loan balances... At the same time, the Bank has also issued the Regulations on VietinBank's priority customer policy to: **(i)** Define priority customer identification; **(ii)** Classify priority customers; **(iii)** Develop a priority customer identity; **(iv)** Optimize relationship managers resources for priority customer care; **(v)** Offer preferential products and services for priority customers;

Besides digitizing products and packaging solutions tailored to each customer profile, VietinBank focuses on developing and perfecting key products/policies to meet the increasingly high demands of customers. Interest rate incentive programs, serving as a support base for customers in line with the

direction and policies of the Government and the SBV, are continuously implemented throughout 2025. Despite the complex fluctuations in the average cost of funding mobilization for credit institutions in recent times, VietinBank still offers the best preferential interest rate package to stabilize and promote economic growth through credit programs serving production and business activities such as the Preferential Loan - A Solid Foundation, and programs to support customers affected by typhoons No. 10 & 11, etc.

- **Lending activities in priority sectors as directed by the Government.**

In 2025, VietinBank continues to implement credit policies to support the country's economic development, especially in priority sectors as directed by the Government and the SBV. The Bank has implemented lending programs to promote production, business, and consumption by businesses and individuals, while also supporting strategic sectors of the economy. These activities are not only consistent with the Government's directives but also contribute positively to DX and sustainable economic development.

Regarding lending to priority sectors, especially agriculture and rural areas: VietinBank pays special attention to agriculture and rural areas, which the Government has identified as key areas in the sustainable development strategy. With a commitment to supporting farmers and businesses in the agricultural sector, VietinBank has provided preferential credit products to support the production, processing, and consumption of agricultural products. As of December 31, 2025, VietinBank's outstanding loans to the agricultural sector reached over VND 245 trillion, an increase of nearly VND 33 trillion (~15%) compared to the end of 2024. The Bank continues to implement flexible credit products to support agricultural businesses and individuals, thereby contributing to the economic development of rural areas, helping to reduce poverty and improve the quality of life for people. These credit products include loans for the development of clean agriculture, high-tech agriculture, and rural development projects. At the same time, VietinBank also applies preferential interest rates, helping customers in this sector reduce their financial burden, thereby focusing on production and sustainable development.

Regarding lending activities to support social housing, worker housing, and projects to renovate and rebuild old apartment buildings according to Resolution 33 of the Government, VietinBank continues to implement credit programs to support housing development, especially social housing and worker housing, meeting the urgent needs of people, particularly in industrial zones. The Bank has actively implemented preferential loan programs according to Resolution No. 33/NQ-CP of the Government, aiming to support project developers and people buying houses in social housing projects. As of December 31, 2025, the outstanding loan balance reached VND 1.1 trillion, an increase of VND 573 billion compared to the end of 2024. With this support, many families have the opportunity to own stable housing, contributing to improving the lives and enhancing the quality of life of workers and low-income earners.

Regarding lending activities for young homebuyers, VietinBank's homebuyer loan package is a flexible and preferential financial solution, suitable for the housing needs of young customers, with high loan amounts, long terms, a grace period of up to 5 years, and many convenient features to support customers during the repayment process. As of December 31, 2025, the outstanding balance of VietinBank's homebuyer loan package reached over VND 210 billion.

Regarding support for customers affected by storms and floods, VietinBank has implemented an interest rate support program to assist businesses and individual customers in overcoming the consequences of storms and floods, reducing financial burdens, and accompanying businesses/households through difficult times. The program's scale reached VND 30 trillion (cumulative disbursement). Preferential interest rates: Up to 2% reduction compared to the standard lending interest rate floor or applied according to the interest rate of the current credit program at each period (applicable simultaneously to both VND and USD loans/credits/transfers). This program not only helps alleviate difficulties for businesses and individuals but also demonstrates VietinBank's social responsibility in supporting the community during difficult times.

VietinBank's lending activities in priority sectors in 2025 have significantly contributed to the implementation of economic development policies set forth by the Government and the SBV. By providing preferential credit products, supporting agriculture, social housing, preferential treatment for young customers, and restoring production after natural disasters, VietinBank not only promotes economic development but also contributes to improving the quality of life for people, ensuring stability and sustainable development for the country.

2 - S2: INCLUSIVE FINANCE

FI customer care and support

VietinBank is a State-owned Commercial Bank, playing a pivotal and key role in the economy, accompanying and serving the country's development. Collaboration with VietinBank has always been of interest to many domestic and foreign financial institutions. In 2025, VietinBank has constantly developed and expanded comprehensive cooperation with the FIs segment including domestic credit institutions, foreign credit institutions, securities companies, insurance companies and fund management companies, etc.

VietinBank places special emphasis on developing specialized products and services for the FI customer segment. Positioning itself as an intermediary ecosystem ready to connect with all partners, VietinBank continues to upgrade and expand its payment solutions, providing the market with a diverse range of modern products and services. At the same time, VietinBank also focuses on developing investment banking products such as: capital arrangement advisory services, custodial banking services, advisory and underwriting services for private bond issuance... in order to diversify its financial product and service portfolio, shift its income structure towards increasing non-interest income, and enhance its competitiveness and market position.

In 2025, as part of its strong DX journey, VietinBank continuously improved its policies and applied digitalization to processes and services to enhance pre- and post-sales service quality, ensuring a seamless CX for FI customers throughout their partnership with VietinBank. Many digital-based financial solutions were implemented, such as automated collection and disbursement services, electronic collection authorization, online card payments – e-commerce, online account opening on VietinBank EFast, derivative securities services, online disbursement, etc., and received high praise from FI customers.

In its partnerships with correspondent banks, VietinBank, with its reputation, is always trusted by correspondent banks to grant large credit limits for interbank transactions, trade finance, and international funding mobilization at competitive interest rates. With a correspondent network of over 1,000 banks/bank branches worldwide, VietinBank ensures close and flexible coordination to quickly and effectively receive and process support and inquiry requests from customers. At the same time, VietinBank actively maintains, expands, and develops relationships with reputable credit institutions in various regions to both seek opportunities for cooperation in products and services and enhance its ability to support import-export and investment businesses in accessing and expanding their operations in international markets. In its dealings with credit institutions, VietinBank consistently maintains a cautious approach, regularly assessing and reviewing the capabilities of credit institutions granted transaction limits, and implementing comprehensive risk management across all lines of defense, aiming for sustainable growth coupled with safety and efficiency.

In 2025, VietinBank continues its sustainable development activities by establishing a specific action plan to integrate sustainability goals into its business operations. Recognizing the crucial role of green financing in the context of climate change and the increasingly urgent need for sustainable development, VietinBank has strengthened its cooperation and experience exchange with major FIs in the field of green financing, such as the Asian Development Bank (ADB), the International Finance Corporation (IFC), the French Development Agency (AFD), and the consulting firm PwC. This aims to mobilize financing resources, technical support, management capabilities, and develop banking products to meet the financing needs of green projects for organizations and businesses.

With the vision of becoming "a leading, modern, and efficient multi-functional bank in Vietnam, ranking among the strongest banks in the Asia-Pacific region by 2030, and the strongest and most reputable bank in Vietnam, a leading bank in the Asia-Pacific region, and a highly reputable bank globally by 2045," VietinBank is committed to continuing to exploit the potential of the FI segment, diversifying and improving the quality of cooperation with domestic and international FI clients, thereby promoting sustainable income growth from this segment; and simultaneously facilitating access to international funding channels with competitive preferential interest rates, serving the capital needs of Vietnamese businesses safely and effectively.



3 - S3: HR DEVELOPMENT AND GENDER EQUALITY

Diverse, comprehensive and fair welfare policy

VietinBank’s employees are entitled to salary, bonus and treatment mechanism as follows:

- » VietinBank’s salary system follows international norms based on the 3Ps principle: Position-based payment, personal-capacity-based payment and performance-based payment, which aims at achieving three main objectives: **(i)** ensuring stable monthly, quarterly, and annual salaries for employees; **(ii)** motivating employees to improve labor productivity; and **(iii)** flexibility in salary arrangements and annual salary increases;
- » Employees are recognized for their abilities, promoted, and rewarded for their achievements;
- » Funds are allocated for training and enhancing professional qualifications and capacity;
- » Retired employees: In addition to benefits from the Social Insurance Fund, employees receive a two-month salary allowance before retirement and financial support during retirement;

VietinBank’s employees are covered by insurance according to the State regulations, and are assured with benefits during sabbatical leaves or in cases of illness or maternity. When the employee is old enough to take leave, VietinBank carries out all procedures with the insurance companies so that the employee can leave at the prescribed time.

In 2025, VietinBank continues to implement general benefit and welfare regimes for bank-wide employees, which focus on improving quality of life, rejuvenating the workforce, achieving work-life balance, enhancing employee engagement, and providing exceptional benefits to high-achieving personnel, talented individuals, those undergoing career transitions, managers of key positions, and high-level managers to recognize their contributions and retain competent and highly qualified employees.

The welfare programs currently in place include:

- » General welfare benefits for all employees: Filial piety, weddings, birthdays, sick visits, convalescence, vacation, gifts for Holidays/Tet, travel support for Holidays/Tet, gifts for International Women’s Day (March 8), Vietnamese Women’s Day (October 20), International Children’s Day, Mid-Autumn Festival, financial support for childcare/kindergarten expenses and rewards for children of employees who excel, VBI Care health insurance for employees as health care benefits, etc.
- » Enhanced benefit regimes specifically designed for high-achieving personnel, those undergoing career transitions, managers of key positions, and potential talents (Top 500): Enhanced benefits include superior rewards, premium vacations, and educational support for children, health insurance, life insurance, etc.

In 2025, based on the study of advanced welfare and remuneration practices in the market, VietinBank supplemented and revised several welfare and remuneration benefits to suit VietinBank’s business situation and actual operations, improving welfare and remuneration for employees, increasing their engagement and dedication to the Bank. With the orientation “VietinBank is home”, VietinBank leadership team always prioritizes comprehensive policies regarding both salary and remuneration, as well as spiritual life and corporate culture to promote career development and promotion opportunities, enhance the spiritual life and happiness for each employee.

Occupational safety and health policy

Based on the operating philosophy “Human development”, VietinBank always concerns about occupational safety and health to maximize protection for employees from harmful agents that affect physical and mental health during work. VietinBank has sent its staff to participate in numerous training courses on workplace safety. Annually, VietinBank also organized measurement and monitoring of the working environment in VietinBank buildings based on 12 criteria:

Temperature	Laeq noise	Organic Vapors
Humidity	Electromagnetic Field (EMF)	Exposure Assessment
Air Velocity	PM5 dust	Psychophysiology
Light	Inorganic Vapors	Ecgonomy

In general, all monitored indicators met permissible levels in all VietinBank buildings. VietinBank also seriously listens, records and takes specific responses to recommendations and implementation solutions to build a better working environment, including:

- » Implementing reasonable rotation of seating positions to change employees’ working posture to minimize the risk of musculoskeletal diseases. Organizing health communication sessions to educate employees on preventing underlying diseases that affect occupational health.
- » Applying appropriate breaks, recommending employees to exercise during breaks to rejuvenate their brains and avoid muscle fatigue.
- » Minimizing the risk of exposure to bacteria due to direct transaction-related work, equipping 100% of workplaces with hand sanitizer during the COVID-19 pandemic, regularly disinfecting the air conditioning system to enhance control of airborne infection risks in enclosed rooms; applying natural ventilation to minimize the risk of microbial accumulation in workspaces; increasing local lighting for areas lacking natural light.
- » VietinBank also cooperates with centers to provide flu vaccinations and COVID-19 vaccinations for employees to protect the health of employees in particular and the community in general.
- » Annually, VietinBank organizes regular health check-ups for 100% of employees and at least one additional health check-up per year for some employee categories: **(i)** female employees; **(ii)** Treasury employees performing cash counting, storage and transportation; **(iii)** IT employees working in server rooms; **(iv)** Independent teller handling cash transactions with customers; **(v)** Employees working in collective kitchens serving 100 meals or more; **(vi)** Employees performing heavy, hazardous, dangerous jobs; **(vii)** Elderly or disabled employees; **(viii)** Employees working in environment exposed to occupational disease risks.
- » In addition to physical healthcare activities, VietinBank also pays attention to build employee morale through coaching activities that foster mindset, self-development, healing and experiencing happiness from within, etc.

3 - S3: HR DEVELOPMENT AND GENDER EQUALITY

Training for competency development, ensuring career development

In 2025, VietinBank organized **1,105 classes**¹. The number of trainees participating in the training was **289,442**, average training hours was **70.8** sessions/person

CLASSIFIED BY TRAINEES	AVERAGE NUMBER OF TRAINING SESSIONS	NUMBER OF TRAINEES
High-level managers, middle-level managers and equivalent positions (Members of the BoD, BoM, Director/Deputy Director of Division, Director/Deputy Director of Branch, Director/Deputy Director of Department at HO, Director/Deputy Director of Non-Business Unit)	63.4	10,279
Managers and equivalent titles	38.8	24,738
(Director/Deputy Director of Department at Branch, Director/Deputy Director of Department at Non-Business Unit)	79.6	254,425
Employee	70.8	289,442

In 2025, VietinBank continues to promote the implementation of training to enhance sales capacities and professional skills for its sales team with more than 400 classes: **(i)** In-depth training programs on products, appraisal, and practical sales skills, linked with DX initiatives, aiming to improve sales capabilities and professional expertise for the sales staff; **(ii)** Sales training courses that not only equip professional skills but also focus on updating market trends and new technologies to help the sales team adapt to change and improve work efficiency.

Simultaneously, in 2025, VietinBank continues to focus on implementing training programs for its entire workforce on Data and AI and the application of new technologies: **(i)** Implementing AI training for all over 23,000 VietinBank employees over three months from April to June – helping employees learn to effectively utilize and apply AI tools in their work; **(ii)** Strengthening training for employees on changing mindsets, guiding them on tools and working techniques according to Agile, Lean, and Design Thinking, as well as promptly and widely communicating to branches the initiatives, new products, and applications of digital knowledge and tools in business implementation and work handling.

The Bank continues to build and promote a culture of proactive learning throughout its system:

- **Diversifying training methods:** developing over 300 e-learning lessons, learning videos, exam question banks, organizing internal experience-sharing programs, and centralized learning programs combined with practical learning to help trainees learn continuously and flexibly.
- **Successfully implementing the technology application competition "AI Workup - Applying AI to Boost Productivity"**, which has truly fostered the spirit of innovation throughout the system, contributing to optimizing operations, increasing labor productivity, and enhancing CX. To date, VietinBank has selected 34 solutions out of 28,830 submitted ideas/solutions for system-level awards.



¹Excluding OJT training, Coaching, Mentoring, self-organized internal training programs

- **Implementing over 70 learning activities and campaigns; organizing gameshows, Minigames for knowledge review, and self-study programs** with nearly 40,000 interactions to help employees quickly access new knowledge in an engaging way.

Respecting gender equality and diversity

VietinBank has always identified that "HR are the most valuable asset of an organization". In recent years, VietinBank has continuously developed policies/programs related to compensations and benefits to demonstrate respect and equality between male and female employees, offered benefits specifically for female employees according to the provisions of law and VietinBank's internal mechanism. Activities to promote diversity and equality in the workplace are implemented synchronously and comprehensively from HO to branches, thereby, demonstrating VietinBank's appreciation for the contribution and dedication of each employee to the organization's success.

In 2025, thanks to the due attention of the Management, regarding gender equality at VietinBank, VietinBank's Committee for the Advancement of Women has carried out the following activities:

- » Continuing to implement the national strategy on gender equality for period 2021 - 2030;
- » Developing a plan for gender equality and advancement of women in 2025;
- » Issuing guidelines for units to implement activities in the Month of Action 2025. Launching the Month of Action with appropriate forms, promoting communication on the themes, messages and activities of the Month of Action for gender equality and prevention and combating of gender-based violence in a variety of forms, suitable for each target group and actual situation, etc.
- » Implementing key programs for female officers and employees, launching emulation associated with organizing practical and meaningful movements and activities that appeal to female officers, employees and youth union's members. In addition, VietinBank's Committee for the Advancement of Women has directed units to strengthen the work of taking care of and protecting the rights of female employees, inspecting and supervising the implementation of regimes and policies for female employees; proactively advised and introduced outstanding female officers to the Party Committee and authorities in planning, training, nurturing and using female officers, etc. Introducing female employees to participate in upskill training, paying due attention and creating conditions for female officers to have the opportunity to strive, contribute, study to improve their qualifications and participate in union activities to demonstrate their capacity in all aspects of operations, facilitating the delivery of the function to represent and protect the rights of female employees. Reward activities have always received timely attention in order to motivate outperforming female employees and replicate typical good examples to encourage female officers to unite and do their best to excel at delivery of VietinBank's goals and tasks.

Ensuring fairness and grassroots democracy at VietinBank

Following the leadership and guidance of the Party and State, the Party Committee of the Government, the SBV, the Vietnam General Confederation of Labor, the Party committees, authorities, and mass organizations within the VietinBank system have correctly understood, organized, built, and fully and effectively implemented the contents and forms of implementing the Regulations on Grassroots Democracy in conjunction with the performance of political tasks and Party building work.

Specifically, VietinBank has implemented:

- Tocusing on administrative procedure reform, issuing, reviewing, amending, supplementing, and implementing regulations and rules (on employees; on mobilization, lending, recovery and handling of bad debts, exchange rates, service fee schedules; on procurement, bidding, personnel work, etc.) ensuring transparency, openness, and compliance with legal regulations.
- Building a team of cadres with sufficient qualities and capabilities to meet the requirements and tasks in the new situation.

3 - S3: HR DEVELOPMENT AND GENDER EQUALITY

- Building unity and cohesion within Party committees, government agencies, mass organizations, cadres, Party members, and employees; preventing and repelling manifestations of ideological, political, moral, and lifestyle degradation, "self-evolution," and "self-transformation" within the organization.
- Building harmonious and progressive labor relations, using development as a driving force to encourage cadres, Party members, and employees to be creative, dedicated, and committed to VietinBank.
- Creating a high level of self-awareness and unity in will and action among cadres, Party members, and employees, first and foremost through the exemplary and decisive leadership of Party committee heads and units in the fight against corruption, waste, and negative practices.
- Focusing on maintaining and professionalizing investment relations; ensuring transparency, openness, and timely and complete provision of VietinBank's operational information to domestic and foreign partners, customers, and investors.

As a result, the operational quality of Party committees, government agencies, and mass organizations has been improved; Party organizations, government agencies, and mass organizations are clean and strong, contributing to the successful completion of assigned tasks. The income and employment of workers, as well as the interests of the State and shareholders, are ensured. VietinBank's position and prestige have been enhanced in the domestic and international markets. The Bank continues to affirm its role as a core force of the State economy, contributing to the successful implementation of monetary policy, macroeconomic stability, promotion of socio-economic development, and the realization of social progress and equity.

Professional Ethics Practices

Given the inherent risks and trustworthiness inherent in the banking industry, VietinBank always sets stringent requirements regarding knowledge, experience, and especially professional ethical standards.

Over the years, the Bank has actively built a workforce with high professional qualifications and ethical standards, meeting both the development requirements of the banking industry and ensuring the safety and quality of operations throughout the entire system. In particular, VietinBank has pioneered the development of the **VietinBank Culture Handbook**, which stipulates the ethical standards for leaders, staff, and employees of VietinBank; and the code of conduct for leaders, staff, and employees of VietinBank. Simultaneously, the Bank applies **the Code of Professional Ethics and Code of Conduct for Banking Officers** issued by the Vietnam Banking Association (Decision No. 11/QĐ-HHNN) across the entire system.

Furthermore, VietinBank has established channels for receiving information to report internal fraud and violations of professional ethics within the Bank. This information is regularly communicated to the entire system (twice a month) for serious implementation and enforcement. All information regarding internal fraud and violations of professional ethics is received and processed by VietinBank's operational departments and is kept confidential.



PART 6

PILLAR G - GOVERNANCE

- 1 G1: ENHANCING RISK MANAGEMENT
- 2 G2: DATA GOVERNANCE AND INFORMATION SECURITY
- 3 G3: BUSINESS ETHICS PRACTICES
- 4 G4: TRANSPARENT AND ETHICAL CORPORATE GOVERNANCE
- 5 G5: ENSURING SHAREHOLDERS AND INVESTORS' RIGHTS



06

1 - G1: ENHANCING RISK MANAGEMENT

Effective risk management mechanisms and models

Risk management is implemented by the Bank consistently and comprehensively from the HO to business units across the Bank. Based on Circular 13/2018/TT-NHNN (Circular 13) by the SBV regulating the internal control systems of commercial banks and foreign bank branches and good practices of the Basel Committee, VietinBank operates a 3-line-of-defense model combined with high-level supervision by the BoD, Risk Management Committee, BoM, Risk Management Council and ALCO Council.

THE FIRST LINE OF DEFENSE	<ul style="list-style-type: none"> - Role: Identify, control, and mitigate risks. - Unit in charge: Business units, other units with revenue-generating functions; units responsible for establishing internal risk limits, controlling risks, mitigating risks; HR units, accounting units.
THE SECOND LINE OF DEFENSE	<ul style="list-style-type: none"> - Role: Develop risk management policies, internal regulations of risk management; measure, monitor risks, establish bank-wide risk limits and division-level risk limits. - Unit in charge: Departments under Risk management Division as regulated, Compliance Management Department.
THE THIRD LINE OF DEFENSE	<ul style="list-style-type: none"> - Role: Perform internal audit functions for risk management. - Unit in charge: Internal audit department.

Roles and responsibilities of High-level oversight units in risk management:

BOD	<ul style="list-style-type: none"> - Issue, revise, supplement, replace, revoke, abolish, or suspend the implementation of risk management policies, risk management internal regulations in its authority. - Oversee the General Director in: (i) Developing and organizing the implementation of risk management policies, risk management internal regulations issued by the BoD ; (ii) Addressing and rectifying risk management deficiencies and limitations based on the requirements and recommendations of the SBV, independent auditing firms, other functional agencies, the SB, and the Internal Audit Department to enhance the efficiency and safety of VietinBank's operations; (iii) Organizing the implementation of other risk management issues as stipulated by the BoD in each period.
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RISK MANAGEMENT COMMITTEE	<p>The RMC is an advisory body assisting the BOD in overseeing individuals and departments responsible for risk management and other related issues according to the Risk management committee's organizational and operational regulations.</p>
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GENERAL DIRECTOR	<ul style="list-style-type: none"> - Issue, revise, supplement, replace, revoke, abolish, or suspend the implementation of risk management internal regulations within its authority, organize the implementation of risk management policies as regulated, and evaluate risk management policies to propose adjustments to the BOD (if necessary). - Approve the issuance, adjustment, supplementation, replacement, or revocation of risk limits; guide the implementation of handling measures when risk limits are not met. - Organize the implementation of the BOD's directives in addressing and rectifying risk management deficiencies and limitations as per the requirements and recommendations of the SBV, independent auditing firms, other functional agencies, the SB, and the Internal Audit Department. - Approve self-assessment reports on risk management from units and propose handling measures to the BoD. - Issue, revise, supplement, replace, revoke, abolish, or suspend the implementation of internal regulations related to asset/liability management within its authority. - Direct the organization of asset/liability management. - Oversee individuals and departments in performing other related tasks based on the proposals and advice of the Risk Council. - Oversee individuals and departments in performing tasks based on the proposals and advice of the ALCO. - Based on authorization in each period, approve and sign risk management reports submitted to the SBV as regulated. - Direct the organization of other risk management issues as stipulated by VietinBank.
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RISK COUNCIL/ALCO COUNCIL

The Risk Council is an advisory body assisting the General Director in overseeing individuals and departments in performing tasks and other related issues according to the organizational and operational regulations of the Risk Council and ALCO Council.

In VietinBank, risk management activities have been researched to improve the organizational model and specialized resources, such as:

- Completing risk appetite/risk limits, risk maps, upgrading and standardizing processes for collecting and responding to severe risk events/IT incidents/incidents connected with third parties; strengthening risk monitoring/warning, improving the quality of services provided to customers, optimizing and improving operational processes;
- Researching and developing methodologies and tools for effective implementation of information security, data loss prevention (DLP); enhancing coordination of business continuity management to build a set of prevention and response scenarios for IT disruption incidents and plans for drills of critical systems;
- Performing operational risk control self-assessments (RCSA) for DX projects, initiatives, and digital products/services; system-wide issues regarding disruption and security...

Risk management functions ensure the tight control of core risks

VietinBank always strives to build and develop a modern, robust risk management system, in line with international practices, where key risks are identified and controlled in a timely manner.

Key risks to VietinBank's operations include:

- Business environment risk
- Credit Risk
- Market Risk
- Operational Risk
- Fraud risk, anti-money laundering and counter-terrorism financing
- Liquidity Risk
- Interest rate risk on the banking book
- IT risk
- Reputation risk
- Model risk
- Environmental risk

(Information on risk management for risk types: Please refer to details in Section 5 (Risk Management), Part I (Introduction to VietinBank), VietinBank 2025 Annual Report posted on the website: <https://investor.vietinbank.vn/>).



Risk management linked to DX

In the context of strong DX at VietinBank, risk management activities are also digitized through the application of modernization and automation initiatives, enhancing labor productivity when implementing key risk management tools. Specifically:

- For credit risk management: Focusing on tightly controlling loan quality, enhancing the effectiveness and efficiency of the credit rating indicator set, promoting resources for implementing DX initiatives such as: **(i)** Initiative to build an early warning system (EWS) model using statistical methods (optimizing early warning of potential credit risk; building warning models suitable for each customer type/segment, product, etc.); **(ii)** Initiative to apply credit risk measurement models throughout the credit cycle, promoting digitalization/automation of the credit cycle.
- For market risk management: Prioritizing resources to implement initiatives supporting treasury operations, contributing to the topic «Promoting non-interest activities, improving the ratio of NII to total operating income of VietinBank,» including: **(i)** Initiative «Project to automatically connect deposit/withdrawal of margin, margin balance between the CQG system and the Vision Commodities system»; **(ii)** Initiative on «flexible RWA credit risk limits allocated between optimal trading and banking book to business units/risk types», etc.
- For Operational Risk Management: The project to procure anti-money laundering/ counter-terrorism financing and anti-fraud software phase 2 (AML 2 project), applying advanced AI technology to analyze, monitor, detect, and early warn of risks, is also one of the key projects to enhance operational risk management effectiveness.

VietinBank always proactively standardizes advanced perspectives, perceptions, and experiences in risk management practices to build a core value system in control and compliance culture; widely applied at units from the HO to branches.

Environmental risk management in credit granting for investment projects

The Bank always prioritizes controlling credit activities, ensuring safety and sustainability. With its leading role in the financial market, VietinBank aims to provide capital and financial services towards a “green” economy, an environmentally friendly circular economy; promoting green growth and environmental risk management in credit granting activities. Annually, the Bank implements credit orientation across the system, which includes provisions for prioritizing “green” credit and restricting industries with negative environmental impacts, such as: prioritizing renewable energy, clean organic agriculture...; restricting industries such as iron and steel, cement, thermal power, chemicals, paper production, fertilizers, dyeing... As early as 2011, VietinBank issued a document on Environmental and Social Policy in credit granting, which stipulates the assessment of the impact of plans and projects on the environment and society and proposes solutions to address environmental and social issues to achieve the sustainable development goals of VietinBank in particular and society in general. In 2023, VietinBank developed the “**VietinBank Sustainable Finance Framework**” (SFF) providing specific guidelines for financing and managing the Bank’s sustainable development funding. At the same time, the Bank also issued Decision No. 118/CS-TGD-NHCT-QLRR1 dated May 30, 2023, regulating environmental risk management in credit granting activities and Dispatch No. 5605/TGD-NHCT-PDTD1 dated May 30, 2023, on issuing a set of environmental risk assessment forms in credit granting for investment projects to provide further detailed guidance to branches on assessing projects that require environmental risk management. Accordingly, each investment project is categorized according to specific criteria and legal regulations. Specifically:

- Group 1: Investment projects of Group I with a high risk of adverse environmental impact.
- Group 2: Investment projects of Group I with a high risk of adverse environmental impact.
- Group 3: Investment projects of Group III with a low risk of adverse environmental impact.

2 - G2: DATA GOVERNANCE AND INFORMATION SECURITY

The Bank regularly reviews, updates, and synchronously implements environmental risk management policies in credit granting activities in line with the orientation of the Government and the SBV; strictly and consistently implements environmental risk management when granting credit to promptly identify emerging risks; thereby applying timely and appropriate credit behavior measures to limit risks and minimize losses for VietinBank. In addition, VietinBank also strengthens communication and training to ensure all business units understand environmental risk management policies in credit granting activities.

VietinBank recognizes that data is not merely an operational or decision-making support tool, but a strategic asset in its DX journey. In 2025, the establishment of the Data & AI Division marks a turning point, creating a unified hub for data governance, protection, and exploitation. The Data & AI Division focuses on three key priorities: **(i)** comprehensive data governance, ensuring integrity, security, and legal compliance; **(ii)** building infrastructure and platforms for real-time data processing and analysis; and **(iii)** deploying advanced analytics and AI solutions to transform raw data into tangible business value.

In the era of DX, the explosion of technology not only drives the development of banks but also presents numerous challenges as banks face increasingly sophisticated, complex, and diverse forms of cyberattacks. Accordingly, to ensure security on the technology front, VietinBank has been building and implementing IT and cybersecurity risk management, including

- **Improving IT & cybersecurity risk management operations:** VietinBank continuously improves and refines risk management regulations in IT & cybersecurity operations, gradually building and perfecting models, methodologies, and strengthening IT & cybersecurity risk management personnel at all levels of protection.
- **Enhancing system and infrastructure security:** Focusing on security is not only a key factor in protecting the Bank's assets; but also a strategy to protect the trust of customers, partners, and shareholders. The Bank continuously strives to develop plans to expand investment and upgrade equipment and systems for preventing intrusion attacks and monitoring attacks, keeping up with global trends. Furthermore, the Bank's IT staff continuously learns and improves their skills and qualifications to meet the demands of evolving trends. VietinBank operates a 24/7 Security Operation Center (SOC) to monitor, detect early, and promptly address information security events, anomalies, and risks across the entire IT system; conducts periodic security assessments, penetration testing (Pentest), and attack/defense drills to control vulnerabilities and ensure security before deploying new services; expands next-generation security solutions (NGFW, XDR, Zero Trust, etc.) to protect endpoints, data, applications, and control internal access; and builds a security culture, enhances training and awareness communication, and collaborates closely with regulatory agencies and domestic and international cybersecurity partners.
- **Strengthening continuous operational management:** VietinBank has been very proactive in developing scenarios for responding to incidents and risks on the IT systems of its digital banking platforms and digital products and services provided to customers.



3 - G3: BUSINESS ETHICS PRACTICES

Developing a professional, humane, and distinctive corporate culture at VietinBank.

From the very early days of establishment, VietinBank has paid attention to and determined that shaping corporate culture is a key task that is closely linked with business tasks. With its pioneering role, corporate culture is not only the glue that binds; but also the driving force to promote effective operations, contributing to enhancing the position and brand image of VietinBank.

VietinBank's Corporate Culture Strategy for the period 2023 - 2025 emphasizes the building of a unique and distinctive culture of VietinBank people. This is done based on the foundation of core cultural values that have created the success of previous generations. With the goal of developing a culture that promotes high performance, affirms pioneering and different values, and aims for sustainable development, the strategy is guided by 3 operating philosophies: **Customer-centric strategy, HR development is key to execute success, Innovation as breakthrough.**

Entering 2025, VietinBank continues to vigorously implement its corporate culture strategy **"Aspiration for new heights"** with the following key tasks:

- **Completing the core competency framework:** Building and applying a competency framework aligned with core values and the DX and CX cultures to meet the comprehensive transformation needs of employees and workers in the new era.
- **Developing a leadership competency framework:** Defining new competency standards for management at all levels, ensuring consistency and creating a foundation for developing future leaders.
- **Promoting a learning and innovation culture:** Diversifying innovation activities, recognizing and honoring initiatives and cultural behaviors that bring practical value and contribute to improving the Bank's operational efficiency.
- **Pioneering and leading change:** Cultural ambassadors continue to play a core role in building and developing corporate culture, leading the change in thinking and behavior in serving internal and external customers.
- **Diversify internal communication:** Enhance the dissemination of strategies and policies through various channels, improving employee benefits and engagement.
- **Promote feedback and evaluation mechanisms in culture implementation:** Develop criteria and methods for surveying and measuring the effectiveness of corporate culture implementation during the DX period, making corporate culture a foundation for sustainable development.

VietinBank is committed to continuing to promote its cultural values and spirit of innovation, viewing them as a strong internal strength, and confidently conquering new heights, affirming its pioneering position in the banking industry.

**Emphasizing the Law Respect in all activities**

VietinBank always upholds and complies with legal regulations in all operations. At VietinBank, compliance with legal regulations is an act of cultivating integrity every day. Integrity is also one of VietinBank's 5 core values. To build a culture of legal compliance, VietinBank has developed an operating model with clear responsibilities; simultaneously implementing strict compliance monitoring activities.

- **Regarding organizational structure**

- » To ensure safe, effective, and sustainable operations, VietinBank has built an organizational model that ensures clarity, transparency, and meets the operating requirements of a listed company, in accordance with legal regulations. Specifically: In December 2018, VietinBank changed its organizational structure to meet the requirements of Circular 13, establishing the Compliance Management Department under the Legal and Compliance Division as a part of the second line of defense, with control functions related to compliance as regulated.
- » In addition, VietinBank proactively built an organizational structure model very early on, following the best international practices in risk management in the banking sector, enhancing the "independent role" of monitoring all operations. VietinBank is one of the pioneering banks to implement a 3-lines-of-defense model according to Basel II standards (in 2015), establishing dedicated departments to fully perform the tasks of the second line of defense, including: Operational Risk Management Department, Market Risk Management Department, Investment -Credit Risk Management Department, Internal Control Department... and the third line of defense, the Internal Audit Department, ensuring all VietinBank's operations are identified and tightly controlled for potential risks.
- » VietinBank has developed its Charter of Organization and Operation, Internal Governance Regulations, and Organizational and Operational Regulations of the BoD, BoM, ensuring compliance with SBV regulations and guidelines. It focuses on clear decentralization and separation of powers, structure, roles, responsibilities, and duties of the BMD, BoD, SB, BoM, and VietinBank leadership; ensuring transparency, measurement, evaluation, comprehensive control of operations, and effective risk prevention and control.

- **Regarding the implementation of activities to ensure legal compliance**

- » Regarding the development of the system of policy documents regulating the Bank's operations: VietinBank is a bank assessed to have a complete system of internal regulations, regulating all of the Bank's activities, ensuring compliance with legal regulations. These documents are also regularly updated and adjusted promptly when there are changes in current legal regulations. In addition, to ensure that the system of issued internal regulations complies with legal regulations, the independent compliance management unit under the second line of defense is responsible for controlling the full legal compliance of the issued document before submitting it to the competent authority for approval. This ensures consistency, synchronization, and objectivity in identifying and controlling compliance risks.
- » VietinBank has built an independent internal control and supervision apparatus located at the HO, with "sub-units" in all branches nationwide. This ensures that inspection and supervision are carried out according to the "3 parties, 6 eyes" principle, to promptly detect signs of legal violations that may occur.
- » VietinBank has also combined the application of modern technology to support remote monitoring management, early detection and warning of signs of ethical risk, expanding and diversifying forms of self-monitoring, early detection, encouraging the detection of signs of violations, non-compliance with operations, to provide timely warnings to units.
- » VietinBank established a hotline for fraud/ethical risks to promptly receive recommendations from parties, ensuring the detection and strict handling of legal violations.

• **Regarding training and communication**

- » Training and communication are carried out in all HO professional departments, ensuring that legal regulations are fully and timely communicated to the appropriate dedicated parties. The frequency of implementation is regular and continuous through internal and external information systems, through various diverse and rich forms to attract listeners.
- » VietinBank has built a system of sanctions and strict disciplinary measures (Labor Regulations No. 70/CS-HDQT-NHCT-NS1, Regulations on Labor Discipline and Material Responsibility No. 24/CS-HDQT-NHCT-NS1...) that have a deterrent effect on employees who violate legal regulations, minimizing situations where legal violations may occur within VietinBank.

• **Full tax payment**

- » For many consecutive years, VietinBank has consistently been among the Top leading companies in the ranking of the 1,000 largest corporate income tax payers in Vietnam (V1000). This is a recognition of VietinBank's contributions to the State budget; at the same time, it encourages the Bank to continue contributing more to the country's prosperous development

Developing a customer service culture

In 2025, VietinBank achieved significant progress in transforming its service quality management practices towards a customer-centric approach, aligning with international best practices in CX management. A highlight was the successful implementation of **the CX Management Project** (CX Project), creating a systematic CX management foundation that aligns with international best practices. Key achievements include: finalizing the bank-wide CX strategic vision; issuing a framework of principles and behaviors to enhance CX across three levels; developing a CX capacity enhancement roadmap for the 2025-2027 period; establishing a CX management model based on international best practices; and creating a customer journey map to identify solutions for improving CX. Customer satisfaction with service quality (CSAT) reached 98.8%, maintaining an excellent level according to international standards, with approximately 9.8 million customers served – a threefold increase in two years. In the coming period, VietinBank will continue to innovate and improve relentlessly to enhance customer experience based on understanding and a customer-centric philosophy.

VietinBank's operating philosophy is "Customer-centric," where customers are the goal, the driving force of development, and the center of all the Bank's activities. VietinBank always accompanies, is dedicated to, and empathizes with customers; conveys honest, transparent, and objective information for the benefit of customers; and provides excellent experiences, outstanding products and services, and optimal new values for customers. Therefore, **VietinBank does not compete on price but shifts its focus to competing on the quality of excellent products and services for customers. VietinBank is concerned with developing new products and services that bring more value to customers and maintain a high reputation in the market.**



4 - G4: TRANSPARENT AND ETHICAL CORPORATE GOVERNANCE

Principles of corporate governance in VietinBank

Corporate governance plays a core foundational role in all operational activities of an organization, serving as a prerequisite for future sustainability. In the context of increasingly high demands for corporate governance and information disclosure, VietinBank has been building and perfecting the Bank's governance structure in compliance with laws and beyond compliance by striving for good governance practices in Vietnam and internationally. This is the foundation and compass for orienting and effectively supervising the Bank's operations for sustainable and resilient development.

The core governance principles include:

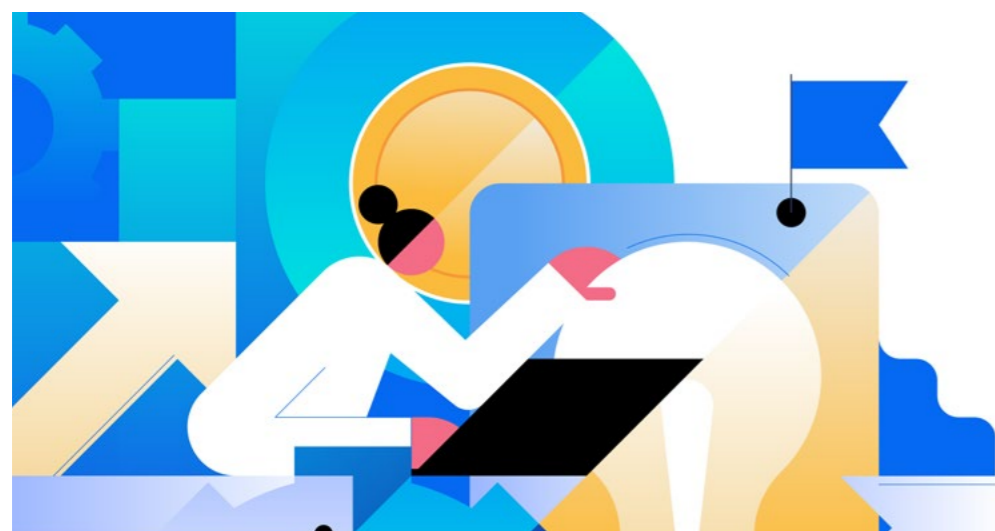
- i. Compliance with laws and striving for best governance practices.
- ii. Ensuring transparency in all the Bank's operations.
- iii. Ensuring a reasonable governance structure, aiming for good practices.
- iv. Ensuring the operational efficiency and coordination of the BoD, SB, and BoM.
- v. Preventing conflicts of interest and complying with legal regulations on related party transactions

VietinBank's governance model has all the governing entities of a listed company (including GMS, BoD, committees under the BoD, SB, BoM...), ensuring a solid corporate governance structural foundation. VietinBank's governance structure always ensures effective coordination among the BoD, BoM, and SB; emphasizing transparency and timeliness as key principles that constitute an effective banking governance system.

According to Article 25 of VietinBank Charter of Organization and Operation (amended January 2026), VietinBank's management organizational structure includes:

- GMS
- BoD
- SB
- General Director

Decision-making and approval mechanisms are clearly decentralized, ensuring transparency and effective coordination in system-wide management. The functions and duties of the departments within VietinBank's governance structure are as follows:



UNIT	ROLES AND RESPONSIBILITIES
GMS	<ul style="list-style-type: none"> - The GMS is the highest decision-making body of VietinBank that serves functions and duties as stipulated in the Charter of organization and operation of VietinBank and relevant legislation.
BoD	<ul style="list-style-type: none"> - The BoD is the highest governing body that acts on behalf of VietinBank to make decisions and exercise the rights and obligations, except for issues under the authority of the GMS. - The Chairman of the BoD is the legal representative of VietinBank who is in charge of chairing the meetings of the BoD, exercising the rights and obligations stipulated in the Charter of organization and operation of VietinBank and relevant legislation.. - Board members are assigned to perform tasks ensuring the principles of centralization, democracy, transparency, suitability and effective operation of the BoD. The Board members assist the BoD in organizing the implementation of supervision activities for the BoM in implementing policies, orientations and strategies issued according to the resolutions and decisions of the BoD in the assigned areas and areas of work, ensuring the principle of not replacing the leadership and management role of the BoM. - The advisory agencies under the BoD include: The BoD office and committees under the BoD.
General Director	<ul style="list-style-type: none"> - General Director is responsible for the daily business operations of VietinBank, subject to the supervision of the BoD, and accountable to the BoD and to the law for exercising the assigned rights and duties. - General Director is assisted by Deputy General Directors, Chief Accountant, Division Directors, Heads of functional departments, and Heads of dependent units.
SB	<ul style="list-style-type: none"> - To supervise the operations and compliance with the law and the Charter of the BoD and the General Director in the management and operation of VietinBank, and to be accountable to the GMS for the exercise of assigned rights and duties. - VietinBank has established a specialized Internal Audit Department under the SB to conduct internal audits of VietinBank.

To ensure effectiveness and legal compliance, VietinBank has completed the legal framework for corporate governance at VietinBank, including:

- VietinBank's Charter on Organization and Operation.
- VietinBank's Regulation on Internal Governance.
- Regulation on the organization and operation of the BoD of VietinBank.
- Regulation on the organization and operation of the SB of VietinBank.
- Regulation on the organization and operation of the BoM of VietinBank.
- Regulations and other documents related to corporate governance.

VietinBank has always strived to inch and adhere to local and international best practices on corporate governance to improve governance quality, serving as a foundation for developing "Safe - Effective - Sustainable" business activities. Accordingly, the governance structure at VietinBank not only ensures compliance with legal regulations related to the operations of a credit institution as well as governance regulations for listed companies; but also built and referenced to international practices and standards such as: Corporate Governance Code of Best Practices issued by SSC of Vietnam and IFC, Principles of Corporate Governance of Organization for Economic Cooperation and Development (OECD), ASEAN Corporate Governance Scorecard. Based on annual assessments, VietinBank identifies areas for improvement to continuously improve an appropriate governance structure.

4 - G4: TRANSPARENT AND ETHICAL CORPORATE GOVERNANCE

In 2025, VietinBank continued to be honored in the List of 50 Pioneering Listed Enterprises and Commitments to Improving Corporate Governance in Vietnam - VNCG50 at the Annual Forum on Corporate Governance (AF8). This achievement is a recognition from professional organizations of VietinBank's commitment and continuous efforts towards advanced governance standards, and demonstrates VietinBank's strong commitment to promoting information transparency and sustainable development, thereby bringing the greatest benefits to customers, shareholders, partners and the community based on care, respect and understanding.

Nomination, selection of high-level personnel, and supervision of BoD/SB/BoM operations

The nomination and selection of high-level personnel at VietinBank are carried out in compliance with the provisions of VietinBank Charter of Organization and Operation, VietinBank Internal Governance Regulations, the Organizational and Operational Regulations of the BOD, and the Organizational and Operational Regulations of VietinBank SB, as well as relevant legal regulations. Some key points are as follows:

- BoD members and SB members must fully meet the stipulated standards and conditions, ensuring diversity, independence, and suitability with VietinBank's specific business operations. The list of BoD and SB candidates is submitted to the SBV for feedback before being presented to the GMS. Information related to candidates is announced before the opening date of the GMS meeting on the Bank's website. The election of BoD members and SB members is conducted by cumulative voting. Elected BoD or SB members are determined by the number of votes from highest to lowest, starting from the candidate with the highest number of votes until the required number of members is met.
- BoM members must fully meet the stipulated standards and conditions and are submitted to the SBV for feedback before the BoD approves their appointment

To enhance operational efficiency, VietinBank develops specific evaluation criteria for the performance of each BoD member. The BoD's operations are evaluated by independent Board members to ensure independence, objectivity, and multi-dimensionality in the evaluation process. Evaluation results are reported at annual GMS meetings as regulated.

The BoD supervises the BoM and other executives in accordance with the regulations on BoD supervision activities through various forms: reviewing reports; meeting with individuals and units under supervision; and inspection teams. Accordingly, BoD members, committees under the BoD, and inspection teams assist the BoD in performing regular supervision activities according to the annual and ad-hoc supervision plans; individuals and units under supervision are notified of the BoD's annual or ad-hoc supervision plans and the assignment of supervision duties to BoD members.

In addition, the SB also regularly supervises the BoD, General Director, and other executives of VietinBank based on legal regulations, VietinBank's Charter, and the Government's and SBV's operational directives and guidelines for credit institutions, and reports supervision results at annual GMS meetings as regulated

Remuneration of BoD/SB/BoM

The BoD, BoM, SB are entitled to remuneration, bonus and other benefits under the mechanism of remuneration, bonus and welfare in accordance with the prevailing regulations of VietinBank. Of which, remuneration of members of the BoD, BoM, SB as full-time are taken from the general salary budget of VietinBank's leadership team and paid according to the positions and titles attached with level of task completion.

The remuneration level of managers eligible for remuneration is determined on the basis of responsibilities, tasks assigned, results of task implementation and level of contribution to the Bank's business efficiency. Bonuses for the BoD, BoM and SB are included in the bonus fund of VietinBank's leadership team. Annually, the GMS approves the remuneration level for the BoD and SB for the year as a percentage of net profit after tax. In recent years, the growth rate of remuneration for the BoD and SB has always been lower than the growth rate of net profit after tax, indicating that the operations of the BoD/SB are being effectively implemented, contributing to increasing the Bank's profits.

Unit: VND billion, %

	2025	2024	2023	2022	2025 VS 2024	2024 VS 2023	2023 VS 2022
Remuneration of BOD and SB	27	21	19.6	19.1	+28.6%	+71%	+2.8%
PAT	34,871	25,483	20,045	16,984	+36.8%	+271%	+18.0%

Source: VietinBank's consolidated audited financial statements for the years 2022-2025

Corporate governance incorporating sustainable development

Along with the goal of VietinBank's sustainable development, corporate governance activities are also built and consolidated to ensure effective implementation related to sustainable development. Specifically, the Bank assigns 1 member of the BoD and 1 member of the BoM to be in charge of the Sustainable Development Steering Committee - the focal point to advise the BoD and the BoM on issues related to sustainable development with specific tasks: **(i)** Advise the BoD in researching, developing, adjusting, approving and assessing the results and effectiveness of VietinBank's sustainable development strategy; **(ii)** Advise the BoD and BoM on promulgating policies and tool systems to implement work related to sustainable development at VietinBank; **(iii)** Supervise the implementation of tasks related to sustainable development for relevant subsidiaries/ units at VietinBank and **(iv)** Report to the BoD/BoM on the implementation of work related to sustainable development.

At the same time, the BoD supervises the implementation of the Bank's development strategy, including sustainable development goals; and approves the content of the Annual Reports, which including the Sustainability Report.

ESG is identified as a goal that businesses in Vietnam need to pay attention to, research, and have appropriate transformation orientations, to promote and synchronize operational implementation throughout the Bank. In addition, VietinBank strengthened specialized-ESG HR in relevant departments at the HO and simultaneously at 155 branches nationwide. The specialized ESG personnel at VietinBank participated in ESG training programs taught by domestic and international experts with in-depth and up-to-date knowledge on ESG and sustainable finance.

UNIT	DEPARTMENT	ROLES
HQ	ESG Coordinator unit	- Coordinate and manage ESG activities at VietinBank to relevant departments at the HO, branches, and directly report results to the Sustainable development steering Committee.
	Head in charge of ESG at branches	- Fully responsible for ESG implementation at the branch (<i>directing the development of ESG and annual ESG promotion plans at the branch, pushing sales or directing sales of sustainable financial products, directing the organization of communication activities and raising customer awareness at the branch about ESG...</i>).
BRANCHES		- Coordinate with relevant departments at the units to implement ESG-related work at the branches;
	ESG Pioneer Staff	- Advise, propose plans, and support the Head in charge of ESG at branches to perform and promote ESG-related activities at branches; - Report activities to the Head in charge of ESG at branches, Branch Directors, and ESG Coordinator unit at HO...

With this model, VietinBank implements and monitors sustainability-related implementation at all levels across the Bank, ensuring synchronization and consistency from the HO to branches.



5 - G5: ENSURING SHAREHOLDERS AND INVESTORS' RIGHTS

VietinBank is dedicated to the transparent, uniform, comprehensive, and timely dissemination of the Bank's information to investors, thereby ensuring shareholders' rights in line with the Law on Credit Institutions, the Law on Enterprises, and VietinBank Charter. The Bank has established a dedicated unit as the IR team under the Secretariat of the BoD & IR – BoD office serving as a vital channel between VietinBank and the investor community with the role of providing dimensional information to investors and conveying feedback from the investor community and market to VietinBank's senior management.

- **Transparent and timely information disclosure:** As a joint-stock commercial bank with State capital, VietinBank not only adheres to the disclosure requirements for listed companies but also fulfills the disclosure obligations of State-owned enterprises. Information is fully and timely disclosed on all information disclosure systems of State management agencies and VietinBank website in both English and Vietnamese; thereby, both domestic and foreign investors can access information completely. In 2025, VietinBank carried out disclosures for 15 regular contents and 88 extraordinary contents. Thanks to these efforts, VietinBank is the only bank to be voted as a listed enterprise achieving information disclosure standards in the stock market for 9 consecutive years.
- **Organizing GMS in compliance with legal regulations:** In 2025, VietinBank successfully organized

INFORMATION ABOUT VIETINBANK'S GOVERNANCE AND BUSINESS ACTIVITIES IS QUICKLY AND TIMELY TRANSMITTED TO SHAREHOLDERS AND INVESTORS THROUGH THE FOLLOWING DOCUMENTS:

- GMS documents;
- Annual Reports;
- Sustainability Report ;
- FS;
- Corporate governance report according to Circular 96/2020/TT-BTC of the Ministry of Finance, Report on the current state of governance and organizational structure of VietinBank according to Decree 47/2021/ND-CP of the Government;
- Information on credit ratings and report on capital adequacy ratios;
- Other documents for investors.

its 2025 Annual GMS in accordance with regulations and approved many important issues such as: Business plan, profit distribution, personnel work... Focusing on communication with investors, the GMSs is an important event of VietinBank – a place for open, frank dialogue and answers to all shareholder concerns. Attending shareholders are entitled to exercise their voting rights on key issues related to VietinBank operations in accordance with the provisions of law; at the same time, they have the opportunity to directly question and propose recommendations to the Bank's leadership team. After the GMSs, the minutes and resolutions of GMSs were promptly and fully completed and posted on VietinBank's IR page, ensuring that all shareholders were aware of the key contents approved at the GMSs.

- **Shareholder management:** As a listed enterprise with a large number of shareholders and diverse forms of ownership (undeposited and deposited), VietinBank always prioritizes shareholder management to ensure maximum benefits for shareholders. In 2025, the IR team actively supported and answered questions and requests from shareholders and investors, especially individual shareholders and investors, through various interaction channels such as: Phone, Email. Adjustments to shareholder information/security type were performed quickly and timely in accordance with regulations and to meet shareholder needs.

CONTACTS FOR VIETINBANK IR

1. In charge of information disclosure

Mr. Tran Minh Binh - Chairman of the BoD/Legal Representative of VietinBank.

2. Spokesperson in IR activities

Ms. Pham Thi Thanh Hoai - Board member of VietinBank.

3. Person in charge of corporate governance/Corporate Secretary

Mr. Tran Minh Duc - Chief the BoD office of VietinBank.

4. IR Team - BoD Secretariat & Investor Relations Department - BoD Office

Address: No. 108 Tran Hung Dao, Cua Nam ward, Hanoi city

Email: investor@vietinbank.vn

Phone number: (84) 24 3941 3622

Website: www.vietinbank.vn/ <https://investor.vietinbank.vn/>

Increasing frequency, diversifying forms, improving quality, proactively communicating to investors

VietinBank always identifies IR as a bridge between VietinBank and investors, including providing information to investors in parallel with transmitting information from the investor community and the market to VietinBank's Leadership Team. Therefore, the Bank regularly consults the IR activities of major domestic and foreign banks, and of its strategic partner - major shareholder, MUFG Bank, to bring IR activities closer to international practices and standards.

- Investor engagement is continuously upgraded in scale and quality:** In 2025, VietinBank has proactively increased frequency, diversified forms, improved information quality, and increased shareholders and investors' trust in the Bank through: **(i)** 4 Business Performance Update Conferences held annually/quarterly and chaired by the Leadership Team (with the participation of about 200 analysts, representing about 100 investment funds/securities companies); 33 face-to-face working sessions (up 65% compared to 2024) and over 180 indirect exchanges via emails, phone calls (up 50% compared 2024) to exchange and provide information about VietinBank's business results to investors/shareholders; **(ii)** Actively communicating about VietinBank's business results and operations; **(iii)** Maintaining close and strong relationships with domestic and foreign investment funds and securities companies. Through these meetings, investors and analysts have all had positive assessments of VietinBank's business operations and development strategy, as well as highly appreciated frank and open sharing from VietinBank's leadership. The Bank also discusses macroeconomic policies, VietinBank's views and stance on the business environment, and future operational directions. The goal is to ensure that key information and investment arguments are conveyed appropriately, consistently, and in a timely manner, accurately reflecting VietinBank's strategic vision and plans, enhancing investor understanding, maintaining investor confidence in the Bank, and enabling investors to make decisions based on transparent and timely information.
- Documents for shareholders and investors:** Information disclosure documents (annual reports, FS, corporate governance reports, shareholder meeting materials...) as well as updated materials on VietinBank's business results (financial report news, quarterly business results update documents...) are always written bilingually in Vietnamese and English and are continuously improved in visuals, increasing the content of information provided. The information about these business results is also widely published on the Bank's official website, fan page as well as mass media. Particularly, from 2024, investor and analyst conferences, and earnings calls are fully posted on VietinBank's dedicated page on Youtube so that investors and shareholders can easily access to information. Thanks to that, VietinBank's materials for investors are highly appreciated for their accuracy, carefulness, detail and objectivity, providing timely and necessary information to support investors in making investment decisions.

Proactive participation in workshops and investor engagement events organized by third parties

In recent times, VietinBank has intensified its participation in investment workshops and conferences organized by leading securities companies in the market. In 2025, VietinBank attended 3 workshops organized by securities companies namely HSC, Vietcap, VDSC.



PART 7

GRI TABLE OF CONTENTS



STATEMENT OF USE	This report was prepared and published with reference to the Global Reporting Initiatives Standards (GRI Standards) issued by Global Sustainability Standards Board in 2016, revised in 2021. Items listed in this table cover the reporting period from January 1, 2025 to December 31, 2025.
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GRI 1 USED GRI 1: Foundation 2021

GRI STANDARD	DISCLOSURE	INFORMATION DISCLOSED AND/ OR RESPONSES
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GENERAL DISCLOSURES

	2.1. Organizational details	(Sustainability Report - Part 1) General information (page 10-11)
	2.2. Information about subsidiaries included in the organization's sustainability reporting	(Sustainability Report - Part 1) General information (page 13) (Annual Report - Part 2) Updates on project investment and implementation (page 112)
	2.3. Reporting period, frequency and contact point	(Sustainability Report - Part 1) General information (page 7)
	2.4. Restatements of information	VietinBank's Sustainability Report for 2025 has no information to be restated or change of data released in VietinBank's Sustainability Report for 2024.
	2.5. External assurance	Some of the reported financial indicators have been independently accredited by an independent firm, PwC Vietnam Company Limited.
	2.6. Activities, value chain and other business relationships	(Sustainability Report - Part 2) Governance for sustainable development at VietinBank - Identification of material areas/ issues in sustainability of VietinBank (page 28-29)
	2.7. Employees	(Sustainability Report - Part 1) General information (page 13)
	2.9. Governance structure and composition	(Annual Report - Part 1) Organizational model (page 28 - 29) (Sustainability Report - Part 1) Organizational model (page 14-15)
		(Annual Report - Part 5) Overview of corporate governance (page 162 - 164) (Sustainability Report - Part 6) Transparent and ethical corporate governance (page 90-91)
GRI 2: GENERAL DISCLOSURES 2021	2.10. Nomination and selection of the highest governance body	(Annual Report - Part 5) Overview of corporate governance - Nomination and selection of the highest governance body (page 165)
	2.11. Chair of the highest governance body	(Annual Report - Part 5) Members and structure of BoD (page 166 - 167) (Sustainability Report - Part 6) Transparent and ethical corporate governance (page 90-91)
	2.12. Role of the highest governance body in overseeing the management of impacts	(Sustainability Report - Part 2) Governance for sustainable development at VietinBank (page 24-25)
	2.13. Delegation of responsibility for managing impacts	(Sustainability Report - Part 2) Governance for sustainable development at VietinBank (page 24-25)
	2.14. Role of the highest governance body in sustainability reporting	(Sustainability Report - Part 2) Governance for sustainable development at VietinBank (page 24-25)
	2.15. Conflicts of interest	(Annual Report - Part 5) Transactions, remuneration and interests of the BoD, SB and BoM - Management of conflicts of interest (page 204)
	2.16. Communication of critical concerns	(Annual Report - Part 1) Risk management (page 58 -79)
		(Sustainability Report - Part 6) G1: Enhancing risk management - Risk management functions ensure the tight control of core risks (page 81)

GRI STANDARD	DISCLOSURE	INFORMATION DISCLOSED AND/ OR RESPONSES
	2.18. Evaluation of the performance of the highest governance body	(Annual Report - Part 5) Transactions, remuneration and interests of the BoD, SB and BoM (page 204) (Sustainability Report - Part 6) G4: Transparent and ethical corporate governance - Remuneration of BoD/ SB/ BoM (page 92 - 93)
	2.19. Remuneration policies	(Annual Report - Part 5) Transactions, remuneration and interests of the BoD, SB and BoM (page 204) (Sustainability Report - Part 6) G4: Transparent and ethical corporate governance - Remuneration of BoD/ SB/ BoM (page 92 - 93)
	2.20. Process to determine remuneration	(Annual Report - Part 5) Transactions, remuneration and interests of the BoD, SB and BoM (page 204) (Sustainability Report - Part 6) G4: Transparent and ethical corporate governance - Remuneration of BoD/ SB/ BoM (page 92 - 93)
GRI 2: GENERAL DISCLOSURES 2021	2.22. Statement on sustainable development strategy	(Annual Report - Part 1) Sustainable development goals and action plan of VietinBank in the short and medium term (page 56-57) (Sustainability Report - Part 1) Development direction - Sustainable development goals and action plan of VietinBank in the short and medium term (page 20 - 21)
	2.27. Compliance with laws and regulations	(Sustainability Report - Part 6) G3: Business ethics practices - Emphasizing the Law Respect in all activities (page 87 - 88)
	2.28. Membership associations	VietinBank is member of Vietnam Banks Association, member of Asian Bankers Association (ABA).
	2.29. Approach to stakeholder engagement	(Sustainability Report - Part 6) Governance for sustainable development at VietinBank - Identification and engagement of key stakeholders to VietinBank (page 28 - 29)

MATERIAL TOPICS

	3.1. Process to determine material topics	(Sustainability Report - Part 2) Governance for sustainable development at VietinBank - Identification and evaluation process of material topics in VietinBank's sustainable development (page 25)
GRI 3: MATERIAL TOPICS 2021	3.2. List of material topics	(Sustainability Report - Part 2) Governance for sustainable development at VietinBank - Identification of material areas/ issues in sustainability of VietinBank (page 25 - 26)
	3.3. Management of material topics	(Sustainability Report - Part 2) Governance for sustainable development at VietinBank (page 24 - 26)

ECONOMIC PERFORMANCE

	201.1. Direct economic value generated and distributed ²	(Sustainability Report - Part 3) Indirect economic impacts (page 44)
	201.3. Defined benefit plan obligations and other retirement plans	(Annual Report - Part 6) Responsibility to employees - Remuneration policy (page 254)
GRI 201: ECONOMIC IMPACT 2016		(Annual Report - Part 6) Responsibility to employees - Social insurance and welfare policy (page 254) (Sustainability Report - Part 5) S3: HR development and gender equality - Diverse, comprehensive and fair welfare policy (page 72)
	201.4. Financial assistance received from government	VietinBank is a State-owned commercial bank with the largest shareholder is State (SBV is the owner's representative), holding 64.46% stake of the Bank.

² Financial indicators (Total assets, Consolidated PBT, Net interest income, Net fee and commission income, Total operating income, Staff cost, Expenses for fixed assets, Interest and similar expenses, Insurance premium for customers' deposits, Payments to the State budget) have been independently accredited by an independent firm - PwC Vietnam Company Limited.

GRI STANDARD	DISCLOSURE	INFORMATION DISCLOSED AND/ OR RESPONSES
INDIRECT ECONOMIC IMPACTS		
GRI 203: INDIRECT ECONOMIC IMPACTS 2016	203.2. Significant indirect economic impacts	(Sustainability Report – Part 3) Indirect economic impacts (page 48 - 49)
ANTI-CORRUPTION		
GRI 205: ANTI-CORRUPTION 2016	205.1. Operations assessed for risks related to corruption	(Annual Report – Part 5) Activities of fighting against corruption, wrongdoings and crime (page 214 - 217) VietinBank has not yet recorded any corruption incidents.
	205.2. Communication and training about anti-corruption policies and procedures	(Annual Report – Part 5) Activities of fighting against corruption, wrongdoings and crime (page 214 - 217)
	205.3. Confirmed incidents of corruption and actions taken	(Annual Report – Part 5) Activities of fighting against corruption, wrongdoings and crime (page 214 - 217) VietinBank has not recorded any corruption incidents.
ENVIRONMENT		
GRI 304: BIODIVERSITY 2016	304.1. Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	
	304.2. Significant impacts of activities, products and services on biodiversity	VietinBank's buildings and sites are located in densely populated areas to facilitate the activities of transaction and not within or adjacent to protected areas and areas of high biodiversity. As a result, there is no impact of VietinBank's business activities on biodiversity issues.
	304.3. Habitats protected or restored	
	304.4. IUCN Red List species and national conversation list species with habitats in areas affected by operations	
GRI 306: WASTE 2020	306.1. Waste generation and significant waste-related impacts	As an enterprise operating in the financial services sector, VietinBank does not generate common industrial solids. VietinBank does not have an internal waste disposal system. The bank signs contracts with functional units to centrally collect and then deliver same-day to collective sites for processing.
	306.2. Management of significant waste-related impacts	
EMPLOYMENT - LABOR		
GRI 401: EMPLOYMENT 2016	401.1. New employee hires and employee turnover	(Annual Report – Part 6) Responsibility to employees - Assured employment for employees (page 254)
	401.2. Benefits exclusively for full-time employees	(Annual Report – Part 6) Responsibility to employees – Social insurance and welfare policy (page 254) (Sustainability Report – Part 5) S3: HR development and gender equality - Diverse, comprehensive and fair welfare policy (page 72)
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403.1. Occupational health and safety management system	(Annual Report – Part 6) Responsibility to employees - Ensuring the health of officers, employees and workplace safety (page 255) (Sustainability Report – Part 5) S3: HR development and gender equality - Occupational safety and health policy (page 73)

GRI STANDARD	DISCLOSURE	INFORMATION DISCLOSED AND/ OR RESPONSES
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403.2. Hazard identification, risk assessment, and incident investigation	(Annual Report – Part 6) Responsibility to employees - Ensuring the health of officers, employees and workplace safety (page 255) (Sustainability Report – Part 5) S3: HR development and gender equality - Occupational safety and health policy (page 73)
	403.3. Occupational health services	(Annual Report – Part 6) Responsibility to employees - Ensuring the health of officers, employees and workplace safety (page g 255) (Sustainability Report – Part 5) S3: HR development and gender equality - Occupational safety and health policy (page 73)
	403.4. Employees participation, consultation, and communication on occupational health and safety	(Annual Report – Part 6) Responsibility to employees - Ensuring the health of officers, employees and workplace safety (page 255) (Sustainability Report – Part 5) S3: HR development and gender equality - Occupational safety and health policy (page 73)
	403.5. Employees training on occupational health and safety	(Annual Report – Part 6) Responsibility to employees - Ensuring the health of officers, employees and workplace safety (page 255) (Sustainability Report – Part 5) S3: HR development and gender equality - Occupational safety and health policy (page 73)
	403.6. Promotion of employees' health	(Annual Report – Part 6) Responsibility to employees - Ensuring the health of officers, employees and workplace safety (page 255) (Sustainability Report – Part 5) S3: HR development and gender equality - Occupational safety and health policy (page 73)
	403.7. Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	(Annual Report – Part 6) Responsibility to employees - Ensuring the health of officers, employees and workplace safety (page 255) (Sustainability Report – Part 5) S3: HR development and gender equality - Occupational safety and health policy (page 73)
	GRI 404: TRAINING AND EDUCATION 2016	404.1. Average hours of training per year per employee
404.2. Programs for upgrading employee skills and transition assistance programs		(Annual Report – Part 6) Responsibility to employees – Training for competency development (page 255 - 256) (Annual Report – Part 6) Responsibility to employees – Career development opportunities (page 256) (Sustainability Report – Part 5) S3: HR development and gender equality - Training for competency development, ensuring career development (page 74)
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405.1. Diversity of governance bodies and employees	(Annual Report – Part 6) Responsibility to employees – Respecting gender equality and diversity (page 256 - 257) (Sustainability Report – Part 5) S3: HR development and gender equality - Respecting gender equality, implementing grassroots democracy at VietinBank (page 75)
GRI 408: CHILD LABOR 2016	408.1. Operations and suppliers at significant risk for incidents of child labor	VietinBank pledged not to apply child labor.
GRI 409: FORCED OR COMPULSORY LABOR 2016	409.1. Operations and suppliers at significant risk for incidents of forced or compulsory labor	VietinBank pledged not to apply forced labor.
PROTECTION OF CUSTOMERS' INTERESTS		
GRI 418: CUSTOMER PRIVACY 2016	418.1. Substantiated complaints concerning breaches of customer privacy and losses of customer data	(Annual Report – Part 6) Responsibility to customers – Customer information protection (page 251)