



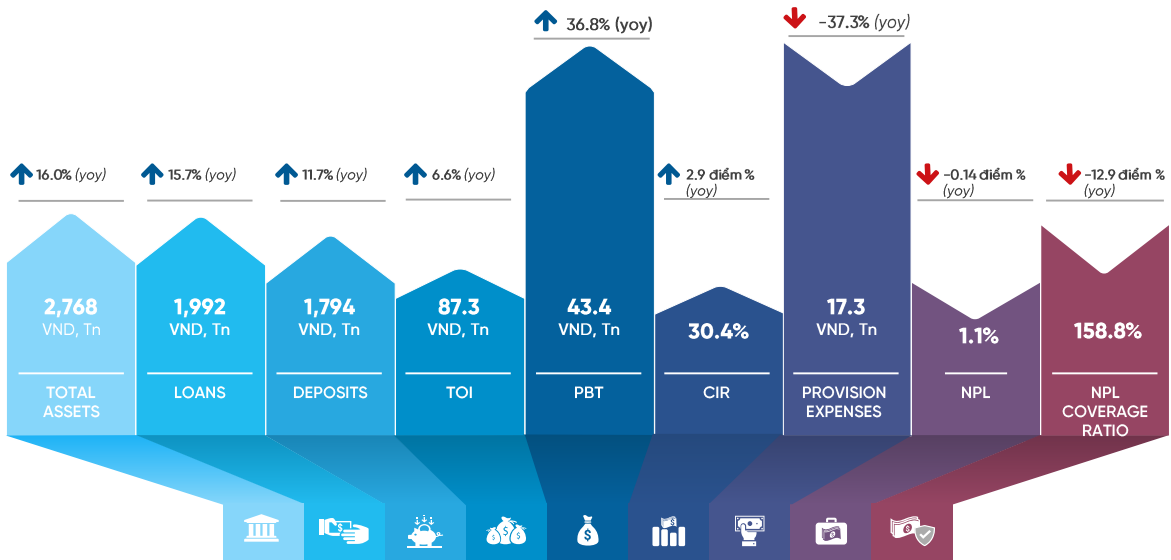
NEWS UPDATE

# VIETINBANK FINANCIAL REPORTS

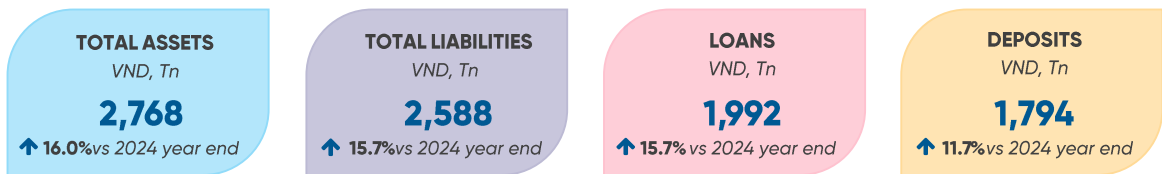
4Q2025 & 2025



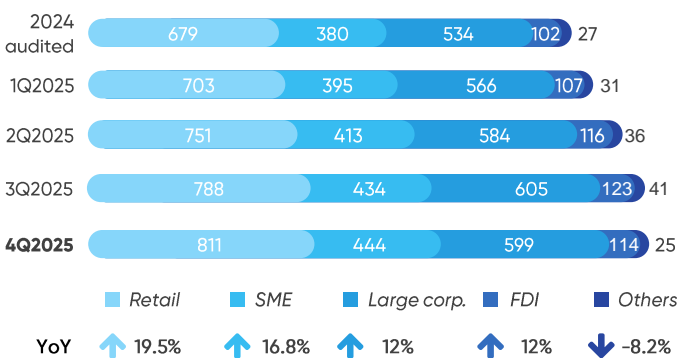
## BUSINESS PERFORMANCE IN 2025 DELIVERED POSITIVE RESULTS



## SCALE GROWTH PROVED ITS SAFETY AND EFFICIENCY



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

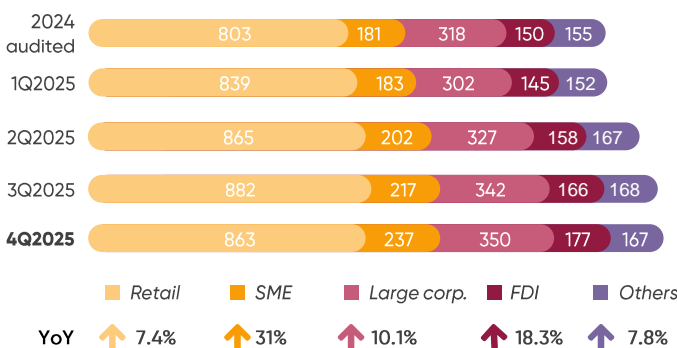


### Credit growth in 2025



Credit balance of VietinBank as of 31/12/2025 **grew by 15.7% yoy**, with growth in both the corporate and retail segments; focused on consumer loans, electricity, other building materials, real estate business, other agricultural products, food and beverages, seafood, and plastics....

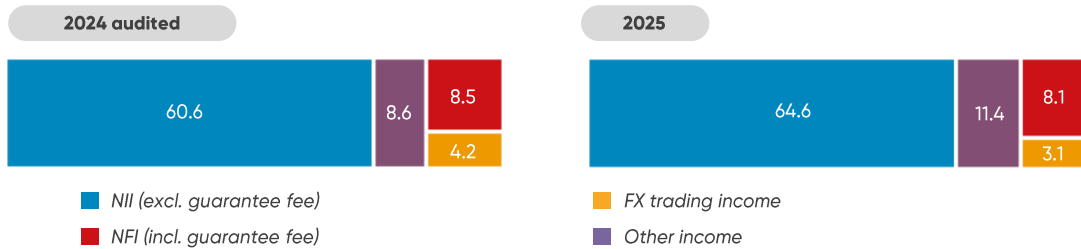
### Customer deposit by business type\* (VND, Tn)



Customer deposits as of 31/12/2025 **rose by 11.7% yoy** and witnessed its growth in all segments. CASA funding as of 31/12/2025 continued its improvement as **increasing by 14.8% yoy**; the proportion of CASA/total mobilized capital **was 25.5%** (up 0.7 percentage points compared to the end of 2024).

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

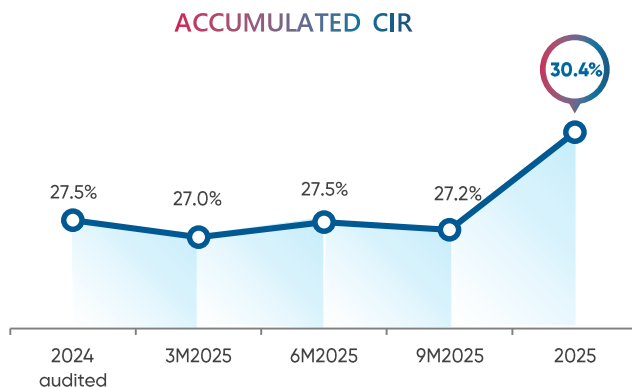
## INCOME MAINTAINED FAVORABLE MOMENTUM (VND, Tn)



TOI in 2025 reached **87.3 VND, Tn (+6.6% yoy)**. In which:

- NII (excl. guarantee fee) in 2025 reached **64.6 VND, Tn (+6.7% yoy)** as VietinBank continued implementation of credit packages and preferential interest rate programs to support people and businesses; while striving to effectively balance ALM, promote CASA growth and short-term funding sources to optimize the Bank's capital mobilization costs while ensuring liquidity safety indicators.
- NFI (incl. guarantee fee) in 2025 was **8.1 VND, Tn (-4.5% yoy)**. The reason is partly the impact of Circular 21/2024/TT-NHNN adjusting the accounting method for UPAS LC products. In addition, VietinBank continues to waive and reduce many types of service fees to attract new customers and support people and businesses to access financial services at reasonable costs, improve experience and increase customer engagement.
- Income from recovery of written-off debts in 2025 reached about 10 VND, Tn, **up 17.9% yoy**, hit an all-time high.

## OPERATING COST EFFICIENCY CONTINUES TO BE OPTIMIZED

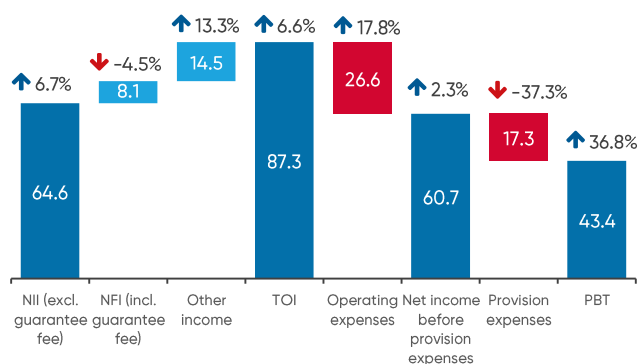


**VietinBank CIR in 2025 stood at 30.4%.**

VietinBank continues to optimize cost efficiency, prioritizing expenses for business operations, digital transformation, service quality improvement, promotional events, customer development and expansion, and enhancing customer experience to lay the foundation for the Bank's sustainable development.

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

Net income before provision expenses in 2025 reached **60.7 VND, Tn (+2.3% yoy)**. Provision expenses in 2025 was **17.3 VND, Tn (-37.3% yoy)** driven by tightly controlled credit quality and NPL. **PBT in 2025 was 43.4 VND, Tn (+36.8% yoy)**.

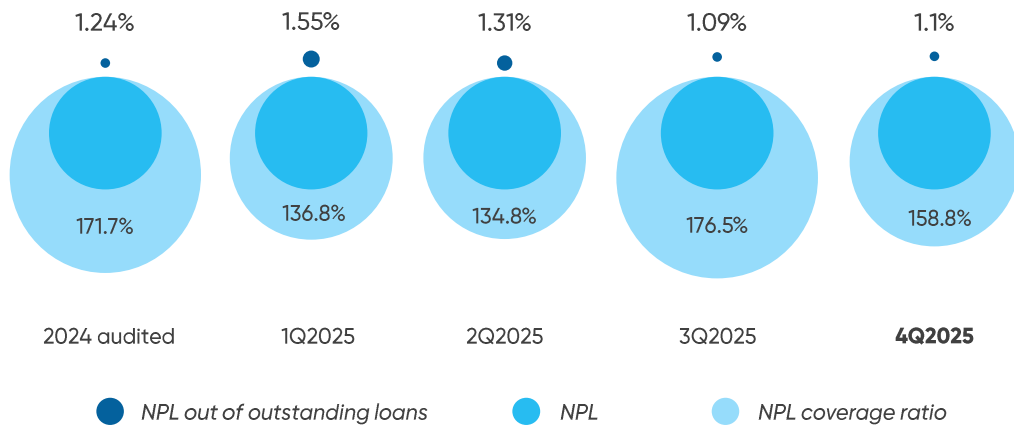


↑ ↓ Increase/ Decrease in each item in 2025 compared to 2024 (YoY)



DEBT QUALITY WAS EFFECTIVELY CONTROLLED

NPL RATIO AND NPL COVERAGE RATIO



- In 2025, VietinBank effectively manages its loan quality, controlling the NPL ratio **at 1.1%** as of 31/12/2025, a decrease of **0.14 percentage points** compared to the end of 2024. NPLs are concentrated in sectors negatively impacted by the difficulties of the global and domestic economies, such as: other agricultural products, rice, basic construction (transportation projects), petroleum, and cashew nuts. The NPL coverage ratio is **158.8%**, further strengthening the Bank's financial buffer for future operations.
- In 2025, while the domestic economy is beginning to stabilize, the global economy remains complex, negatively impacting the pace of economic recovery. Consequently, increasing pressure from bad debts is one of the major challenges facing the banking sector. Recognizing this development, VietinBank has proactively reviewed its portfolio and implemented solutions to strengthen management and supervision, streamline debt collection, and handle bad debts appropriately.
- In 2026, VietinBank will continue its efforts to implement a comprehensive approach of risk identification, NPL control, debt recovery and handle enforcement to **ensure the NPL ratio below 1.8%**.



## More information about VietinBank in other publications

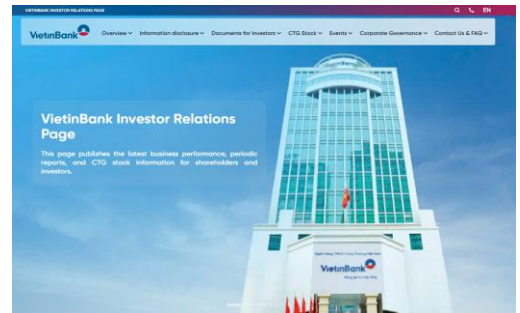
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### INVESTOR BUSINESS UPDATE

Quarterly issue



### INFORMATION UPDATED ON WEBSITE [www.investor.vietinbank.vn](http://www.investor.vietinbank.vn)



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*Thank you!*



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