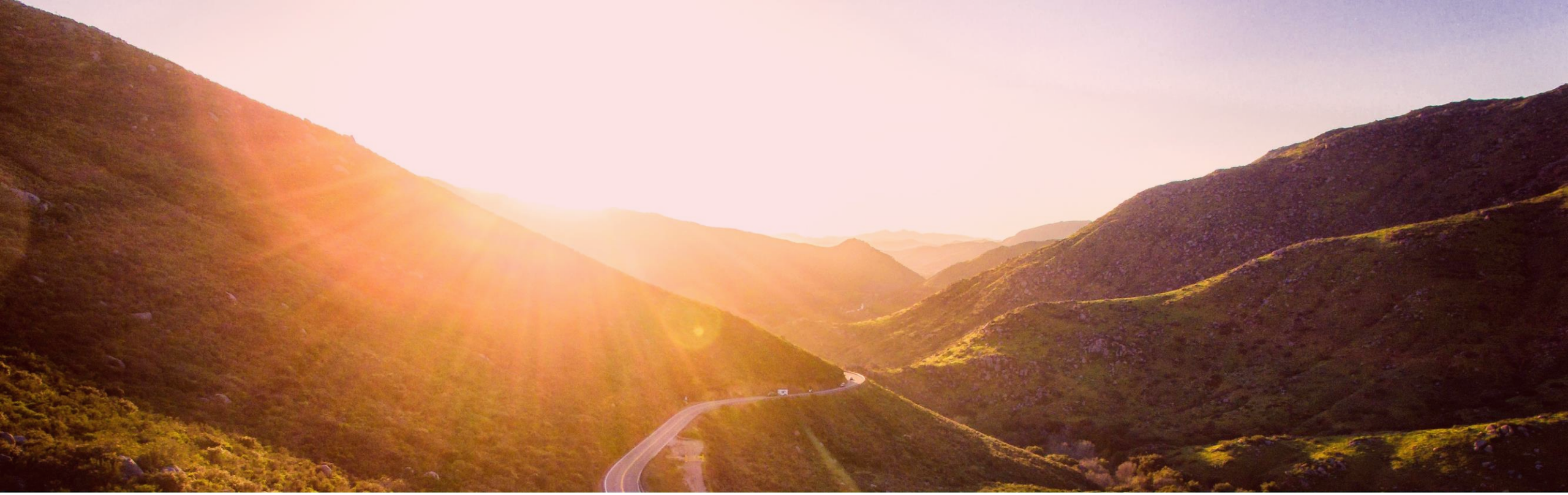


Techcombank

9M26 Earnings Call

Hanoi, 21 October 2026

Section 01 Highlights

Section 02 Economic Update

Section 03 Financial Results

Section 04 2026 Outlook

Section

01

Highlights

Strong Earnings Delivery Underpinned by Capital and Liquidity Resilience

Record Earnings and Sustained Profitability

		3Q26	9M26
Profitability	TOI (VND)	16.6 Tn 16.5% YoY	45.2 Tn 17.1% YoY
	PBT (VND)	10.4 Tn 25.8% YoY	28.9 Tn 23.7% YoY
	ROA (LTM)	2.5%	2.5%
	ROE (LTM)	16.3%	16.3%
	NIM[3] (LTM)	3.5%	3.5%
	CIR	31.9%	30.5%

Solid Capital and Liquidity

Asset Quality

Credit growth[1] — **16.3%** YTD
vs. 16.8% in 9M25

NPL Ratio — **1.36%**
vs. 1.23% in 9M25

Coverage ratio — **107.0%**
vs. 119.1% in 9M25

Capital & Liquidity

Industry-leading CAR — **15.0%**
vs. 15.8% in 9M25

CASA ratio[2] — **35.5%**
vs. 42.5% in 9M25

Notes: for this slide: P&L items are numbers in the reporting period i.e., 9M26, BS items are at the end of the reporting period ; 1. Bank-only credit growth, including infrastructure and social housing projects exempt from credit quota; 2. In line with their financial nature, Auto-earning 2.0 balances are included in the "Savings Account" component of CASA. 3. NIM LTM based on daily interest earning asset balance in the reporting period

Section

02

Economic Update



Macroeconomic and Industry Updates

Broad-Based Growth Momentum Strengthened in 3Q26

9.9%
3Q26 GDP growth rate
vs. 8.3% in 3Q25

4.8%
3Q26 CPI
vs. 3.3% in 3Q25

3Q26 FDI Disbursement
USD 8.0 billion
vs. USD 7.1 billion in 3Q25

3Q26 Export growth
30.2% *YoY*
vs. 18.3% in 3Q25

PMI
Monthly avg.
52.7
vs 51.1 in 3Q25

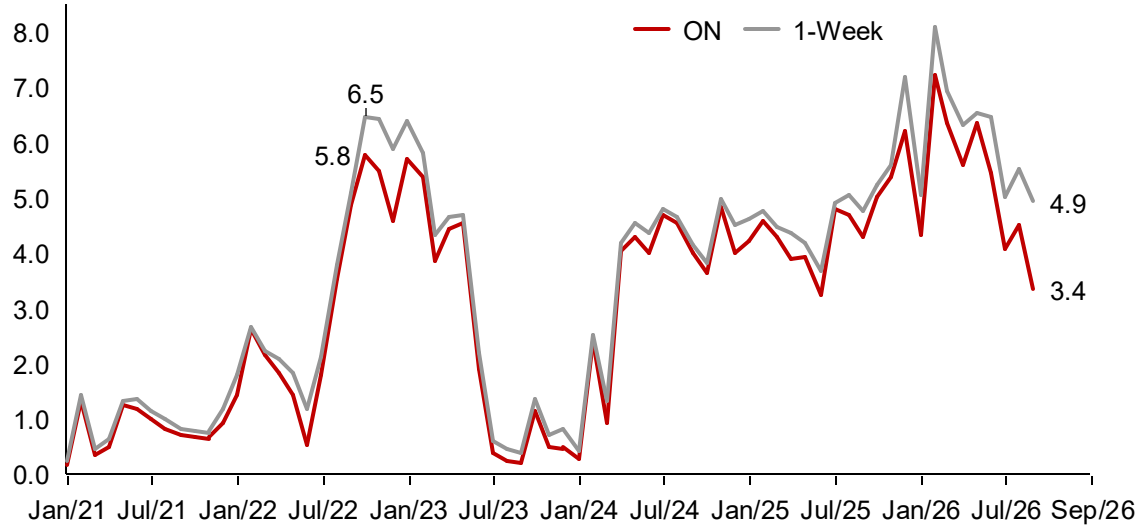
USD/VND
3Q26 Avg, Interbank rate
25,746
down 2.2% QoQ

Narrowing credit-deposit growth gap eases liquidity pressures

10.89% *YTD*
Banking system's credit growth
vs. 13.4% in 9M25

9.78% *YTD*
Banking system's deposit growth
vs. 9.7% in 9M25

ON, 1-Week Interbank rates
%, Monthly Average



Sources: GSO, Vietnam Customs, S&P Global, Reuters, TCB Market Analysis

Section

03

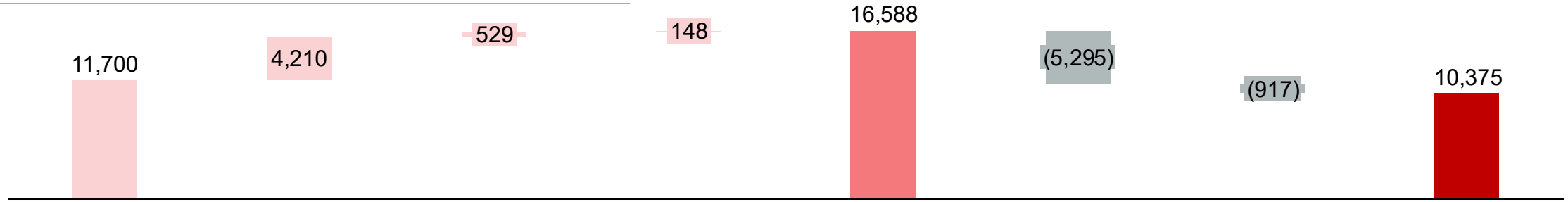
Financial Results



Broader Revenue Contribution Sustains Record Earnings Momentum

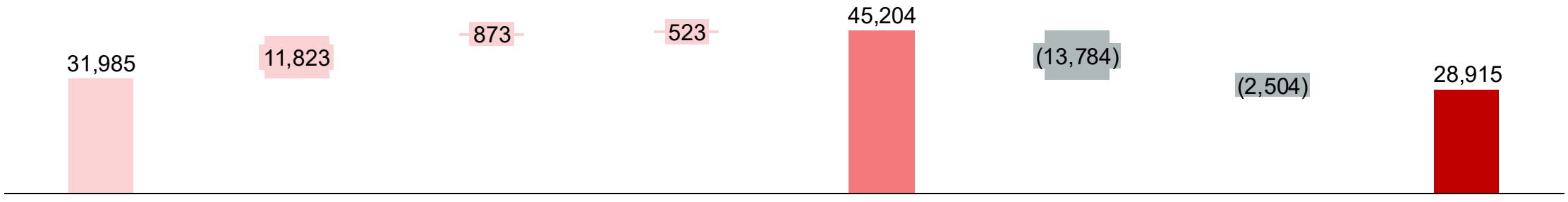
- Record quarterly TOI in 3Q26 lifted 9M26 TOI to VND 45.2 trillion, up 17.1% YoY, driving PBT in 9M26 to VND 28.9 trillion:
  - ✓ NII increased 16.9% YoY as faster credit expansion in 3Q26 complemented the continued recovery in quarterly NIM
  - ✓ NFI rose 40.0% YoY, demonstrating a broader earnings contribution across insurance, trade finance, cards and FX

3Q26 Earnings breakdown (VND Bn)



	NII	NFI[1]	Other income	Recoveries	TOI	Opex	Provision Ex.	PBT
YoY growth	17.9%	44.6%	-37.3%	-73.6%	16.5%	17.9%	-38.8%	25.8%

9M26 Earnings breakdown (VND Bn)



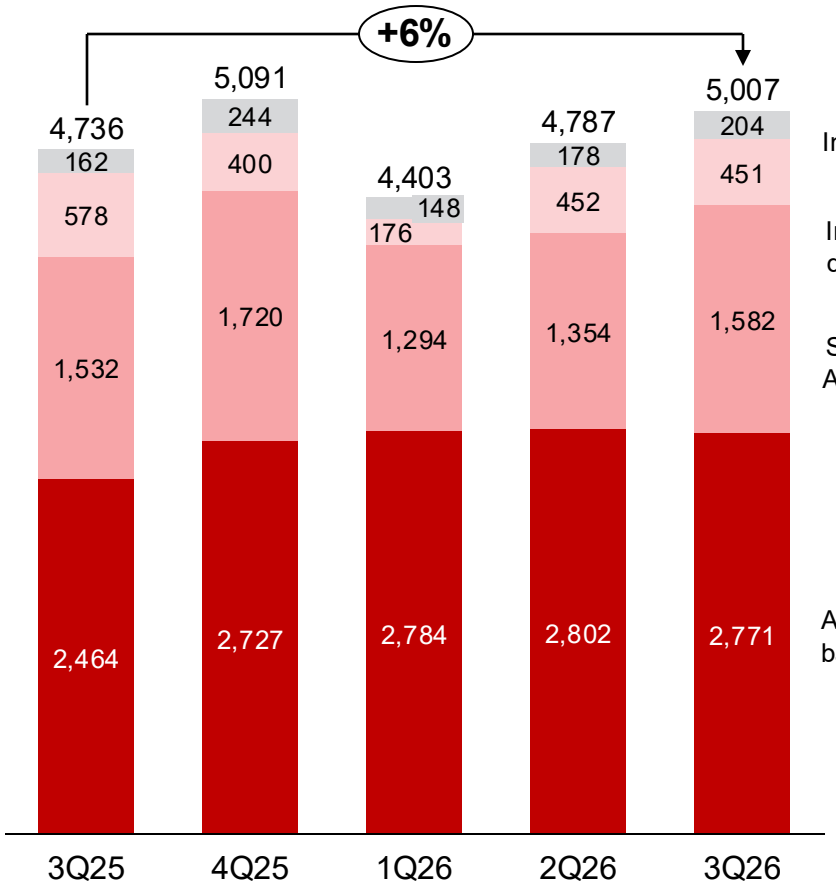
	NII	NFI[1]	Other income	Recoveries	TOI	Opex	Provision Ex.	PBT
YoY growth	16.9%	40.0%	-48.2%	-52.5%	17.1%	18.7%	-30.5%	23.7%

Notes: 1. Refer to NFI calculation on slide 17.

Wealth Bank: Strong Franchise Momentum Despite Market Headwinds

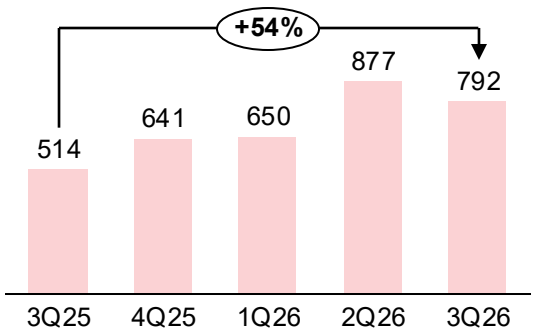
- TOI maintained strong QoQ momentum particularly for Securities & asset management services, underscoring the strength of the Bank's wealth management franchise and diversified fee income model
- The affluent customer base maintained its accelerated growth trajectory while equity brokerage market share continued to expand, despite the moderating impact of the stock market downturn on AUM

TOI (VND Bn)

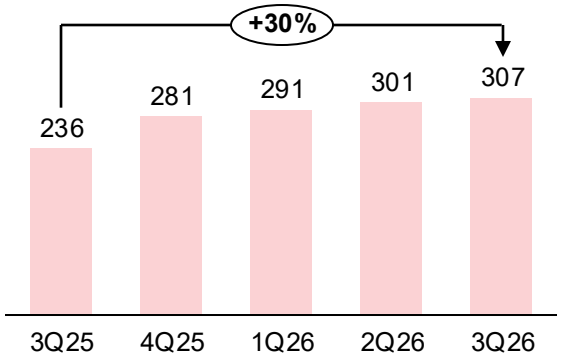


	YoY	QoQ
	6%	5%
Insurance	26%	14%
Investment distribution	-22%	0%
Securities & AM services	3%	17%
Affluent banking	12%	-1%

AUM[2] (VND Tn)



No. of affluent customers[1] (#000)



Key metrics

30.5%
Cost Income Ratio
3Q25: 32.9%

46%
Bond advisory market share
excl. bank bonds in 2Q26
3Q25: 36%

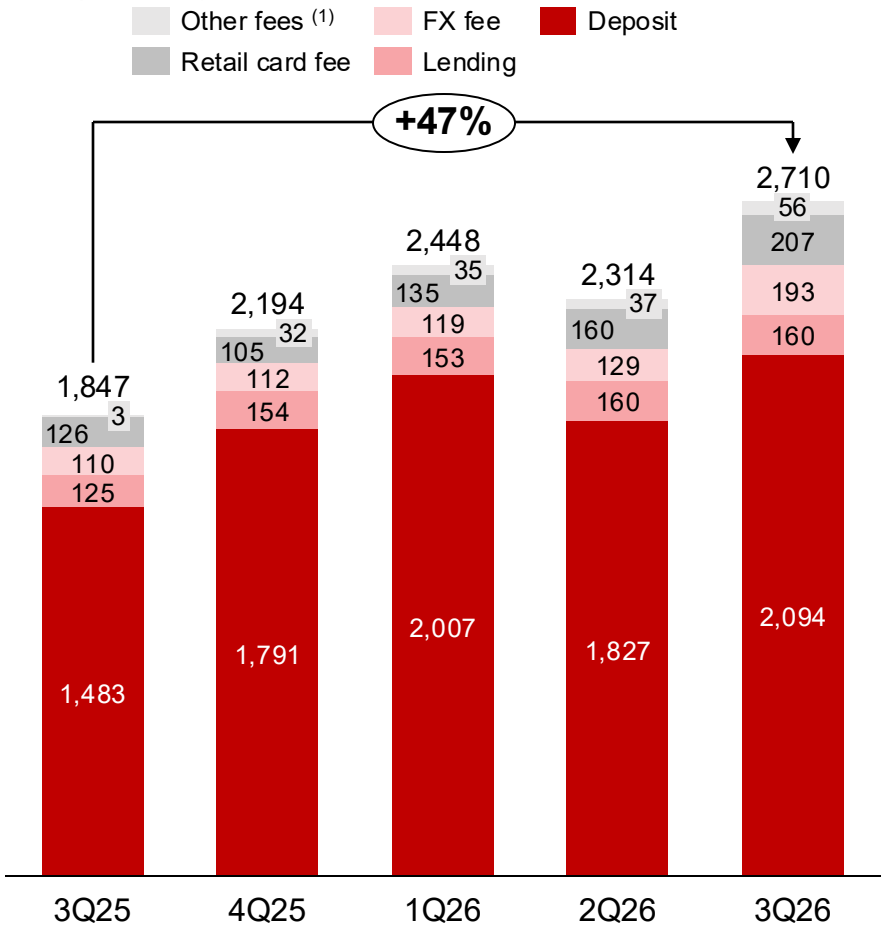
10.0% on HSX & **10.0%** on HNX
Equity brokerage market share
3Q25: 7.7% & 8.8% respectively

Notes: 1. Defined as customers classified as Private and Priority at TCB. 2. Includes CASA, TD, CD, bond-fund & stocks held in TCBS accounts.

Digital Bank: Strong Engagement Driving Structural Operating Efficiency

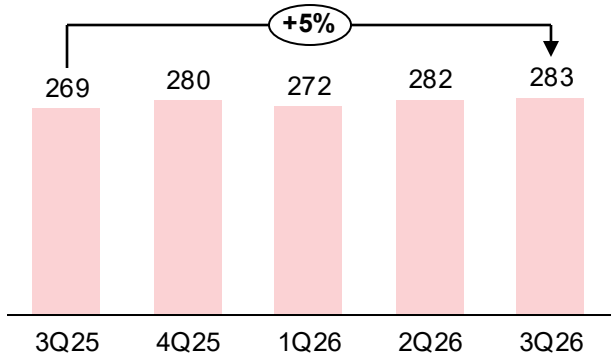
- Customer acquisition and transaction flow contribution continued to strengthen, highlighting the quality and scalability of TCB's digital ecosystem
- Strong QoQ and YoY TOI momentum on the back of robust growth momentum from deposit and retail card fee, result in material improvement in operating efficiency

TOI (VND Bn)

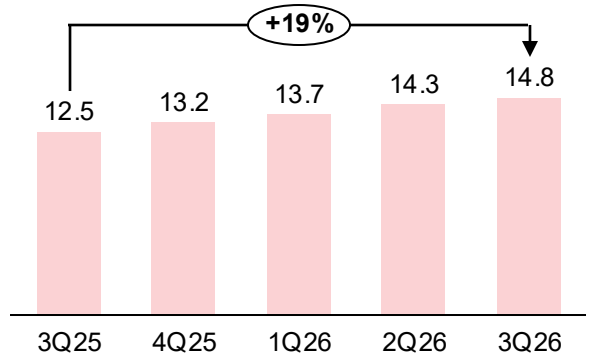


	YoY	QoQ
Other fees (1)	47%	17%
FX fee	ns	51%
Deposit	64%	29%
Retail card fee	75%	50%
Lending	29%	0%
Total	41%	15%

AUM(2) (VND Tn)



No of digital customers (#Million)



Key metrics

38% (3)

Cost Income Ratio

3Q25: 38.7%

99.0%

% Retail transaction contributed by digital banking

3Q25: 86.1%

16.2% MS - Top 1

Transaction banking market share by volume via NAPAS247

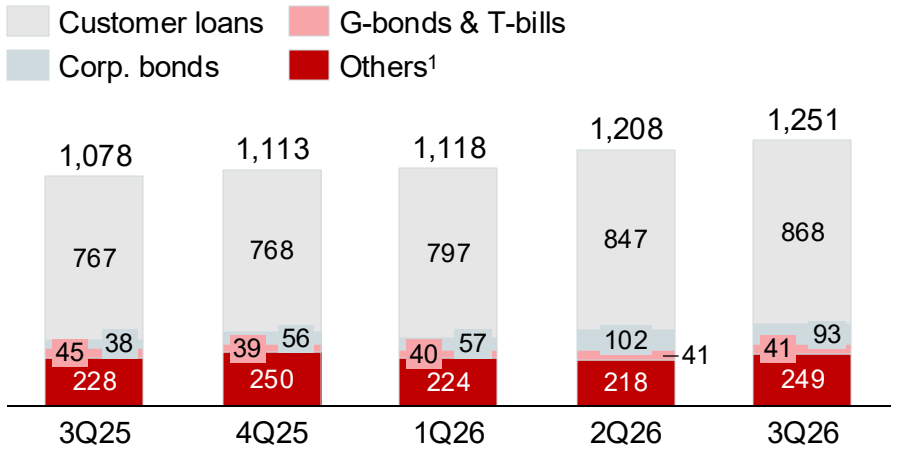
3Q25: 16.3%

Notes: 1. Including Guarantee and Remittance fee. 2. Including CASA, TD, CD. 3. Including SME cost from 2026

Asset Yields Continue to Improve thanks to Repricing and Enhanced Portfolio Mix

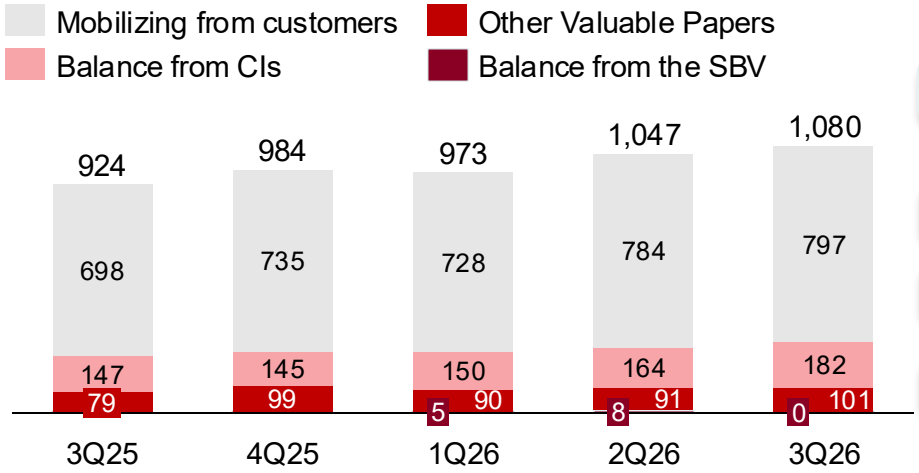
- Asset yields expanded to 8.4% in 3Q26 thanks to asset repricing and portfolio mix optimization, allowing NIM to recover for the second consecutive quarter
- Asset growth and liquidity resilience were further supported by a well-balanced funding structure

Interest earning assets (IEA) mix (VND Tn)



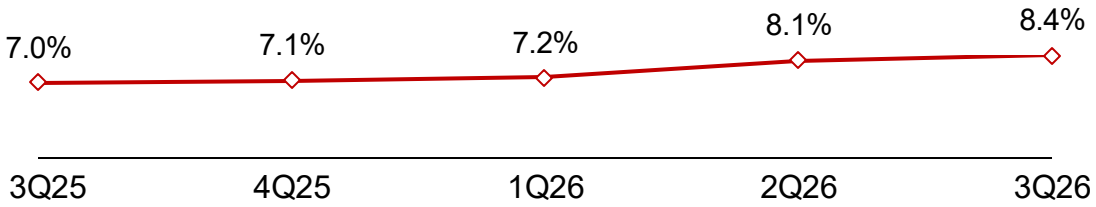
	YTD	QoQ
Customer loans	12%	4%
Corp. bonds	13%	2%
G-bonds & T-bills	65%	-9%
Others[1]	5%	0%
IEA	-1%	14%

Funding Mix (VND Tn)

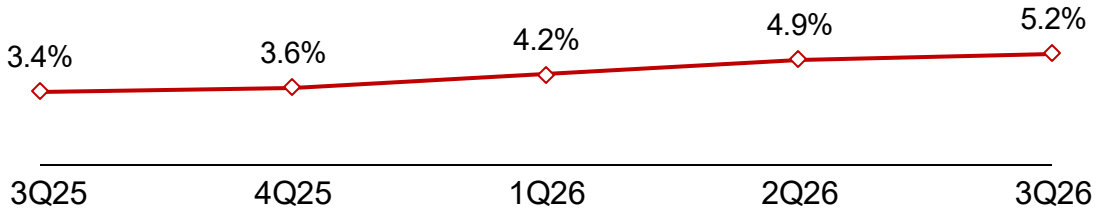


	YTD	QoQ
Mobilizing from customers	10%	3%
Other Valuable Papers	8%	2%
Balance from CIs	25%	11%
Balance from the SBV	2%	11%

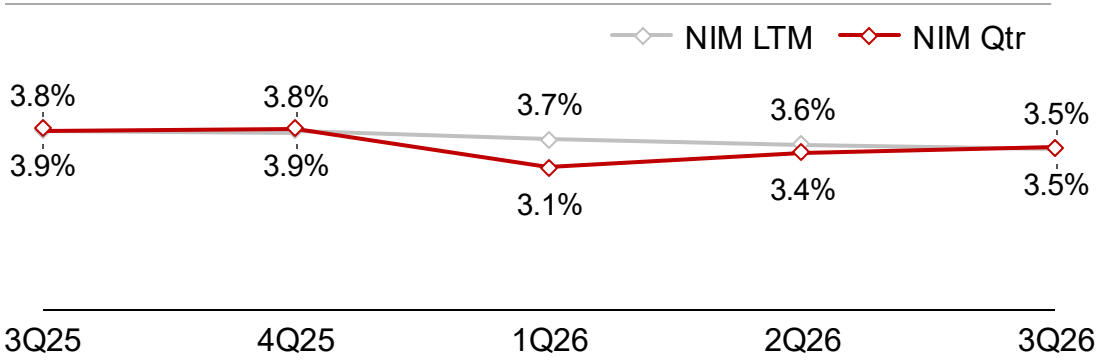
Asset yields[2]



Cost of funds[2]



NIM[2]

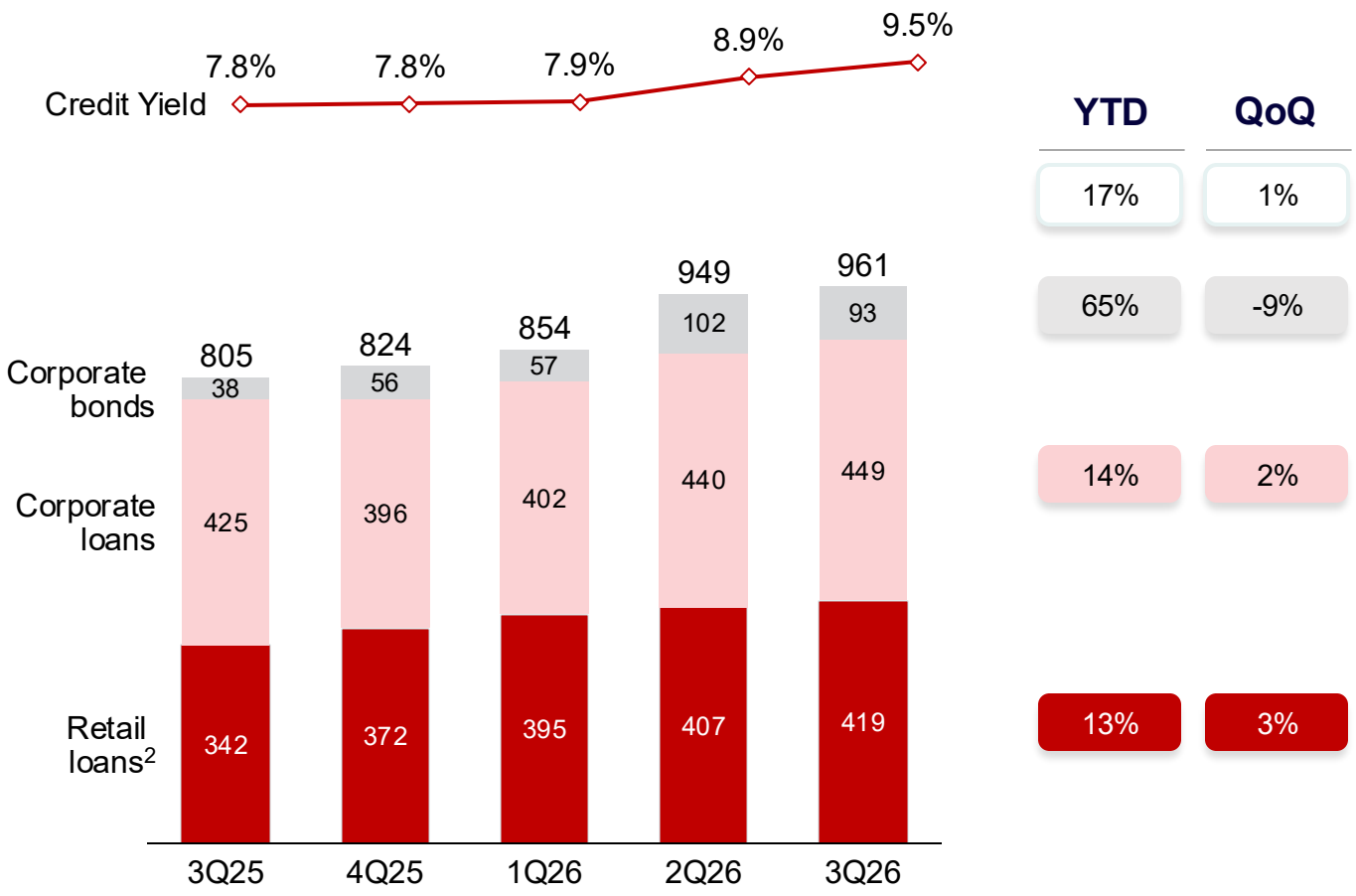


Notes: 1. Including CI bonds, balance with SBV, balance with CIs ; 2. Asset yield, cost of fund, NIM LTM and NIM Qtr based on average daily balances in the reporting period.

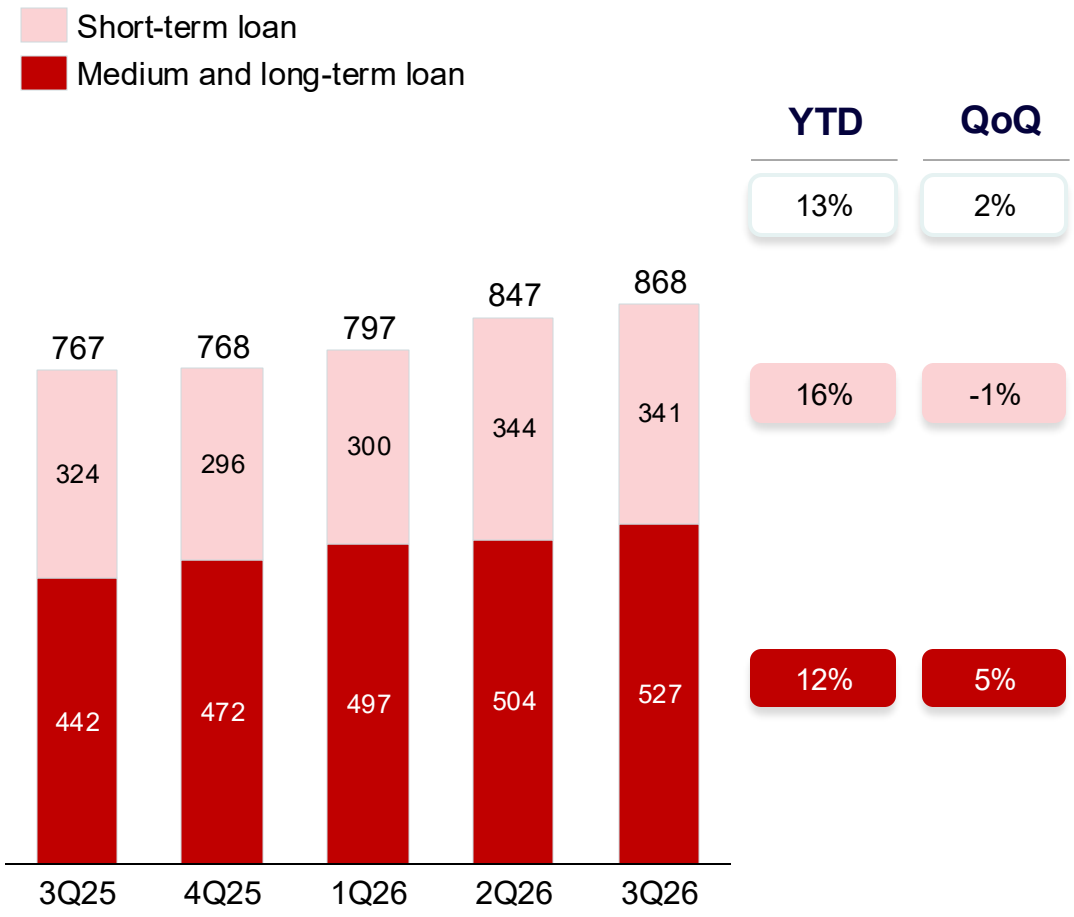
Balanced Growth Across Customer Segments Reinforces Credit Momentum

- Retail and SME balances maintained positive momentum, keeping growth diversified across the customer franchise
- Core lending growth remained healthy, supported by a balanced mix across loan tenors

Credit mix[1] (VND Tn)



Loan mix by term (VND Tn)

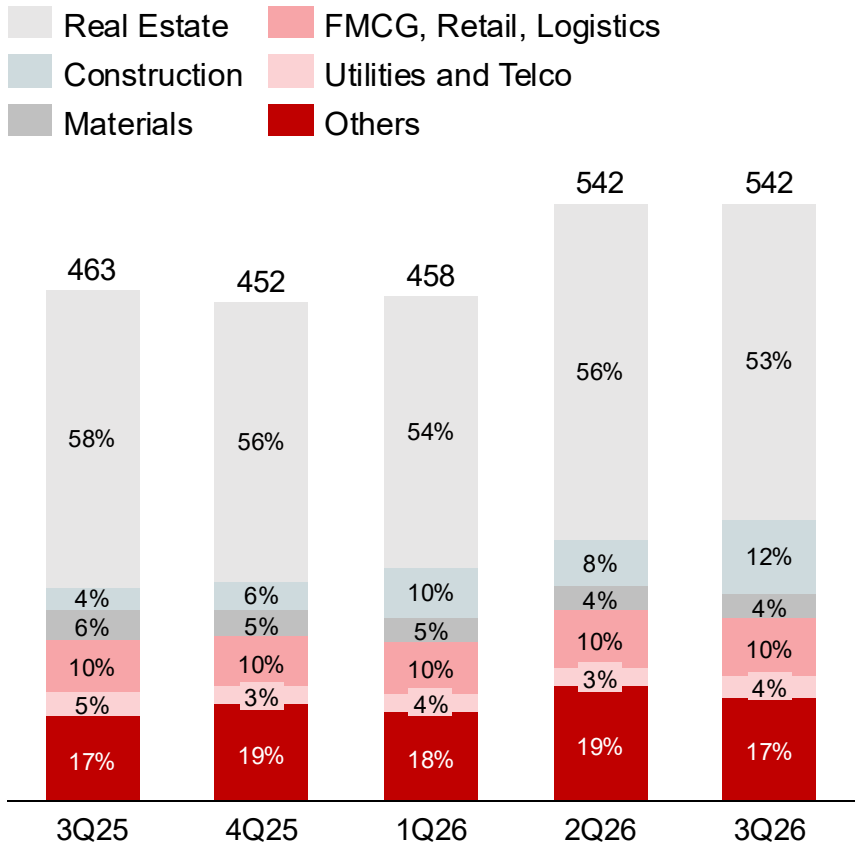


Notes: 1. Total credit provided on consolidated basis. At the bank-only level credit growth, per SBV regulation, was 10.7% for 9M26; 2. Retail loans include margin lending by TCBS

Broad-Based Capabilities Across Key Economic Sectors

- Retail and SME credit grew 13% YTD, led by ShopCash proposition for merchants and continued momentum in SME lending
- National agenda projects drove the largest incremental credit growth in construction sector, while real estate exposure declined to below 30%, marking further progress in portfolio diversification

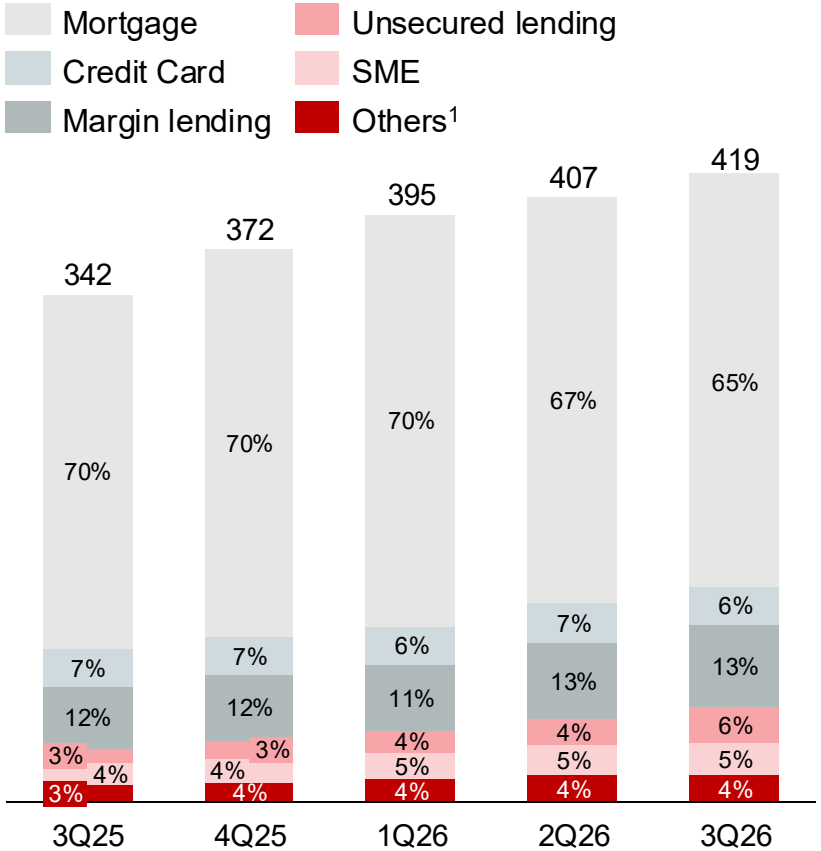
Corporate credit by sector (VND Tn)



	YTD	QoQ
Real Estate	20%	0%
Construction	14%	-6%
Materials	153%	62%
FMCG, Retail, Logistics	-8%	1%
Utilities and Telco	17%	1%
Others	22%	17%
	7%	-10%

3Q25	4Q25	1Q26	2Q26	3Q26	
34%	31%	29%	32%	30%	Real Estate (% of total credit)

Retail and SME credit by product (VND Tn)



	YTD	QoQ
Mortgage	13%	3%
Credit Card	5%	0%
Margin lending	3%	0%
Unsecured lending	25%	6%
SME	95%	39%
Others[1]	39%	9%
	33%	0%

3Q25	4Q25	1Q26	2Q26	3Q26	
59%	59%	62%	61%	61%	Primary Mortgage (% of mortgage)

Notes: 1. Includes home equity, auto loans and other retail lending

National Agenda Projects: disciplined participation in Vietnam's next growth cycle

A strategic opportunity for Vietnam and Techcombank

38
Nationally strategic projects

11%
of 2026-30 fixed capital formation

~80 bps
potential annual GDP growth contribution

Material economic impact
Supports infrastructure development and broader activity across construction, logistics, urban development and related services

Strong government prioritisation
Accelerated approvals, cross-government coordination and dedicated mechanisms to facilitate implementation and financing

Additional avenue for quality growth
Potential incremental credit capacity for qualifying projects, beyond conventional corporate-credit opportunities

Sources: TCB Market Analysis

Techcombank's approach: a selective, capital-efficient participation model

ASSESS 01
Selective deployment within risk appetite

- Bankable transport and urban infrastructure
- Identifiable assets and resilient project cash flows
- Repayment may be supported by transit-oriented development
- Pricing for risk, capital, tenor and liquidity

STRUCTURE 02
Originate, structure and distribute

- Transactions designed for syndication or distribution
- Targeted hold period generally below five years
- Refinancing through domestic and international banks and/or distribution to institutional & qualified retail investors

MONITOR 03
Disciplined portfolio and balance-sheet management

- Project, counterparty and sector concentration limits
- Independent technical, legal and financial diligence
- Cash-flow stress testing across project phases
- Prudent capital, funding and liquidity management

Stable Mortgage Momentum Despite a Softer Housing Market

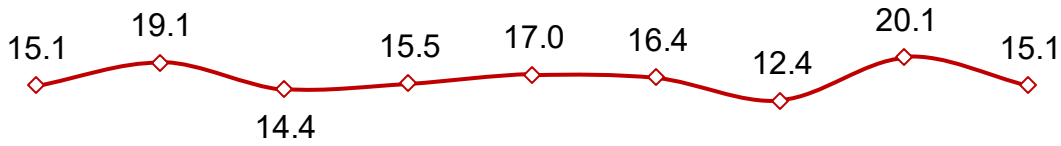
- New mortgage disbursements remained broadly stable versus 2Q26, as potential homebuyers remained selective, waiting for better pricing opportunities and evaluating investment returns against financing costs
- The decline in average primary prices largely reflects a shifting launch mix towards lower-priced suburban projects, supporting affordability and potentially unlocking pent-up end-user demand

Condominium Market in 3Q26[1]

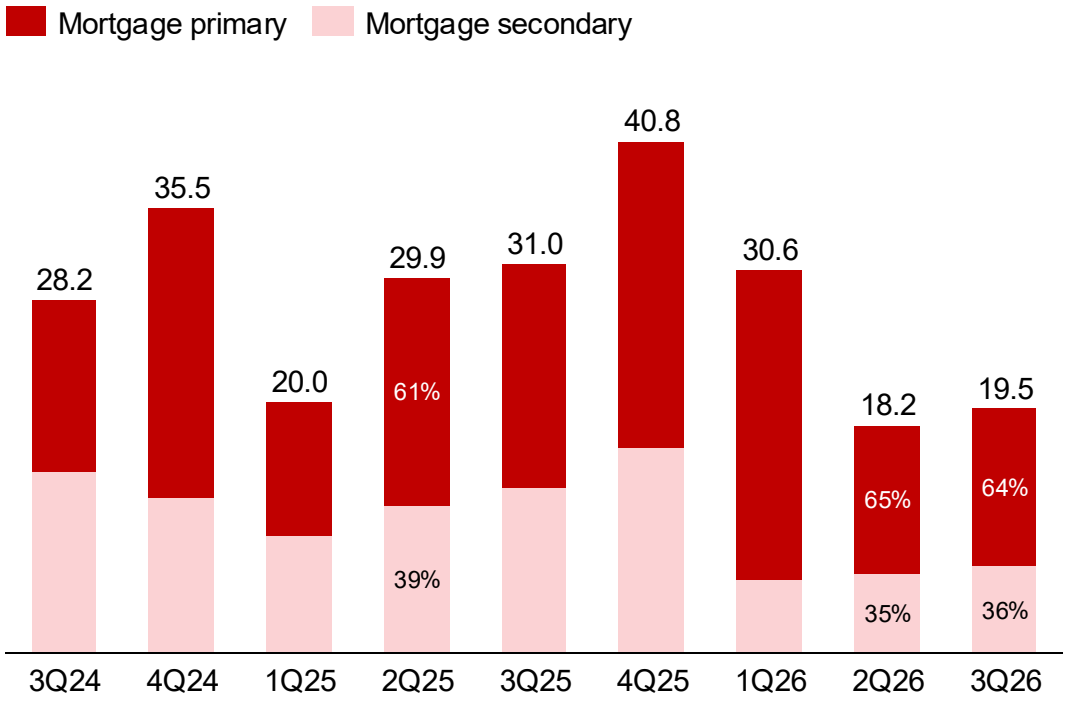
	HANOI	HCMC
New Supply	**6,187 units** ▼ - 40% YoY	**3,267 units** ▼ - 50% YoY
Sold Units	**3,920 units** ▼ -66% YoY	**1,809 units** ▼ - 71% YoY
Primary Selling Prices	**VND 86m/sqm** ▼ - 9% QoQ ▼ - 6% YoY	**VND 75m/sqm** ▼ - 2% QoQ ▼ -14% YoY
Secondary Selling Prices	**VND 60m/sqm** ▼ - 5% QoQ ▼ - 8% YoY	**VND 60m/sqm** ▼ - 4% QoQ ▬ 0% YoY

Techcombank Mortgage Prepayment & Disbursement (VND Tn)

Pre-payment (VND Tn)



Disbursement (VND Tn)

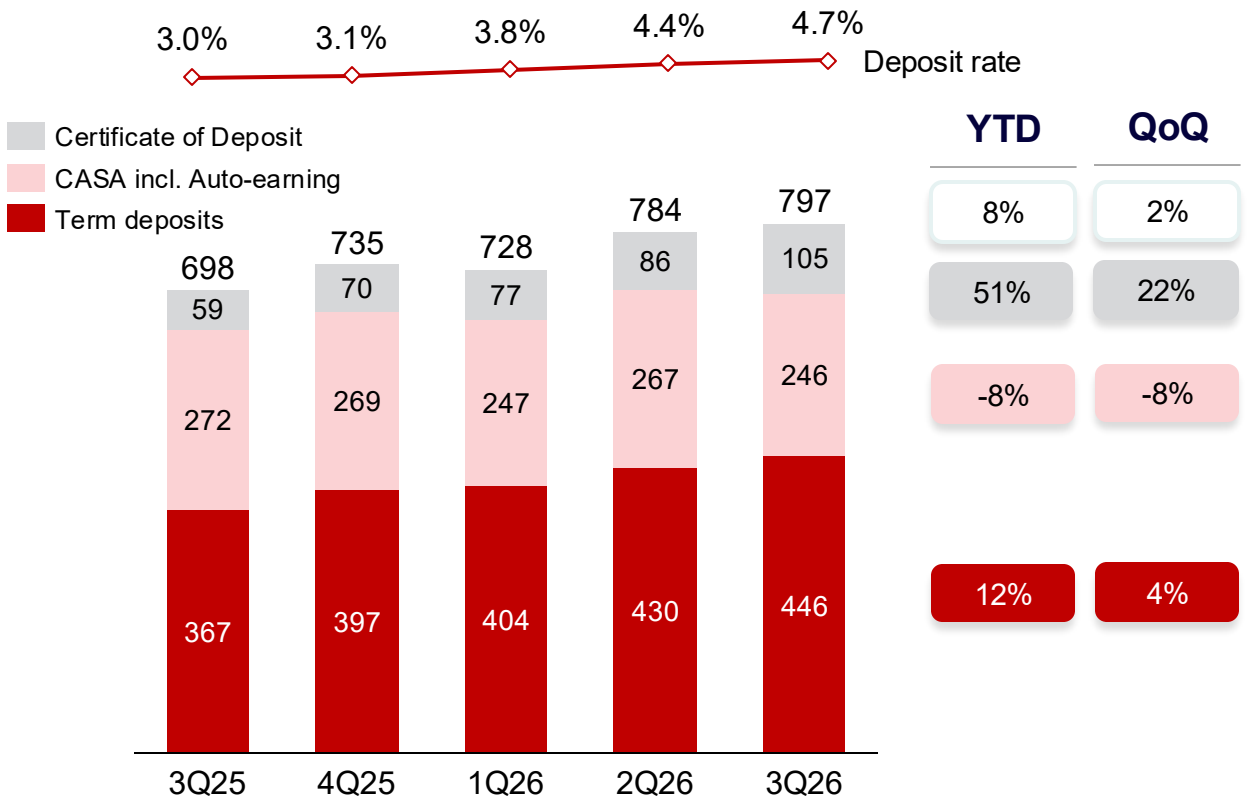


Source: 1. CBRE reports

Funding Mix Adaptation Supports Deposit Growth

- Deposit competition continued to drive customer balances toward higher-yielding term products, while Retail CASA remained broadly stable QoQ, supported by flexible savings solutions and customer engagement programmes
- Corporate CASA moderated in 3Q26 due to the timing of business-related cash flows

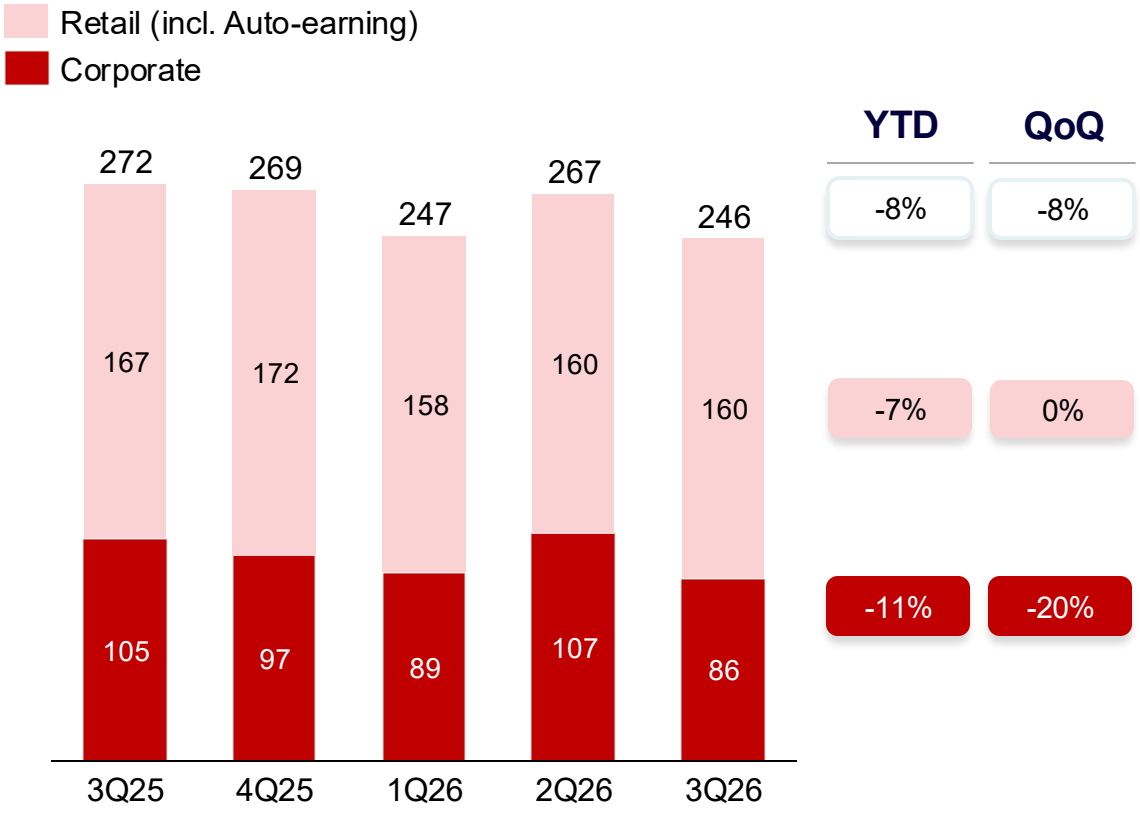
Mobilizing from customers by type (VND Tn)



	YTD	QoQ
Certificate of Deposit	8%	2%
CASA incl. Auto-earning	51%	22%
Term deposits	-8%	-8%
	12%	4%

CASA ratio	3Q25	4Q25	1Q26	2Q26	3Q26
	42.5%	40.4%	37.9%	38.3%	35.5%

CASA by segment (VND Tn)



	YTD	QoQ
Retail (incl. Auto-earning)	-8%	-8%
Corporate	-7%	0%
	-11%	-20%

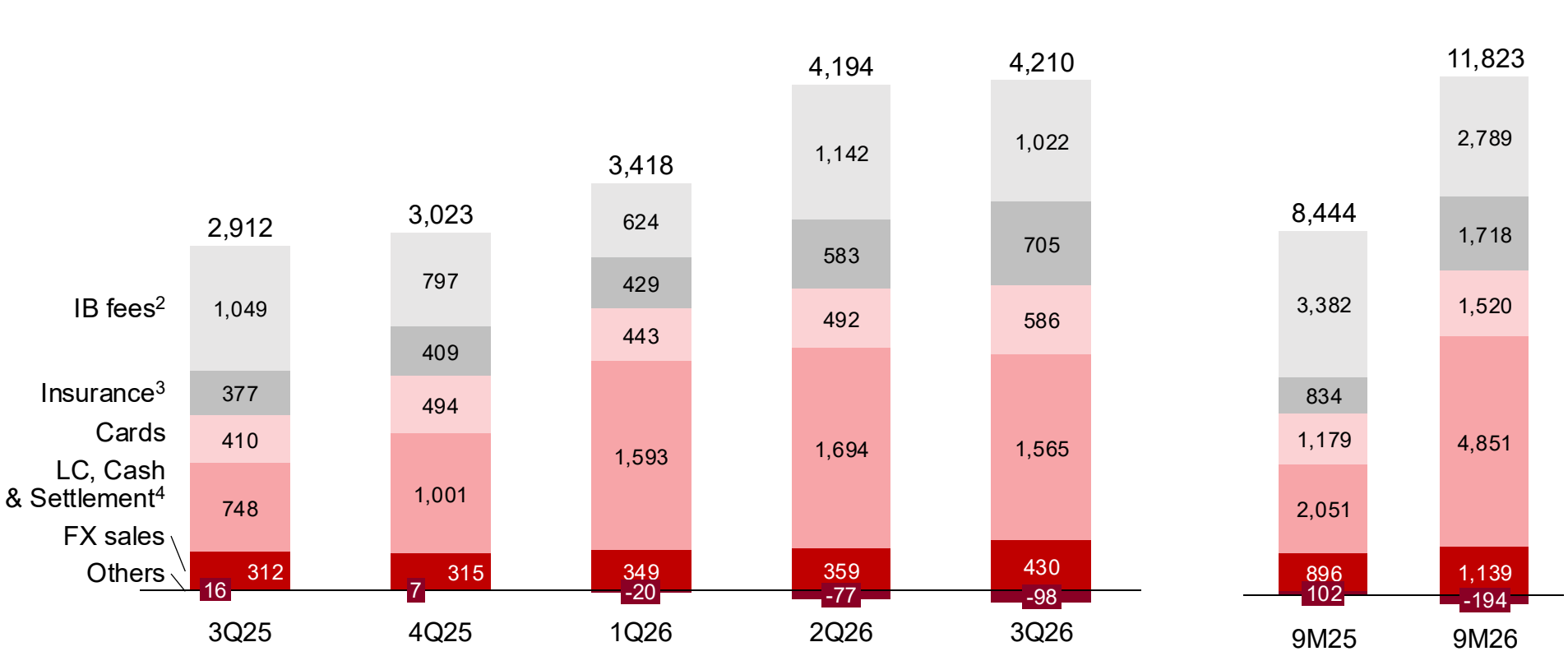
Retail CASA per customer (VND mn)	3Q25	4Q25	1Q26	2Q26	3Q26
	29.3	28.9	26.0	25.3	24.3

Note: CASA ratio = CASA including Auto-earning / (CASA including Auto-earning + Term deposits)

Expanding Ecosystem Fees Enhance Revenue Diversification

- Fee income remained an important earnings growth engine amid continued pressure on net interest margins, increasing 40% YoY in 9M26
- Growth was broad-based across insurance, cards, FX and trade finance, with LC, cash and settlement fees more than doubling YoY on sustained adoption of structured solutions

Fee income breakdown by products[1] (VND Bn)



	3Q26 vs 3Q25	9M26 vs 9M25
IB fees[2]	45%	40%
Insurance[3]	-3%	-18%
Cards	87%	106%
LC, Cash & Settlement[4]	43%	29%
FX sales	109%	137%
Others	38%	27%
	n.s	n.s

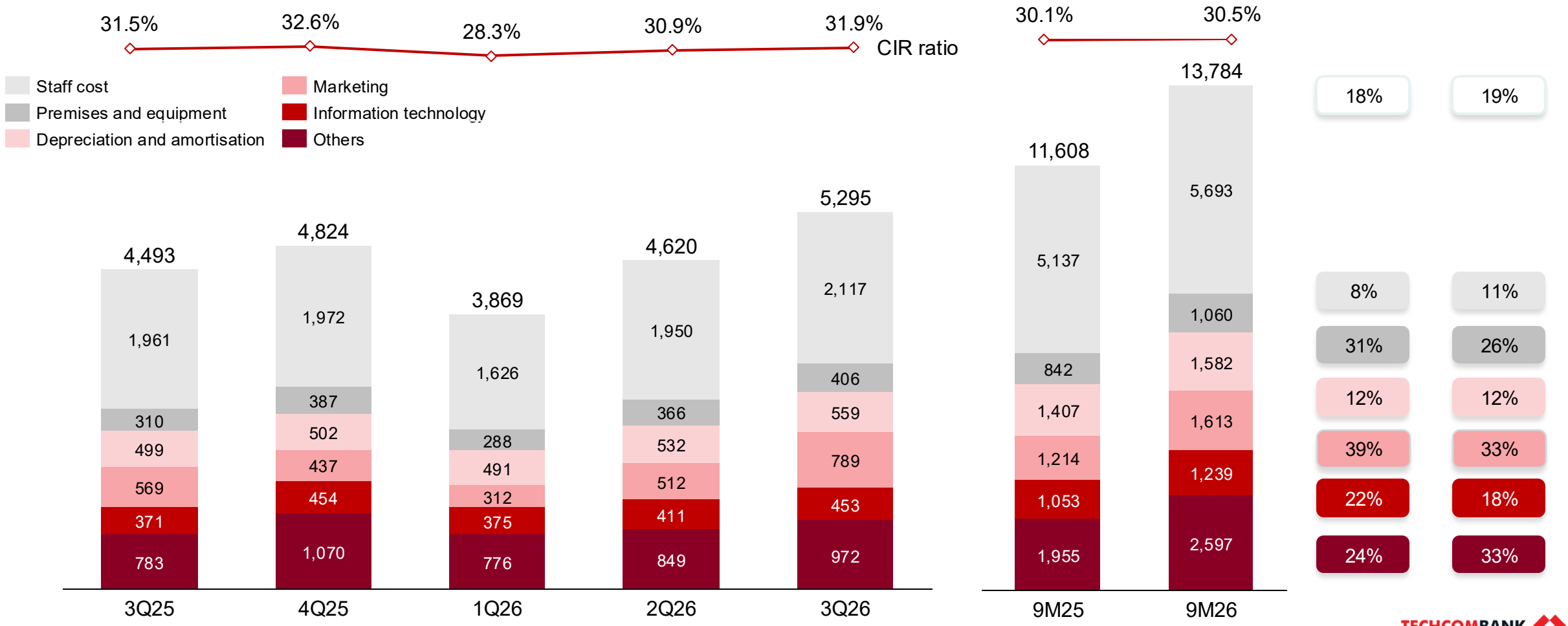
Quarterly ROA	3Q25	4Q25	1Q26	2Q26	3Q26
	2.4%	2.4%	2.3%	2.5%	2.6%

Notes: 1. Includes FX sales & bond distribution 2. Includes bond underwriting, bond distribution, trustee and agency, consulting, brokerage, fund management; 3. Income from insurance includes banca and insurance services from TCGI and Techcom Life; 4. Includes cashier and other services

Operating Scale Expansion with Cost Efficiency Maintained

- The Bank continued to invest in technology, marketing and operating capabilities to support customer acquisition, new proposition launches and future business growth
- Despite the step-up in investment, 9M26 CIR was maintained at 30.5%, within the Bank's targeted efficiency range

Operating expenses (VND Bn)

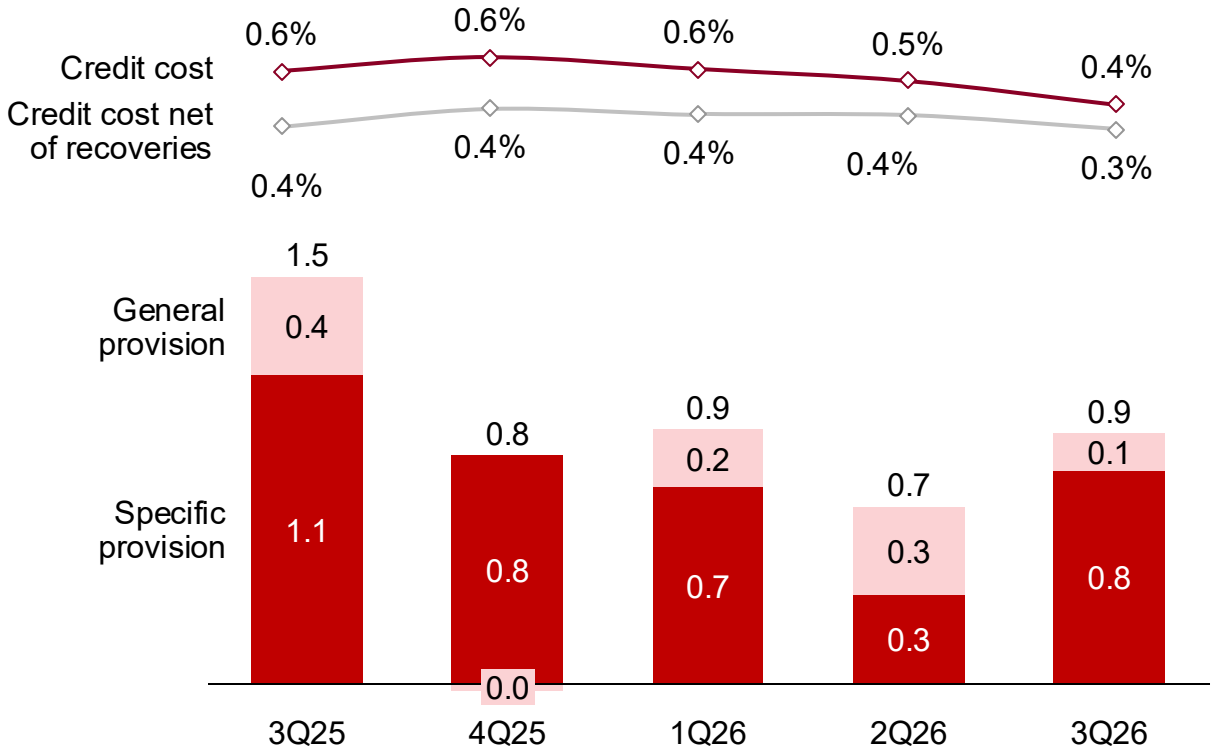


	3Q26 vs 3Q25	9M26 vs 9M25
CIR ratio	18%	19%
Staff cost	8%	11%
Premises and equipment	31%	26%
Depreciation and amortisation	12%	12%
Marketing	39%	33%
Information technology	22%	18%
Others	24%	33%

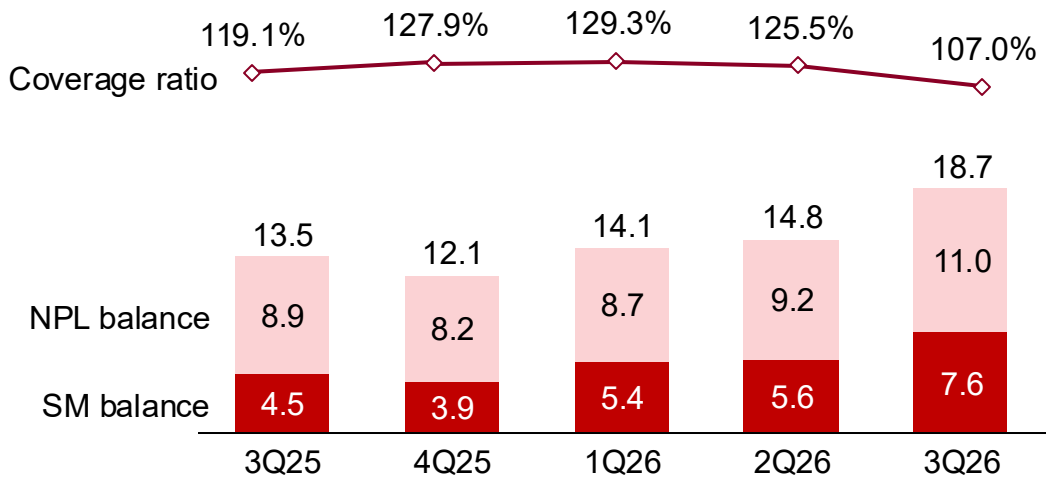
Controlled Asset Quality within Risk Appetite

- Organic NPL remained contained at 1.26% while the post CIC ratio increased to 1.36% at the end of 3Q26, primarily due to individual cases in non-target sectors. Key strategic portfolios continued to perform broadly in line with expectations
- Coverage ratio stood at approximately 107.0% by quarter-end, remaining above 100% and maintaining an adequate provisioning buffer

Provision expenses and LTM credit costs (VND Tn)



NPL and coverage ratio (VND Tn)

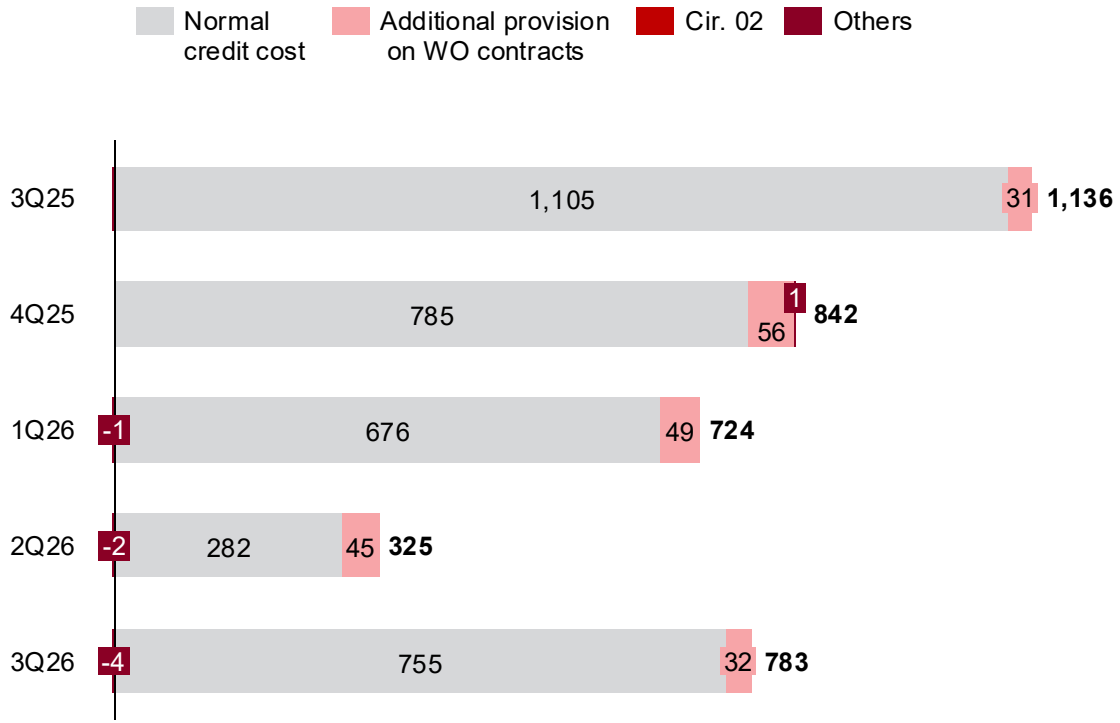


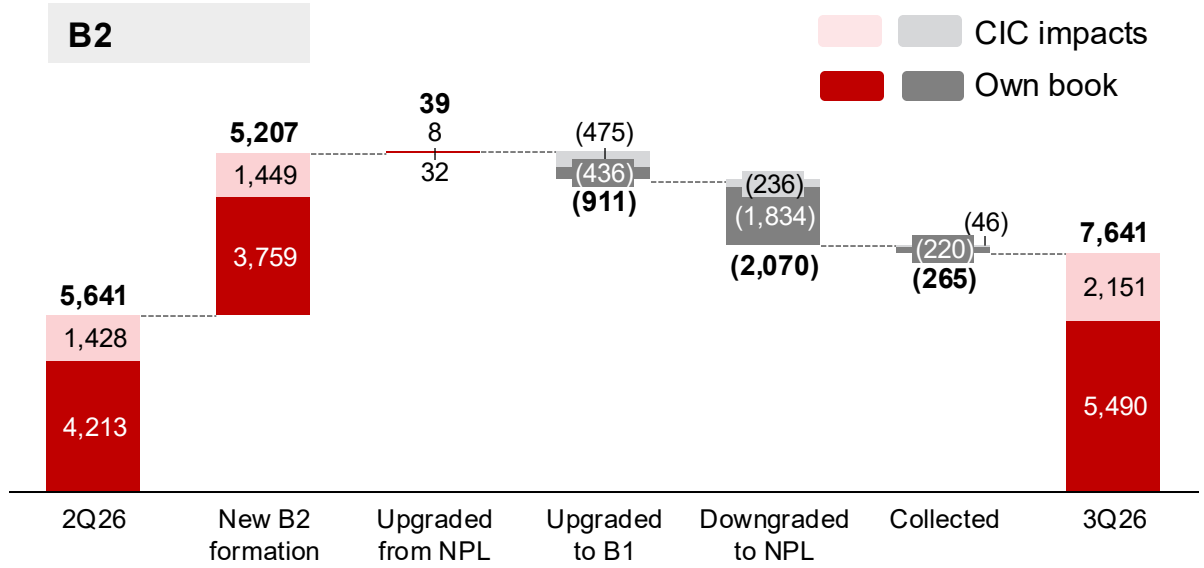
NPL Ratio	3Q25	4Q25	1Q26	2Q26	3Q26
Retail	2.37%	2.14%	2.15%	2.26%	2.47%
Mortgage	*2.02%*	*1.84%*	*1.85%*	*1.97%*	*2.14%*
Corporate	0.43%	0.30%	0.29%	0.26%	0.45%
Real Estate	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*
Total	**1.23%**	**1.13%**	**1.16%**	**1.15%**	**1.36%**
Secured loans *(% of total OS loans)*	87.1%	84.7%	90.4%	89.3%	88.9%

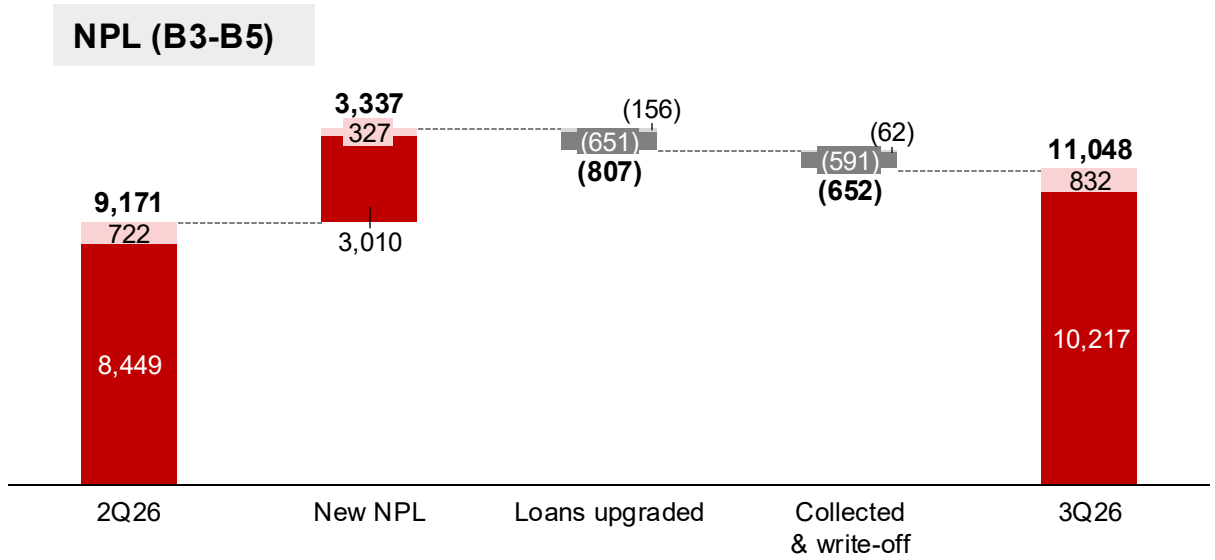
Credit Cost Deep-dive

- NPL ratio increased in 3Q26, primarily reflecting the migration of individual cases in non-target sectors. Meanwhile, key strategic portfolios continued to perform broadly in line with expectations.

Specific provision expenses movement (VND bn)



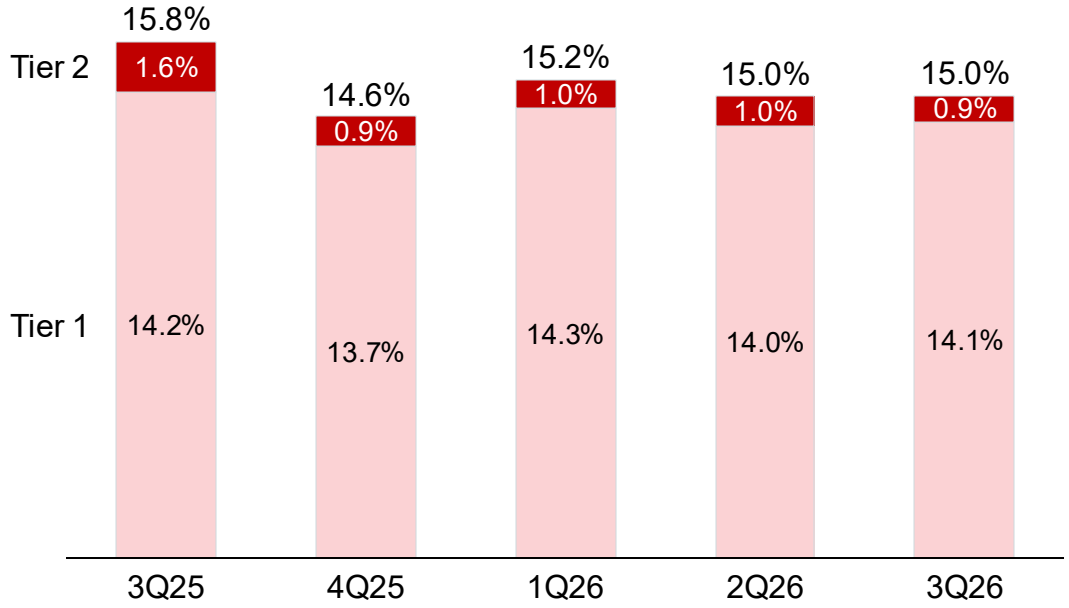




Robust Capital Position Underpins Balance Sheet Strength

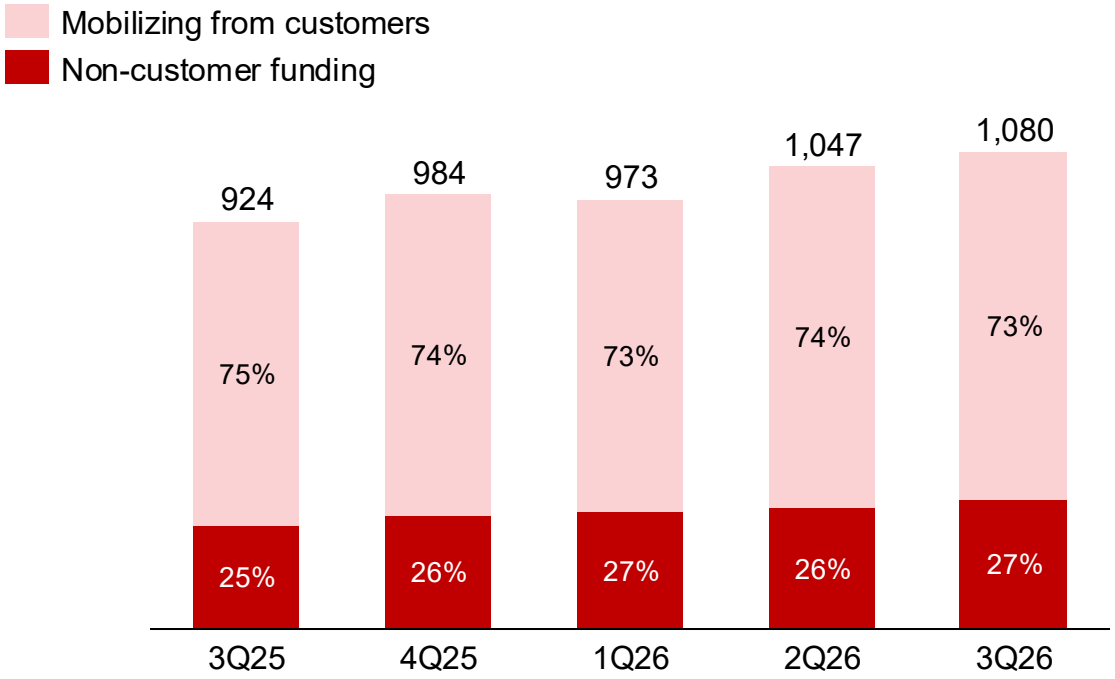
- CAR remained stable at 15%. Core capital strengthened during 3Q26, with Basel II Tier 1 Capital ratio rising to 14.1% and Basel II CAR staying unchanged at 15.0%
- LDR improved to 77.7% from 80.1% in previous quarter reflecting funding diversification efforts, while MLT stood at 27.9%, well below SBV threshold

Capital Adequacy Ratio[1] (CAR)



	3Q25	4Q25	1Q26	2Q26	3Q26
Equity (VND Tn)	179.4	179.5	186.7	189.0	197.3
Leverage ratio[2]	6.3x	6.6x	6.4x	6.7x	6.7x

Funding mix (VND Tn)



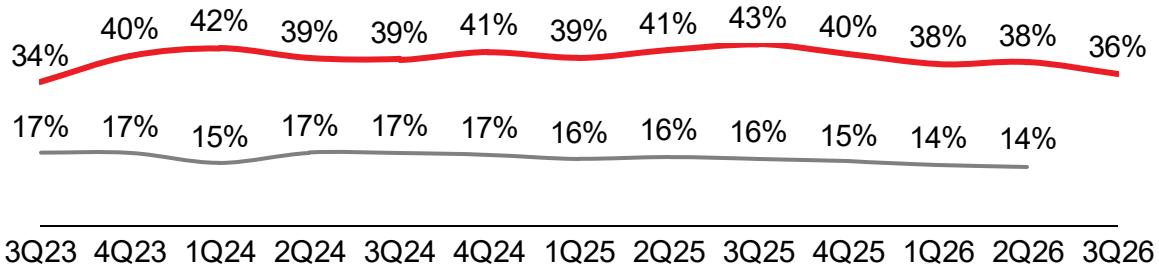
	3Q25	4Q25	1Q26	2Q26	3Q26
LDR[3]	81.2%	76.5%	80.5%	80.1%	77.7%
ST funding to MLT loans[3]	24.1%	24.6%	26.9%	27.8%	27.9%

Notes: 1. Basel II, 2. Leverage = TA/TE, 3. SBV report, single only

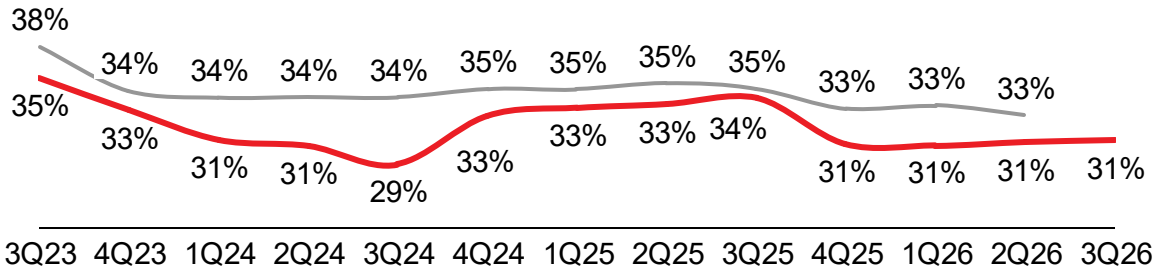
Differentiated Operating Metrics Relative to Peers

TCB
Industry median[1]

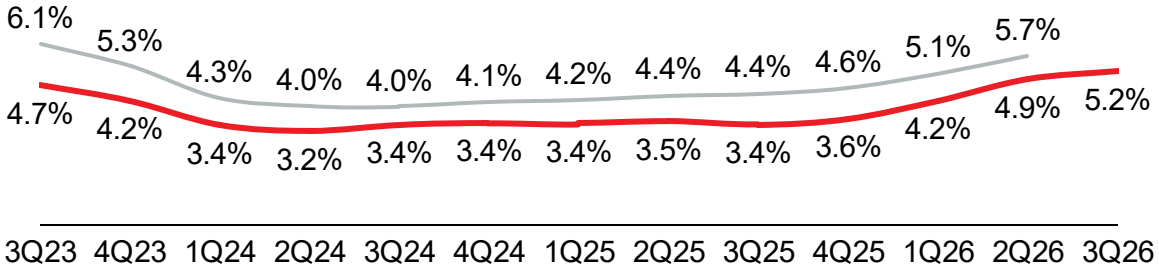
CASA



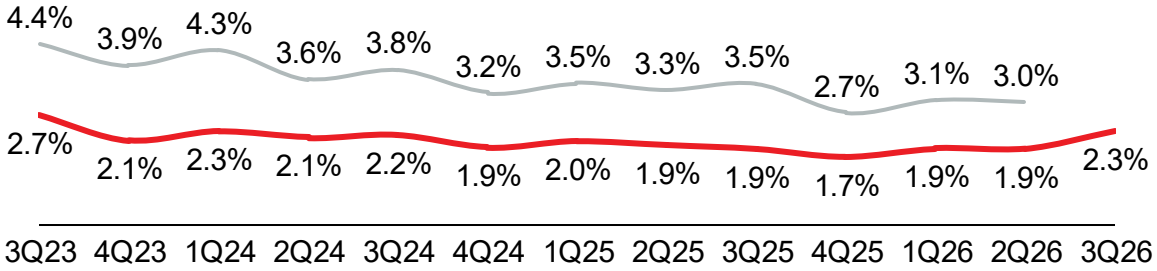
CIR (LTM)



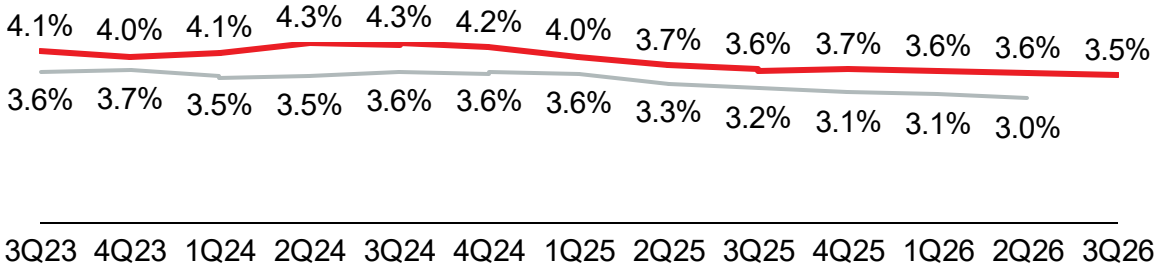
Cost of funds[2]



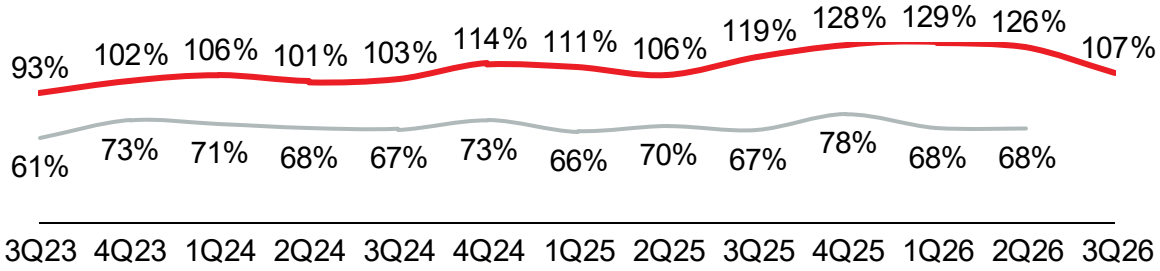
SM + NPL ratio



NIM (LTM) on average EoP balance



Coverage ratio



Notes:
1. Median of BID CTG VCB MBB TCB VPB ACB STB SHB HDB VIB TPB LPB SSB MSB OCB EIB NAB ABB BAB
2. CoF ratio in the quarter

Sources: Techcombank and other banks' fin/ancial statements

Section

04

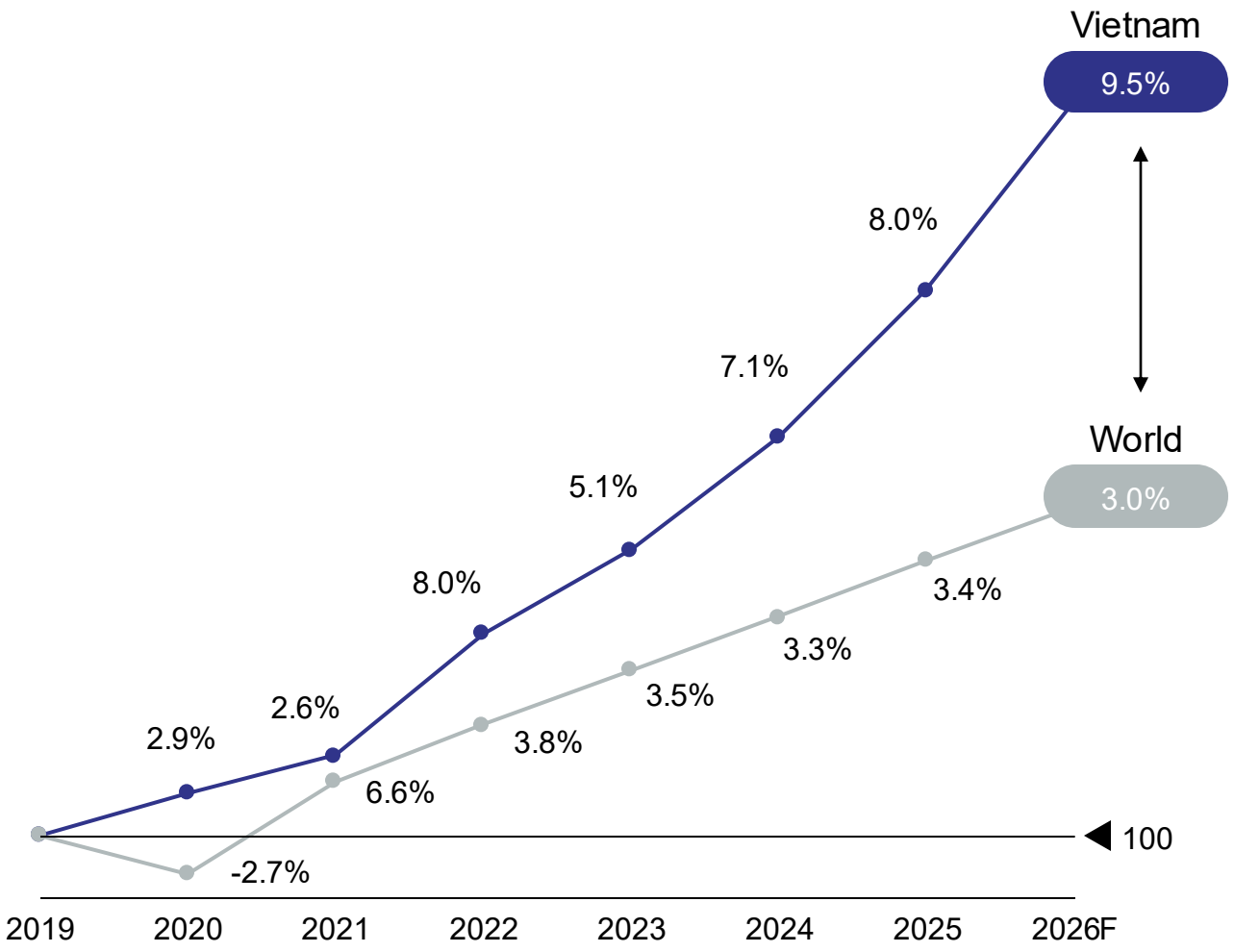
2026 Outlook



GDP growth forecasts for FY26

Real Vietnam & World GDP

(Real GDP growth indexed to 100% in 2019, YoY growth each year)



Sources: Past GDP growth: VN – GSO; Global – IMF. GDP growth forecast: VN – TCB; Global: IMF

Given the stronger-than-expected economic performance in recent quarters, we have revised our FY2026 GDP growth forecast to 9.5% (up from our previous estimate of 7.9%)

Key growth drivers include:

- **Strong public and private investment** particularly in infrastructure development, with public investment disbursement increasing by 49% YoY in 9M26
- **Double-digit export growth**, supported by tariff advantages and electronics exports amid rising global demand for AI-related technologies, despite ongoing trade uncertainties
- **Robust FDI inflows**, driven by the continued "China+1" strategy, macro-political stability, and consistent policies that support strategic investment projects

FY26: Strongly Positioned to Leverage Economic Trends

Improved | Unchanged | Deteriorated

Indicators	FY25 Actual	3Q26 Actual	FY26 Outlook[1]	Commentary
Credit growth[2] % *%*	18.4	16.3[3]	⇔	Credit growth is expected to remain strong, supported by financing to off-quota national agenda projects
Cost of funds % *%*	3.5	4.8	↑	Pressure from heightened deposit competition will be difficult to fully offset, even if some moderation is expected going forward
CASA ratio % *%*	40.4	35.5	↓	CASA is expected to moderate amid sustained competition from higher-yielding term products, with retail engagement initiatives providing partial support
NIM (LTM)[4] % *%*	3.8	3.5	↓	NIM is expected to slightly compress vs 2026 under pressure from funding costs, despite partial offset from higher-yield asset mix
NII growth %, YoY *%, YoY*	7.5	16.9	↑	Higher NII growth is expected to be driven by NIM resilience and strong credit expansion
NFI growth[5] %, YoY *%, YoY*	7.8	40.0	↑	Higher NFI growth is expected to be driven by deeper cross-selling as well as ecosystem expansion across insurance and investment banking
CIR ratio % *%*	30.8	30.5	⇔	CIR projected to stay within the 30–35% band
NPL ratio % *%*	1.13	1.36	⇔	NPL controlled below 1.5%
Credit cost (LTM) % *%*	0.6	0.4	⇔	Credit costs maintained below 1%

Notes: 1. Arrow directions indicate expected changes in FY26 vs. FY25; 2. Bank only number, per SBV calculation; 3. Bank-only credit growth, including infrastructure and social housing projects exempt from credit quota;4. NIM LTM based on daily interest earning asset balance; 5. Refer to NFI calculation on slide 16

Thank you.

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TECHCOMBANK

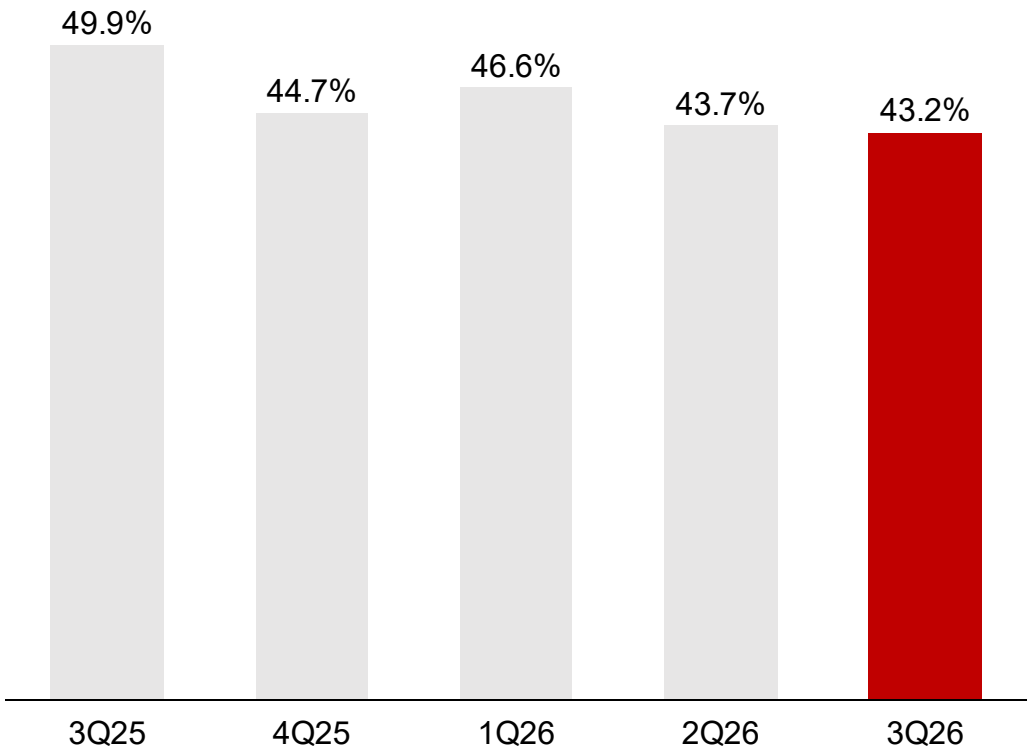


Appendix

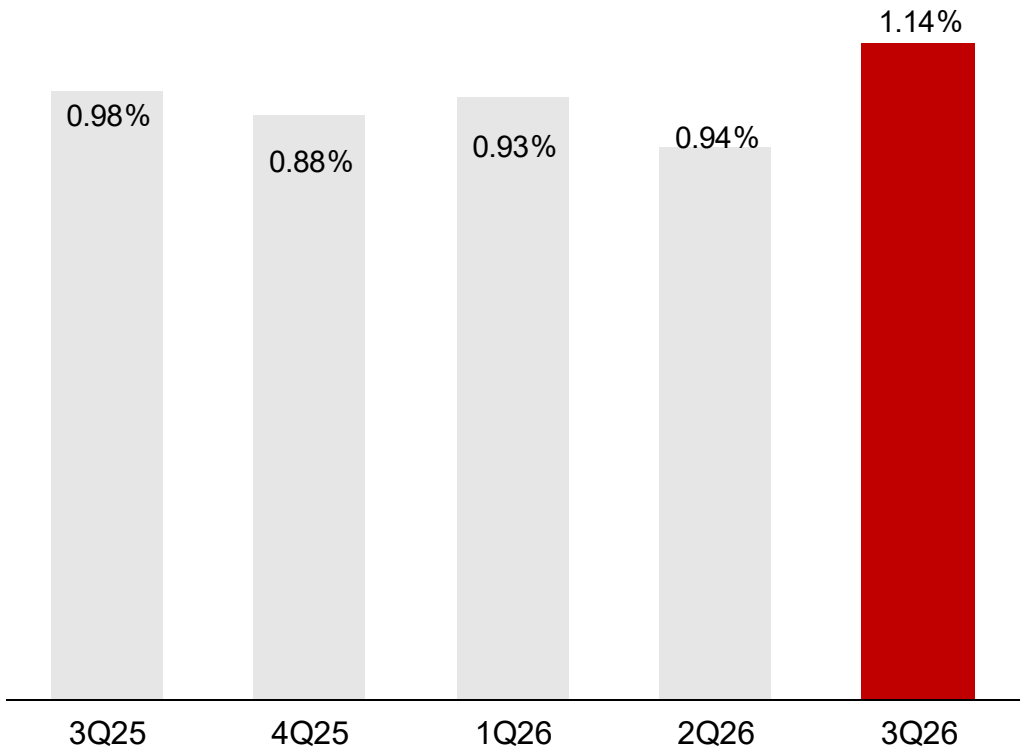
3Q26 – Asset Book Health

- Average LTV stood at a prudent ~43.2%, providing a substantial buffer against potential fluctuations
- Interest receivables-to-IEA slightly increased to ~ 1.14% in 3Q26

Average LTV for secured loans (%)



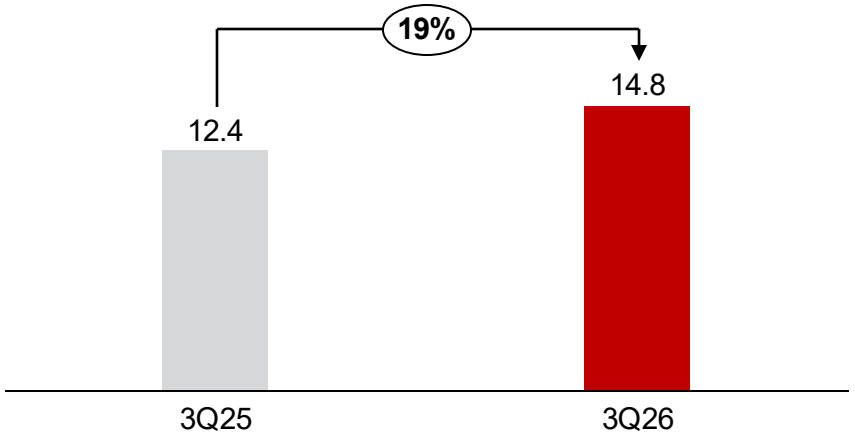
Interest receivables/IEA (%)



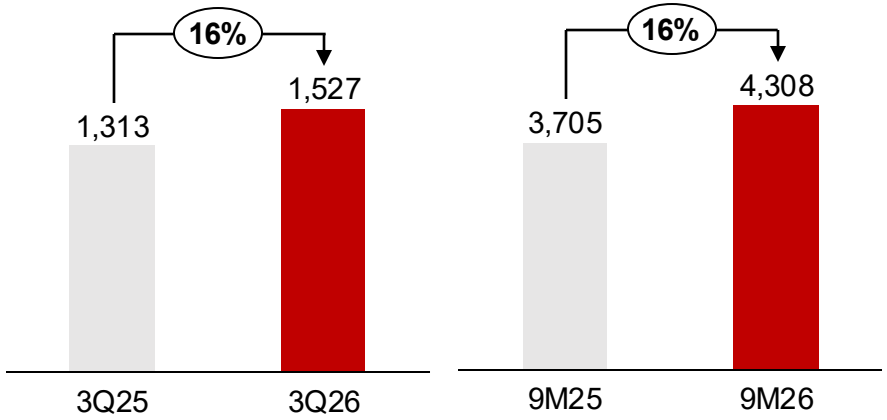
Digital Continues to Be the Preferred Banking Channel

- Digital remained the preferred channel for customer transactions
- Strong momentum in inbound and outbound transactions drove to maintain the #1 position in NAPAS 24/7 transaction volume

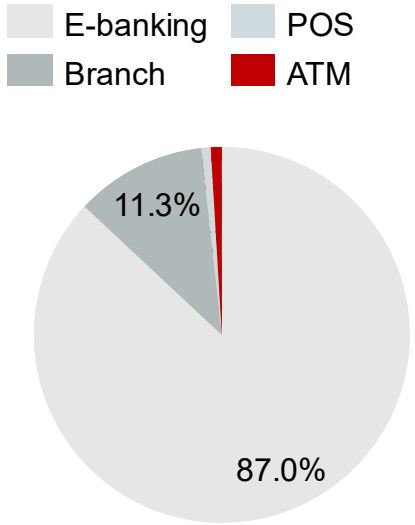
Number of Retail E-banking customers[1] (Mn, EOP)



Retail E-banking transaction volume (Mn)

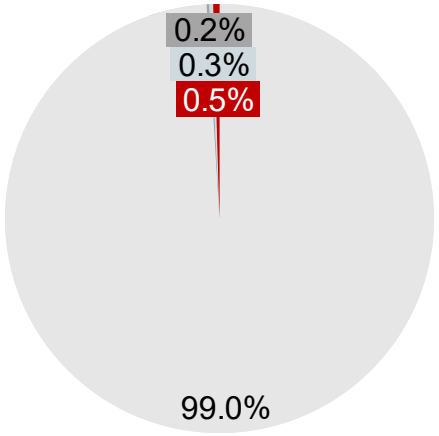


Share of retail transactions by channel



9M25

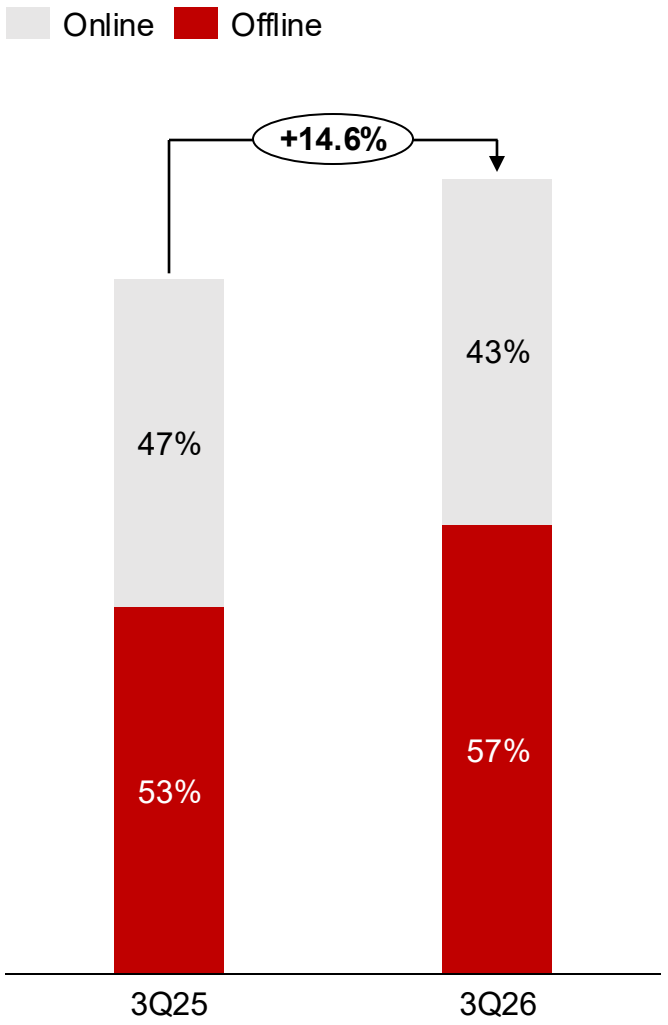
3.4 bn transactions



9M26

4.4 bn transactions

Retail term deposits by channel



Note: 1. Registered retail e-banking customers

TCB 9M26 Financial Highlights (1/3)

Balance Sheet	Unit:	3Q25	4Q25	1Q26	2Q26	3Q26	9M25	9M26	9M26 vs 9M25	3Q26 vs 2Q26	3Q26 vs 3Q25
Total assets	*VND bn*	1,129,570	1,192,344	1,190,454	1,273,077	1,318,165	1,129,570	1,318,165	16.7%	3.5%	16.7%
Deposits from customers	*VND bn*	638,453	665,550	650,921	697,413	692,102	638,453	692,102	8.4%	-0.8%	8.4%
Credit growth[1]	%	16.8%	18.4%	2.9%	11.6%	10.7%	16.8%	10.7%	-602 bps	-85 bps	-602 bps
CASA	%	42.5%	40.4%	37.9%	38.3%	35.5%	42.5%	35.5%	-702 bps	-275 bps	-702 bps
NPL	%	1.23%	1.13%	1.16%	1.15%	1.36%	1.23%	1.36%	+13 bps	+21 bps	+13 bps
Credit costs (LTM)	%	0.6%	0.6%	0.6%	0.5%	0.4%	0.6%	0.4%	-12 bps	-9 bps	-12 bps
Coverage ratio	%	119.1%	127.9%	129.3%	126.0%	107.0%	119.1%	107.0%	-1,207 bps	-1,896 bps	-1,207 bps

Capital & Liquidity	Unit:	3Q25	4Q25	1Q26	2Q26	3Q26	9M25	9M26	9M26 vs 9M25	3Q26 vs 2Q26	3Q26 vs 3Q25
Basel II CAR	%	15.8%	14.6%	15.2%	15.0%	15.0%	15.8%	15.0%	-86 bps	+0 bps	-86 bps
Basel II Tier 1 ratio	%	14.2%	13.7%	14.3%	14.0%	14.1%	14.2%	14.1%	-14 bps	+12 bps	-14 bps
Total Risk Weighted Assets	*VND bn*	1,151,510	1,244,531	1,237,007	1,272,819	1,327,186	1,151,510	1,327,186	15.3%	4.3%	15.3%
ST fundings to MLT loans[2]	%	24.1%	24.6%	26.9%	27.8%	27.9%	24.1%	27.9%	+380 bps	+10 bps	+380 bps
LDR[2]	%	81.2%	76.5%	80.5%	80.1%	77.7%	81.2%	77.7%	-350 bps	-240 bps	-350 bps

Profitability	Unit:	3Q25	4Q25	1Q26	2Q26	3Q26	9M25	9M26	9M26 vs 9M25	3Q26 vs 2Q26	3Q26 vs 3Q25
Net interest income	*VND bn*	9,925	10,788	9,522	10,763	11,700	27,367	31,985	16.9%	8.7%	17.9%
Non-interest income	*VND bn*	4,317	4,007	4,152	4,179	4,888	11,229	13,219	17.7%	17.0%	13.2%
Total operating income	*VND bn*	14,242	14,795	13,674	14,942	16,588	38,596	45,204	17.1%	11.0%	16.5%
Operating expenses	*VND bn*	(4,493)	(4,824)	(3,869)	(4,620)	(5,295)	(11,608)	(13,784)	18.7%	14.6%	17.9%
Profit before tax	*VND bn*	8,250	9,153	8,870	9,670	10,375	23,385	28,915	23.7%	7.3%	25.8%
NFI/TOI[3]	%	20.4%	20.4%	25.0%	28.1%	25.4%	21.9%	26.2%	+428 bps	-269 bps	+493 bps
CIR	%	31.5%	32.6%	28.3%	30.9%	31.9%	30.1%	30.5%	+42 bps	+100 bps	+38 bps
ROA (LTM)	%	2.2%	2.4%	2.4%	2.4%	2.5%	2.2%	2.5%	+25 bps	+3 bps	+25 bps
ROE (LTM)	%	14.4%	16.0%	15.9%	16.0%	16.3%	14.4%	16.3%	+188 bps	+33 bps	+188 bps
NIM (LTM)[4]	%	3.8%	3.8%	3.7%	3.6%	3.5%	3.8%	3.5%	-33 bps	-8 bps	-33 bps
NIM (LTM) on average EOP balance[5]	%	3.6%	3.7%	3.6%	3.6%	3.5%	3.6%	3.5%	-14 bps	-5 bps	-14 bps
Cost of funds	%	3.4%	3.6%	4.2%	4.8%	5.1%	3.4%	4.8%	+133 bps	+35 bps	+171 bps

Notes: 1. YTD credit growth under SBV regulations; 2. Bank-only number; 3. NFI includes bond distribution and FX sales; 4. NIM LTM based on daily IEA balances in the reporting period; 5. NIM LTM EOP based on quarter-end interest earning assets balance in the last 5 quarters

TCB 9M26 Financial Highlights (2/3)

Balance Sheet - Segmentation	*Unit:*	3Q25	4Q25	1Q26	2Q26	3Q26	9M25	9M26	9M26 vs 9M25	3Q26 vs 2Q26	3Q26 vs 3Q25
Loans to customers	*VND bn*	**766,710**	**767,617**	**796,864**	**847,336**	**868,473**	**766,710**	**868,473**	**13.3%**	**2.5%**	**13.3%**
Retail	*VND bn*	300,211	328,094	350,548	355,498	364,306	300,211	364,306	21.3%	2.5%	21.3%
CIBG	*VND bn*	424,786	395,663	401,562	440,315	449,428	424,786	449,428	5.8%	2.1%	5.8%
Margin lending	*VND bn*	41,713	43,860	44,754	51,522	54,740	41,713	54,740	31.2%	6.2%	31.2%
Deposits from customers	*VND bn*	**638,453**	**665,550**	**650,921**	**697,413**	**692,102**	**638,453**	**692,102**	**8.4%**	**-0.8%**	**8.4%**
Retail	*VND bn*	464,427	479,347	475,191	493,218	467,585	464,427	467,585	0.7%	-5.2%	0.7%
CIBG	*VND bn*	174,026	186,203	175,730	204,195	224,517	174,026	224,517	29.0%	10.0%	29.0%

Income Statement – Segmentation	*Unit:*	3Q25	4Q25	1Q26	2Q26	3Q26	9M25	9M26	9M26 vs 9M25	3Q26 vs 2Q26	3Q26 vs 3Q25
Total Operating Income	*VND bn*	**14,242**	**14,795**	**13,674**	**14,942**	**16,588**	**38,596**	**45,204**	17.1%	11.0%	16.5%
Retail	*VND bn*	7,518	7,753	7,507	7,934	8,318	20,521	23,759	15.8%	4.8%	10.6%
CIBG	*VND bn*	5,086	4,714	4,976	5,665	6,217	14,100	16,857	19.6%	9.7%	22.2%
Markets	*VND bn*	899	1,305	1,229	842	1,327	2,777	3,398	22.4%	57.5%	47.5%
Others	*VND bn*	178	768	(217)	306	578	98	667	579.7%	89.3%	224.3%
Recoveries	*VND bn*	561	254	177	197	148	1,101	523	-52.5%	-24.8%	-73.6%
Net Interest Income	*VND bn*	**9,925**	**10,788**	**9,522**	**10,763**	**11,700**	**27,367**	**31,985**	16.9%	8.7%	17.9%
Retail	*VND bn*	5,592	6,220	6,294	6,563	6,757	15,667	19,615	25.2%	3.0%	20.8%
CIBG	*VND bn*	3,660	3,347	2,679	3,458	3,893	10,039	10,030	-0.1%	12.6%	6.4%
Markets	*VND bn*	895	630	757	704	912	2,018	2,373	17.6%	29.6%	1.9%
Others	*VND bn*	(222)	592	(208)	39	137	(357)	(31)	-91.2%	250.4%	-161.9%
Net Fee Income	*VND bn*	**2,912**	**3,023**	**3,417**	**4,194**	**4,210**	**8,444**	**11,823**	40.0%	0.4%	44.6%
Retail	*VND bn*	1,201	1,442	1,099	1,249	1,439	3,156	**3,787**	20.0%	15.2%	19.8%
CIBG	*VND bn*	1,579	1,623	2,137	2,694	2,487	5,047	**7,318**	45.0%	-7.7%	57.5%
Markets	*VND bn*	-	0	1	0	0	(0)	**1**	na	na	na
Others	*VND bn*	132	(41)	181	251	284	241	**717**	196.5%	13.0%	114.3%

Note: 1. n.m: not meaningful; n/a: not applicable

TCB 9M26 Financial Highlights (3/3)

NFI - Segmentation	Unit:	3Q25	4Q25	1Q26	2Q26	3Q26	9M25	9M26	9M26 vs 9M25	3Q26 vs 2Q26	3Q26 vs 3Q25
Bond business											
Bond issuance value	*VND bn*	21,384	32,008	28,296	60,722	29,680	53,884	118,698	120.3%	-51.1%	38.8%
Bond distribution value	*VND bn*	21,799	25,372	21,942	30,306	31,063	66,629	83,311	25.0%	2.5%	42.5%
IB fees	***VND bn***	**1,049**	**797**	**624**	**1,142**	**1,022**	**3,382**	**2,789**	-17.5%	-10.5%	-2.6%
Bond underwriting	*VND bn*	215	152	130	327	381	655	838	27.8%	16.7%	77.6%
Bond distribution	*VND bn*	334	138	(79)	173	166	1,347	259	-80.8%	-4.2%	-50.5%
Other IB fee	*VND bn*	500	507	574	643	475	1,380	1,692	22.6%	-26.1%	-5.0%
Card business											
Total number of debit cards (EOP, '000)	*Thousand Cards*	7,057	7,356	7,588	7,905	8,413	7,057	8,413	19.2%	6.4%	19.2%
Debit cards tnx value	*VND bn*	39,578	38,098	40,040	36,570	35,144	119,966	111,754	-6.8%	-3.9%	-11.2%
Total number of credit cards (EOP, '000)	*Thousand Cards*	1,071	1,139	1,179	1,220	1,268	1,071	1,268	18.4%	4.0%	18.4%
Credit cards tnx value	*VND bn*	42,934	44,958	43,488	45,549	44,108	128,477	133,145	3.6%	-3.2%	2.7%
Banca business											
APE	*VND bn*	221	343	416	552	645	651	1,613	148.0%	16.8%	192.5%
FYP	*VND bn*	211	310	402	550	633	623	1,585	154.4%	14.9%	200.2%

Financial metrics formula

Indicators	Formula
NPL coverage ratio	$\frac{Provision\ reserves\ for\ loans\ to\ customers}{NPL\ balance}$
CASA ratio	$\frac{Demand\ deposits + Margin\ deposits + Auto - earning\ balance}{Total\ deposits\ from\ customers}$
ROA LTM	$\frac{PAT\ for\ the\ consecutive\ 4\ quarters}{Average\ total\ assets\ (over\ 5\ latest\ quarters)}$
ROE LTM	$\frac{PAT\ post\ NCI\ for\ the\ consecutive\ 4\ quarters}{Average\ equities\ excl.NCI\ (over\ 5\ latest\ quarters)}$
NIM LTM	$\frac{NII\ for\ interest\ earning\ assets\ for\ the\ consecutive\ 4\ quarters}{Average\ daily\ interest\ earning\ assets\ (over\ 5\ latest\ quarters)}$
Credit cost LTM	$\frac{Provision\ expenses\ for\ credit\ losses\ last\ twelve\ months}{Average\ quarterly\ balances\ of\ loans\ to\ customers\ balance\ and\ unlisted\ corporate\ bond\ balance}$
Credit cost net recoveries	$\frac{Provision\ expenses\ for\ loans\ and\ corporate\ bonds\ - recoveries\ for\ the\ consecutive\ 4\ quarters}{Average\ loans\ and\ corporate\ bonds\ (opening\ and\ ending\ balances)}$

- Excluding provision reserves for margin lending
- NPL balance excludes margin lending

- Interest earning assets comprise: Balance with SBV, Deposits and loans to other credit institutions, Loans to customers, and debt investment securities

- Provision expenses for loans to customers and unlisted corporate bonds incurred during period (excluding provision expenses for listed corporate bonds), exclude margin lending provision expenses.
- Average of ending balances (5 latest quarters) of loans to customers and unlisted corporate bond (in which: loans to customers balance excludes margin lending)

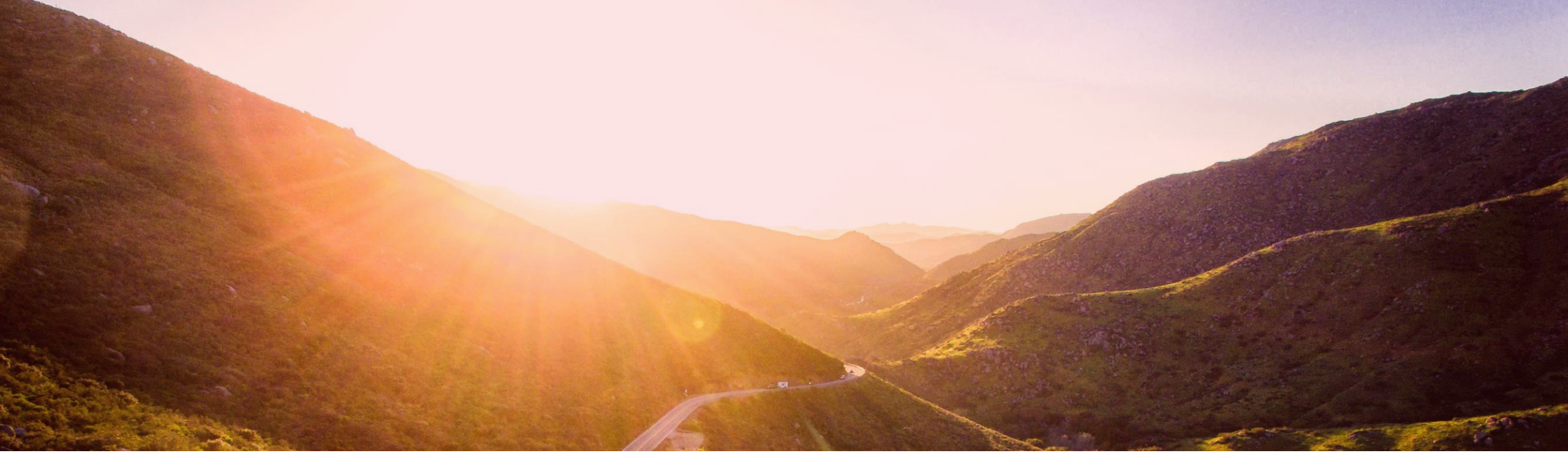
Financial metrics formula

Indicators	Formula
Asset yields	$\frac{Interest\ income\ for\ the\ quarter\ *4}{Average\ daily\ interest\ earning\ assets}$
Loan yields	$\frac{Interest\ income\ from\ loans\ for\ the\ quarter\ *4}{Average\ daily\ loan\ balance}$
Cost of funds	$\frac{Interest\ expenses\ for\ the\ quarter\ *4}{Average\ daily\ funding\ balance}$
Deposit yields	$\frac{Interest\ expenses\ for\ deposits\ for\ the\ quarter\ *4}{Average\ daily\ deposit\ balance}$

- Interest earning assets comprise: Balance with SBV, Balance at credit institutions, loans to customers, and investment securities

Glossary

1Q, 2Q, 3Q, 4Q	Quarter 1, 2, 3, 4
AUM	Assets under management
CAGR	Compounded Annual Growth Rate
CAR	Capital Adequacy Ratio
CASA	Current Accounts and Saving Accounts
CIs	Credit institutions
CIR	Cost-to-income ratio
CoF	Cost of funds
FDI	Foreign direct investment
FX	Foreign exchange/currency
GDP	Gross Domestic Product
HOSE	Ho Chi Minh Stock Exchange
LDR	Loan-to-deposit ratio
LTM	Last twelve months
MLT	Medium and long-term
MVP	Minimum viable product
NFI	Net fee income
NII	Net Interest Income
NIM	Net Interest Margin
NoII, Non-NII	Non-interest income
NPL	Non-performing Loan
OPEX	Operating expenses
OCR	Optical character recognition
OTT	Overseas telegraphic transfer
PAT	Profit after tax
PBT	Profit before tax
PMI	Purchasing Managers' Index
PPoP	Pre-provision operating profit
QoQ	Quarter-on-quarter
ROA	Return on Average Assets
ROE	Return on Average Equity
RWA	Risk weighted asset
RWR	Risk weighted ratio
SBV	The State Bank of Vietnam
SME	Small and Medium Enterprise
ST	Short-term
TCB	Techcombank
TCBF	Techcom Bond Fund
TD	Term Deposit
TOI	Total Operating Income
VGB	Vietnam Government Bond (G-bond)
VND	Vietnam Dong
WB	Wholesale banking
YoY	Year-on-year



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