



EMPOWERING VIETNAM'S SUSTAINABLE RISE

Table of Contents

CHAPTER 01	CEO Messages	2	CHAPTER 04	Environment	21
				Green Products	22
				Sustainable Operation	30
CHAPTER 02	Sustainability at Techcombank	5	CHAPTER 05	Social	37
	About Techcombank	6		Economic Contribution	38
	Overview of Sustainability Report	7		Employee Rights and Benefits	40
	Mission, Vision and Core Values	8		Contribution to Local Communities	49
	Business Lines and Locations	9		Customer Protection and Satisfaction	52
	Techcombank's Subsidiaries	9		Social Financing	55
	Techcombank's Sustainability Strategy	10			
	Techcombank's Sustainability Journey	13			
	2025 Key Highlights and Achievements	14			
CHAPTER 03	Materiality assessment	16	CHAPTER 06	Governance	56
	Why Material Topic Assessment Is Important to Us	17		Techcombank Governance Structure	57
	Materiality Assessment Process	18		Stakeholder Engagement	59
	Our List of Material Topics	19		ESG Governance	62
				ESG Risk Management	63
				Code of Ethics and Crime Prevention	69
				Supplier Management	73
				GRI Mapping	74

01

CEO MESSAGES



1 | CEO Messages



—
Mr. Jens Lottner
CEO

“

Sustainability is not a single initiative - it is central to our long-term strategy and our purpose of **“Change banking, change lives”**.

Dear Valued Shareholders, Customers, Partners and Techcomers,

Globally, 2025 marked another pivotal year for sustainability. Economies continued to navigate the intersection of climate change, geopolitical uncertainty, technological transformation and social inclusion. Financial institutions are increasingly expected not only to manage climate and social risks but also to mobilize capital for the transition toward a low-carbon and inclusive economy. Sustainable finance has moved firmly into the mainstream, with investors and regulators demanding greater transparency, measurable impact and long-term value creation. In 2025, EU & APAC achieved record-breaking volumes with global sustainable, social and other ESG debt crossing USD1trillion (up over 20% year-on-year).

In Vietnam, the sustainability agenda accelerated significantly. The Government reaffirmed its commitment to achieving net-zero emissions by 2050 and continued to roll out policies guiding the financial sector's role in this transition. The State Bank of Vietnam further

strengthened its direction on green credit and environmental and social risk management, while ministries advanced work on Vietnam's green taxonomy and transition finance frameworks. Together, these developments signal a clear trajectory: sustainability is becoming embedded in the core of banking operations, risk management and capital allocation across the country.

At Techcombank, we view this moment as both a responsibility and an opportunity. Sustainability is not a single initiative—it is central to our long-term strategy and our purpose of “Change banking, change lives.” In 2025, we made meaningful progress in embedding environmental, social and governance (ESG) principles across our business and in supporting Vietnam's transition to a more resilient and inclusive economy.

Successfully issued a

500

 billion VND
green bond

Secured a

200

 million EUR
long-term facility from the European Investment Bank (EIB)

Issued approximately

1

 million
Eco debit and credit cards equipped with carbon-tracking technology

More than

3,000

 participants
in internal ESG training programmes to build capabilities

“Dong Trao” campaign

Attracted more than

8,000

 employees

Contributed more than

40,000

 trees

Supported more than

1,000

 children

Techcombank contributed a total of

231

 million VND
to social initiatives across Vietnam



TOP 20

listed companies with the best ESG practices



Best Sustainable Bank

FinanceAsia

Our 2025 ESG achievements

We continued to strengthen our leadership in sustainable finance and innovation. In 2025, Techcombank became the first private bank in Vietnam to publish the Green Bond Framework and issue Green Bond aligned with international standards and Vietnam’s sustainable finance guidelines. We also published a post-issuance report—among the pioneering efforts in Southeast Asia—and received the second-highest rating from S&P Global. During the year, we successfully issued a VND 500 billion green bond and secured a EUR 200 million long-term facility from the European Investment Bank (EIB), approved by the State Bank of Vietnam, to expand lending for sustainable projects.

On the product and innovation front, we launched new solutions to empower customers and businesses in their sustainability journeys. We issued approximately one million Eco debit and credit cards equipped with carbon-tracking technology to help customers better understand and manage the environmental footprint of their daily spending.

Our sustainable financing capabilities continued to expand. We completed a comprehensive green credit framework and strengthened policies for evaluating and managing environmental and social risks across our lending portfolio. We also advanced the measurement of financed emissions, completing initial carbon-footprint calculations to enhance transparency and inform our decarbonization roadmap.

Beyond financing, we invested in people and partnerships. We rolled out ESG training programmes to build capabilities across the organisation, attracting more than 3,000 participants across internal ESG training sessions. We actively engaged with regulators, industry associations, and global partners to help shape sustainable finance practices in Vietnam. During the year, we also published our inaugural standalone Sustainability Report aligned with Vietnamese

and international standards, and launched a dedicated ESG section on our website to enhance disclosure and stakeholder engagement.

Our commitment to society remained strong. Through community initiatives, employee volunteer programs and partnerships, we supported education, environmental protection and inclusive growth. More than 8,000 employees participated in our “Dong Trao” campaign, contributing to planting more than 40,000 trees and supporting more than 1,000 children. Also in 2025, TCB has contributed a total of VND 231 billion to social initiatives across Vietnam, reflecting our ongoing dedication to inclusive growth and long-term social impact alongside our business performance. We also continued to promote healthier and more connected communities through two flagship international marathons in Hanoi and Ho Chi Minh City. By bringing thousands of runners together, these marathons promote active living, community engagement and long-term wellbeing – values that sit at the heart of Techcombank’s sustainability agenda.

As a result of these collective efforts, in 2025 Techcombank was honored to be included in the Vietnam Sustainability Index (VNSI) by the Ho Chi Minh City stock exchange (HOSE), ranking among the Top 20 listed companies with the best ESG practices in Vietnam—reflecting the strength of our governance, transparency and sustainable finance initiatives. Techcombank was also honored with the “Best Sustainable Bank” award by FinanceAsia - a testament to our consistent performance, innovation and long-term commitment to creating sustainable value for customers, shareholders and communities.

Looking ahead

While we are proud of the progress made in 2025, we recognize that the journey toward sustainable development requires continued ambition and collaboration. In the coming

years, Techcombank will focus on scaling sustainable solutions for our customers—expanding green, social, transition and ESG-linked financing, and leveraging digital and data capabilities to help our customers measure, manage and reduce their environmental impact. We will also deepen the integration of ESG and develop ESG foundations across all entities within the Techcombank Group and our broader ecosystem, ensuring consistent standards, governance and impact across our operations and value chains. In parallel, we will explore how AI could support our customers in their sustainability journey by clarifying financing opportunities and documentation requirements, and by enabling a more intuitive and seamless application experience. By expanding our sustainable financing solutions, strengthening risk management, enhancing disclosures, building internal capabilities and leveraging technology, we aim to support our customers’ transition while creating lasting value for Vietnam, ensuring that the progress we make today supports a resilient, inclusive and sustainable future for generations to come.

Jens Lottner
CEO

02

SUSTAINABILITY AT TECHCOMBANK

2.1 About Techcombank	6
2.2 Overview of Sustainability Report	7
2.3 Mission, Vision and Core Values	8
2.4 Business Lines and Locations	9
2.5 Techcombank's Subsidiaries	9
2.6 Techcombank's Sustainability Strategy	10
2.7 Techcombank's Sustainability Journey	13
2.8 2025 Key Highlights and Achievements	14



2.1 | About Techcombank

TRADING NAME

Name in Vietnamese	NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KỸ THƯƠNG VIỆT NAM
Name in English	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT-STOCK BANK
Trading name	TECHCOMBANK
Abbreviated name:	TECHCOMBANK

The Bank's Business License No. 0038/GP-NHNN dated 6 March 2018 was issued by the State Bank of Vietnam (SBV), replacing the License No. 0040/NH-GP dated 6 August 1993.

CERTIFICATE OF BUSINESS REGISTRATION NO 0100230800

First registration	7 September 1993
The 57th amendment	3 January 2024

CHARTERED CAPITAL 70,862,404,140,000 VND

Chartered capital expressed in words	Seventy trillion, eight hundred sixty-two billion, four hundred four million, one hundred forty thousand Vietnamese dong.
---	---

GENERAL INFORMATION

Address	Techcombank Tower – 6 Quang Trung Street, Cua Nam ward, Hanoi, Vietnam
Phone number	(+84) (243) 944 6368
Fax	(+84) (243) 944 6395
Website	http://www.techcombank.com
Stock code	TCB



2.2 | Overview of Sustainability Report

1 Purpose

The independent Sustainability Report 2025 is developed and published to provide stakeholders with a comprehensive view of Techcombank's sustainable development journey. This report includes goals, directions, achievements, notable activities, and initiatives in 2025 as well as Techcombank's future plans on key sustainable development issues

2 Scope

Reporting period: Sustainability Report 2025 is based on the financial year starting on January 1, 2025 and ending on December 31, 2025.

Reporting frequency: Annual

Reporting scope: The information in the report covers all activities of Vietnam Technological and Commercial Joint-Stock Bank (Techcombank) (head office and branches) and subsidiaries of Techcombank. In certain cases, any changes in the scope of data collection shall be noted for each item.

Report issuance: Techcombank's Sustainability Report 2025 is published electronically on Techcombank's website at <https://techcombank.com/nha-dau-tu/bao-cao-thuong-nien>

3 Reporting basis

Techcombank's Sustainability Report 2025 is prepared and published in full compliance with Circular 96/2020/TT-BTC issued by the Ministry of Finance on information disclosure in the securities market. Our report also references the Global Reporting Initiative (GRI) Standards to ensure comprehensive and structured disclosure of environmental, social and governance (ESG) information. In addition, we align our sustainability efforts with the United Nations Sustainable Development Goals (SDGs), demonstrating our contribution to national priorities and global sustainable development initiatives. Through adherence to recognised international standards, Techcombank aims to enhance transparency, enabling stakeholders, shareholders, and investors to better understand the environmental, economic, and social impacts of our operations.

4 Report content

The sustainability topics and disclosures included in Techcombank's Sustainability Report 2025 are reviewed and updated based on an assessment of their materiality to Techcombank's strategy, operations and long-term sustainable development objectives, as well as evolving national and global sustainability priorities. There is no content from the 2024 Sustainability Report that needs to be re-presented.

Techcombank continues to enhance the quality and scope of its sustainability reporting by expanding the range and depth of disclosed topics compared with previous years. Techcombank aims to ensure the transparency, balanced and meaningful disclosure of our contributions to sustainable development and our management of key environmental, social and climate-related issues.

A detailed GRI Content Index is provided in the Appendix to support accessibility and reference for stakeholders.

5 Contact Information

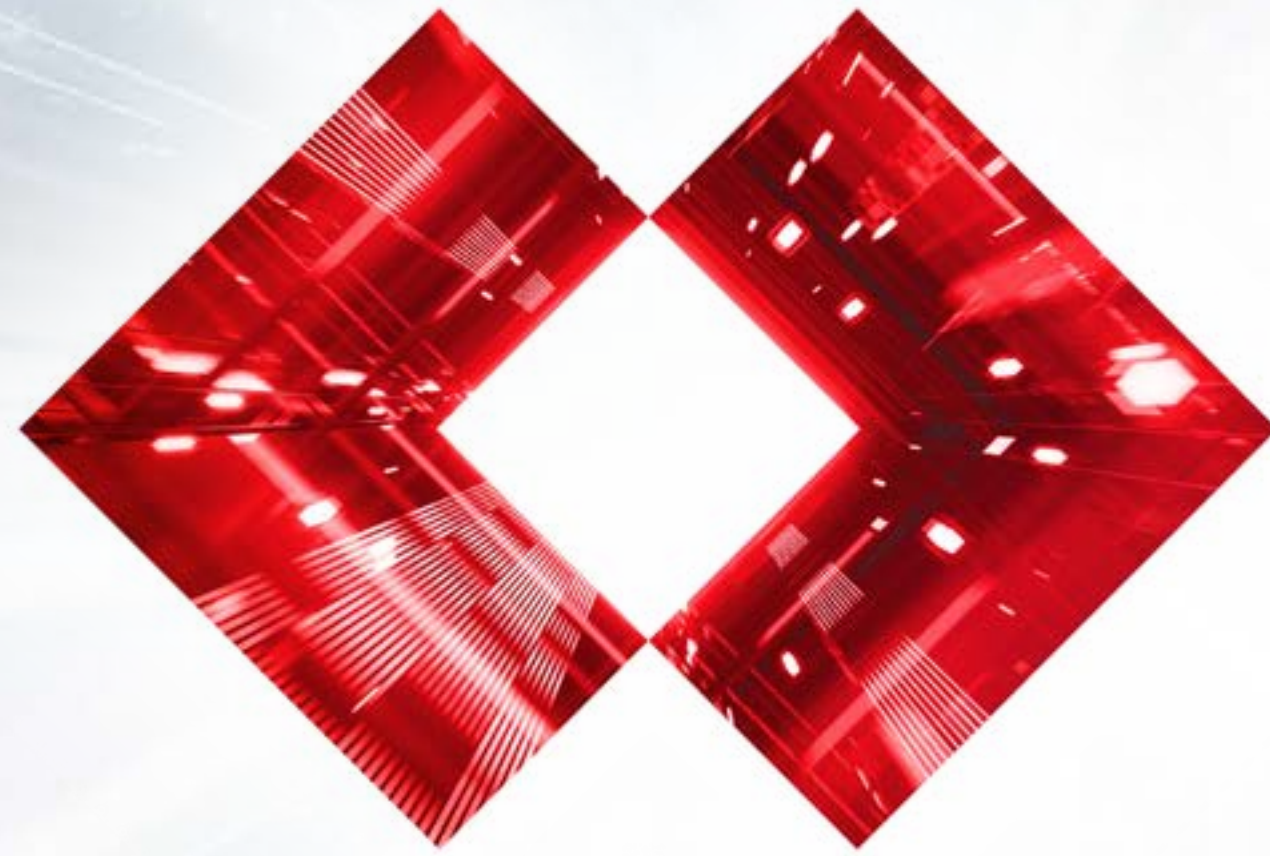
Techcombank welcomes feedback from stakeholders to continuously improve our sustainable development practices. For any questions or suggestions regarding Techcombank's Sustainability Report, please contact: ESG.TCB@techcombank.com.vn



2.3 | Mission, Vision and Core Values

VISION

“Change banking, Change lives”
Uplifting everyone to reach their full potential.



MISSION

Lead the digital transformation of the financial industry,
enabling individuals, businesses and corporations to
progress and thrive sustainably.

Techcombank’s mission is to **lead the digital transformation of Vietnam’s financial industry**, enabling individuals, businesses and corporates to progress and thrive sustainably.

Established in 1993, at the outset of Vietnam’s transition from a centrally-planned to a more market-oriented economy, Techcombank has evolved significantly from our modest beginnings. Starting with a charter capital of VND 20 billion, we have grown over the past 32 years to become Vietnam’s fourth largest bank by charter capital. This process reflects the consistent execution of our customer-centric strategy and our ability to anticipate and meet the evolving needs of our customers.

We provide a comprehensive range of banking, wealth management and protection products and services to more than 18.0 million retail and corporate customers across Vietnam. We serve our customers through our market-leading digital banking platform and mobile apps and our nationwide network comprising one head office, two representative offices and 302 transaction offices across 29 cities and provinces.

Guided by our vision “**Change banking, Change lives**”, Techcombank fosters a culture that encourages everyone to reach their full potential. We are committed to creating greater and more sustainable value for our customers and shareholders by delivering pioneering, digital-led solutions that address diverse financial needs. As we look ahead, we will continue to drive the digital transformation of the financial industry and empower individuals, businesses, and corporations to sustainably grow and thrive in Vietnam’s rapidly evolving economy.

2.4 | Business Lines and Locations



1 Head office



2 Representative offices



302 Transaction offices nationwide

The principal activities of the Bank includes:

- Collecting short, medium and long-term deposits from organisations and individuals
- Granting short, medium and long-term loans
- Conducting SBV approved settlement, cash and other banking services
- Investing in associates, joint ventures, companies and bonds
- Foreign exchange (FX).

As at 31 December 2025, Techcombank had one (1) Head Office, two (2) representative offices and three hundred and two (302) transaction offices nationwide.



2.5 | Techcombank's Subsidiaries

Subsidiaries (as at 31 December 2025 — the Bank has five subsidiaries):

1 Techcom Securities Joint Stock Company

- Business license: 125/GP-UBCK dated 30 May 2018, amended by License No. 93/GPDC-UBCK dated 19 September 2025 (granted by the State Securities Commission)
- Industry: Securities activities
- % owned by the Bank: 79.82%

2 Vietnam Technological and Commercial Joint Stock Bank – Asset Management Company Limited

- Business license: 0104003519 dated 18 June 2008 (granted by Hanoi Department of Planning and Investment), amended for the 28th time by 0102786255 on 01 December 2025
- Industry: Debt and asset management
- % owned by the Bank: 100%

3 Techcom Capital Management Joint Stock Company

- Business license: 57/GP-UBCK dated 30 January 2019, amended by License No. 07/GPDC-UBCK dated 24 January 2025 (granted by the State Securities Commission)
- Industry: Fund management; Investment portfolio management; Securities investment consulting
- % owned by the Bank: 88.99%

4 Techcom Nonlife Insurance Joint Stock Company

- Business license: 99/GP/KDBH dated 2 October 2024 (granted by the Ministry of Finance)
- Industry: Non-life insurance and health insurance
- % owned by the Bank: 68.00%

5 Techcom Life Insurance Joint Stock Company

- Business license: 100/GP/KDBH dated 16 July 2025 (granted by the Ministry of Finance)
- Industry: Life insurance and health insurance
- % owned by the Bank: 80.00%

2.6 | Techcombank's Sustainability Strategy

Led by our vision of “Change banking, Change lives. Uplifting everyone to reach their full potential” and our mission to lead the digital transformation of the financial industry, enabling individuals, businesses and corporations to progress and thrive sustainably, the Bank seeks to create value for all stakeholders in a sustainable way. By embracing sustainability, Techcombank aims to balance business growth with environmental and social responsibility – creating a positive, lasting impact for future generations.

Techcombank's sustainability aspirations and targets

At Techcombank, we aspire to become a leading sustainable finance champion, helping to drive Vietnam's green growth and fostering long-term economic resilience. By embedding sustainability at the core of our business strategy, we aim to provide innovative financial solutions that empower businesses and individuals to transition towards a low-carbon economy. Our commitment extends beyond financing, we actively promote responsible ESG practices, support sustainable projects and collaborate with stakeholders to drive

positive environmental and social impact. Aligned with Vietnam's National Green Growth Strategy and the goal of achieving net-zero emissions by 2050 as well as global sustainability frameworks such as the United Nations (UN) Sustainable Development Goals (SDGs), we integrate ESG considerations into our operations, policies and decision-making processes. Our sustainability commitment is structured around key strategic areas:



Sustainable finance and economic growth goals

- Allocate increasing share of total outstanding lending credit to ESG focused customers, sectors and projects, with green lending indicators increased by 20%
- Achieve full digitalisation of core banking services to transition to paperless branches and reduce paper consumption
- Expand financing to small and medium enterprise (SME) and women-led businesses, with a focus on helping them to build new, sustainable and thriving businesses.



Environmental responsibility goals

- Reduce the bank's carbon footprint, aligning with Vietnam's goal of achieving net-zero emissions by 2050.
- Guide clients to reduce their carbon footprint and achieve sustainable low-carbon intensive growth.



Social impact and governance goals

- Maintain at least 50% representation of female managers.
- Ensure compliance with Vietnam laws and regulations
- Be recognised among the top companies in Vietnam for governance excellence.
- Contribute meaningfully to ESG-focused community events.
- Sustainability is embedded in our long-term business strategy, creating new approaches that balance business growth with environmental and social responsibility through a comprehensive framework.



As a leading financial institution, we want to create an impact for a 'Greater Vietnam', by bringing aspects of environmental and social impact into our dialogue and engagement with our key stakeholders.

 **CUSTOMERS**

Empowering clients with customer-centric and sustainable solutions

We are committed to empowering our clients with customer-centric and sustainable solutions, helping them to achieve their own sustainability goals through tailored financing options, green investments and responsible lending

practices. By embedding sustainability into our products and services, we are supporting Vietnam's transition to a low-carbon economy, while seeking to enhance the overall customer experience through digital innovation.

 **EMPLOYEES**

Building an inclusive and purpose-driven workforce

Internally, we are building an inclusive and purpose-driven workforce fostering a diverse and equitable workplace where

employees are encouraged to contribute to ESG goals and initiatives.

 **SHAREHOLDERS**

Creating long-term value through sustainable growth

For our shareholders, we strive to create long-term value through sustainable growth, ensuring responsible and resilient financial performance. Our commitment to sustainable growth is reinforced by

transparent governance, ESG-aligned business strategies and policies that protect and enhance shareholders' interests.

 **REGULATORS**

Leading with integrity and compliance

In the regulatory space, we are leading with integrity and compliance, not only are we ensuring strict adherence to Vietnam's ESG regulations we seek to exceed

industry standards. We are also focused on strengthening governance frameworks and risk management policies that will uphold ethical and responsible business practices.

 **SOCIAL AND INTERNAL PRACTICES**

Embedding sustainability in everything we do

We are also embedding sustainability in everything we do through our planning and responsible social and internal practices. By reducing our carbon footprint, optimising operational efficiency and implementing eco-friendly policies, we are looking to minimise our carbon

footprint. Additionally, we are investing in community development initiatives such as financial literacy, education and corporate social responsibility programs, reinforcing our role as a leading financial institution committed to sustainable development.





By embracing sustainability, Techcombank aims to **balance business growth with environmental and social responsibility** – creating a positive, lasting impact for future generations.

	CUSTOMERS	SHAREHOLDERS	EMPLOYEES	REGULATORS	SOCIAL AND INTERNAL PRACTICES
Key pillars	“Empowering clients with customer-centric and sustainable solutions”	“Creating long-term value through sustainable growth”	“Building an inclusive and purpose-driven workforce”	“Leading with integrity and compliance”	“Embedding sustainability in everything we do”
Strategic focus	Support our clients to be more sustainable and integrate sustainability into financing solutions and investment opportunities. Make finance simple, accessible, and affordable for all.	Deliver long-term value and uphold shareholders’ interests. Enhance ESG disclosures aligned with global standards	Foster an inclusive and diverse workplace where employees are encouraged and equipped to contribute to our ESG goals and initiatives.	Comply with regulatory requirements and strive to exceed these standards by adopting best practices in ESG Foster sustainable growth and support the development of Vietnam’s sustainable finance market.	Implement internal policies and practices that reduce our carbon footprint and promote community development initiatives.

Through these five key pillars, Techcombank integrates ESG principles across all aspects of our business, driving sustainable growth, enhancing stakeholder value and supporting Vietnam’s 2050 net-zero emissions target. We have clearly defined the key components of our ESG strategy and are systematically building this in line with our customer needs and the evolving regulatory environment.


2.7 | Techcombank’s Sustainability Journey

Techcombank’s sustainability journey reflects our long-term commitment to responsible growth, strong governance and creating positive impact for customers, communities and the economy. Over the years, we have progressively integrated environmental, social and governance (ESG) considerations into our strategy, operations and culture, building the foundation for sustainable finance and inclusive development.


2012	2017	2021	2022	2023	2024	2025
<p>Launched the Cultural Journey Program, fostering a strong internal culture at Techcombank through a series of employee engagement activities.</p>	 <p>Organized the Techcombank International Marathon, contributing to promoting a healthy lifestyle in society.</p>	<p>Disclosed sustainability information in the Annual Report, enhancing communication with stakeholders and ensuring transparency.</p>	<p>Conducted a materiality assessment related to sustainable development, helping guide the Bank’s overall activities and ESG priorities.</p>	<p>Issued Environmental and Social Risk Management (ESMS) policies to strengthen controls over credit granting and risk management.</p> <p>Established an ESG Advisory Board led by the CEO, with the Chief Corporate Strategy & Transformation Officer acting as ESG Executive Sponsor.</p>	 <p>Launched the Eco Card, the first payment card solution in Vietnam to track carbon footprints and promote a sustainable lifestyle.</p> <p>Established the ESG function under the Corporate and Institutional Banking Group to advance sustainable finance activities.</p> <p>First private bank in Vietnam to issue a green bond framework with a “Medium green” rating from S&P Global, followed by green bond issuance</p>	 <p>Issued first standalone Sustainability Report.</p> <p>Launched dedicated ESG section on TCB website to promote ESG practices.</p> <p>Secured a EUR 200 million long-term facility from EIB.</p> <p>Selected in the Vietnam Sustainability Index (VNSI) by the Ho Chi Minh city stock exchange (HOSE), ranking among the Top 20 listed companies with the best ESG practices in Vietnam.</p> <p>Honored “Best sustainable Bank in Vietnam” by FinanceAsia.</p> <div style="text-align: center;">  <p>Best sustainable Bank in Vietnam</p> <p>FinanceAsia</p>  </div>



2.8 | 2025 Key Highlights and Achievements

 **CUSTOMER**
Empowering clients with customer-centric and sustainable solutions

- ~1 Million Eco cards opened – First green card in Vietnam with carbon tracking technology - supporting sustainable spending behaviors
- VND 18.7 trillion in green lending balance, increased 15% compared with 2024
- Completed designing Green package for Infrastructure sector
- Completed green project evaluation policy
- Completed development of green deposit framework

 **EMPLOYEES**
Building an inclusive and purpose-driven workforce


- Winter Giving – 8K+ employees actively participated, helped plant 40K+ trees and support 1K+ children
- Internal and external training to build ESG knowledge and awareness among employees
- Ensuring stable living conditions for employees with an average monthly income of VND 48 million
- No recorded workplace accidents, ensuring a safe and positive working environment for employees

 **SHAREHOLDERS**
Creating long-term value through sustainable growth

- Issued VND 500 billion Green Bond in December
- Completed SPO post-issuance report for green bond, among the pioneers in SEA region with 2nd highest ratings from S&P

 **REGULATORS**
Leading with integrity and compliance

- Selected in top 20 VNSI by HOSE, position among pioneer ESG banks in Vietnam
- Engage with regulators to support National Green Growth Strategy

 **SOCIAL AND INTERNAL PRACTICES**
Embedding sustainability in everything we do

- Published inaugural standalone ESG Report following GRI standards
- Launched dedicated ESG section on TCB website to promote ESG practices
- Completed financed emission calculation methodology for 07 focused sub-industries
- Continued to promote health, social cohesion, and shared societal value through Techcombank Marathon series, attracting more than 36,000 participants
- Contributed VND 230.7 billion to social, charitable, and community-related initiatives
- Total R&D expense in 2025 was VND 1,673 billion, increase 40% compared to 2024



Awards and recognition in 2025

In 2025, beyond accolades for business performance and operational excellence highlighted in previous sections, Techcombank was further recognized for our strong commitment to sustainability. FinanceAsia honored the Bank as the “Best sustainable Bank in Vietnam”, acknowledging Techcombank’s long-term contributions to Vietnam’s sustainability agenda.

The Bank also continued to excel in digital transformation and innovation, receiving awards from Global Finance, The Asset, and TAB Global for its achievements in data and artificial intelligence. In addition, Techcombank remained consistently recognized as a leading employer, including distinctions from Great Place to Work (GPTW) and the Stevie Award for Great Employers 2025.

These achievements reinforce Techcombank’s brand strength at both regional and global levels, reflected in a 2025 brand value exceeding USD 1.6 billion and a rise of seven positions in the ASEAN 500 rankings (Brand Finance).

2025 brand value exceeding

1.6 billion USD

▲ 7 positions

in the ASEAN 500 rankings (Brand Finance)

Business



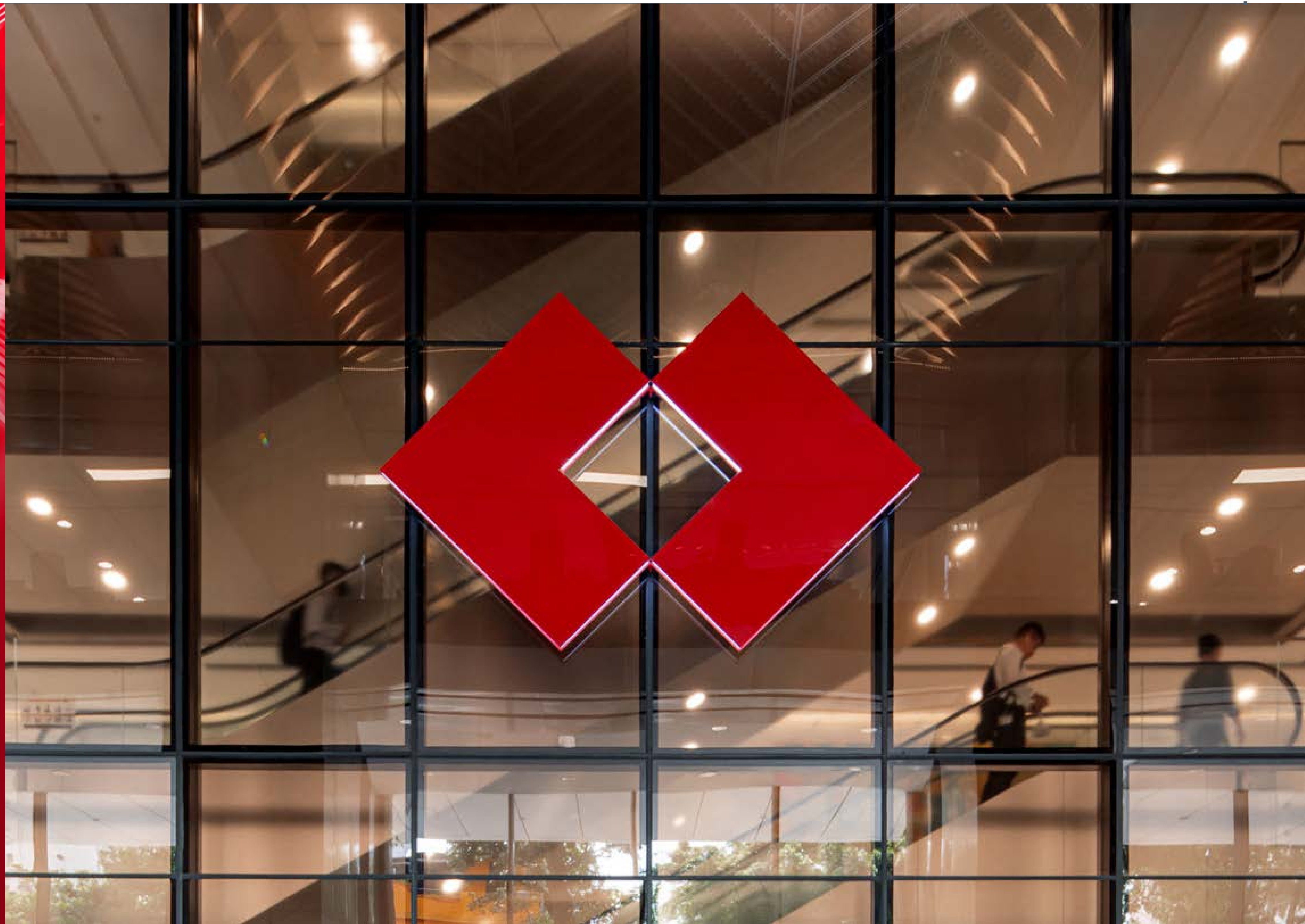
Sustainable development



03

MATERIALITY ASSESSMENT

3.1 Why Material Topic Assessment Is Important to Us	17
3.2 Materiality Assessment Process	18
3.3 Our List of Material Topics	19



3.1 | Why Material Topic Assessment Is Important to Us

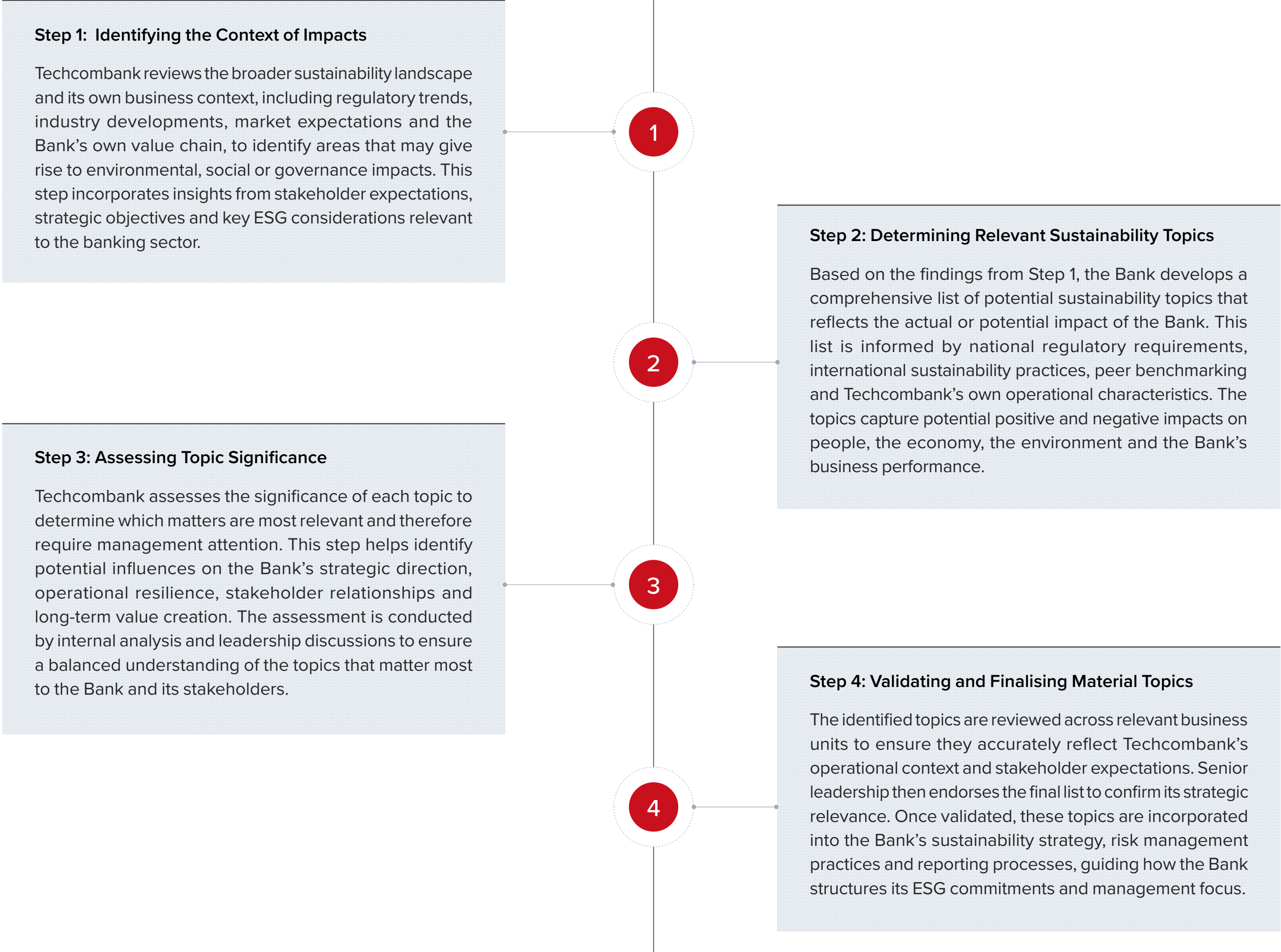


Assessing material sustainability topics is essential for Techcombank to understand where the Bank's actions have the greatest impacts and where these impacts shape our long-term development. This process helps ensure that our sustainability agenda remains focused, relevant and responsive to both stakeholders' expectations and the Bank's strategic priorities. It enables Techcombank to:

- **Identify the Bank's most significant ESG impacts across the value chain:** The assessment highlights Techcombank's key actual and potential impacts, both positive and negative, on the environment, people and the economy, reflecting our growing commitment to responsible and sustainable value creation.
- **Prioritise topics that require strengthened management focus:** By recognising issues of highest significance, the assessment supports the Bank in directing appropriate governance oversight, resources and internal controls toward areas that impact stakeholders and is relevant to our strategic ambitions.
- **Integrate sustainability into strategy and enterprise risk management:** Insights from the assessment help inform the Bank's strategic planning, risk management, product innovation and operational practices, contributing to enhanced resilience and long-term competitiveness.
- **Enhance engagement with key stakeholders:** Through structured dialogue and feedback channels, the assessment ensures that the perspectives of customers, employees, regulators, investors and communities are meaningfully reflected in Techcombank's sustainability priorities.



3.2 | Materiality Assessment Process

Techcombank applies a structured four-step materiality assessment process to identify and prioritise sustainability topics that are most relevant to the Bank’s long-term development and its stakeholders. This approach reflects widely recognised principles for impact-based materiality and is tailored to the Bank’s operational context.


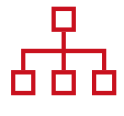


3.3 | Our List of Material Topics

Following a rigorous assessment process and in accordance with the guidance of GRI 3: Material Topics, Techcombank has identified the following materials topics:

Domain	Material Topic	Description	Reference
 Environment	E1 - Supporting the Transition to a Low-Carbon Economy	Advancing the transition to low carbon economy through green products (green bonds/loans, ESG advisory, green deposits, Eco Card) and operational decarbonisation.	Section 4.1 Green Products Section 4.2 Sustainable Operation (GHG emissions, electricity and water consumption)
	E2 - Responsible Use of Resources and Waste Reduction	Reducing resource intensity and improving waste sorting, treatment and the circular use of materials across operations.	Section 4.2 Sustainable Operation (Material consumption, waste management)
	E3 - Conserving Natural Ecosystems	Avoiding sensitive habitats in site selection and integrating environmental safeguards in operations and due diligence.	Section 4.2 Sustainable Operation (Biodiversity)
 Social	S1 - Contributing to National Economic Growth	Sustaining business performance and macro contribution (assets, credit, taxes, dividends) to support national development.	Section 5.1 Economic Contribution
	S2 - Responsible Tax Contribution	Transparent, timely fiscal contributions and disclosures aligned with applicable regulations.	Section 5.1 Economic Contribution (state budget/tax contributions)
	S3 - Ensuring Fair Workplace Changes	Ensuring workplace democracy, dialogue mechanisms and clear internal regulations when organizational changes affect employees.	Section 5.2 Employee rights & benefits (Workplace democracy)
	S4 - Promoting Equal Opportunities and Inclusion	Fostering inclusive, equitable policies for recruitment, remuneration and advancement and maintaining a diverse workforce.	Section 5.2 Employee rights & benefits (Inclusive & diverse workforce)
	S5 - Maintaining a Safe and Healthy Workplace	Safeguarding employee wellbeing through policies, training, internal activities, and monitoring of working conditions.	Section 5.2 Employee rights & benefits (Ensuring workplace safety)
	S6 - Fair Compensation and Working Conditions	Ensuring competitive and fair remuneration and benefits, supported by transparent working time practices that promote employee retention and engagement.	Section 5.2 Employee rights & benefits (Employee benefits and remuneration)

3.3 | Our List of Material Topics

Domain	Material Topic	Description	Reference
 Social	S7 - Building a Skilled and Engaged Workforce	Implement talent attraction, engagement and development activities to build long term capability and leadership.	Section 5.2 Employee rights & benefits (Employee engagement, employee development)
	S8 - Creating Positive Impact in Local Communities	Community investment and social initiatives that enhance local wellbeing and participation.	Section 5.3 Contribution to local communities
	S9 - Protecting Customer Data and Strengthening Privacy	Protecting customer data through robust privacy governance and incident prevention measures, while enhancing service quality and strengthening complaints handling processes.	Section 5.4 Customer protection and satisfaction
	S10 - Enhancing Financial Inclusion and Customer Wellbeing	Expanding access to responsible financing solutions that promote inclusion for under-served groups (e.g., SME, women led businesses).	Section 5.5 Social Financing
 Governance	G1 - Engaging Transparently in Public Policy Dialogue	Constructive engagement with regulators and stakeholders to advance sustainable finance and other sustainable practices.	Section 6.2 Stakeholder Engagement
	G2 - Responsible Product Information and Customer Communication	Responsible marketing and transparent product information to protect customer interests and trust.	Section 6.2 Stakeholder Engagement
	G3 - Upholding Integrity and Preventing Financial Crime	Strengthening ethics, AML/CFT controls, and anti corruption measures through continuous training and rigorous enforcement.	Section 6.5 Code of Ethics and Crime Prevention

04

ENVIRONMENT

- 4.1 Green Products 22
- 4.2 Sustainable Operation 30



4.1 | Green Products

With climate change emerging as a material risk for Vietnam's economy, Techcombank aspires to become a trusted partner for both corporate and individual customers in their low-carbon and climate-resilient transition through comprehensive and sustainable financing solutions. Leveraging its deep understanding of sector-specific dynamics and international sustainability trends, Techcombank has developed a diversified suite of green and sustainable solutions. We have developed comprehensive solutions for corporate customers, including green bond, green loan, sustainability-linked loan, ESG transition advisory, green deposit, while also launched Eco Card for retail customers, which are designed to meet the evolving needs of our clients as they shift towards more sustainable and resilient growth models.

Leveraging its deep understanding of sector-specific dynamics and international sustainability trends, Techcombank has developed **a diversified suite of green and sustainable solutions.**



4.1.1 | Green Bond Framework

In December 2024, Techcombank became the first private or non-state-owned bank in Vietnam to issue VND 450 billion Green Bond, which aligned with our Green Bond Framework following the Green Bond Principles published by the ICMA. Our Green Bond Framework is a guiding document that ensures compliance with the principles for the use of proceeds from Techcombank's green bond issuances. The framework provides the following four guiding pillars:



The proceeds raised from the issuance of green bonds will be used by Techcombank to finance projects that provide sustainable environmental benefits. To ensure compliance with ICMA's principles, Techcombank has chosen S&P Global Ratings – an independent and reputable external evaluator, to provide a second party opinion for its Green Bond Framework. S&P Global Ratings has assessed Techcombank's Green Bond Framework as compliant with ICMA's Green Bond Principles and rated the Framework as 'Medium Green', the second highest level on S&P Global Ratings' Shade of Green scale.

Following our inaugural green bond issuance in 2024, Techcombank is among the first banks in the region to obtain an independent post-issuance Second Party Opinion with S&P Global Ratings, help enhance transparency, credibility and investor confidence in our green finance disclosures. The review covered both the Allocation Report and the Environmental Impact Report prepared under Techcombank's Green Bond Framework, in line with the Green Bond Principles and other recognised sustainable finance standards. S&P Global Ratings has confirmed that the allocations were consistent with pre-issuance commitments and assessed the financed electric vehicle manufacturing project as a 'Medium Green' solution contributing to the decarbonisation of the transport sector. The review has also provided constructive recommendations to enhance data granularity, impact assumptions and quantitative metrics over time, supporting the continuous improvement of Techcombank's green bond reporting practices.

In 2025, Techcombank has continued to advance sustainable finance through the new issuance of VND 500 billion Green Bond, reinforcing our commitment to mobilising capital towards environmentally sustainable activities. This issuance reflects Techcombank's ongoing efforts to integrate sustainability considerations into our funding strategy, diversify our investor base, and support the transition of the real economy towards lower-carbon and more resource-efficient business models.

The complete Green Bond Framework, together with the detailed Eligible Project Categories, is available on Techcombank's website at: <https://techcombank.com/en/about-us/sustainability/solutions/sustainable-banking/green-bond-framework>

In 2025, Techcombank has continued to advance sustainable finance through the new issuance of VND 500 billion Green Bond, reinforcing our commitment to mobilising capital towards environmentally sustainable activities.



4.1.2 | Green Loan & Sustainability-Linked Loan

In 2025, Techcombank's green credit exposure reached

18.7 Trillion VND

▲ nearly 15% compared with 2024

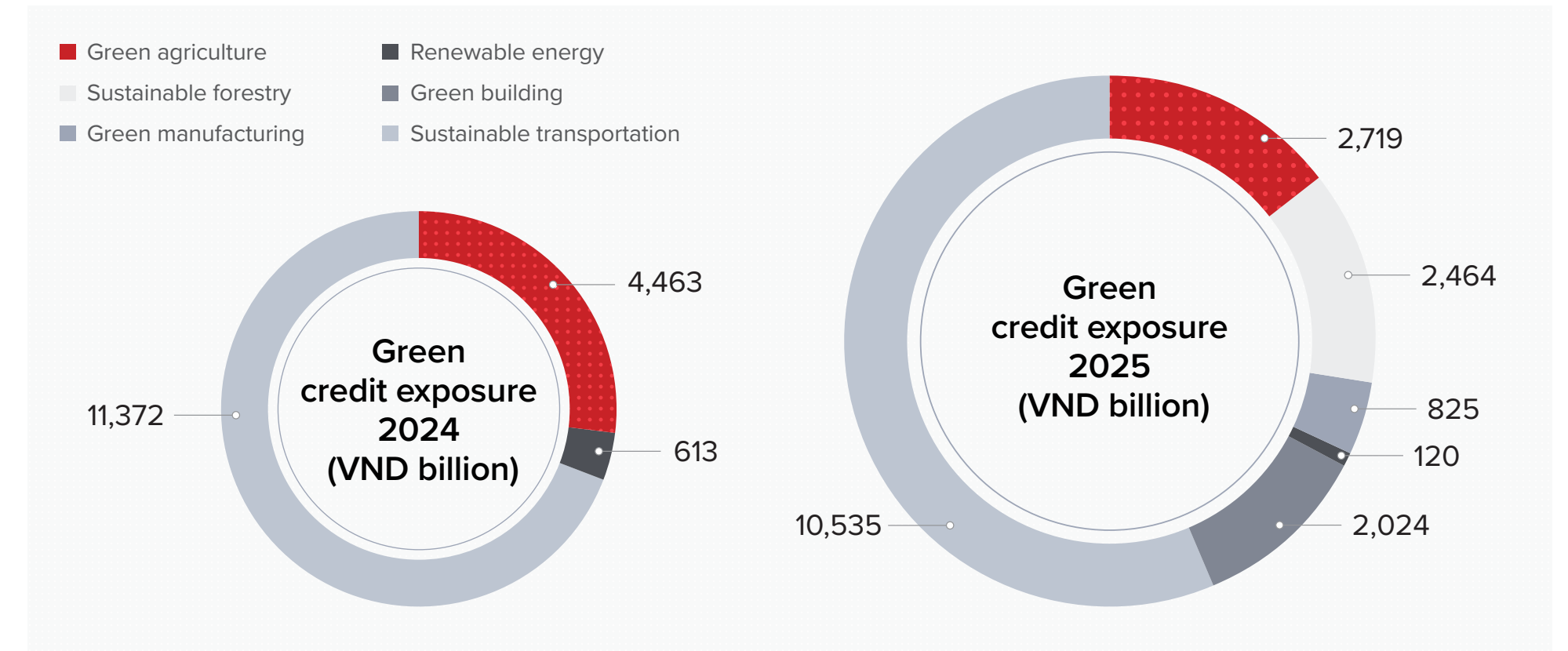
Techcombank aims to mobilise capital towards projects that deliver positive environmental outcomes, supporting the implementation of Vietnam's National Green Growth Strategy and the Government's net zero commitments. Through green financing, Techcombank seeks to accompany corporate clients in their transition towards lower-carbon operations, contribute to greenhouse gas emissions reduction, and support the development of a more resilient, green and sustainable economy.



Recognising that green transition pathways vary across sectors and are associated with distinct standards, certifications and green credit criteria, Techcombank has developed and issued internal guidelines in 2025 to identify and assess green credit across priority sectors aligned with Techcombank's sustainability strategy. These guidelines enable business divisions to consistently identify, assess and classify green credit in compliance with regulatory requirements and with reference to international good practices. In parallel, Techcombank has conducted internal training programmes for front-line teams on green criteria and

green credit assessment processes, and actively shared practical experience on green financing at national, regional and industry forums, contributing to broader market awareness and capability building.

As a result, Techcombank's green credit exposure continued to expand in 2025, increasing by nearly 15% compared with 2024 and reaching a peak of VND 18.7 trillion during the year, distributed across key green sectors such as sustainable transport, green buildings, sustainable forestry and green agriculture.



Building upon the traditional green credit solutions, Techcombank continues to advance sustainable finance offering by developing Sustainability-Linked Loans to support broader ESG transition. For Sustainability-Linked Loans, Techcombank would introduce ESG Key Performance Indicators (KPIs) and Sustainability Performance Targets (SPTs) which are tailored to clients' sector characteristics and their business strategies. SPTs are designed to be ambitious yet achievable, supported by financial incentive mechanisms such as interest rate adjustments when clients meet predefined

sustainability commitments.

This approach aims to align financing terms with measurable sustainability outcomes while supporting long-term business resilience. During 2025, Techcombank has developed a set of ESG KPIs and SPTs in one priority economic sector and would expand the KPI and SPT framework to additional sectors and formally launch the Sustainability-Linked Loan product in 2026.



4.1.3 | ESG Advisory

Techcombank enhances support for corporate clients in accessing and effectively utilising sustainable finance solutions through ESG advisory services. These services aim to enable clients to improve their ESG practice and at the same time align with the criteria for Techcombank's green finance, sustainability-linked finance and transition finance offerings, supporting clients' long-term transition pathways. Our solutions include:

- Collaborate with the Climate Bonds Initiative (CBI) to deliver ESG transition advisory for hard-to-abate sectors such as steel manufacturing, power generation and oil and gas, which are critical to the development of transition finance at national level.
- Provide advisory support on the development and application of ESG criteria for infrastructure projects, establishing a foundation for future green credit and sustainability-linked financing.
- Organize thematic workshops on ESG transition and sustainable finance opportunities, supporting clients in defining and refining ESG criteria for green and sustainability-linked financing.

In the third quarter of 2025, Techcombank, in collaboration with CBI, has organised an ESG transition roadmap workshop for corporate clients in the steel manufacturing sector. Techcombank has also developed sector-specific guidance and green criteria for infrastructure projects and delivered ESG advisory for the key airport infrastructure project, covering technical standards, implementation pathways and cost-benefit assessments. These initiatives provide a foundation for the future deployment of green credit and sustainability-linked loans for infrastructure projects.

4.1.4 | Green Deposit Framework

Techcombank commits to allocating

100%

of proceeds raised from Green Deposits to finance and/or refinance eligible green projects

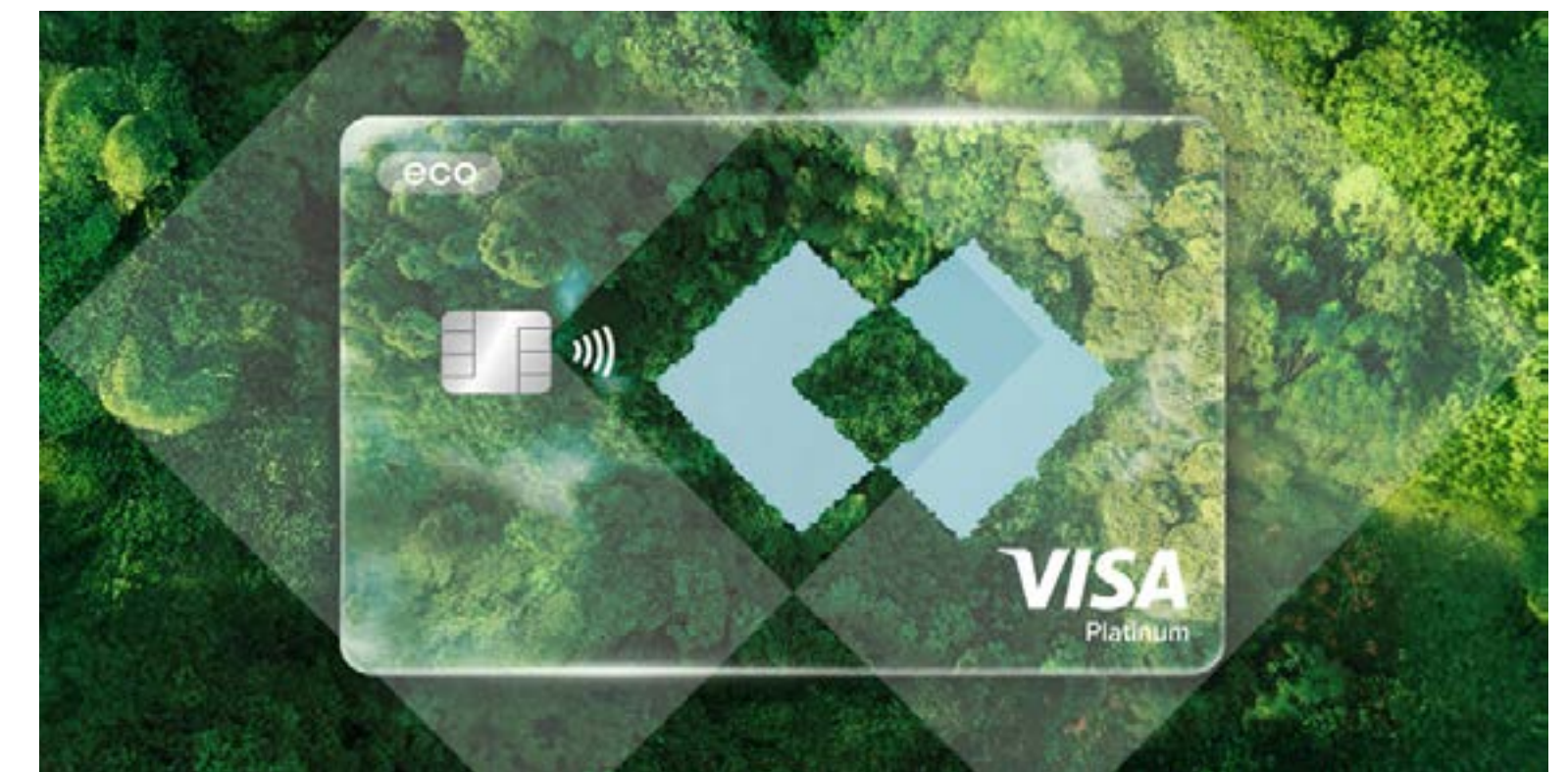
To diversify its sustainable finance solutions and enhance corporate participation in the green transition, Techcombank has developed the Green Deposit product to enable corporate clients to optimise surplus liquidity through indirect investment in eligible green projects. The product is designed to deliver financial value while supporting clients' ESG commitments, strengthening corporate reputation, and contributing to Vietnam's green transition objectives.

To ensure transparency, consistency and alignment with international market practices, Techcombank has established a Green Deposit Framework that clearly defines the use of proceeds, eligible green criteria and fund management principles. The eligibility criteria for green projects are aligned with and derived from the Bank's Green Bond Framework, which has been reviewed and assessed at a high level against market standards by S&P Global Ratings. This alignment ensures coherence across Techcombank's sustainable funding instruments and reinforces the credibility of its disclosures.

Under the Green Deposit Framework, Techcombank commits to allocating 100% of proceeds raised from Green Deposits to finance and/or refinance eligible green projects, in accordance with responsible use-of-proceeds principles and with the objective of generating measurable positive environmental impact.

Through Green Deposits, corporate clients can indirectly support eligible green projects while advancing their ESG objectives and enhancing sustainable governance practices and brand positioning. For Techcombank, Green Deposits represent an additional source of green funding, complementing green bond issuances and funding from international financial institutions. This diversified funding base supports the expansion of Techcombank's green financing portfolio and reinforces its role as a financial intermediary facilitating Vietnam's transition towards a greener and more sustainable economy.

Our green deposit framework is published on TCB's website at <https://techcombank.com/ve-chung-toi/phat-trien-ben-vung>



4.1.5 | Eco Card

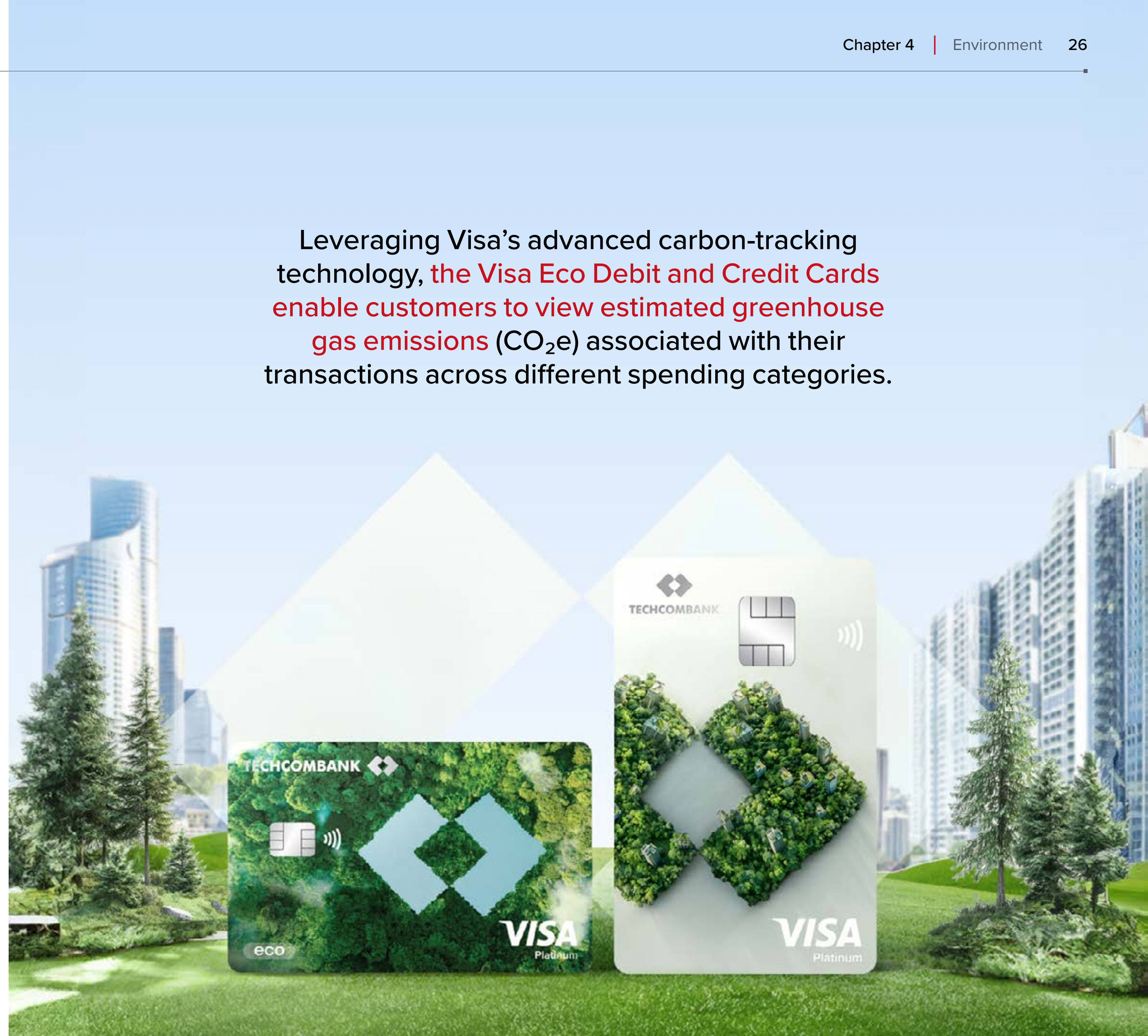
Building on the strong market reception of the Visa Eco Debit Card and in line with our commitment to promoting responsible consumption, Techcombank launched the Techcombank Visa Eco Credit Card in 2025. This is Vietnam's first eco-focused debit and credit card suite, designed to empower customers to better understand and manage the environmental footprint of their daily spending, while encouraging more sustainable lifestyle choices. By the end of 2025, more than one million Visa Eco Debit and Credit Cards had been issued, with customers collectively offsetting over 200 tons of CO₂, reflecting growing engagement in carbon-conscious spending and sustainable finance solutions.

Leveraging Visa's advanced carbon-tracking technology, the Visa Eco Debit and Credit Cards enable customers to view estimated greenhouse gas emissions (CO₂e) associated with their transactions across different spending categories. Through the Techcombank Mobile application, customers can access an aggregated carbon footprint

dashboard, enhancing the awareness of consumption patterns. The cards also offer an optional carbon offset feature, allowing customers to voluntarily contribute to offset their emissions. These contributions are allocated by Techcombank to verified environmental projects in Vietnam that support emissions reduction and sustainable development outcomes.

Both products are available in physical and digital formats to promote flexibility and reduce material usage. The physical card is manufactured from recycled PVC, while the digital card enables instant activation. Customers can use the Eco Card for online payments, integration with digital wallets such as Apple Pay, Google Pay and Samsung Pay, and cardless ATM withdrawals at Techcombank. In parallel, Techcombank collaborates with strategic partners to promote greener lifestyles, including initiatives such as free access to Hanoi Metro services and preferential spending programs in insurance and education sectors.

Leveraging Visa's advanced carbon-tracking technology, the **Visa Eco Debit and Credit Cards** enable customers to view estimated greenhouse gas emissions (CO₂e) associated with their transactions across different spending categories.



4.1.6 External Engagement, Forums and Thought Leadership

In 2025, Techcombank has continued to strengthen its presence and positioning as a proactive financial institution supporting sustainable development in Vietnam. Techcombank has actively participated in and co-organised reputable ESG-related forums and events at national and regional levels, reinforcing its role in advancing ESG transition and sustainable finance across the corporate sector. Techcombank is also a Steering Committee member of EuroCham’s Sustainable Finance Sector Committee and actively supports the collaboration and growth of green and sustainable finance in the country.

1 Regional and National Forums and Conferences:

Techcombank has engaged in high-profile regional and national forums to share perspectives on green finance, contribute to policy dialogue, and promote the role of commercial banks in supporting sustainable economic transition.

- ASEAN Federation of Accountants (AFA) Conference 2025 – Hanoi (October 2025): Organised by the Vietnam Association of Accountants and Auditors, the conference focused on “Green Accounting and Finance for a Sustainable Future”. Techcombank has contributed to panel discussions on green finance, highlighting opportunities and challenges in Vietnam and Techcombank’s advisory role in supporting corporate alignment with the national green taxonomy.



2 Supporting events for enterprises in ESG Transition:

Through targeted industry events, Techcombank has supported enterprises in understanding ESG requirements, accessing sustainable finance solutions, and strengthening competitiveness during ESG transition.

- ESG for Manufacturing Enterprises – in collaboration with Huawei (April 2025): Techcombank shared insights on ESG drivers in manufacturing, regulatory developments, and sustainable finance solutions supporting enterprise transition.
- “ESG Practices: Strengthening Competitiveness of Vietnamese Manufacturers in Global Supply Chains” – HAMI (August 2025): Techcombank discussed access to sustainable finance and the role of banks in supporting compliance with global supply chain ESG expectations.
- ESG Workshop for Industrial Parks – in collaboration with IPC Club (November 2025): Techcombank presented ESG requirements for industrial parks and tenant enterprises, highlighting sustainable finance solutions and value-added advisory support.
- Transition Finance Workshop for the Steel Sector – co-organised with Climate Bonds Initiative: Techcombank introduced decarbonisation pathways for steel manufacturers, attracting strong interest from corporate clients in hard-to-abate sectors.

3 EuroCham Sustainable Finance Series (April and November 2025):

Techcombank has contributed thought leadership to EuroCham’s sustainable finance webinars, supporting knowledge-sharing and practical implementation of sustainable finance among European and Vietnamese enterprises. As a Steering Committee member of the Sustainable Finance Sector Committee under EuroCham, Techcombank has actively contributed to webinars in April and November 2025, covering:

- Sustainable industrial park transition and the role of banks; and
- International green loan documentation standards and regional practices



4.1.6 External Engagement, Forums and Thought Leadership

In addition to the above, Techcombank has participated in and supported various sector-specific and supply-chain-focused ESG workshops, contributing to broader awareness and accelerating ESG implementation across Vietnam's business ecosystem.

Participation in industry association and professional organizations:

Over the past year, Techcombank has continued to actively participate in and contribute to various industry associations and professional organizations, strengthening collaboration, knowledge sharing and supporting the sustainable development of the financial sector.

Techcombank is a member of the Vietnam Banks Association (VNBA) and the Vietnam Bond Market Association (VBMA), both of which play a critical role in connecting financial institutions and promoting the healthy development of Vietnam's financial system. Through these platforms, Techcombank actively contributes to policy discussions, shares practical insights and stays informed on market developments, thereby supporting enhanced transparency, efficiency and sustainability of the banking and capital markets.

In addition, Techcombank is a member and strategic partner of EuroCham and actively participates in key committees, including the Sustainable Finance Sector Committee (SFSC) and the Green Growth Sector Committee (GGSC):

Within SFSC, Techcombank holds position on the Board, contributing to policy advocacy on sustainable finance and engaging with regulators on ESG-related topics in the financial sector. We also benefit from access to European best practices and regularly participates as a speaker in industry webinars and forums, enhancing its visibility and thought leadership in sustainable finance.

Within GGSC, Techcombank engages in knowledge-sharing and policy dialogue related to renewable energy and green industrial development. We receive regular updates on regulatory and market trends, and actively contributes to policy discussions. Participation in these platforms has also facilitated business opportunities, including engagements with clients in renewable energy and electric mobility sectors. Through these committees, Techcombank continues to strengthen its capabilities, expand partnerships and reinforce its role in advancing green growth in Vietnam.



4.1.7 | Internal Capability Building for ESG Solutions



In parallel with external engagement and policy dialogue, Techcombank has placed strong emphasis on strengthening internal ESG capabilities to ensure the effective integration of sustainability considerations across its operations. In 2025, Techcombank implemented a series of internal training and communication programmes aimed at updating knowledge, standardising competencies and enhancing understanding of ESG requirements in credit granting activities and day-to-day operations.



General ESG Training for Business Units: During the year, Techcombank has conducted two ESG-focused training sessions for business teams in Northern and Southern Vietnam. These sessions have provided an overview of ESG transition trends and requirements across priority economic sectors, while introducing Techcombank's suite of sustainable finance products and practical approaches to supporting corporate clients in their green transition.



Green Lending Guidance and Practical Application: Techcombank has delivered two thematic internal trainings on green lending, providing hands-on guidance for business teams on applying the internal Green Project Evaluation and Selection Process. These sessions have supported consistent implementation of green lending practices in line with Techcombank's internal policies.



Updates on Government Incentives for Green Finance: Techcombank has organized dedicated workshop to update business units on the latest government incentive policies for green lending. The workshop has clarified eligibility criteria under Vietnam's Green Taxonomy and outlined applicable incentive mechanisms and implementation processes for eligible green projects.

These training and communication initiatives have played a key role in strengthening ESG capabilities across Techcombank, reinforcing the foundation for effective execution of Techcombank's sustainable finance strategy and enabling business teams to better support clients in their ESG transition journey.

4.1 | Sustainable Operation

Techcombank has adopted a systematic and disciplined approach to managing the environmental impacts of our operations, such as material consumption, electricity and water consumption, waste management and greenhouse gas emissions. Environmental management practices are

designed to ensure full compliance with applicable regulatory requirements in all areas of operation and in the process of providing products and services, while also supporting continuous, voluntary improvement in operational efficiency and environmental performance over time



4.2.1 | GHG Emissions

Techcombank has tracked greenhouse gas emissions at its head/key offices and branch operations. Afterwards, we have implemented initiatives to minimise emissions through operational efficiency, disciplined emissions management and continuous operational improvement.



Scope 1 & 2 emissions

Techcombank has been tracking greenhouse gas emissions across our head/key offices and branch network, focusing on Scope 1 and Scope 2 emissions. This estimation includes emissions from fuel consumption for owned assets and generators, as well as indirect emissions from purchased electricity:

- Scope 1** – direct emissions from fossil fuel consumption: Techcombank’s Scope 1 emissions are calculated for fuel combustion sources serving its generator systems and owned vehicle fleet, including gasoline, diesel and kerosene. The calculation method follows the IPCC 2006 Guidelines, applying an activity data– and emission factor–based approach. Specifically, for each fuel type, emissions of each greenhouse gas (CO₂, CH₄, N₂O) are calculated using the formula: Emissions of gas i = (Fuel consumed) × (Net calorific value) × (Emission factor of gas i), in which the net calorific value is referenced from IPCC 2006. Emissions are then converted to tonnes of carbon dioxide equivalent (tCO₂e) by adding CO₂ emissions to CH₄ and N₂O emissions after applying the relevant global warming potential (GWP) factors. Fuel-specific CO₂/CH₄/N₂O emission factors are referenced from Decision No. 2626/QD-BTNMT on the publication of emission factor datasets for greenhouse gas inventories. All calculations are subject to strict unit consistency controls (e.g., converting litres to the appropriate energy unit) to ensure accuracy and auditability.
- Scope 2** – indirect emissions from consumption of electricity from the national grid: Techcombank’s Scope 2 emissions are calculated based on electricity purchased from the national grid for its head/key offices and branch network. The calculation applies the grid emission factor approach, as follows: Emissions (tCO₂e) = (Electricity consumption) × (Grid emission factor). Electricity consumption is recorded in kWh, and the grid emission factor used for 2025 is an estimate derived by Techcombank based on appropriate publicly available studies. Assumptions regarding the emission factor will be reviewed/updated when an official grid emission factor, or a factor published by a competent authority, becomes available, to ensure consistency, comparability and reliability of data across reporting periods.
- Methodology for collection and processing of activity data:** Activity data for emissions calculations are collected based on the principle of prioritising primary data that are verifiable and consistently attributable to specific locations. For head/key offices, Techcombank collects electricity and fuel consumption data by site using metering sources and relevant supporting documentation. For the branch network, Techcombank applies a representative sampling approach based on appropriate criteria (such as geographic region and outlet size), and then extrapolates the results to the full network using corresponding scaling factors.

In parallel, Techcombank has implemented initiatives to reduce greenhouse gas emissions, with an emphasis on optimising electricity consumption through energy-efficient technologies and operational controls, alongside measures to reduce fossil fuel usage. These efforts help reduce emissions and reinforce Techcombank’s commitment to responsible and sustainable operations.

Scope	Average emission (tCO ₂ e/employee)		Total emission (tCO ₂ e)	
	2024	2025	2024	2025
Head/key Offices	1.64	1.33	10,397	9,771
Scope 1¹	0.10	0.01	685	26
Scope 2²	1.54	1.32	9,712	9,745
Branches	1.41	1.08	7,807	7,752
Scope 1¹	0.07	0.01	366	36
Scope 2²	1.34	1.07	7,441	7,716

Note:
¹ Includes fuel consumption (gasoline, diesel, kerosene) for Techcombank’s generator systems and owned vehicle fleet
² Includes electricity consumption from the national grid

4.2.1 | GHG Emissions



Financed emission

In 2025, Techcombank has taken initial steps to measure financed emissions by piloting emissions tracking for selected high-emission sectors, applying the PCAF methodology as a reference. The pilot has covered key sectors as electricity generation, cement manufacturing, iron and steel, construction and industrial parks, logistics and transportation, automobile manufacturing, as well as agriculture and livestock, reflecting our key exposure areas.

In parallel, Techcombank has explored potential approaches to financed emissions disclosure and target-setting, with a focus on aligning future methodologies with international practices. This included assessing

data availability, portfolio coverage and the applicability of different transition metrics to support credible, decision-useful disclosure over time.

Techcombank recognises current limitations in financed emissions measurement, particularly the lack of Vietnam-specific emission factors, sectoral coefficients, and consistent borrower-level data. Techcombank will continue to monitor market developments, refine methodologies, and progressively adopt appropriate metrics and coefficients, with the intention to disclose financed emissions and establish targets as the domestic sustainable finance ecosystem further matures.

Techcombank has explored **potential approaches to financed emissions disclosure and target-setting**, with a focus on aligning future methodologies with international practices



Emissions from business flights



In 2025, Techcombank continued to track emissions from business travel and implement measures to optimize the carbon intensity of flights. In parallel, Techcombank has prioritised virtual meetings and digital collaboration tools for employee discussion to limit air travel where feasible, supporting emissions optimization.

Data report	2024	2025
Total business flights	8,409	11,753
Average business flights per employee	0.7	0.8
Total emission (tCO ₂ e)	2,255	3,394
Average emission per employee per flight (kgCO ₂ e)	0.023	0.019



4.2.2 | Electricity and Water Consumption




Techcombank has monitored electricity and water consumption at our head/key offices and branches, and also implements targeted efficiency initiatives to optimise resource use. These measures both support the regulatory compliance and help increase cost efficiency and continuous improvement in our environmental performance across the operation.

Data	Techcombank consumption		Management methods applied
	2024	2025	
 <p>Electricity</p>	<p>At branches: Average consumption of 2.02 MWh/employee Total consumption was 11.2 GWh.</p> <p>At Head/Key Offices: Average consumption of 2.33 MWh/employee Total consumption was 14.7 GWh.</p>	<p>At branches: Average consumption of 1.72 MWh/employee Total consumption was 12.4 GWh.</p> <p>At Head/Key Offices: Average consumption of 2.09 MWh/employee Total consumption was 15.6 GWh.</p>	<p>Techcombank continues to enhance electricity efficiency through a structured approach to consumption management. In 2025, Techcombank has continued to implement the following initiatives/technologies:</p> <ul style="list-style-type: none"> • The Building Management System (BMS) in head/key offices collects data from temperature, humidity, and CO₂ sensors to adjust operations based on actual demand, saving 10-15% of operational energy. • The Variable Refrigerant Flow system in head/key offices uses temperature sensors to regulate cooling levels, saving 30-40% energy compared to conventional air conditioners. • Lighting systems in head/key offices buildings use energy-saving LED lights instead of fluorescent lights, saving 40-50% energy. • The lighting system is controlled by the BMS (scheduled from 8 AM to 7 PM daily) and motion sensors (automatically turn off when not in use), saving 20-30% energy in hallways and restrooms. • Dark curtains are installed in head/key offices buildings to reduce heat from the environment, aiding in energy savings for air conditioning systems. They can also be manually adjusted to utilize natural light, reducing energy consumption by 15-25%. • Additionally, Techcombank promotes initiatives and educates employees at branches to encourage them to save electricity & avoid unnecessary usage.
 <p>Water</p>	<p>At Head/Key Offices: Average consumption of 12.5 m³/employee Total consumption was 79 dam³.</p>	<p>At Head/Key Offices: Average consumption of 10.87 m³/employee Total consumption was 81 dam³.</p>	<p>Techcombank is committed to always implementing initiatives to reduce water consumption, through the application of water-saving technologies and promoting sustainable practices:</p> <ul style="list-style-type: none"> • All sanitary equipment at the head/key offices uses sensors to avoid waste and optimize water savings • Encourage and promote at branches to raise awareness of water saving and avoid unnecessary water use.

* Head/Key Offices here includes Tower Head Office at 06 Quang Trung - Hanoi, Operations Headquarter at 119 Tran Duy Hung - Hanoi, Tower Head Office at 23 Le Duan – TP.HCM, Office in 304-306 Nguyen Van Linh - Da Nang and Office in Lumiere RiverSide – TP.HCM

4.2.3 | Material Consumption

Techcombank has monitored the consumption of key materials at our head/key offices and implements targeted initiatives to optimize material use. These efforts support responsible resource management, operational efficiency and continuous improvement in line with Techcombank’s environmental management objectives.




Material	Techcombank material consumption (at Head/Key Office*)		Management methods applied
	2024	2025	
 Paper	Total 63.2 tons, equivalent to 9.9 kg/employee	Total 35.5 tons, equivalent to 4.7 kg/employee	<p>Techcombank continues to enhance resource efficiency through a structured approach to material consumption management. In 2025, Techcombank has conducted following initiatives:</p> <ul style="list-style-type: none"> • Advance our digital transformation initiatives towards a paperless branch model, contributing to reduced paper usage across operation • Invest in modern printing equipment that consumes less ink, complemented by increased use of recycled paper and environmentally friendly packaging • Use recycled materials which account for around 5% of total paper inputs, supporting circular resource use. • Work with professional service providers to collect and properly treat used ink, paper and packaging. • Organize ongoing employee training to raise environmental awareness and promote responsible use of materials throughout Techcombank.
 Printing ink	Total 3.1 tons, equivalent to 0.5 kg/employee	Total 1.6 tons, equivalent to 0.2 kg/employee	
 Plastic bag	Total 7.5 tons, equivalent to 1.2 kg/employee	Total 8.6 tons, equivalent to 1.2 kg/employee	

* Head/Key Offices here includes Tower Head Office at 06 Quang Trung - Hanoi, Operations Headquarter at 119 Tran Duy Hung - Hanoi, Tower Head Office at 23 Le Duan – TP.HCM, Office in 304-306 Nguyen Van Linh - Da Nang and Office in Lumiere RiverSide – TP.HCM



4.2.4 | Waste Management

Techcombank has implemented a comprehensive waste management approach covering regular solid waste, hazardous waste and wastewater across our operations. Techcombank has implemented practices for waste reduction, segregation and responsible disposal practices, which are embedded into daily operations, and supported by licensed service providers, then help ensure compliance with regulatory requirements and to minimise environmental impacts.

Type of waste	Generated Volume	Management methods applied	
		Reduce/reuse	Disposal and treatment
 Solid waste	950 tons, equivalent to 74.8 kilograms per employee <i>(The coefficient of average solid waste/person/day is referred to the information on the 2019 National Environmental Status Report)</i>	<ul style="list-style-type: none"> Eliminate unnecessary use of trash bags in various areas of the building to reduce plastic waste. Equip pantries and photocopy areas on each floor with bins for waste segregation according to solid waste classification regulations and provide signage to guide users on proper waste sorting. Encourage employees to bring meals from home and limit ordering food from outside to reduce waste and plastic usage. Install signs to remind employees to use paper sparingly (for hand drying, cleaning, etc.). Use suppliers with high-quality materials (E.g., highly durable paper). Manage paper and materials strictly to avoid waste 	<ul style="list-style-type: none"> Contract with specialized companies for daily collection and treatment of solid waste. Collected waste is then transferred to a qualified outsourcing unit for treatment according to legal regulations.
 Hazardous waste*	296.6 kilograms of hazardous waste was generated, including the following types: <ul style="list-style-type: none"> Fluorescent lamp: 80 kilograms Packaging waste: 92 kilograms Battery waste: 124.6 kilograms 	<ul style="list-style-type: none"> Replace fluorescent lighting with energy-efficient and environmentally friendly LED alternatives. Minimize the use of hard plastic and metal packaging waste by using environmentally friendly packaging. Promote the refilling of printer and photocopier cartridges rather than replacing them with new ones to reduce waste. 	<ul style="list-style-type: none"> Register all potentially hazardous waste types according to environmental permits in compliance with legal regulations. Transfer periodically hazardous waste to licensed units for collection and treatment in accordance with legal and environmental protection standards. Maintain documentation for the management and transfer of hazardous waste required by law.
 Wastewater	112 dam ³ , equivalent to 8.8 m ³ per employee <i>(The coefficient is based on the average amount according to TCXDVN 33:2006 on water supply. The flow of domestic wastewater will be determined according to Article 39 of Decree 80/2014/ND-CP)</i>	All sanitary equipment at our head/key offices uses sensors to prevent waste and optimize water conservation. <ul style="list-style-type: none"> Automatic sensor faucets: Reduce water consumption by 30-50% by automatically turning on/off when hands are present/absent. Automatic sensor toilets and urinals: Flush according to usage needs, saving 30-40% water compared to conventional types. Aerators for faucets: Reduce water flow to 5-6 L/min, saving 30-40% water while maintaining pressure. Smart irrigation system (Timer): Water 3 times/day, 10 minutes each time, then reduce water usage by 30-50% compared to manual watering. 	<ul style="list-style-type: none"> Establish wastewater treatment systems in head/key offices to ensure that discharged wastewater meets technical standards. Conduct annual monitoring at head/key offices buildings, adhering to QCVN 14:2008/BTNMT for domestic wastewater and QCVN 19:2009/BTNMT for industrial emissions of dust and inorganic substances

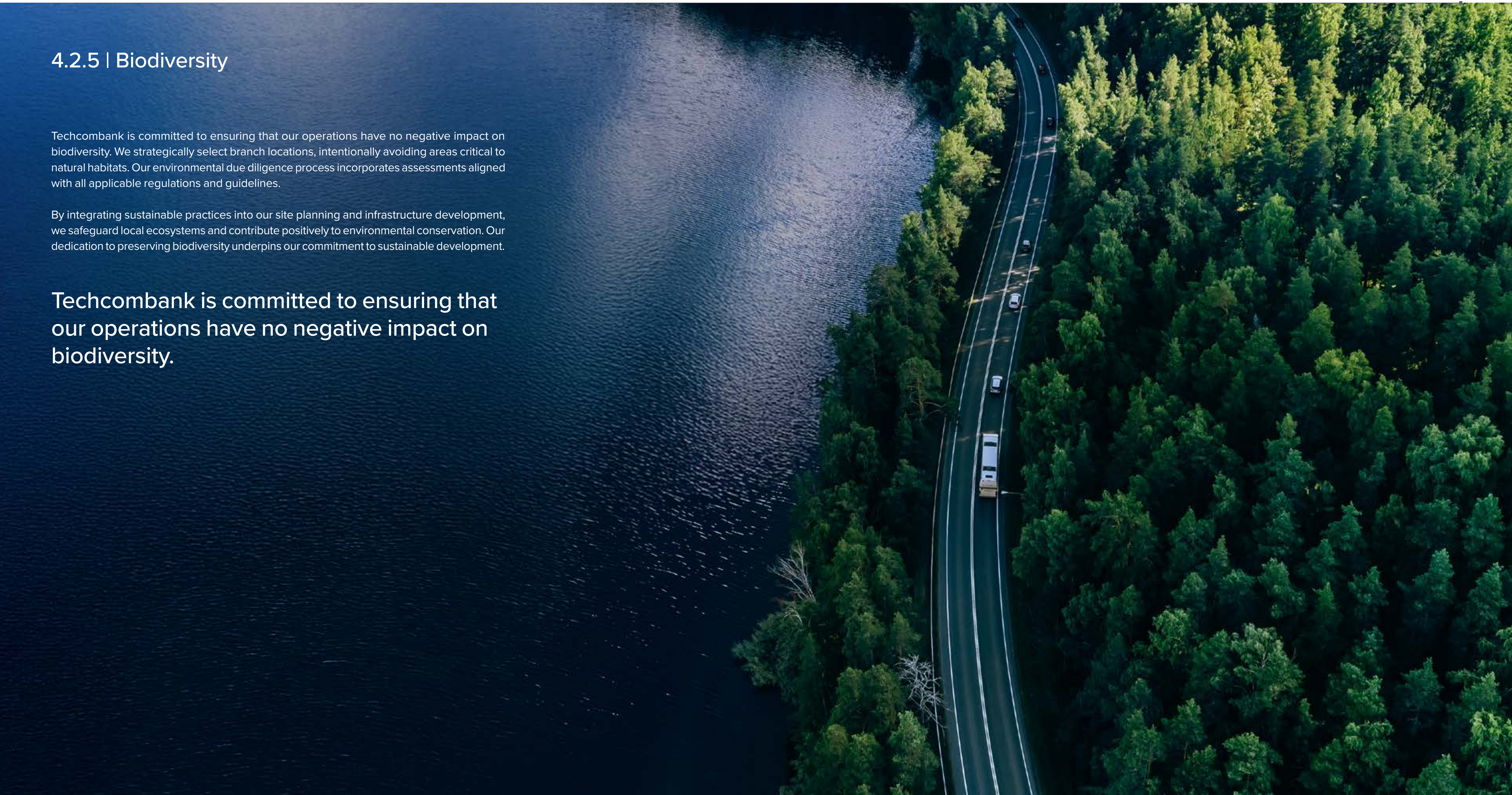
* We cover hazardous waste for Tower Head/Key Offices at 06 Quang Trung - Hanoi, Operations Headquarter at 119 Tran Duy Hung - Hanoi, Tower Head Office at 23 Le Duan – TP.HCM and Office in 304-306 Nguyen Van Linh - Da Nang

4.2.5 | Biodiversity

Techcombank is committed to ensuring that our operations have no negative impact on biodiversity. We strategically select branch locations, intentionally avoiding areas critical to natural habitats. Our environmental due diligence process incorporates assessments aligned with all applicable regulations and guidelines.

By integrating sustainable practices into our site planning and infrastructure development, we safeguard local ecosystems and contribute positively to environmental conservation. Our dedication to preserving biodiversity underpins our commitment to sustainable development.

Techcombank is committed to ensuring that our operations have no negative impact on biodiversity.



05

SOCIAL

5.1 Economic Contribution	38
5.2 Employee Rights and Benefits	40
5.3 Contribution to Local Communities	49
5.4 Customer Protection and Satisfaction	52
5.5 Social Financing	55



5.1 | Economic Contribution

In a challenging macroeconomic environment, Techcombank has proactively identified growth opportunities while responding flexibly to market volatility. Techcombank has remained disciplined in its strategic priorities, strengthened its financial and governance foundations, then continued to deliver sustainable value to customers, shareholders and the broader economy, reinforcing its position as one of Vietnam's leading private commercial banks

Operating income

Techcombank has delivered strong and resilient operating income growth, reflecting diversified revenue streams, disciplined balance sheet management and our ability to sustain profitability across economic cycles.

	2023	2024	2025
Operating income (VND Billion)	40,061	46,990	53,391

Total assets

Total assets have expanded steadily, underpinned by prudent balance sheet growth, strong liquidity management and continued customer expansion across retail and corporate segments.

	2023	2024	2025
Total assets (VND Billion)	849,482	978,799	1,192,344

Total credit outstanding

Credit growth has remained robust and well-controlled, supporting economic activity while maintaining asset quality through disciplined underwriting and risk management practices.

	2023	2024	2025
Total credit outstanding (VND Billion)*	561,150	683,028	824,104

Note: Include corporate bonds

Total equity

Shareholders' equity has increased consistently, reflecting retained earnings growth and a strong capital base to support future expansion and resilience.

	2023	2024	2025
Total equity (VND Billion)	131,616	147,940	179,501

Capital adequacy ratio (CAR)

Techcombank has maintained a solid capital adequacy ratio above regulatory requirements, demonstrating prudent capital management and capacity to absorb potential shocks.

	2023	2024	2025
Capital adequacy ratio (%)	14.35%	15.40%	14.60%

5.1 | Economic Contribution

Profit before tax

Profitability has strengthened over time, driven by effective cost control, resilient core banking income and improved operational efficiency.

	2023	2024	2025
Profit before tax (VND Billion)	22,888	27,538	32,538

Net interest margin (NIM)

While NIM moderated in line with market conditions, Techcombank has maintained competitive margins through active balance sheet optimisation and pricing discipline.

	2023	2024	2025
Net interest margin	3.97%	4.17%	3.67%

Cost-to-income ratio (CIR)

Operational efficiency has remained a key strength, with a consistently low CIR reflecting effective cost management and supported by ongoing investments in digitalisation.

	2023	2024	2025
Cost-to-income ratio	33.1%	32.7%	30.8%

Safeguarding Economic Stability

Techcombank contributes to macroeconomic stability and investor confidence, supporting sustainable economic development by preventing illicit financial flows and maintaining regulatory compliance.

Dividend payments

In 2025, Techcombank completed the distribution of VND 7,065 billion in dividends, reaffirming the Bank's commitment to delivering sustainable, long-term value to shareholders

	2023	2024	2025
Dividend payments (VND billion)	-	5,284	7,065

State budget contribution

With these performances, Techcombank continues to make a meaningful economic contribution through its tax and statutory payments to the State. In 2025, Techcombank's contributions to the State budget increased to VND 8,645 billion, compared with VND 6,075 billion in 2024 and VND 6,265 billion in 2023. This growth reflects our improved business performance and sustained compliance with tax and regulatory obligations. Through consistent and transparent fiscal contributions, Techcombank supports national development priorities and reinforces its role as a responsible financial institution contributing to Vietnam's socio-economic development.

	2023	2024	2025
State budget contribution (VND billion)	6,265	6,075	8,645

5.2 | Employee Rights and Benefits

5.2.1 | Workplace Democracy

As one of the leading financial institutions in Vietnam, Techcombank is not only committed to complying with Vietnamese laws, but also to upholding, protecting, and enhancing human rights in accordance with international practices. Techcombank commits not to use child labor, underage labor and forced labor. In addition, we have also implemented policies and regulations to safeguard human rights for our employees.



Statute on Workplace Democracy

Techcombank has implemented the Statute on Workplace Democracy. This document clearly states the principles of Techcombank as an employer:

- Techcombank must respect and ensure the employees' democratic rights in the workplace; democratic rights shall be exercised within the legal framework, from which Techcombank's democracy statute was issued.
- Techcombank shall enforce the Statute on Workplace Democracy on the basis of transparency, good will, collaboration, honesty, fairness to ensure the respect of legitimate interests and benefits of employees and employer.
- The Trade Union's management team shall collaborate with the CEO, Deputy CEO, Managing Director and Head of Divisions to draft and enforce the statute on the employees
- Techcombank will adhere to workplace democracy in compliance with the applicable law, statute and social ethics.

Based upon this statute, Techcombank has regulated several topics for workplace democracy:

- Key items of workplace democracy must be publicised by Techcombank, and such items are to be consulted/decided/check and supervised by employees.
- Techcombank is responsible to hold 'workplace talks' for employees, including providing the mechanism for workplace talks, this would also include selecting the items of workplace talks.
- Techcombank is responsible to permit organised employee meetings and the implementation of employee meeting resolutions.

With the majority of employees participating in the Trade Union, we can be assured that our employees' voices are heard, and their interests are safeguarded. By fostering a supportive and fair working environment, our Trade Union helps maintain a positive workplace culture, promoting the well-being and professional growth of our staff. We are committed to upholding the highest standards of labour rights and ensuring that our employees feel valued and respected in every aspect of their work.

5.2.2 | Inclusive and Diverse Workforce

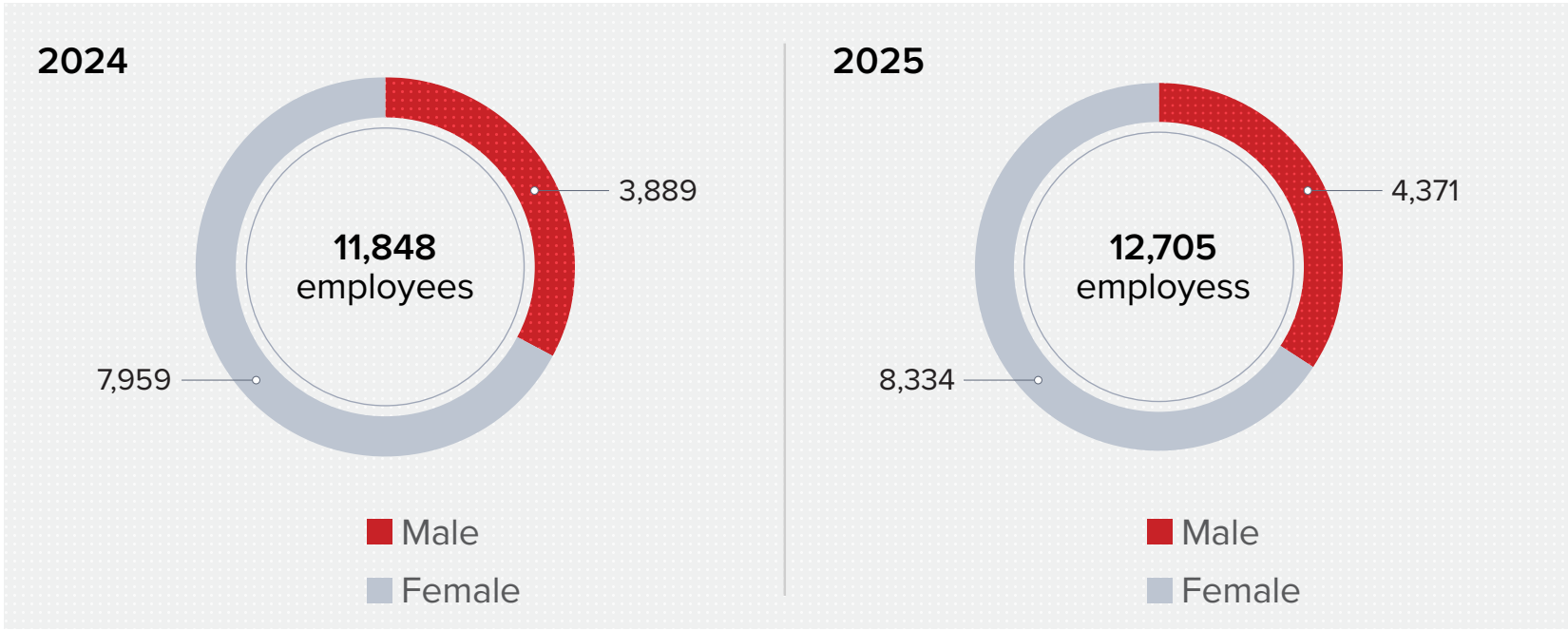
Techcombank ensures equal opportunities for both men and women through its policies on salaries, bonuses, recruitment, and appointments, which are based solely on job requirements, employee capacity and job performance. Techcombank does not consider gender in these processes, ensuring fair remuneration for all who are appointed. Additionally, Techcombank regularly

organises annual employee engagement programs and events, such as teambuilding activities, bank birthdays, thank you parties and family days, where all employees, regardless of gender, are equally encouraged to participate. These initiatives highlight Techcombank’s commitment to fostering a fair and inclusive workplace for everyone.

New hiring

	2024	2025
Total new hires	2,349	2,304
Hiring rate	19.83%	18.58%
By Gender		
Male	1,044	1,169
Female	1,305	1,135
By Age group		
<30 y.o.	Not tracking in Sustainability Report 2024	1,312
30–50 y.o.		975
>50 y.o.		17

Total employees



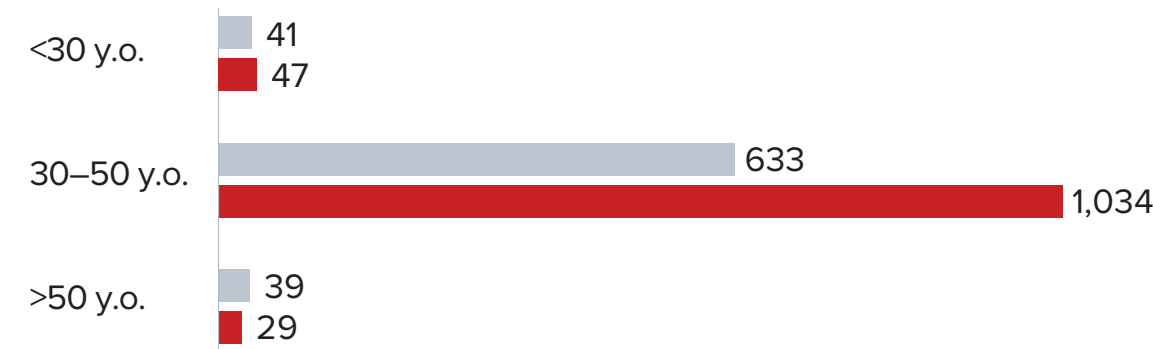
5.2.2 | Inclusive and Diverse Workforce

Age and gender breakdown of managers

Total number of managers



Total number of managers in 2024



Male Female

Total number of managers in 2025



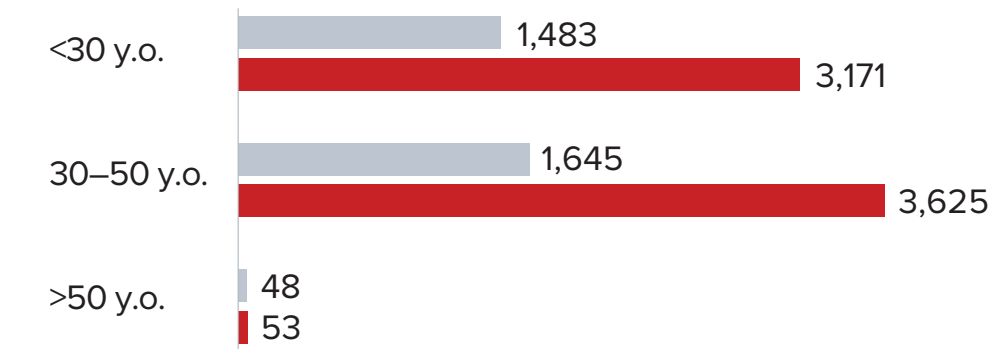
Male Female

Age and gender breakdown of working level

Total employees at working level

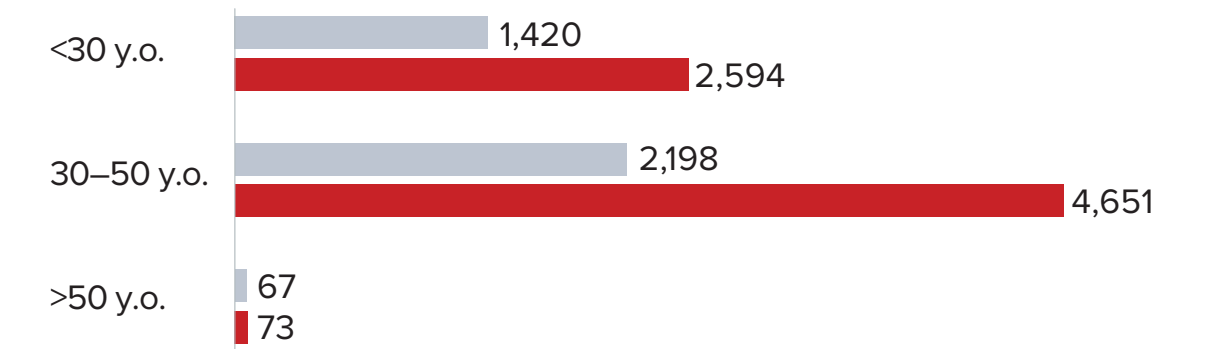


Total employees at working level in 2024



Male Female

Total employees at working level in 2025



Male Female



Other employee data

	2024	2025
Attrition rate	18%	16%
Average tenure	6.2 years	6.4 years
# of expat	49	52
# of employee nationalities	16	16

5.2.3 | Ensuring Workplace Safety

Based upon Techcombank's internal labour regulations, we always seek to ensure the safety of all employees during their work processes. The regulations clearly state Techcombank's responsibilities in maintaining workplace safety and hygiene, which includes:

- Providing sufficient labour protection equipment and the means to ensure safety and hygiene of the working environment for employees.
- Examining and evaluating dangerous or harmful factors, providing means to eliminate and mitigate dangerous and harmful hazards, improving working and health care conditions for employees.
- Equipping appropriate technical and medical facilities to ensure a timely response if incidents or occupational accidents occur, including first aid.
- Developing incident handling, emergency response plans and organising on-site emergency teams in accordance with legal regulations. Emergency teams must be appropriately trained with the required skills and have regular practice drills.
- Declaring, investigating, conducting statistics, reporting, compensating, providing allowances for occupational accidents, occupational diseases and serious incidents in accordance with the provisions of the Labour Code.
- Preparing plans for appropriate measures to ensure occupational safety and hygiene when Techcombank builds, expands or renovates establishments and facilities to produce, use, preserve and store machines, equipment, supplies or materials with strict requirements on occupational safety and hygiene, to submit to competent state authorities for approval of new construction, expansion and renovation of any establishments and facilities in accordance with the provisions of the Labour Code.

Besides that, Techcombank has also built a medical office, implemented labour protection and health care for Techcombank employees:

- Techcombank has built a Health Department to take care and manage the health of Techcombank employees at Head Offices in Hanoi and TP.HCM. Techcombank carries out routine medical examinations and provides treatment, first aid and emergency aid to any employees in case of any occupational accidents and technical incidents resulting from an occupational safety and hygiene failure.
- Health examinations and treatment of occupational diseases for employees of Techcombank are readily available:
 - › Every year, Techcombank organises periodic health checks for its employees in accordance with the regulations on labor benefits
 - › For employees who do heavy, hazardous, dangerous or extremely heavy, hazardous or hazardous work; employees with disabilities; the elderly are entitled to regular health checks in accordance with the provisions of the Labour Code.
- For Techcombank employees who do heavy, hazardous, and dangerous jobs:
 - › Those employees working with dangerous or toxic factors are to be equipped and provided with sufficient means to protect themselves from hazards and must use those means during their work
 - › Working time will not exceed six hours per day for employees doing extremely heavy, hazardous or dangerous jobs
 - › Those employees working with dangerous or harmful factors are entitled to a hazardous allowance in accordance with Techcombank's regulations.

Techcombank has conducted regular occupational environmental monitoring by contracting with experienced units in this field.

- Measurements include temperature, humidity, wind speed, noise levels, toxic gases, dust, and ergonomic assessments at technical positions, following occupational environmental monitoring methods. Sampling and analysis techniques adhere to recognized methods as stipulated in the national regulations
- The results of Techcombank's environmental monitoring consistently meet the standards across all categories under QCVN 26:2016/BYT, demonstrating the company's leadership's strong commitment to occupational safety and hygiene. All employee-related policies and regimes are well-implemented within the company.



In conclusion, Techcombank has successfully implemented its internal labour regulations, resulting in a year free from serious labour incidents. This achievement underscores Techcombank's commitment to maintaining a safe and secure working environment for all employees. By adhering to strict safety protocols and continuously monitoring workplace conditions, Techcombank has ensured the well-being of its staff. The proactive approach to safety has not only proven to protect employees but has also fostered a culture of responsibility and care within the organisation. This dedication to safety highlights Techcombank's ongoing efforts to prioritise the health and security of its workforce.

5.2.4 | Employee Benefits and Remuneration

Techcombank has issued a **regulation on benefits – remuneration with several schemes**, showing Techcombank's interest in the spiritual and material life of our employees.

Techcombank strictly adheres to all the labour rights regulations, ensuring that our employees receive all the employee benefits mandated by the law. Besides that, we also provide additional benefits and remuneration that is applicable to each staff. These benefits are designed in line with Techcombank's remuneration policy and reflect employees' capability and contribution to the Bank's development.

Techcombank benefits include:



Personal and Family Support

Techcombank provides comprehensive support for significant life events, ensuring employees and their families are well taken care of. This includes benefits for occasions such as births, marriages, and other family milestones.



Health and Wellness

Our health and wellness programs are designed to promote the overall well-being of our employees. These initiatives ensure that employees have access to necessary health resources and support for maintaining a healthy lifestyle.



Work-Life Balance

We offer various activities and allowances to help employees maintain a healthy work-life balance. These programs encourage physical activity, team building.

Techcombank remuneration & leave policy includes:



Professional Development and Recognition

We invest in our employees' professional growth and recognize their contributions through various programs. These initiatives foster a culture of appreciation and continuous learning.



Financial Support

Our financial support programs provide additional assistance during significant life transitions and everyday needs. This includes allowances and preferential rates that enhance employees' financial well-being.



Leave Policies

We offer flexible leave policies to ensure employees can take time off to rest and celebrate important events. These policies are designed to support employees' overall job satisfaction and work-life balance.



5.2.4 | Employee Benefits and Remuneration

Specifically, Techcombank has continued to implement several notable benefit programs focusing on housing support, health and wellbeing, education, family care and social protection, reinforcing Techcombank's long-term commitment to employee welfare and engagement:



Program	Detail	Our result/impact in 2025
Preferential Home Purchase Programme (Homecare)	Techcombank introduces a preferential home purchase programme in collaboration with strategic partners, enabling employees and eligible family members to access housing at discounted prices. The programme comprises three tiers aligned with employee profiles and applies transparent, consistent eligibility criteria across the workforce.	The “Homecare” programme represents a long-term benefit supporting employee stability and family wellbeing, reinforcing Techcombank’s commitment to providing a secure foundation that enables employees to focus on professional growth and long-term career development.
Employee Assistance Programme (EAP)	Launched in October 2025, the Employee Assistance Programme provides 24/7 confidential mental health support, self-care resources and professional counselling services, fully sponsored by Techcombank.	During the initial implementation phase, nearly 1,000 employees accessed the programme, contributing to improved mental health support and promoting work–life balance.
Scholarships for Employees’ Children (TechcomKid)	Through the TechcomKid programme, Techcombank provides education support to children of senior leaders and high-performing employees.	Through the TechcomKid programme, Techcombank continued to support the education of employees’ children, nurturing future talent while strengthening employee engagement. In 2025, financial support was provided to 52 beneficiaries across kindergarten to university levels.
Techcombus – Tet Homecoming Programme	Since 2015, Techcombank has sponsored annual Tet homecoming transport for employees and their families.	In 2025, 40 sponsored trips enabled approximately 1,360 participants to travel home, reflecting Techcombank’s ongoing focus on family-oriented employee wellbeing.
Health Insurance Programme (Techcombank Care)	Techcombank offers comprehensive annual health insurance coverage for employees and eligible family members.	In 2025, approximately 15,600 beneficiaries were supported, reinforcing employee’ & their families’ well-being.
Compassion Fund	Techcombank Compassion Fund was established to provide financial support to employees and their eligible family members in cases of serious illness, natural disasters or other unforeseen hardships. The Fund also awards annual scholarships to TechcomKid beneficiaries achieving outstanding results in academic and sports activities.	In 2025, support totalled approximately VND 3.36 billion for 112 cases, alongside the continued long-term assistance for dependents of deceased employees.
Natural Disaster Relief	Techcombank has provided timely financial assistance to support affected employees and their families under severe natural disaster in 2025.	In response to severe weather events in 2025, Techcombank provided targeted financial assistance to 279 affected employees, with total support of VND 1.2 billion, helping families recover and restore stability.
“Chấp cánh ước mơ” Scholarship Program	The annual “Chấp cánh ước mơ” programme recognises outstanding academic achievements among employees’ children.	In 2025, scholarships were awarded to 22 recipients, with a total value of VND 430 million, reinforcing Techcombank’s commitment to education and long-term human capital development.

5.2.5 | Employee Engagement

The Employee Engagement Survey (EES) 2025 continues to serve as a key platform for Techcombank to gain deeper insights into employee experiences and perspectives. Recognising employees as a central driver of Techcombank’s current and future success, our survey includes factors such as working environment, workload, compensation relative to workload, remuneration and benefits, etc. During the survey period, over 98% of Techcombank employees participated - the highest participation rate to date. This strong response reflects a high level of trust in internal dialogue and a shared commitment to contributing to Techcombank’s employee development.

Survey results indicated sustained and broad-based improvements across key engagement dimensions, reflecting Techcombank’s ongoing efforts to foster a supportive, inclusive and high-performing workplace:



According to Korn Ferry benchmarking, Techcombank is ranked among the top 1% of banks globally for employee engagement and enabling environment, and among the top 1% of organisations with highly effective workforces.

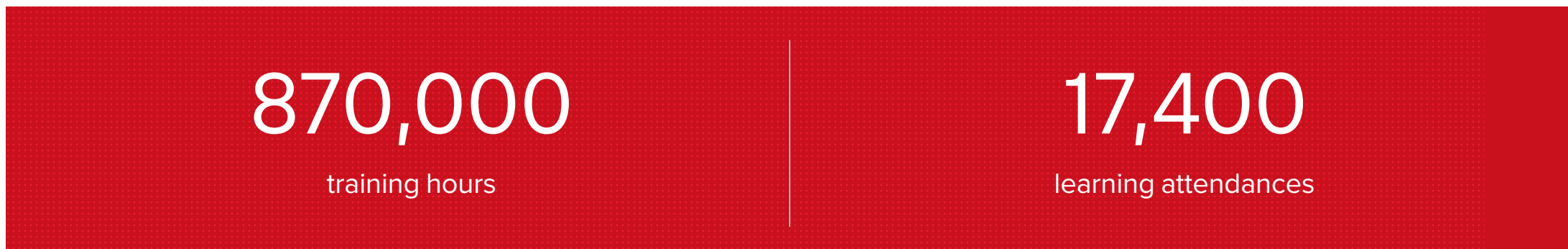
Beyond these indicators, more than 90% of employees expressed pride in working at Techcombank and willingness to recommend us as an employer. These results reinforce Techcombank’s commitment to continuous listening, translating feedback into action, and further enhancing employee experience. Through EES 2025, Techcombank continues to identify strengths to build on and areas for improvement, supporting a healthy, effective and sustainable workplace over the long term.



5.2.6 | Employee Development



Techcombank has issued the Training and Development Policy to standardize training and people development activities, and to clarify employees' rights and responsibilities when participating in training and applying knowledge in practice. In 2025, Techcombank continued to invest significantly in workforce capability development, recording nearly 870,000 training hours and over 17,400 learning attendances.



Overall training

In 2025, each Techcombank employee averaged 53.6 hours spent in training. A total of 866,193 training hours were recorded, with future capability development programs related to technology, data, digitisation and agility accounted for ~15% of training time or 147,881 hours.

The majority of training resources have been directed towards practice-oriented programmes, reflecting our focus on strengthening real-world skills, professional effectiveness and long-term organisational capability.

Each Techcombank employee averaged

53.6

hours spent in training

- Corporate and Institutional Banking Group has implemented a dedicated capability uplift programme aimed at accelerating account planning, relationship management and advisory skills, while Retail Banking Group has focused on customer-centric advisory, communication and feedback-handling programmes attracting over 1,000 participants per course, contributing to measurable improvements in customer interaction quality.
- Product and business training have continued to receive strong investment. Notable programmes included unit-linked insurance products with nearly 4,800 learners, and TechcomLife Health with over 3,000 participants, significantly strengthening specialised advisory capabilities among RM, PRM and VAC teams.
- Digital capability development has been further expanded through training on artificial intelligence, process automation and data analytics, drawing participation from thousands of employees. For the first time, the Architecture Academy was launched, enabling software developers to take on the crucial role of Solution Architect – a specialized position essential for designing scalable, secure, and future-ready systems. Additionally, professional workshops and a Datathon competition, with over 200 participants from technology functions, successfully addressed real-world business challenges.
- Leadership development has been a key focus, with large-scale workshops such as Reset Your Own Leadership engaging more than 1,300 participants, alongside flagship programmes including TechcomLEAD and TechcomPACE. Nano-learning initiatives such as “Gõ cửa phòng sếp” have further supported the development of managerial capability and leadership readiness across the organisation.

The majority of training resources have been directed towards practice-oriented programmes, reflecting our focus on **strengthening real-world skills**, professional effectiveness and long-term organisational capability.

5.2.6 | Employee Development



In addition to employee training programs, Techcombank has established a performance management system to help employees clearly understand job expectations, align with career development pathways and enhance individual performance, while ensuring that rigorous and detailed evaluations promote transparency, fairness and provide a solid basis for talent development, recognition and performance management decisions.

Accordingly, Techcombank has issued the Regulation on Employee Performance Management and Evaluation, which applies to the management and evaluation of performance of employees at Techcombank, including Assignment and evaluation of level of work completion, goal setting, assessment and rating of annual performance. Annual performance goal is the performance goal of an employee in a specific performance year, including but not limited to information about:



Goal: is a clear description of the results to be achieved by the employee for the assigned work in the year



Grading scale: is the set of scores and respective levels to be achieved with each metric or goal to achieve each score



Metric: is the criteria on the quantity, ratio, scale, time, to measure and evaluate the level of achievement of the goal



Weight: is the percentage assigned to reflect the contribution of each goal and its corresponding result to the employees' overall annual objectives and expected results.

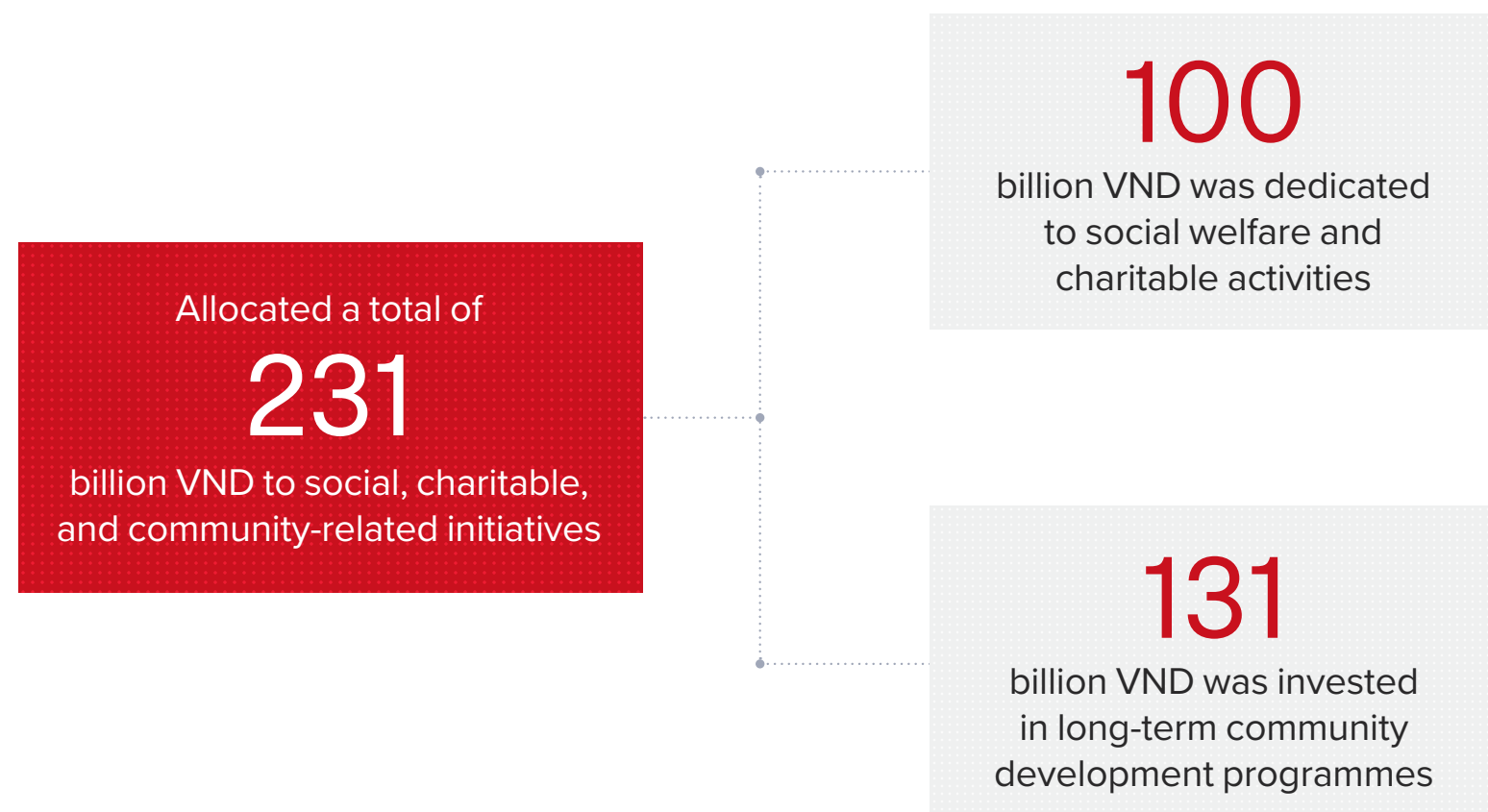


Target: is the level at which a metric or a goal is considered as meeting expectation

In addition, Techcombank has developed the HRConnect human resource management platform on a cloud-based infrastructure to support employees in setting meaningful goals, monitoring progress and measuring productivity and performance systematically. As a result, performance evaluations are conducted in a transparent and consistent manner, enabling employees to clearly understand their performance outcomes and development opportunities within the organization.

5.3 | Contribution to Local Communities

In 2025, Techcombank has continued to deliver meaningful social value through a combination of internal ESG initiatives and external community programmes. These activities reflect our commitment to integrating social responsibility into both organisational culture and engagement with society. During the year, Techcombank has allocated a total of VND 231 billion to social, charitable, and community-related initiatives. Of this amount, VND 100 billion was dedicated to social welfare and charitable activities, while VND 131 billion was invested in long-term community development programmes. Through this balanced approach, Techcombank aims to address immediate social needs while supporting sustainable community resilience and inclusive socio-economic development.



5.3.1 | Winter-Giving and Other Internal ESG Events

ESG culture plays a foundational role in shaping organisational mindset, behaviours and responsible decision-making. Through Winter Giving, Techcombank has translated ESG commitments into lived behaviours, generating both deep and broad impact across employees, their families and the wider community. With its accessible, measurable and emotionally engaging design, the programme has enabled ESG to be actively embedded into everyday organisational life, fostering sustainable cultural adoption and becoming a highly recognised and anticipated initiative among employees.

Implemented for the second consecutive year, Winter-Giving (“Đông Trao”) has continued to serve as a cultural mechanism translating environmental, social and governance commitments into everyday actions for a broad base of employees. In 2025, Winter-Giving has adopted the theme “**Sharing Love with Gratitude**”, focusing on sustainability through personal meaning and long-term motivation. The programme has encouraged employees to engage across three core pillars: Give Self (self-care), Give People (community care) and Give Planet (environmental stewardship). By anchoring action in gratitude and purpose, positive behaviours towards people and the environment are more likely to be sustained and naturally amplified.

9,000
employees and family members participated

5.4 billion VND
generated in donations

A key strength of Winter Giving lies in transforming ESG commitments into shared cultural experiences. Behaviour-based challenges have been designed to be easily integrated into daily life, with clear impact measurement and voluntary participation from employees and their families. In 2025, **approximately 9,000 employees and family members participated**, generating nearly **VND 5.4 billion in donations** through accumulated actions:

- 1 For Environment** More than **40,000 trees** have been planted across three watershed forests: U Minh Hạ (Cà Mau), Cúc Phương (Ninh Bình) and Bến En (Thanh Hóa).
- 2 For Social** The raised fund by Winter Giving was spent to build auxiliary facilities, sponsor infrastructure, and deliver “Warm Winter for Children” gifts to more than **1,000 children** in remote areas; Supported schools and disadvantaged households in constructing and repairing facilities affected by storms and floods in Region 9 (Quy Nhơn, Đăk Lăk, Lâm Đồng, Nha Trang, Huế...)
- 3 For Internal Culture and Governance** Techcombank has focused on equipping employees with practical knowledge on sustainable living, goal setting and impact measurement:
 - Approximately **8,000 employees** participated in the Winter Giving online challenges, completing daily and weekly activities aligned with the Give Self – Give People – Give Planet pillars.
 - Nearly **2,000 employees** attended knowledge-sharing sessions on self-care and personal wellbeing, reinforcing the foundation for sustained performance and responsible lifestyles.
 - Around **2,000 employees and family members** took part in the Winter Giving Community Days in Hanoi and Ho Chi Minh City, strengthening family engagement and nurturing values of gratitude and sustainable living among future generations
 - Nearly **300 employees** participated in forest-planting activities at designated Winter Giving sites, gaining hands-on experience in environmental conservation and further promoting green practices in daily life.

5.3.1 | Winter-Giving and Other Internal ESG Events

Post-programme surveys conducted following the Winter Giving initiative have reflected a strong level of engagement and positive perception among participants:

<p>97%</p> <p>of respondents agreed that the three pillars—Give Self, Give People and Give Planet—were meaningful and beneficial to them.</p>	<p>100%</p> <p>of respondents affirmed that Winter-Giving effectively enabled employees to practise Techcombank’s ESG strategy in daily lives</p>
<p>99%</p> <p>of respondents recognised the programme’s contribution to strengthening the shared One Culture across the ecosystem</p>	<p>92%</p> <p>of respondents expressed a desire to continue participating in the programme in the following year</p>
<p>4.77/5 Overall, Winter-Giving achieved an average score of 4.77 out of 5 for contribution to an effective and positive working environment.</p>	

Beyond the Winter-Giving event series in 2025, the programme was designed not as a standalone initiative but as an integrated cultural platform. The message of “Sharing Love with Gratitude”, together with a common point-based mechanism, was consistently embedded across other internal activities implemented during the same period. This integrated approach created strong synergies, maximised resource efficiency and amplified collective impact across functions pursuing shared objectives. Key integrations included:

1 Chạm Yêu Thương Foundation

Launched in October 2025 as one of Vietnam’s leading digital philanthropy platforms, the” Chạm Yêu Thương Foundation was closely integrated with Winter-Giving. Employee actions under the programme were converted into fundraising contributions, directly supporting medical treatments and nutrition programmes. In parallel, Give People activities of Đông Trao encouraged employees to participate as volunteers and advocates for the Fund.

2 Inspirer’s Day

Activities under the Give People pillar were aligned with Inspirer’s Day, encouraging employees to reflect on their personal development journeys and express appreciation towards individuals who had meaningfully contributed to their growth.

3 Virtual Run – Steps for the Future of Vietnamese Children

Participation in the virtual run was integrated into Winter-Giving, whereby each step taken not only promoted physical wellbeing but was also translated into financial contributions supporting disadvantaged children.

4 Employee Assistance Programme (EAP)

Winter-Giving also served as a channel to promote and communicate mental wellbeing initiatives initiated by HR Division. More than 2,000 employees participated in knowledge-sharing sessions on mental health, alongside the rollout of 1,000 Intellect counselling accounts under the EAP, reinforcing Techcombank’s holistic approach to employee wellbeing.



5.3.2 | Techcombank Marathon and Other Social Initiatives

In 2025, Techcombank continued to anchor the community engagement strategy through large-scale, inclusive sporting events that promote health, social cohesion and shared societal value. The Techcombank Marathon series—comprising the Hanoi International Marathon Techcombank and the Ho Chi Minh City International Marathon Techcombank—reinforced Techcombank’s commitment to embedding ESG principles into long-term community development.

Performance highlights:

Hanoi International Marathon Techcombank 2025

Approximately	Over
14 billion VND	13,000
raised for charitable causes	participants from 51 countries

Ho Chi Minh City International Marathon Techcombank 2025:

Approximately	Over
9 billion VND	23,000
contributed to community programmes	participants, marking the largest scale to date

The Techcombank Marathon series is designed to promote healthier lifestyles and inclusive participation across diverse communities. In 2025, both the Hanoi and Ho Chi Minh City marathons offered race distances suitable for professional athletes, amateur runners, families and first-time participants, enabling broad-based engagement regardless of age, nationality or fitness level. By encouraging regular physical activity and personal resilience, the events have supported public health objectives while fostering a shared culture of wellbeing, inclusiveness and active living.

Beyond health and participation, the marathon series served as a platform to translate collective effort into tangible social impact. Through entry fees, sponsorships and fundraising mechanisms, the 2025 events generated significant charitable contributions supporting healthcare, education and vulnerable communities. The Hanoi Marathon raised approximately VND 14 billion with participation from runners across 51 countries, while the Ho Chi Minh City Marathon contributed approximately VND 9 billion through its largest-ever field of participants. This integrated model

reflects Techcombank’s approach to shared value creation, where community engagement and philanthropy are embedded within core initiatives.

The Techcombank Marathon series also played an important role in strengthening social cohesion and civic pride. Close coordination with local authorities, volunteers and community partners ensured safe and well-organised events while respecting local contexts. Marathon routes highlighted cultural and urban landmarks, contributing to responsible city promotion and community connection. Thousands of volunteers supported race operations, reinforcing collaboration between the private sector, public institutions, and civil society in delivering large-scale community events.

The sustained growth and impact of the Techcombank Marathon series underline our long-term commitment to community investment. Rather than one-off sponsorships, the marathons represent a multi-year platform that consistently delivers health, social and charitable outcomes. By mobilising large and diverse

participant bases, Techcombank reinforces its role as a responsible corporate citizen contributing to social capital, community resilience and national wellbeing.

Building on the strong outcomes achieved in 2025, Techcombank will continue to evolve the marathon series as part of its broader sustainability strategy. Future priorities include enhancing participant experience, deepening partnerships with community stakeholders and further strengthening the integration of environmental and social considerations. Through the Techcombank Marathon series, we remain committed to connecting people, promoting wellbeing, and creating lasting positive impact beyond the finish line.



5.4 | Customer Protection and Satisfaction

Techcombank remains committed to safeguarding customer rights and strengthening engagement through transparent communication, responsible product delivery and responsive service channels. These efforts have translated into sustained

improvements in customer satisfaction, with net promoter score increasing from 82 in 2023 to 91 in 2024, and reaching 92 in 2025, reflecting growing customer trust and service quality.

5.4.1 | Data Security and Privacy

As a customer-centric organisation, Techcombank recognises the protection of personal data as a fundamental pillar of sustainable development, closely linked to risk management, customer trust and regulatory compliance. Customer data is treated as a critical asset requiring robust safeguards across governance, processes, people and technology. Accordingly, we have implemented a comprehensive and disciplined approach to minimise data security and privacy risks, while continuously strengthening our protection capabilities.



Governance Structure and Commitment

Techcombank's personal data protection is underpinned by strong Board and Executive oversight, a dedicated governance structure, and clearly defined roles, ensuring accountability, strategic alignment and effective implementation of data privacy responsibilities across organization.

1 Commitment from the Board of Directors and Executive Management

The Board of Directors and Executive Management provide strong oversight and strategic direction for personal data protection, recognising it as integral to operational resilience, reputation management and long-term value creation. Data protection considerations are embedded within corporate governance, digital transformation initiatives and customer trust frameworks. A Bank-wide Personal Data Protection initiative has been established to ensure Techcombank's readiness to comply with evolving regulations and safeguard customer information effectively.

2 Personal Data Governance Structure

Techcombank has established the specialised Data Privacy and Security Department under the Data Governance, Data & Analytics Division. This unit works closely with the Information Security and Technology Infrastructure Services Department to design, implement and operate technical safeguards. Meanwhile, Data Protection Officer (DPO) and Data Privacy Champions are appointed with clearly defined roles, equipped with recognised certifications, including CIPM (IAPP) and VnDPO, strengthening professional standards in data protection.

Policies and Compliance Framework

A comprehensive policy and compliance framework govern personal data protection at Techcombank, integrating regulatory requirements, internal standards and structured processes to ensure consistent application, transparency and ongoing compliance across all operations and business units.

1 Personal Data Protection Policy

Techcombank has formally issued its Regulation on Data Privacy and Security Standards, defining principles and mandatory requirements applicable to all employees, which is closely linked with Personal Data Protection Law and Data Law, including conducting DPIAs and cross-border transfer assessments submitted to the Ministry of Public Security. Meanwhile, data policies, including Information Security and Labour Regulations, are regularly updated, reflecting current government regulations.

2 Personal Data Protection Framework

Developed in collaboration with Deloitte, Techcombank's Data Protection Framework comprises eight core capabilities covering 1. Governance and Accountability, 2. Consent, Purpose, and Notice, 3. Data Accuracy, 4. Data Retention, 5. Data Subject Rights, 6. Privacy by Design, 7. Data Sharing and Third Parties, 8. Security and Breach Notification. The framework has been operating consistently across Techcombank since 2024.

5.4.1 | Data Security and Privacy

Measures to Enhance Personal Data Protection

Techcombank applies a layered set of technical, organisational and procedural measures to safeguard personal data, covering security controls, third-party management, incident response, employee awareness and independent assurance to continuously strengthen data protection resilience.

- **Security Measures and Technical Controls:** Advanced security technologies are deployed, including Data Loss Prevention (DLP), Microsoft Azure Information Protection, role-based and attribute-based access controls, data classification, encryption, anonymisation and secure Data Lake controls.
- **Third-Party Data Sharing:** Clear governance processes regulate personal data sharing with third parties, supported by contractual privacy obligations, defined controller–processor roles, data minimisation principles and legal compliance requirements.
- **Incident Response and Reporting:** Formal procedures govern incident detection, reporting and coordination with authorities. Data privacy breaches are embedded within labour discipline regulations, supported by annual response drills to ensure preparedness.
- **Training and Awareness:** Mandatory training programmes, regular workshops and annual refreshers are delivered Bank-wide to reinforce data protection awareness, covering information security, privacy principles and operational risk.
- **Independent and Internal Audits:** Independent assessments by Deloitte and internal audits are conducted to evaluate compliance and control effectiveness, with recommendations used to strengthen oversight and employee capability.

In 2025, Techcombank strengthened its data protection maturity through active engagement with regulators in developing the Data Law and Personal Data Protection Law, enabling early internal alignment. No material personal data incidents were recorded. Compliance levels improved through audits and training, reinforcing customer trust and positioning Techcombank in line with regional and international best practices.



5.4.2 | Customer Complaint Handling

With a customer-centric approach, a strong commitment to safeguarding customers' legitimate rights and interests, and strict adherence to applicable laws and the State Bank of Vietnam's guidance, Techcombank maintained a transparent and consistent customer complaint handling mechanism throughout 2025. We received complaints through multiple channels, ensuring that 100% of customer complaints were properly recorded, processed, and responded to in accordance with regulations.

Accordingly, Techcombank strictly complies with legal requirements on consumer protection, data confidentiality, and transaction security, with particular attention given to customers

who fall within the category of vulnerable consumers. All complaint resolution outcomes are determined on the basis of clear legal grounds and are applied consistently under Techcombank's Policy Framework. Techcombank has maintained a structured and transparent framework for receiving, handling and resolving customer complaints and denunciations, following our Regulation on Settlement of Complaints, Grievances and Denunciations. We have prioritized fairness, timeliness, and confidentiality, ensuring legitimate customer interests are protected while safeguarding operational integrity, regulatory compliance and trust across the entire service lifecycle.



Principles for Receiving and Settling Customer Complaints and Denunciations

Techcombank handles complaints and denunciations based on principles of objectivity, professionalism and responsiveness. Each case is assessed thoroughly to identify root causes and appropriate remedies, while protecting customer rights, preserving our reputation and ensuring compliance with applicable laws and internal regulations. Confidentiality and respectful engagement are strictly upheld throughout the resolution process.

Principles for Protecting Reported Information and Whistleblowers

Techcombank applies strict confidentiality and protection measures for denounced information and whistleblowers. Identities are treated as sensitive information, with safeguards against retaliation or discrimination. Multiple secure reporting channels are provided, and protection measures are implemented proportionately to ensure personal safety, employment security and legal rights, in accordance with regulatory requirements.

In addition, we remain committed to sustainable development values and continuous improvement through the following actions:

- Product and service information is disclosed publicly in a clear and transparent manner;
- Social impact assessments are conducted for new policies prior to implementation;
- Customers are protected against potential risks in the digital environment through strengthened online transaction safeguards, including risk alerts, multi-layer authentication, and monitoring of abnormal transactions; enhanced communication on online fraud prevention; and expedited handling procedures for suspected fraudulent transactions to help minimise customer losses
- Trends and recurring issues are identified to address root causes, thereby reducing the likelihood of issues that may adversely affect customers.

Techcombank remains committed to handling customer complaints with transparency, fairness, and a customer-first mindset. Our focus on consumer protection and a socially responsible approach helps reinforce public trust and contributes to the stability and safety of the banking system.

Multiple secure reporting channels are provided, and protection measures are implemented proportionately

5.5 | Social Financing



In 2025, Techcombank has continued to strengthen its role as a financial partner to inclusive economic growth by delivering tailored social financing solutions. Through integrated banking products, advisory support and digital platforms, Techcombank supports SMEs and micro SMEs, household businesses and supply chains, contributing to job creation, workforce stability and business resilience.

Data in 2025	SMEs and Micro SMEs	Women SME (under SME)
Number of customers	266,967	47,917
Total credit balance (VND Billion)	17,463	4,864

Techcombank also applies risk-based due diligence, sanctions screening and counter-terrorist financing controls to social financing beneficiaries and transactions, helping ensure that funds are not misused for prohibited activities and that social impact objectives are safeguarded.

In 2025, Techcombank has developed and launched targeted product initiatives to support SMEs across their growth journey. These solutions are designed to address operational, workforce and financing needs, enabling SMEs to enhance resilience, improve productivity and contribute more effectively to inclusive economic development:

Payroll and Salary Payment Solutions for SMEs

Techcombank's payroll solutions enable SMEs to digitise salary payments efficiently, ensuring timely and transparent income for employees. By integrating payroll with transaction banking and employee services, the solution supports operational efficiency, improves employee experience and promotes formal financial inclusion across SME workforces.

Digital Banking Solutions for Household Businesses and Micro-Enterprises

Techcombank hỗ trợ SMEs thích ứng với các dịch chuyển của chuỗi cung ứng toàn cầu thông qua các giải pháp vốn lưu động linh hoạt, tài trợ thương mại và quản lý dòng tiền. Các giải pháp này giúp doanh nghiệp quản trị thanh khoản, giảm thiểu gián đoạn chuỗi cung ứng và duy trì năng lực cạnh tranh trong bối cảnh thị trường thay đổi.

Supply Chain and Working Capital Support

Techcombank supports SMEs in adapting to global supply chain shifts by offering flexible working capital, trade finance and cash management solutions. These offerings help businesses manage liquidity, mitigate supply chain disruptions and remain competitive amid evolving market conditions.

Advisory and Ecosystem-Based Support

Beyond financing, Techcombank actively accompanies SMEs through advisory initiatives, ecosystem partnerships and knowledge-sharing programmes. By connecting businesses with market insights, technology partners and financial planning tools, Techcombank supports SMEs in strengthening governance, productivity and long-term resilience.

06

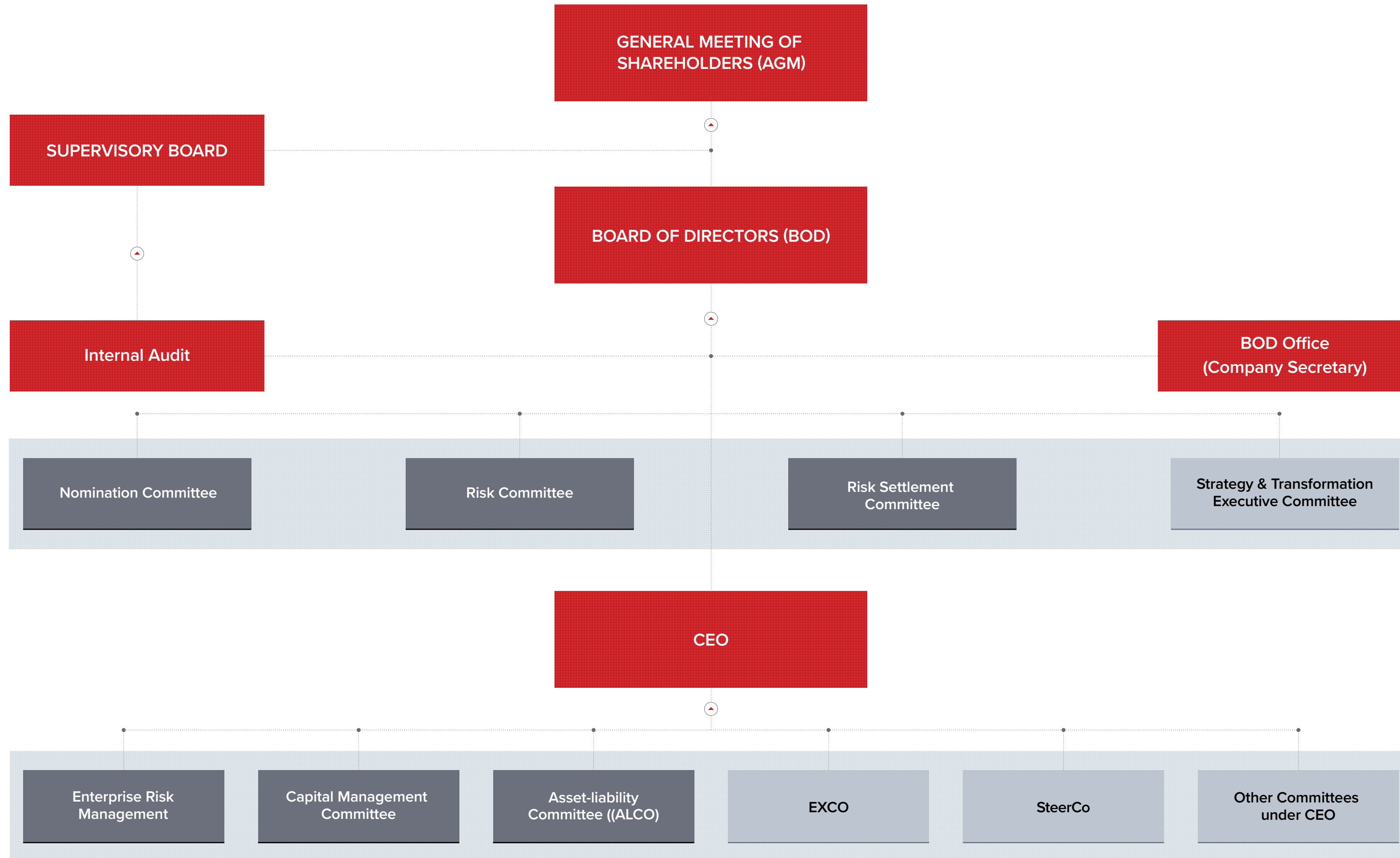
GOVERNANCE

6.1 Techcombank Governance Structure	57
6.2 Stakeholder Engagement	59
6.3 ESG Governance	62
6.4 ESG Risk Management	63
6.5 Code of Ethics and Crime Prevention	69
6.6 Supplier Management	73



6.1 | Techcombank Governance Structure

The Corporate Governance model is described below:



- Committees/ Councils are established to comply with the Law and regulation
- Committees/ Councils are established cording to the needs of the Bank

* The composition of Committee/ Council includes both members of the Board of Directors and the Executive Board

The BOD of Techcombank has promulgated the Compliance Governance Policy, which stipulates the Bank’s compliance governance framework and establishes a systematic, enterprise wide compliance governance structure. This structure ensures seamless coordination among individuals and units to both enhance customer service and deliver superior customer experiences, while ensuring compliance with applicable laws and Techcombank’s internal regulations.

Compliance governance at Techcombank is implemented based on Compliance Governance Principles established in alignment with Vietnamese laws on corporate organization and governance in general, as well as regulatory requirements applicable to listed companies operating in the banking sector. At the same time, Techcombank has proactively adopted international standards and best practices in corporate governance, increasingly aligning its governance model with the principles and standards set forth in the OECD Principles of Corporate Governance, the ASEAN Corporate Governance Scorecard, the Vietnam Corporate Governance Best Practices Principles jointly developed by the State Securities Commission and the International Finance Corporation (IFC), the VNCG50 Corporate Governance Scorecard for listed companies, the VNSI Sustainability Index, and the COSO Internal Control Framework. These frameworks collectively encompass all dimensions and functions of relevant stakeholders, reflected through:

- (i) The oversight functions of the Board of Directors and the Chief Executive Officer;
- (ii) The compliance responsibilities of all employees;
- (iii) The establishment of a comprehensive compliance function, ensuring independence and effective coordination across the Lines of Defense.

The BOD of Techcombank has **promulgated the Compliance Governance Policy**, which stipulates the Bank's compliance governance framework and establishes a systematic, enterprise wide compliance governance structure.

Techcombank's leadership is committed to consistently upholding compliance governance principles throughout implementation of all activities, aiming to achieve effective, Bank wide compliance governance. In 2025, Techcombank continued to uphold compliance with regulations and guidelines on corporate governance issued by State regulatory authorities, including but not limited to:

- Law on Securities No. 54/2019/QH14
- Law on Enterprise No. 59/2020/QH14
- Law on Credit Institutions No. 32/2024/QH15
- Decree No. 155/2020/NĐ-CP on guiding some articles of the law on securities;
- Circular No. 116/2020/TT-BTC on guiding the implementation of some articles on corporate governance applicable to public companies in Decree 155/2020/ND-CP;
- Circular No. 96/2020/TT-BTC and amendments on guiding information disclosure in the securities market;
- Circular No. 13/2018/TT-NHNN and amendments on internal control systems of commercial banks, foreign bank branches, and other relevant regulations;
- Circular No. 22/2019/TT-NHNN and amendments on limits and prudential ratios of banks and foreign bank branches;
- Decree No. 86/2024/ND-CP on providing for amounts and method of setting up risk provisions, the use of provisions to handle risks in the operation of credit institutions and foreign bank branches and cases in which credit institutions allocate reversed interest receivables; Circular No. 31/2024/TT-NHNN regulating the classification of assets in the operation of commercial banks, non-bank credit institutions, and foreign bank branches;
- Code of Best Practices of Corporate Governance issued in August 2019 by the State Securities Commission and International Finance Corporation (IFC).

In compliance with existing legal regulations, Techcombank has proactively reviewed, updated, and refined the internal governance documents to ensure a robust legal foundation for governance and executive management activities, including:

- Charter (amended in full in 26th April 2025). The Charter stipulates the duties and powers of the Board of Directors, the Chairperson of the Board of Directors (including annually and regularly evaluate the performance of each member of Board of Directors, Committees/Boards of Board of Directors and to report the evaluation results to General Meeting of Shareholders), and the members of the Board of Directors.
- Regulation on Internal governance (updated on 15th August 2024), including principles:
 - › Ensure an appropriate and effective governance structure;
 - › Ensuring the operation of BOD, BOS, CEO, Deputy CEO and other equivalent titles;
 - › Ensuring rights of shareholders and related parties of shareholders;
 - › Ensuring fairness among shareholders
 - › Transparent disclosure of the Bank's activities (for example, transaction with related parties)
- Regulation on organization and operation of the Board of Directors (updated on 5th May, 2025), which stipulates the organization structure, operating principles, mandates and powers, functions and tasks, remuneration and operating expenses of the BOD and BOD members in order to govern in accordance with the Charter of Techcombank and other relevant laws and regulations.
- Regulation on organization and operation of the Supervisory Board (updated on 28th April 2025), which provides for the Organization and Operation of the Supervisory Board of Techcombank according to Charter and other effective provisions of the law.

Within Techcombank's Governance and Executive Management structure, Committees and Councils at both governance and executive levels continue to effectively fulfill their assigned roles and responsibilities, supporting the Board of Directors and the Chief Executive Officer in overseeing and managing the Bank's day-to-day operations, while providing strategic advice on critical and long-term matters. The operating mechanisms of these Committees and Councils have been increasingly aligned with the Bank's nature and transformation roadmap, thereby enhancing decision-making efficiency, ensuring prudence in risk management, and strengthening transparency and accountability.

Techcombank has implemented measures to establish a clear and transparent delegation and authorization framework, preventing conflicts of interest and defining responsibilities. In accordance with Article 4 of the Internal Governance Regulations, the Bank has developed an authority matrix specifying approval authority for each level and position, ensuring compliance with legal requirements and alignment with Techcombank's governance structure:

- The Board of Directors defines the authority for the Committees and Councils under the Board of Directors, CEO;
- The CEO defines the authority for the Councils under CEO, titles from Deputy CEO, Head of Division and equivalent roles downward

In addition, the remuneration of the members of the Board of Directors, the Supervisory Board, and the salary of the General Director for the year will be mentioned in the Financial Report and proposed in the Annual General Meeting of Shareholders' Proposal and Draft Resolution, and approved at the annual General Meeting of Shareholders.



6.2 | Stakeholder Engagement





Techcombank recognises effective stakeholder management as a core element of its ESG framework and long-term value creation. Techcombank maintains diverse and structured engagement mechanisms to communicate with shareholders & investors, customers, employees, regulators, local community, press & media release and service providers. Through a combination of formal disclosures, digital platforms, direct dialogue and continuous feedback channels, Techcombank actively gathers stakeholder perspectives, responds to expectations and addresses emerging environmental, social and governance issues. Engagement outcomes are integrated into strategic planning, risk management and operational improvements, enabling Techcombank to manage ESG-related risks, strengthen trust and deliver sustainable, responsible growth for all stakeholders.



**Shareholders
and Investors**

Stakeholders	Communication channel	Frequency	Topics of interest	Engagement from Techcombank
Shareholders and Investors	Annual General Meeting	Annually	Key topics of interest from shareholders and investors are: <ul style="list-style-type: none"> Bank-wide financial performance, transformation journey and looking-forward plan Corporate governance, social contributions and ESG initiatives Short-term and long-term perspective on Vietnam economic developments 	Run annual general meeting on 26/04/2025 to share on financial performance, Techcombank 5-year transformation journey and looking-forward plan
	Investor Presentation	Half-year		Run once every six months to share on Vietnam macro and sector update, catalyst for Techcombank Growth and Performance Update & Outlook
	Earnings Presentation/ Analyst Presentation	Quarterly		Run quarterly analyst presentations to share on key highlights, economic update, financial results and outlook
	Techcombank Investment Summit	Annually		Organize the Techcombank Investment Summit 2025 – New Vietnam: From Vision to Value, help connect global investors with Vietnam’s growth opportunities, strategic reforms and long-term value creation
	Conferences organized by securities companies/ investment funds	Regularly		Attend investor conferences arranged by leading domestic and international securities companies and investment funds
	Formal discussion on banking topics	Regularly		Attend group discussions on topics such as banking and finance and digital banking transformation
	Social media/Other discussion	Regularly		Publish details about our financial performance, business activities, social contribution, corporate governance, etc. on social media platforms like forum, YouTube, Techcombank fan page. Develop and promulgate the Regulation on Settlement of Complaints, Grievances and Denunciations, as a basis for receiving and handling complaints from shareholders. Continuously strengthen its corporate governance policies and protocols to protect the interests of investors/ shareholders.
				For any inquiries, shareholders & investors could contact us at: ir@techcombank.com.vn

Stakeholders	Communication channel	Frequency	Topics of interest	Engagement from Techcombank
 Customers	Official websites, social networks, bank applications	Regularly	Key topics of interest from customers are: <ul style="list-style-type: none"> Regular updates on promotional programmes, preferential offers, product policies and applicable fee structures. Feedback on service quality & customer satisfaction and ensure timely, fair and transparent resolution. Customer complaints on issues when using Techcombank services 	Provide timely updates, digital services, promotions, and transparent information through secure, user-friendly platforms
	Branches, transaction offices	When customer has demand		Deliver personalized advisory, in-person support, and consistent service experiences by well-trained relationship managers across nationwide physical locations
	Information from mass media	Daily		Communicate key announcements, products, and corporate initiatives through credible media to enhance public awareness
	Hotline/Call centre	When customer has demand		Offer 24/7 customer support for both individual and business customers (both local and foreign), issue resolution, and service guidance through professionally managed contact centres
	Other contact channels (email, text message)	Daily		Share personalized notifications, service updates, and transactional alerts in a timely and compliant manner.
	Satisfaction survey	Regularly		Collect customer feedback to assess service quality, identify improvement areas, and enhance overall customer experience
 Employees	Internal communication (E.g., Email. Newsletters, HR platform, etc.)	Regularly	Key topics of interest from employees are: <ul style="list-style-type: none"> Compensation package, and learning opportunities to support career development and future readiness Internal corporate culture events to fosters sense of belonging Channels for raising concerns and fair resolution of workplace issues 	Share timely information, strategic updates, and resources to support employee engagement and alignment, via our internal email, newsletters, HR platform (HRConnect)
	Email support	Regularly		Provide responsive assistance to address employee inquiries, concerns, and administrative needs efficiently via email: HR_Support@Techcombank.com.vn
	Direct engagement with human resource business partner staff	Regularly		Offer personalized guidance on career development, performance management, and workplace matters.
	Trade union	Regularly		Facilitate constructive dialogue to protect employee interests and promote harmonious labor relations
	Corporate culture events	Quarterly/ Annually		Foster connection, inclusion, and shared values through engaging activities and internal initiatives.
	Internal training	Weekly/ Monthly		Enhance skills, capabilities, and career growth through structured learning and professional development programmes

Stakeholders	Communication channel	Frequency	Topics of interest	Engagement from Techcombank
 Government/ Regulatory agencies	Reporting requirements from government authorities	Monthly/ Quarterly	Key topics of interest from government/regulatory agencies: <ul style="list-style-type: none"> Reporting on banking operations in accordance with regulatory Feedback and technical input on laws and regulations related to banking operations. Assurance that Techcombank operates in full compliance with applicable laws and regulations, minimise potential risks. Ongoing cooperation and support from Techcombank in joint initiatives and sector-wide activities. 	Provide timely, accurate and comprehensive reports to support regulatory oversight and informed policy decision
	Contributions for draft legal and regulatory documents	Monthly/ Quarterly		Contribute constructive feedback and technical insights to support effective, practical and sustainable regulations.
	Other communication channels	Regularly		Maintain proactive dialogue through meetings and correspondence to support coordination and regulatory compliance
 Local Community	Feedbacks on environmental & social issues	Regularly	Key topics of interest from local community: <ul style="list-style-type: none"> Bank's supports socio-economic development through partnership programmes, job creation and assistance for disadvantaged groups Feedback on environmental and social issues, ensuring Techcombank's activities contribute positively to community wellbeing 	Regularly receive and respond to our stakeholder feedback through our sustainable development email: ESG.TCB@techcombank.com.vn
	Community program	Regularly		Deliver inclusive financial solutions, support job creation, implement community development programmes, and provide targeted assistance to disadvantaged groups, contributing to sustainable socio-economic development.
 Press and media agencies	Press releases, news, TV shows	Quarterly	Key topics of interest from press and media agencies: <ul style="list-style-type: none"> Bank's business performance, strategic direction, and market positioning Bank's achievements and initiatives related to prominent societal themes such as digital transformation, innovation, artificial intelligence, etc. 	Coordinate with the media to provide transparent and timely information about business results, significant achievement of Techcombank, as well as notable events, products & services of Techcombank. Participate in in-depth interviews/meetings to address questions and concerns about diverse topics.
	Other communication channels (E.g., website, email, telephone, etc.)	Regularly		Co-organised and exclusively sponsored the "AI Thực Chiến" programme, demonstrating leadership in practical AI adoption, knowledge sharing, and promoting responsible application of AI within Vietnam's banking and business community
 Service providers	In-person meetings	Regularly	Key topics of interest from services providers are: <ul style="list-style-type: none"> Ensure product & service quality, fulfill Techcombank demand Follow responsibilities and obligations agreed and committed by both parties as well as regulations Ensuring publicity, transparency and efficiency in bidding activities 	Build collaborative partnerships through direct dialogue, aligning expectations, performance standards, and long-term cooperation.
	Other communication channels (E.g., email, Telephone, etc.)	Regularly		Maintain timely communication to provide guidance, address issues promptly, and support efficient service delivery.

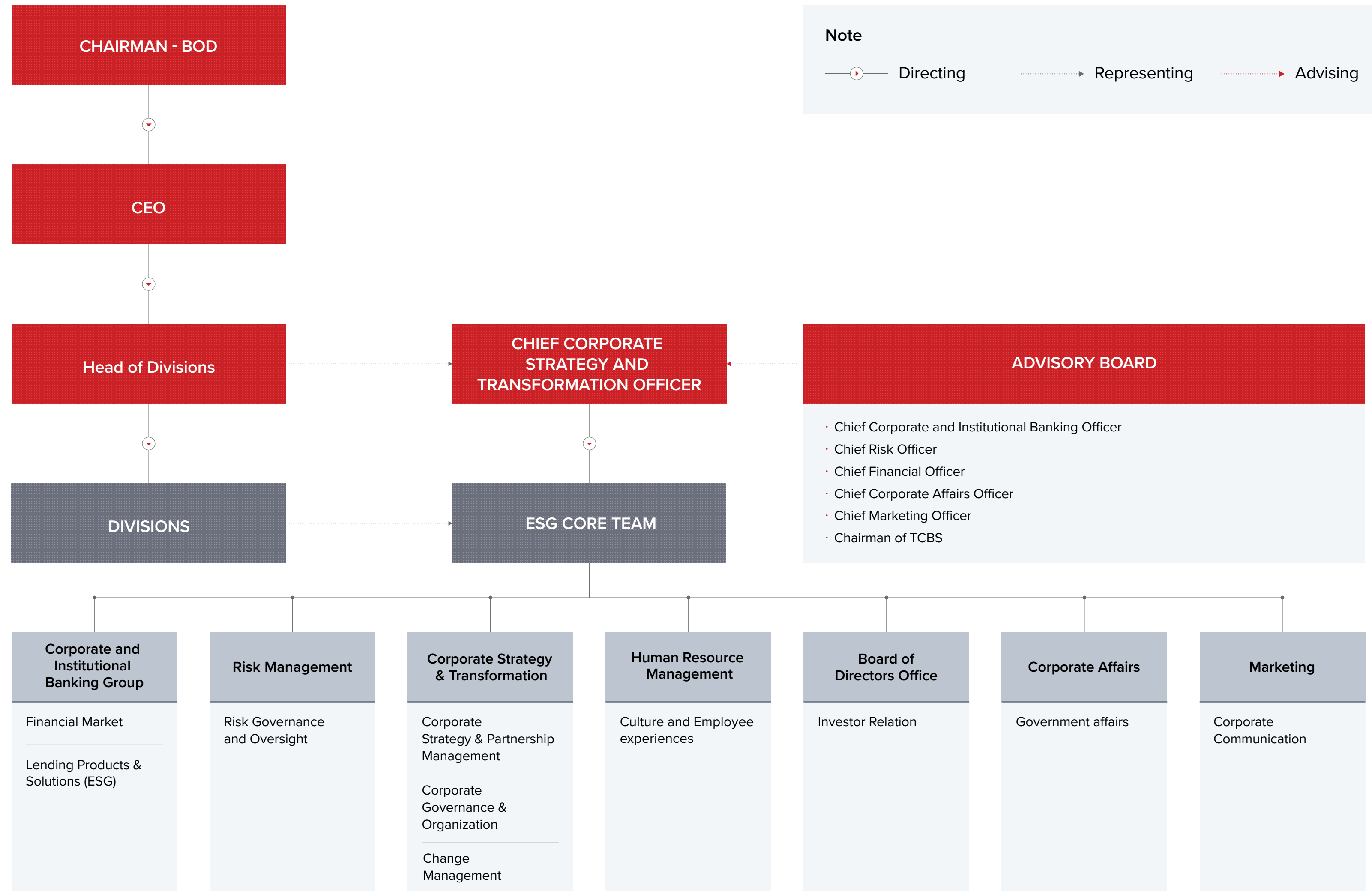
6.3 | ESG Governance

ESG has been integrated into multiple workstreams across Techcombank, supported by the enhancement of committee charters, internal guidelines, policies and operating procedures aligned with international standards and leading market practices. These mechanisms are designed to ensure consistency with Techcombank’s long-term business strategy and evolving regulatory and stakeholder expectations. Techcombank’s enterprise-wide management framework provides structured oversight and built-in safeguards to support disciplined execution and ongoing monitoring of ESG-related matters.

Over recent years, Techcombank has further strengthened its ESG governance framework by clearly defining the roles and responsibilities of the Board of Directors and the Chief Executive Officer in overseeing ESG risks and priorities, as well as establishing an ESG Advisory Board under the supervision of Chairman, led by the CEO to support strategic direction, coordination and effective implementation across the organisation.

Our CEO – Dr. Jens Lottner leads our ESG Advisory Board which includes our Chief Finance Officer, Chief Corporate & Institutional Banking Group Officer, Chief Corporate Strategy and Transformation Officer, Chief Risk Officer, Chief Corporate Affairs Officer, Chief Marketing Officer and Chair man of TCBS. They work together to develop and execute our ESG initiatives, monitor progress, report on our performance and oversee the core ESG team (see diagram below).

Mr. Prasenjit Chakravarti – Our Chief Corporate Strategy and Transformation Officer acts as our ESG Executive Sponsor, driving the integration of sustainability into our strategic planning, transformation initiatives and day-to-day business operations. This role demonstrates our dedication to aligning our business transformation with ESG principles, ensuring that our growth is both sustainable and responsible. Specifically, Techcombank will periodically hold quarterly ESG Advisory Board meeting between the Advisory Board, Our Chief Corporate Strategy and Transformation Officer, and the CEO to discuss and provide guidance on Sustainable Development topics that have a significant impact on business operations.



6.4 | ESG Risk Management

Effective management of environmental, social and governance (ESG) risks is an integral component of Techcombank's enterprise-wide risk management framework and long-term sustainability strategy. ESG-related risks, including environmental and social (E&S) risks, may directly affect asset quality, credit performance, reputation and business resilience, while also interacting with traditional financial risks. As market expectations, regulatory requirements and stakeholder scrutiny continue to evolve, Techcombank recognises the importance of proactively identifying, assessing and managing ESG risks in a systematic and disciplined manner. We therefore continue to strengthen governance, policies, processes and internal capabilities to ensure ESG risks are appropriately embedded into decision-making, supporting prudent growth and sustainable value creation.



6.4.1 | Approach to Managing Environmental and Social Risks

We recognise ESG risks, especially environmental and social risks, as an integral part of credit risk, with the potential to transmit into other risk types such as operational, reputational and compliance risks. Accordingly, we have designed governance structures, established processes and enhanced internal capabilities to identify, assess and control these risks in a consistent manner. Priority is progressively assigned to projects and transactions with higher potential ESG impacts, in line with our sustainability commitments and strategic objectives.

Beyond risk mitigation, Techcombank works closely with customers and partners to strengthen ESG risk management capabilities, enhance resilience to market and regulatory changes, and support the practical integration of ESG considerations into business operations. ESG risk assessment and enhanced ESG due diligence are not solely screening tools, but also serve as a mechanism to promote international good practices and deliver value-added advisory to customers. When effectively managed, ESG considerations represent both risk and opportunity, enabling us and our customers to build competitive advantage, strengthen reputation and support the transition towards sustainable growth.

Key enablers supporting the transformation of ESG risks into business opportunities include:

- Understanding customer and market needs to design appropriate financial solutions;
- Anticipating regulatory, policy and technological transitions;

- Promoting green transition and investment in innovation and technology;
- Aligning with international standards and sustainability practices;
- Enhancing transparency, credibility and stakeholder trust through responsible operations; and
- Maintaining open and constructive dialogue with stakeholders.

In addition to credit-related environmental and social (E&S) risk considerations, Techcombank recognises that illicit financial flows may act as underlying enablers of environmental and social harm. Financial crime risks—including money laundering, terrorist financing, and sanctions evasion—are therefore considered complementary risk dimensions within the broader ESG risk landscape.

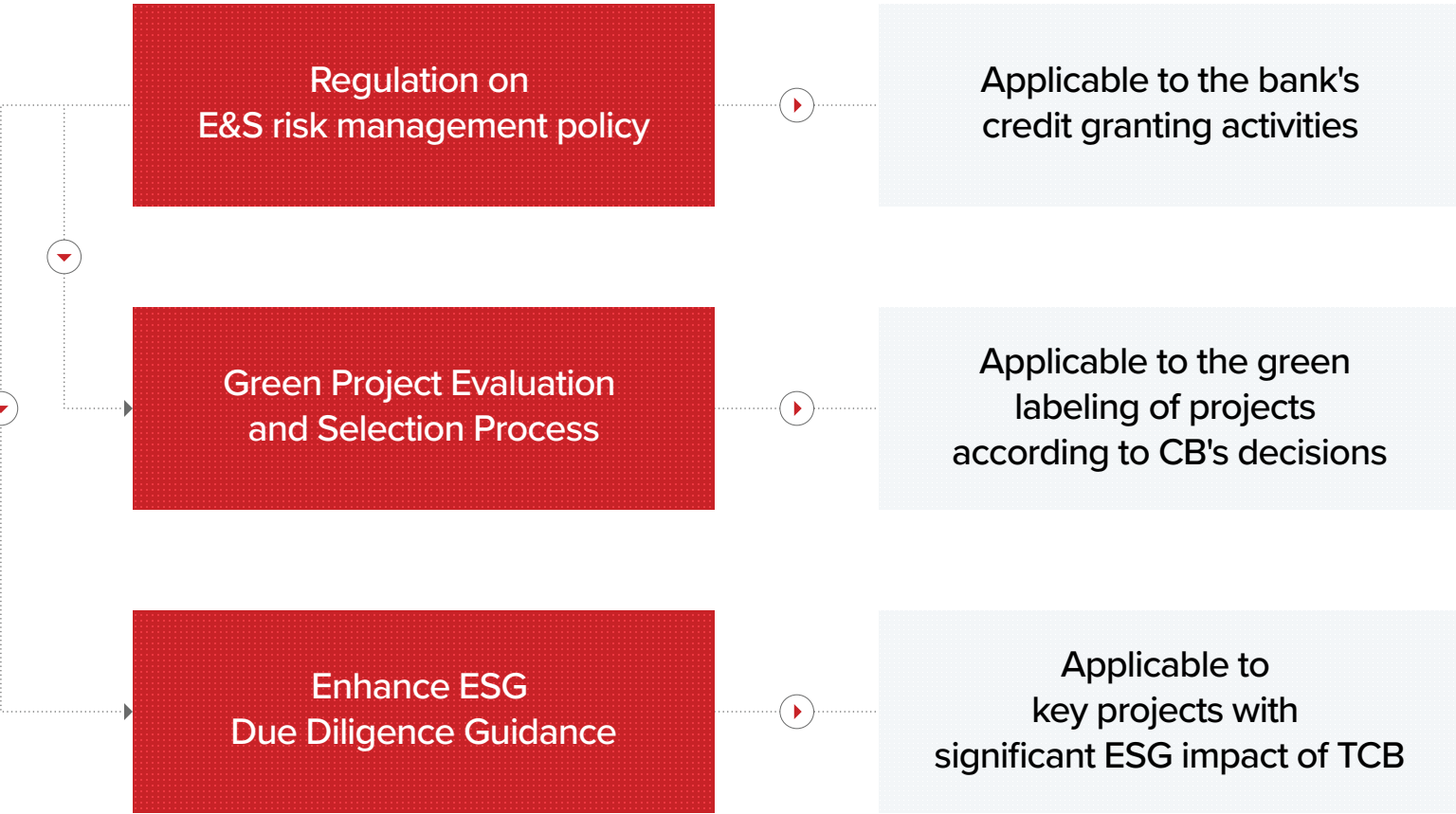
Techcombank applies a risk-based approach to customer and transaction due diligence. Accordingly, 100% of Techcombank customers are subject to due diligence processes, including but not limited to beneficial ownership identification, screening against watchlists and sanctions lists, transaction monitoring, and other relevant controls. Through these measures, Techcombank identifies and prevents financial relationships that may be linked to activities such as human trafficking, labour exploitation, illegal wildlife trade, illicit mining, corruption, or other forms of social and environmental misconduct.

In 2025, Techcombank filed hundreds of Suspicious Transaction Reports (STRs), contributing to fraud and financial crime investigations conducted by competent authorities. In addition, hundreds of thousands of cross-border transactions were screened in real time, and transactions amounting to millions of US dollars suspected to be linked to higher-risk entities were stopped.

By integrating financial crime compliance controls into ESG risk management, Techcombank strengthens its ability to detect red flags at the financial flow level, enhances overall risk visibility, and reinforces the integrity of sustainable capital allocation.

6.4.2 | Internal Regulatory System to Manage E&S Risk

Techcombank has established and continued to enhance a structured framework for managing E&S risks within its credit activities. The framework comprises a set of internal policies, guidelines and procedures developed and implemented by RMD, including:



We have been progressively strengthening our ESG risk management framework to ensure full integration of Environmental, Social and Governance pillars, moving from a fragmented approach towards a consistent and system-wide methodology.

The framework is informed by a combination of international standards and local regulatory requirements, including IFC Performance Standards, ISO 14000 and ISO 45000, LEED, the Equator Principles, ICMA Green Bond Principles, guidance from international partners, and applicable Vietnamese laws and regulations such as environmental protection laws, government decrees and sector-specific regulations. These regulations would be reviewed and updated periodically whenever there are changes in Vietnamese legal regulations, as well as demand upon practical implementation.



6.4.3 | Regulation on E&S Risk Management Policy



To help effectively and properly manage our E&S risk, Techcombank has issued and implemented our Regulation on E&S Risk Management Policy, which was approved by our BOD and has been effective in implementation.



Purpose

This regulation sets out detailed policies, requirements and standards regarding the management of E&S risks, processes to be applied, guidelines to follow and tools to be used to review and monitor E&S risks and opportunities associated with the credit granting activities of Techcombank. Techcombank continually ensures effective E&S management practices are adhered to in all its activities, products and services with a special focus on the following:

- Ensuring that all activities undertaken by Techcombank are consistent with the E&S Risk Management Policy outlined from time to time
- Ensuring that all credit activities are reviewed against the E&S Risk Management Policy from time to time
- Reviewing finance projects only when they are expected to be designed, built operated and maintained in a manner consistent with the E&S Risk Management Policy
- Giving guidance to ensure that all projects are operated in compliance with the E&S Risk Management Policy on an ongoing basis, during Techcombank's financing
- Ensuring transparency in its activities
- Providing direction to management and shareholders of the client companies so that they understand the policy commitments made by Techcombank in this area.



Overall principles for our E&S risk management

E&S risk management is integrated into the strategic and operational objectives of Techcombank, both in the annual planning and long-term plan, in accordance with the Regulations on E&S Risk Management Policy from time to time. This E&S policy will be reviewed and updated annually based on operational learning and strategic objectives.

Techcombank's approach to risk management rests on three options:

- Avoid or reduce the risk of the occurrence and/or consequence
- Transfer the likelihood of the occurrence and/or consequence
- Accept the likelihood of the occurrence and/or consequence.

If E&S risks were identified, only the first of the above options is possible to be applied. E&S risks must be avoided or mitigated to an acceptable level. This is achieved through dialogue with the customer/investee and the implementation of a set of corrective measures (e.g. an E&S Action Plan). In cases where the risk is too high for Techcombank and the customer/investee is not willing to implement sufficient corrective measures, then Techcombank reserves the right to terminate the relationship.

6.4.3 | Regulation on E&S Risk Management Policy



Techcombank's E&S management system (ESMS) components

Techcombank has built the E&S Risk Management System, which will be fully integrated into Techcombank's organisational structure, planning activities, responsibilities, processes, procedures and practices. Moreover, Techcombank's ESMS comprises:

- Internal policies, procedures, guidelines and others that prescribe Techcombank's E&S risk management requirements and standards.
- E&S risk assessment and classification tools; the information needs to be collected for E&S risk management purposes; E&S risk internal report.
- Clearly defined roles, responsibilities and organizational structures required to implement the ESMS.
- Information technology infrastructure that is required to support ESMS implementation.



Applicable national regulations and international standards

To develop the E&S Risk Management Policy, Techcombank has followed local and national environmental, health and safety legislations in addition to the State Bank of Vietnam (SBV) regulations. This approach has ensured customer and investee operations are assessed for compliance with relevant Vietnamese legislation and national E&S regulations.

Techcombank has actively reviewed the development of evolving national E&S legislation and policies through periodic reviews. Such reviews were conducted by Techcombank's E&S management unit, and they ensured that the ESMS and E&S requirements were regularly updated, as required, ensuring that Techcombank is progressing in line with relevant national E&S legislation and policy.

In addition, Techcombank will ensure E&S requirements are implemented in line with international environmental management conventions and requirements such as:

- Labour standards and working conditions including occupational health and safety
- Impacts on indigenous peoples and cultural heritage, including land acquisition and involuntary resettlement
- Community impacts including human rights, public health, safety and security
- Conservation, management and sustainable use of natural biodiversity resources
- The safeguarding of critical habitats and the enhancement of natural habitats, where possible.

Techcombank has actively reviewed **the development of evolving national E&S legislation and policies**


















6.4.4 | Green Project Evaluation and Selection Process

Techcombank has built and implemented the Green Project Evaluation and Selection Process using the Regulation on E&S Risk Management Policy as the base. This process aims to standardise the procedures for selecting and evaluating investment projects in the environmental protection field, or projects that deliver environmental benefits, in accordance with Techcombank’s criteria and policies. We want to ensure that capital is optimised for the right purpose and will produce E&S benefits.

Under Techcombank principles, ‘green projects’ are projects that include at least one of the following environmental benefits and belong to investment projects in the field of environmental protection:

- Climate change mitigation
- Climate change adaptation
- Protection of the natural environment, natural ecosystems and biodiversity
- Pollution prevention and control
- Application of the circular economy principles
- Sustainable use, protection and conservation of natural resources

According to the above principles, below are the lists of eligible green projects. This list is for our reference only and projects not listed in this list can still be considered as green projects if they meet at least one of the above environmental benefit principles.

No.	Eligible project Categories	Alignment with UN SDGs
1	Renewable energy, clean energy	 Goal 7 Affordable and clean energy
2	Green industries	 Goal 9 Industry, innovation and infrastructure
3	Provision of environmental protection and energy-efficient services	 Goal 7 Affordable and clean energy  Goal 8 Decent work and economic growth  Goal 9 Industry, innovation and infrastructure
4	Sustainable transportation	 Goal 11 Sustainable cities and communities
5	Green construction	 Goal 11 Sustainable cities and communities
6	Green agriculture	 Goal 2 Zero hunger  Goal 12 Responsible consumption and production  Goal 15 Life on land
7	Sustainable forestry	 Goal 12 Responsible consumption and production  Goal 15 Life on land
8	Sustainable water management in urban and rural areas	 Goal 6 Clean water and sanitation  Goal 11 Sustainable cities and communities
9	Waste treatment and pollution prevention control	 Goal 11 Sustainable cities and communities
10	Terrestrial and aquatic biodiversity conservation and climate change adaptation	 Goal 11 Sustainable cities and communities
11	Recycling, reusing natural resources	 Goal 12 Responsible consumption and production

After issuing these internal regulations, Techcombank also conducted comprehensive internal dissemination of our environmental policies. Following this dissemination, we implemented rigorous evaluations to assess employees’ understanding of the policies. According to internal assessment, 100% of relevant staff in Techcombank are committed to fully implementing policies in credit granting activities in accordance with regulations. Additionally, we have provided training sessions to ensure the thorough comprehension and effective application of these environmental policies across all levels of the organisation. These initiatives underscore our commitment to fostering an environmentally responsible culture and ensuring that our workforce is well-equipped to uphold our sustainability standards.

6.4.5 | Internal ESG Risk Capability Building

To support the effective and consistent application of ESG risk management across its operations, Techcombank has conducted a series of targeted training programmes. These initiatives aim to strengthen internal capabilities, standardise risk assessment practices, and embed ESG considerations into credit decision-making and risk management processes across relevant business and control functions.



TRAINING PROGRAMME 1

Green Credit Identification and Assessment

Objectives

This training programme aimed to enhance staff capabilities in identifying and assessing green credit criteria, thereby strengthening the integration of environmental considerations into credit appraisal and credit risk management. The programme focused on standardising green loan assessment methodologies in line with international practices and domestic regulatory requirements, supporting the expansion of Techcombank's green credit portfolio and improving the management of environmental and social impacts. The programme also contributed to promoting sustainable finance and directing capital towards environmentally friendly and energy-efficient projects, in line with Techcombank's green growth strategy.

Participants

Approximately 100 participants, including relationship managers from business units—particularly those covering priority green growth sectors—staff involved in credit appraisal, credit approval and risk management, and functional units responsible for developing, implementing or overseeing sustainable finance programmes.



TRAINING PROGRAMME 2

Emerging ESG Risks and Opportunities

Objectives

This programme introduced core ESG concepts to risk management staff and examined their implications for corporate activities and risk profiles. It reviewed market trends and emerging ESG developments to enhance understanding of ESG impacts on both Techcombank and its customers, forming the basis for strengthening appropriate risk control measures. The programme also explored ESG as a potential source of competitive advantage when effectively managed, recognising its role in supporting business development and enhancing institutional reputation.

Participants

Approximately 50 staff from the Risk Management Division.



TRAINING PROGRAMME 3

Environmental–Social Risk Assessment and ESG Due Diligence – Practical Application

Objectives

This programme focused on the practical application of enhanced ESG due diligence for projects with significant environmental and social impacts, particularly large-scale infrastructure projects. It covered sector-specific ESG considerations for transport and logistics infrastructure, green real estate and renewable energy. The programme highlighted how ESG practices may materially affect project construction, operations and long-term financial performance, reinforcing the importance of robust ESG assessment to identify emerging risks and propose appropriate mitigation measures.

Participants

Approximately 100 participants attended, primarily credit appraisal and risk assessment staff from the Risk Management Division.

6.5 | Code of Ethics and Crime Prevention

In 2025, Techcombank has continued to strengthen the legal and compliance framework to ensure full adherence to applicable laws and regulatory requirements, while aligning with international best practices in risk governance. With the Code of Ethics and Conduct for Techcombank's employees and Regulation on Management of Operational Risk, Reputational Risk and Strategic Risk, we have reinforced a comprehensive risk management architecture and enhanced our ability to anticipate, monitor and mitigate emerging risks across the organization.



6.5.1 | Code of Ethics and Conduct

At Techcombank, Code of Ethics and Conduct are one of the foundations for building a transparent, healthy, and safe workplace—where employees can work with peace of mind, contribute together, and strive for excellence for society, the organisation, and themselves. We have developed and formally issued a Code of Ethics and Conduct applicable to all employees, including the Bank's senior leadership, to set out required standards of conduct and behaviour in all situations and day-to-day activities, as well as specific measures for handling violations. This Code was approved by the Board of Directors and publicly promulgated internally; all employees can access it via the Bank's internal document management system.

The Code comprises 16 standards guiding conduct toward four stakeholder groups: Society and Environment — Customers — Organisation — and Self and Colleagues.

- **For employees themselves and colleagues:** sets expectations on integrity, prudence, and a strong sense of responsibility; and includes a commitment to compliance and a zero-tolerance stance toward fraud and corruption.
- **For society and the environment:** encourages employees to participate in social and charitable activities and to contribute to improving quality of life, especially through programmes that generate positive spillover effects in the community, thereby supporting national efforts to enhance citizens' living standards.
- **For customers:** sets requirements to protect customers' interests and deliver the best customer experience; to treat customers with respect, fairness, and consistency; and to safeguard customers' personal information.

- **For the organisation:** requires employees to strictly comply with anti-money laundering and anti-corruption regulations; to avoid conflicts of interest in transactions involving personal interests; and to protect the Bank's assets and information systems.

Within the scope of ethical practice, Techcombank is committed to respecting fundamental human rights across all of its activities. This commitment is reflected in principles on protecting customers' personal data and privacy; ensuring fair and non-discriminatory treatment for all customers; maintaining a working environment that respects human dignity and complies with labour laws; and firmly rejecting any acts of corruption or bribery that may infringe upon the legitimate interests of stakeholders.

To ensure consistent implementation of the Code across the organisation, Techcombank integrates ethical commitments into operating processes and internal assessment criteria. For managers, in addition to complying fully with the standards applicable to all employees, they are required to lead by example and proactively promote these standards within their respective units.

We conduct training and communications on the Code of Ethics and Conduct for all employees to raise awareness and prevent risks related to non-compliance with legal requirements. Communications and training are delivered through multiple formats, including—but not limited to—onboarding training for new hires, annual refresher training, e-learning platforms, and periodic compliance newsletters, ensuring that all employees have regular access to updates. During the year, we required 100% of employees to complete Techcombank's professional ethics training course.





6.5.2 | Anti-Money Laundering

1

Anti-Money Laundering Principles

Sustainable growth requires more than environmental commitments and social initiatives—it requires financial integrity. Illicit financial flows are often hidden enablers of environmental degradation, human rights violations, corruption, and organised crime. Techcombank recognises that robust Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF), and sanctions compliance frameworks constitute a critical line of defence in safeguarding sustainable finance.

Techcombank therefore applies a risk-based compliance model encompassing:

-  Customer identification and due diligence;
-  Transaction monitoring;
-  Sanctions compliance; and
-  Regulatory reporting.

Through these controls, Techcombank actively prevents its financial services from being misused to fund activities that may cause social or environmental harm. By embedding financial crime controls into its ESG governance and risk management framework, Techcombank strengthens institutional resilience, protects stakeholder trust, and helps ensure that capital flows contribute responsibly to long-term economic, environmental, and social sustainability.

2

Anti-Money Laundering Management

Techcombank's AML governance structure is designed to ensure clear accountability, robust oversight and effective implementation across the organization. The Board of Directors bears ultimate responsibility for ensuring that Techcombank operates in full compliance with legal and regulatory requirements relating to AML, CTF and sanctions. Through formal resolutions and directives, the Board assigns responsibilities to the Chief Executive Officer (CEO) and relevant functions to implement necessary measures to meet statutory and regulatory obligations.

The Supervisory Board and Internal Audit function independently review and assess the effectiveness of AML controls and processes, providing assurance on the adequacy of Techcombank's risk management framework. At the executive level, the CEO (or authorized person) is responsible for overseeing and ensuring that Techcombank is appropriately structured with sufficient resources, systems and tools to comply with AML regulations. The CEO may delegate specific AML, CTF and sanctions compliance responsibilities to designated functions or officers, while retaining overall accountability.

Within business and support divisions, Heads of Division are responsible for implementing AML requirements in line with both local regulations and Techcombank's internal policies. A dedicated Money Laundering Risk Officer, appointed by the CEO and registered with the State Bank of Vietnam, is tasked with organizing, directing and monitoring compliance with applicable laws and international best practices.

Importantly, AML is not confined to control functions alone. All employees and units share responsibility for adhering to Techcombank's AML principles, policies and procedures. This three-lines-of-defense approach reinforces collective accountability, strengthens risk awareness and supports Techcombank's commitment to ethical, transparent and sustainable banking operations.

3

Integration of Anti-Money Laundering into Sustainable Finance

In parallel with the development of green and sustainability-linked products, Techcombank integrates AML to safeguard the integrity of sustainable finance flows. The risk assessment and Customer & Transaction due diligence process are fully applied to all Sustainable solutions:

- Green loan & Sustainability-linked loans
- Green deposit
- Eco Card

This approach mitigates risks related to greenwashing, misuse of proceeds, carbon credit fraud, and environmental sanctions breaches. By embedding AML and sanctions controls into sustainable finance activities, Techcombank ensures that environmental capital allocation aligns with both sustainability objectives and financial integrity standards.

6.5.3 | Anti-Corruption

At Techcombank, the principle of “Zero tolerance for fraud and corruption” is defined as a core value within our Code of Ethics and Conduct and is regarded as a long-term plan. We remain resolute in preventing and progressively curbing corruption, fostering positive improvements in overall operations and thereby safeguarding organisational stability. Our corruption-risk management activities are built on clear principles to identify, assess, control, monitor, measure, and report risks, ensuring compliance with legal requirements and alignment with international standards and best practices.

We continuously strive to strengthen our internal governance framework to maintain and promote anti-corruption and anti-bribery efforts at Techcombank in an effective, consistent, and legally compliant manner:

- **Strengthening the governance structure:** Techcombank has established and maintained the Steering Committee on Anti-Corruption, chaired directly by the Chair man of the Board of Directors. This Committee serves as the central body responsible for developing programmes and action plans; directing units across the system to implement anti-corruption and anti-bribery measures; and advising the Board of Directors on solutions to enhance the effectiveness of anti-corruption and anti-bribery work.
- **Developing and issuing policies and guidance:** To operationalise anti-corruption and anti-bribery measures, Techcombank has issued detailed regulations and guidance and communicated them openly to all employees. These documents strictly prohibit any acts of giving or receiving bribes involving colleagues, customers, partners, or any organisations and individuals. They

also encourage employees to speak up and report violations or suspicious behaviour through the Bank’s established reporting channels.

All anti-corruption and anti-bribery policies, procedures, and documents are published on Techcombank’s internal document management system, ensuring that all employees can readily access them.

To enhance employees’ awareness and capability in preventing corruption and bribery, Techcombank has included this topic as a mandatory annual training component for all employees through the Code of Ethics and Conduct course. In addition, Techcombank has strengthened internal communications through multiple channels. In particular, notable cases related to corruption and bribery are communicated transparently and in a timely manner to employees—including members of the Board of Directors and senior leadership—so that lessons learned can be drawn and any conduct involving elements of corruption or bribery is strictly avoided.

For any cases involving corruption or bribery, Techcombank applies strict disciplinary actions with no exceptions, including internal disciplinary accountability and, where applicable, liability under the law. This consistent enforcement approach is intended to protect the values of integrity and transparency and to reinforce a culture of compliance across the entire organisation.

During the year, Techcombank delivered anti-corruption communications to 100% of Board members and required 100% of employees to complete anti-corruption training through the Bank’s internal learning system.

At Techcombank, the principle of **“Zero tolerance for fraud and corruption”** is defined as a core value within our Code of Ethics and Conduct



6.5.4 | Whistleblowing and Reporting Misconduct



At Techcombank, we believe that remaining silent in the face of compliance breaches or suspected misconduct may effectively constitute a compromise with wrongdoing. We therefore encourage employees to speak up, in order to protect our customers, themselves, and the organisation.

1 Reporting channels

Techcombank is committed to listening to employees' feedback and reports through a network of internal reporting channels that are communicated across the organisation. In particular, employees may submit anonymous reports via:

- ☎ 24/7 hotline
- ✉ Internal whistleblowing email
- ⚠ For especially serious or urgent cases, employees may directly contact the Bank's compliance leadership through the internal escalation channel.

In addition, Techcombank conducts the annual "Do the Right Things Right" survey, enabling employees to raise concerns relating to actual or potential misconduct in their day-to-day work. Beyond whistleblowing channels, Techcombank also provides an email-based advisory channel, through which employees may seek guidance from relevant specialists on how to handle unclear or sensitive situations.

2 Commitment to confidentiality and whistleblower protection

Techcombank is committed to protecting whistleblowers and maintaining strict confidentiality, including:

- Ensuring the highest level of confidentiality for whistleblowing information; the identity of the reporting employee will not be disclosed under any circumstances.
- Zero tolerance for retaliation, intimidation, harassment, or any form of adverse treatment against whistleblowers; appropriate measures are implemented to protect the safety of whistleblowers and other relevant parties.
- Providing feedback on investigation outcomes and case handling to the whistleblower, in accordance with internal regulations and within permissible limits.
- Techcombank maintains a structured whistleblowing handling process, with clearly defined roles and responsibilities across relevant functions at each stage—from intake, investigation and verification, to whistleblower protection measures and disciplinary actions where breaches are confirmed.
- To ensure confidentiality and maximise protection for employees who speak up, Techcombank maintains a dedicated specialist team that is professionally competent in whistleblowing case handling and independent from the unit being reported. This provides a trusted foundation for employees to report misconduct with confidence.

6.6 | Supplier Management

Responsible Supplier Management

Techcombank recognizes that responsible supplier management is integral to safeguarding operational resilience, reputational integrity and sustainable value creation. In 2025, Techcombank continued to implement the Regulation on Partnership Development and Management and the Third-Party Risk Management Process, which collectively govern the onboarding, monitoring and evaluation of suppliers through assessment criteria on the level of environmental & social compliance practices. These frameworks incorporate a structured risk identification checklist

designed to assess potential operational, legal, reputational and ESG-related risks associated with third-party engagements. Suppliers are required to comply fully with applicable laws and regulations, including those relating to environmental protection, occupational health and safety, social security, labor standards and human rights. Through clear contractual requirements, monitoring mechanisms and defined accountability, Techcombank seeks to mitigate third-party risks while promoting responsible business conduct across its value chain.

Techcombank seeks to **mitigate third-party risks** while promoting responsible business conduct across its value chain.

Supporting Local Business

100% suppliers engaged by the head offices for operational purposes were domestic providers

In addition to strengthening risk oversight, Techcombank actively promotes the engagement of domestic suppliers to contribute to local economic development and value chain resilience. We prioritize qualified local vendors for operational activities where feasible, supporting inclusive growth and fostering stronger partnerships within the Vietnamese business ecosystem. In 2025, 100% suppliers engaged by the head offices for operational purposes were domestic providers. By leveraging local

expertise and capabilities, Techcombank not only enhances operational efficiency and responsiveness but also contributes to the development of local enterprises and supply chains. This approach reflects our commitment to sustainable procurement practices that balance commercial performance with broader economic and social impact, reinforcing our role as a responsible financial institution supporting national development.





APPENDIX

GRI MAPPING



GRI Mapping

GRI Standards	Disclosure	Section	Page
GRI 2: General Disclosures	2-1 Organizational details	Section About Techcombank	Page 6
GRI 2: General Disclosures	2-2 Entities included in the organization's sustainability reporting	Section Overview of Sustainability Report	Page 7
GRI 2: General Disclosures	2-3 Reporting period, frequency and contact point	Section Overview of Sustainability Report	Page 7
GRI 2: General Disclosures	2-4 Restatements of information	Section Overview of Sustainability Report	Page 7
GRI 2: General Disclosures	2-6 Activities, value chain and other business relationships	Section Business lines and locations, TCB's subsidiaries	Page 9
GRI 2: General Disclosures	2-7 Employees	Section Employee rights & benefits	Page 40 -48
GRI 2: General Disclosures	2-9 Governance structure and composition	Section Techcombank governance structure Section ESG governance	Page 57 - 58, 62
GRI 2: General Disclosures	2-10 Nomination and selection of the highest governance body	Section Techcombank governance structure Section ESG governance	Page 57 - 58, 62
GRI 2: General Disclosures	2-11 Chair of the highest governance body	Section Techcombank governance structure Section ESG governance	Page 57 - 58, 62
GRI 2: General Disclosures	2-12 Role of the highest governance body in overseeing the management of impacts	Section Techcombank governance structure Section ESG governance	Page 57 - 58, 62
GRI 2: General Disclosures	2-13 Delegation of responsibility for managing impacts	Section ESG governance	Page 62

GRI Mapping

GRI Standards	Disclosure	Section	Page
GRI 2: General Disclosures	2-14 Role of the highest governance body in sustainability reporting	Section ESG governance	Page 62
GRI 2: General Disclosures	2-15 Conflicts of interest	Section ESG governance	Page 58
GRI 2: General Disclosures	2-16 Communication of critical concerns	Section Techcombank governance structure Section ESG governance	Page 57 - 58, 62
GRI 2: General Disclosures	2-18 Evaluation of the performance of the highest governance body	Section Corporate Governance	Page 57 - 58
GRI 2: General Disclosures	2-19 Remuneration policies	Section Employee rights & benefits	Page 44 - 45
GRI 2: General Disclosures	2-20 Process to determine remuneration	Section Employee rights & benefits	Page 44 - 45
GRI 2: General Disclosures	2-22 Statement on sustainable development strategy	Section Techcombank's sustainability strategy	Page 10 - 12
GRI 2: General Disclosures	2-23 Policy commitments	Section ESG risk management	Page 63 – 67
GRI 2: General Disclosures	2-24 Embedding policy commitments	Section ESG risk management	Page 63 – 67
GRI 2: General Disclosures	2-25 Processes to remediate negative impacts	Section ESG governance Section ESG risk management	Page 62, 63 - 67
GRI 2: General Disclosures	2-26 Mechanisms for seeking advice and raising concerns	Section ESG risk management	Page 62 - 68

GRI Mapping

GRI Standards	Disclosure	Section	Page
GRI 2: General Disclosures	2-28 Membership associations	Section Green Products	Page 28
GRI 2: General Disclosures	2-29 Approach to stakeholder engagement	Section Stakeholder engagement	Page 59 - 61
GRI 2: General Disclosures	2-30 Collective bargaining agreements	Section Employee rights & benefits	Page 40
GRI 3: Material Topics	3-1 Process to determine material topics	Section Materiality Assessment Process	Page 18
GRI 3: Material Topics	3-2 List of material topics	Section Our List of Material Topics	Page 19 – 20
GRI 3: Material Topics	3-3 Management of material topics	Section Why material topics assessment is important to us	Page 17
GRI 201 Economic Performance	201-1 Direct economic value generated and distributed	Section Economic Contribution	Page 38 - 39
GRI 201 Economic Performance	201-3 Defined benefit plan obligations and other retirement plans	Section Employee rights & benefits	Page 44 - 45
GRI 202 Market Presence	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Section 2025 key sustainability highlights & achievements	Page 14
GRI 203 Indirect Economic Impacts	203-1 Infrastructure investments and services supported	Section Contribution to local communities	Page 49 - 51
GRI 203 Indirect Economic Impacts	203-2 Significant indirect economic impacts	Section Economic Contribution	Page 38 - 39

GRI Mapping

GRI Standards	Disclosure	Section	Page
GRI 204 Procurement Practices	204-1 Proportion of spending on local suppliers	Section Supplier Management	Page 73
GRI 205 Anti-corruption	205-1 Operations assessed for risks related to corruption	Section Code of Ethics and Crime Prevention	Page 71
GRI 205 Anti-corruption	205-2 Communication and training about anti-corruption policies and procedures	Section Code of Ethics and Crime Prevention	Page 71
GRI 207 Tax	207-1 Approach to tax	Section Economic Contribution	Page 39
GRI 301 Materials	301-1 Materials used by weight or volume	Section Sustainable Operation	Page 34
GRI 301 Materials	301-2 Recycled input materials used	Section Sustainable Operation	Page 34
GRI 302: Energy	302-1 Energy consumption within the organization	Section Sustainable Operation	Page 33
GRI 302: Energy	302-3 Energy intensity	Section Sustainable Operation	Page 33
GRI 302: Energy	302-4 Reduction of energy consumption	Section Sustainable Operation	Page 33
GRI 303: Water and Effluents	303-2 Management of water discharge-related impacts	Section Sustainable Operation	Page 35
GRI 303: Water and Effluents	303-4 Water discharge	Section Sustainable Operation	Page 35

GRI Mapping

GRI Standards	Disclosure	Section	Page
GRI 303: Water and Effluents	303-5 Water consumption	Section Sustainable Operation	Page 33
GRI 304: Biodiversity	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas	Section Sustainable Operation	Page 36
GRI 305: Emissions	305-1 Direct (Scope 1) GHG emissions	Section Sustainable Operation	Page 31 - 32
GRI 305: Emissions	305-2 Energy indirect (Scope 2) GHG emissions	Section Sustainable Operation	Page 31 - 32
GRI 305: Emissions	305-3 Other indirect (Scope 3) GHG emissions	Section Sustainable Operation	Page 31 - 32
GRI 305: Emissions	305-4 GHG emissions intensity	Section Sustainable Operation	Page 31 - 32
GRI 305: Emissions	305-5 Reduction of GHG emissions	Section Sustainable Operation	Page 31 - 32
GRI 306: Waste	306-1 Waste generation and significant waste-related impacts	Section Sustainable Operation	Page 35
GRI 306: Waste	306-2 Management of significant waste-related impacts	Section Sustainable Operation	Page 35
GRI 306: Waste	306-3 Waste generated	Section Sustainable Operation	Page 35
GRI 306: Waste	306-4 Waste diverted from disposal	Section Sustainable Operation	Page 35

GRI Mapping

GRI Standards	Disclosure	Section	Page
GRI 306: Waste	306-5 Waste directed to disposal	Section Sustainable Operation	Page 35
GRI 308: Supplier Environmental Assessment	308-1 New suppliers that were screened using environmental criteria	Section Supplier Management	Page 73
GRI 401: Employment	401-1 New employee hires and employee turnover	Section Employee rights & benefits	Page 41
GRI 401: Employment	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Section Employee rights & benefits	Page 44 - 45
GRI 401: Employment	401-3 Parental leave	Section Employee rights & benefits	Page 44
GRI 402: Labor/Management Relations	402-1 Minimum notice periods regarding operational changes	Section Employee rights & benefits	Page 40
GRI 403: Occupational Health and Safety	403-1 Occupational health and safety management system	Section Employee rights & benefits	Page 43
GRI 403: Occupational Health and Safety	403-2 Hazard identification, risk assessment, and incident investigation	Section Employee rights & benefits	Page 43
GRI 403: Occupational Health and Safety	403-3 Occupational health services	Section Employee rights & benefits	Page 43
GRI 403: Occupational Health and Safety	403-4 Worker participation, consultation, and communication on occupational health and safety	Section Employee rights & benefits	Page 43
GRI 403: Occupational Health and Safety	403-5 Worker training on occupational health and safety	Section Employee rights & benefits	Page 43

GRI Mapping

GRI Standards	Disclosure	Section	Page
GRI 403: Occupational Health and Safety	403-6 Promotion of worker health	Section Employee rights & benefits	Page 43
GRI 403: Occupational Health and Safety	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationship	Section Employee rights & benefits	Page 43
GRI 403: Occupational Health and Safety	403-8 Workers covered by an occupational health and safety management system	Section Employee rights & benefits	Page 43
GRI 403: Occupational Health and Safety	403-9 Work-related injuries	Section Employee rights & benefits	Page 43
GRI 403: Occupational Health and Safety	403-10 Work-related ill health	Section Employee rights & benefits	Page 43
GRI 404: Training and Education	404-1 Average hours of training per year per employee	Section Employee rights & benefits	Page 47
GRI 404: Training and Education	404-2 Programs for upgrading employee skills and transition assistance	Section Employee rights & benefits	Page 47
GRI 404: Training and Education	404-3 Percentage of employees receiving regular performance and career development reviews	Section Employee rights & benefits	Page 48
GRI 405: Diversity and Equal Opportunity	405-1 Diversity of governance bodies and employees	Section Employee rights & benefits	Page 41 - 42
GRI 405: Diversity and Equal Opportunity	405-2 Ratio of basic salary and remuneration of women to men	Section 2025 key sustainability highlights & achievement Section Employee rights & benefits	Page 14, 41 - 42
GRI 406: Non-discrimination	406-1 Incidents of discrimination and corrective actions taken	Section Employee rights & benefits	Page 40 - 42

GRI Mapping

GRI Standards	Disclosure	Section	Page
GRI 407: Freedom of Association and Collective Bargaining	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Section Employee rights & benefits Section Supplier Management	Page 40, 73
GRI 408: Child Labor	408-1 Operations and suppliers at significant risk for incidents of child labor	Section Employee rights & benefits Section Supplier Management	Page 40, 73
GRI 409: Forced or Compulsory Labor	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Section Employee rights & benefits Section Supplier Management	Page 40, 73
GRI 413: Local Communities	413-1 Operations with local community engagement, impact assessments, and development programs	Section Contribution to local communities	Page 49 - 51
GRI 413: Local Communities	413-2 Operations with significant actual and potential negative impacts on local communities	Section Contribution to local communities Section Customer protection and satisfaction	Page 49 - 54
GRI 414: Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	Section Supplier Management	Page 73
GRI 417: Marketing and Labeling	417-1 Requirements for product and service information and labeling	Section Stakeholder engagement	Page 60
GRI 418: Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Section Customer protection and satisfaction	Page 52 - 54