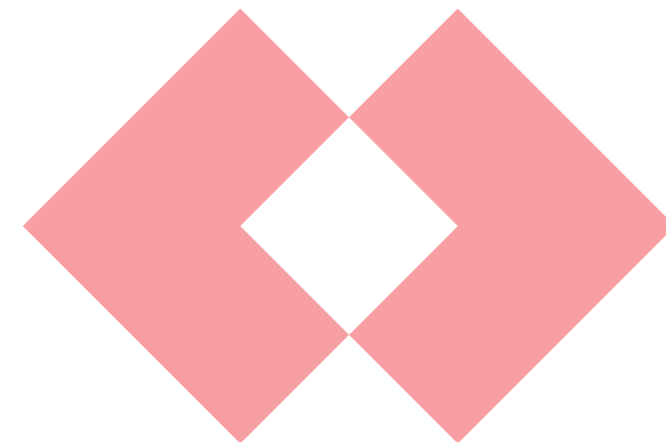


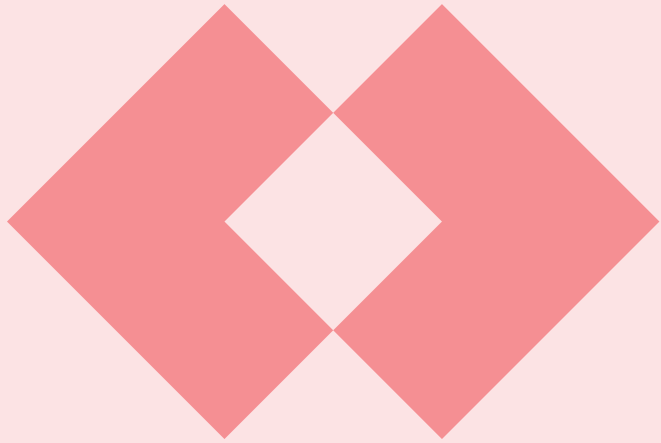


Techcombank

6M26 Earnings Call

Hanoi, 22 July 2026





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6M26 Earnings Call

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01

Highlights



Strong Earnings Momentum Backed by Balance Sheet Strength

Sustained earnings growth

	2Q26	6M26
TOI (VND)	14.9 Tn	28.6 Tn
TOI YoY growth	17.3%	17.5%
PBT (VND)	9.7 Tn	18.5 Tn
PBT YoY growth	22.4%	22.5%
ROA LTM	2.4%	2.4%
ROE LTM	16.0%	16.0%
NIM LTM ³	3.6%	3.6%
CIR	30.9%	29.7%



Profitability

Solid capital, sound asset quality



Asset Quality

14.3% YTD

Credit growth¹
vs. 10.6% in 6M25

125.5%

Coverage ratio
vs. 106.4% in 6M25

1.15%

NPL Ratio
vs. 1.32% in 6M25



Capital &
Liquidity

15.0%

Industry-leading CAR
vs. 15.0% in 6M25

38.3%

CASA ratio²
vs. 41.1% in 6M25

Notes: for this slide: P&L items are numbers in the reporting period i.e., 6M26, BS items are at the end of the reporting period ; 1. Bank-only credit growth, including infrastructure and social housing projects exempt from credit quota; 2. In line with their financial nature, Auto-earning 2.0 balances are included in the "Savings Account" component of CASA. 3. NIM LTM based on daily interest earning asset balance in the reporting period

6M26 Earnings Call

Section

02

Economic Update



Resilient GDP growth in 6M26 despite geopolitical headwinds



8.4%

2Q26 GDP growth rate

vs. 8.2% in 2Q25



5.3%

2Q26 CPI

vs. 3.3% in 2Q25

2Q26 FDI Disbursement

USD 7.6 billion

vs. USD 6.8 billion in 2Q25

PMI

Monthly avg.

51.7

vs 48.1 in 2Q25

2Q26 Export growth

22.7% YoY

vs. 19.6% in 2Q25

USD/VND

2Q26 Avg, Interbank rate

26,333

up 2.3% QoQ

Cautious credit growth target as the SBV maintains a prudent stance to manage risks



8.51% YTD

Banking system's credit growth

vs. 9.9% in 6M25



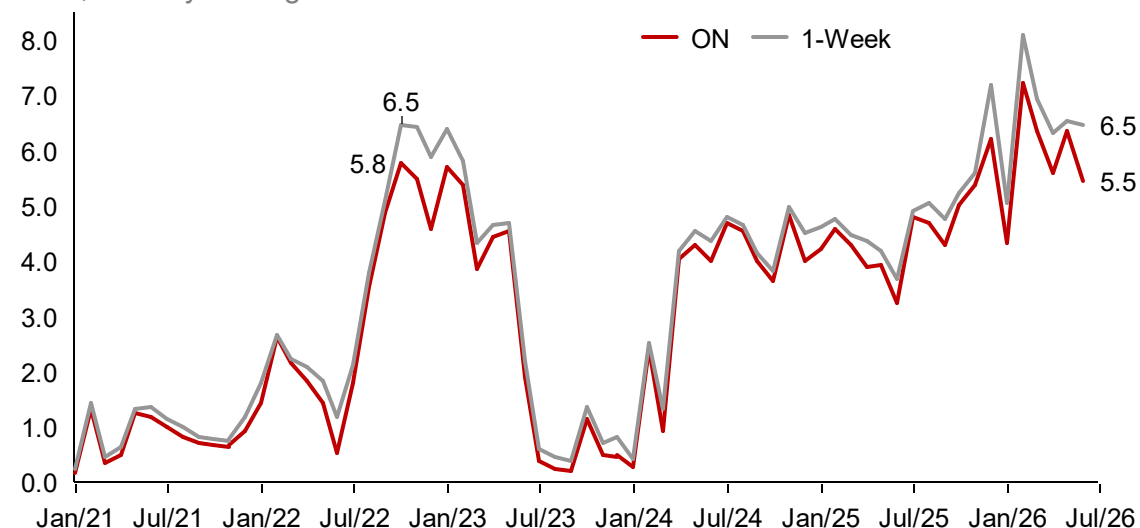
5.02% YTD

Banking system's deposit growth

vs. 8.6% in 6M25

ON, 1-Week Interbank rates

%, Monthly Average



6M26 Earnings Call

Section

03

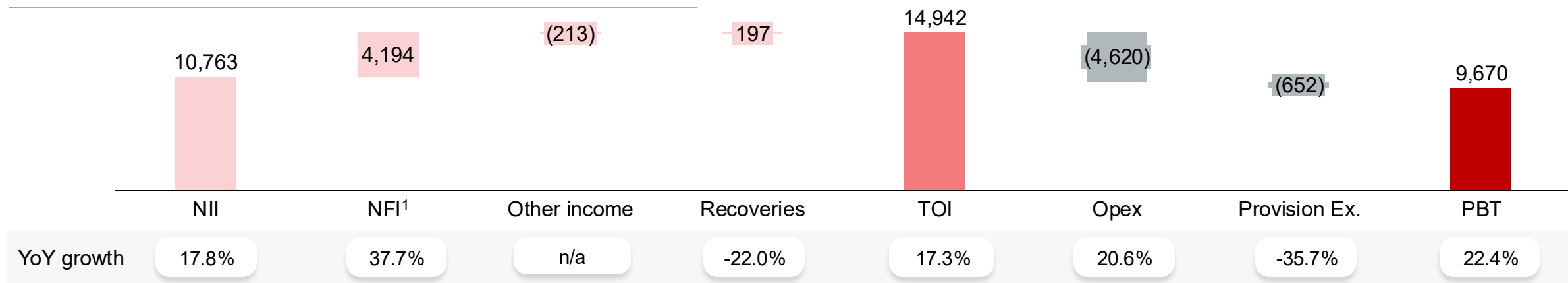
Financial Results



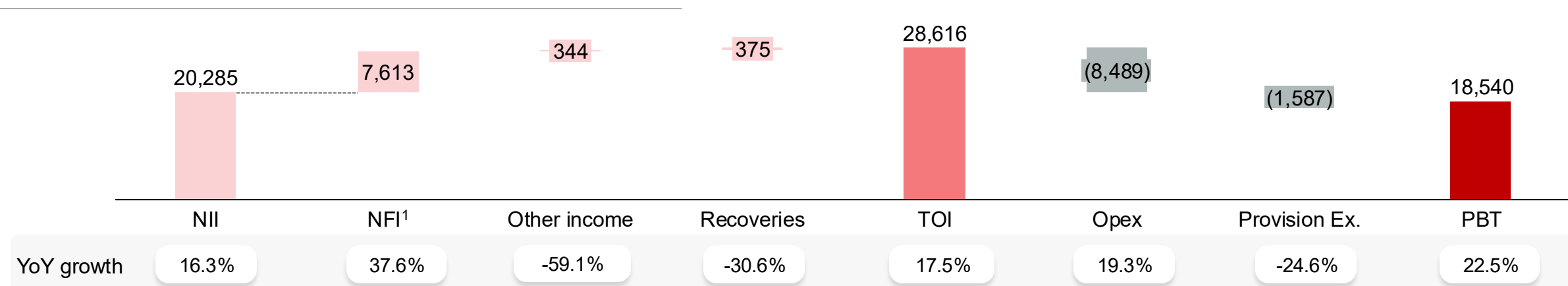
Broad-Based Revenue Growth Drives Record Quarterly PBT

- Record quarterly PBT, up 22.4% YoY, driven by robust revenue growth and lower credit provisions
 - NII expanded 16.3% YoY, benefiting from infrastructure lending and mix optimization toward higher-yield assets
 - NFI surged 37.6% YoY, led by insurance services, cards, and trade finance-related fees

2Q26 Earnings breakdown (VND Bn)



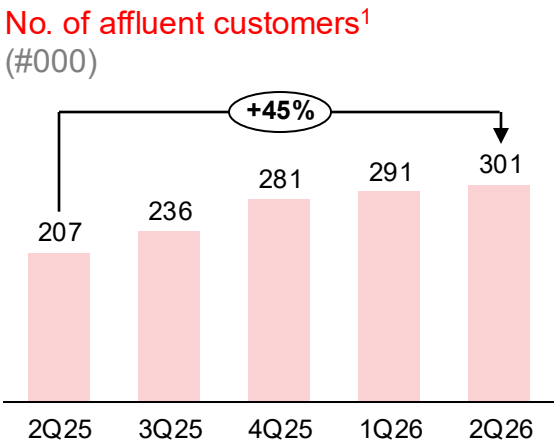
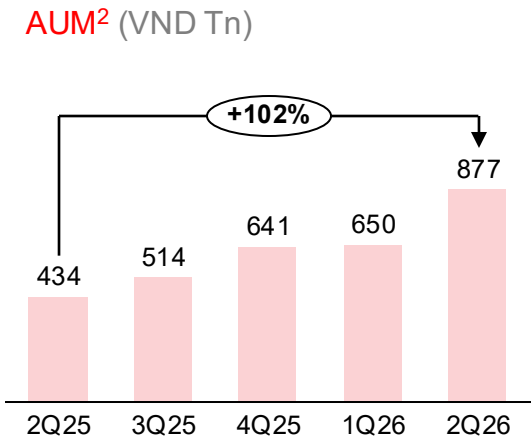
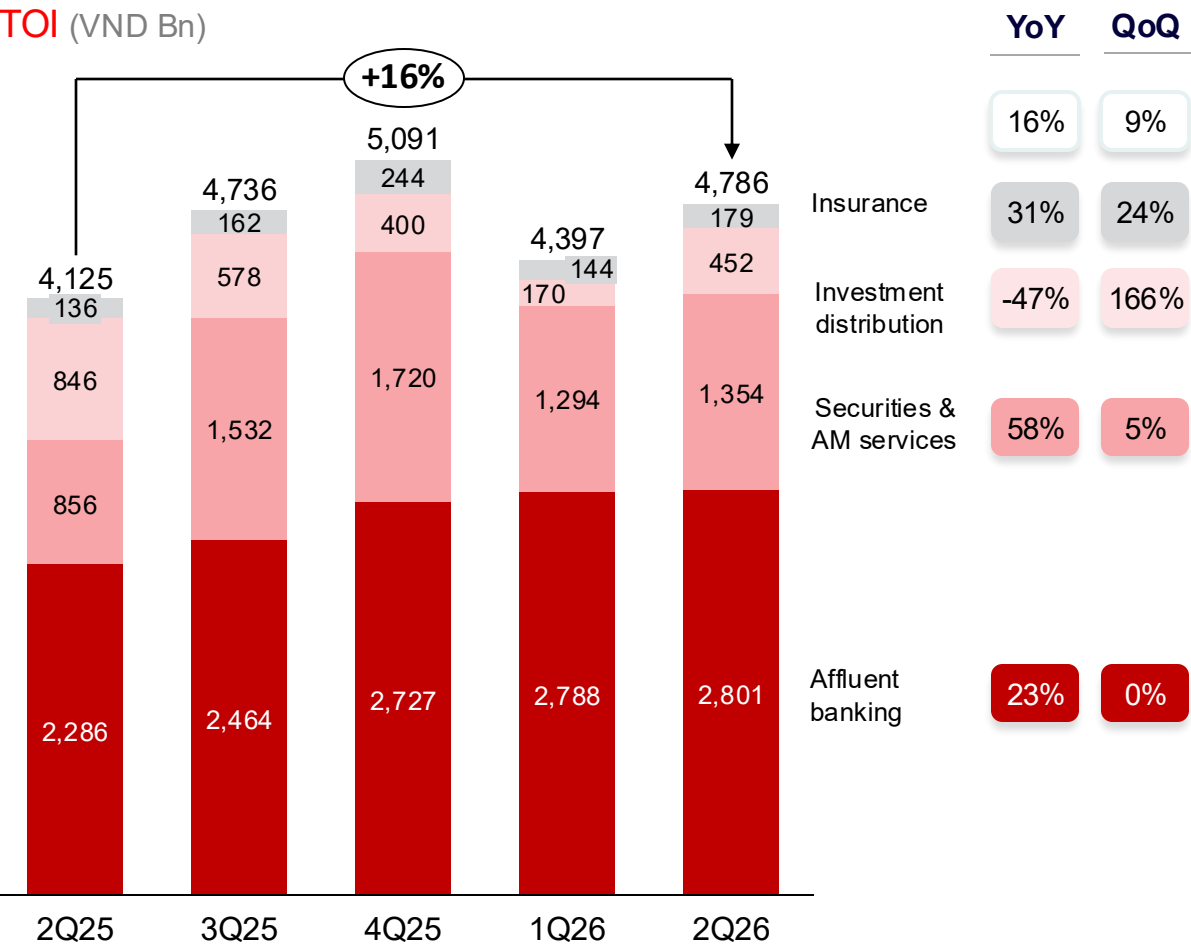
6M26 Earnings breakdown (VND Bn)



Notes: 1. Refer to NFI calculation on slide 16.

Wealth Bank: Strong Franchise Momentum Despite Market Headwinds

- 2Q26 TOI regained strong QoQ momentum particularly for distribution services, underscoring the resilience of the Bank's diversified fee income model and differentiated wealth management franchise
- Both AUM and affluent client base maintained an accelerated growth trajectory, while market share in equity brokerage continued to expand



Key metrics

32.4%
Cost Income Ratio
2Q25: 34.6%

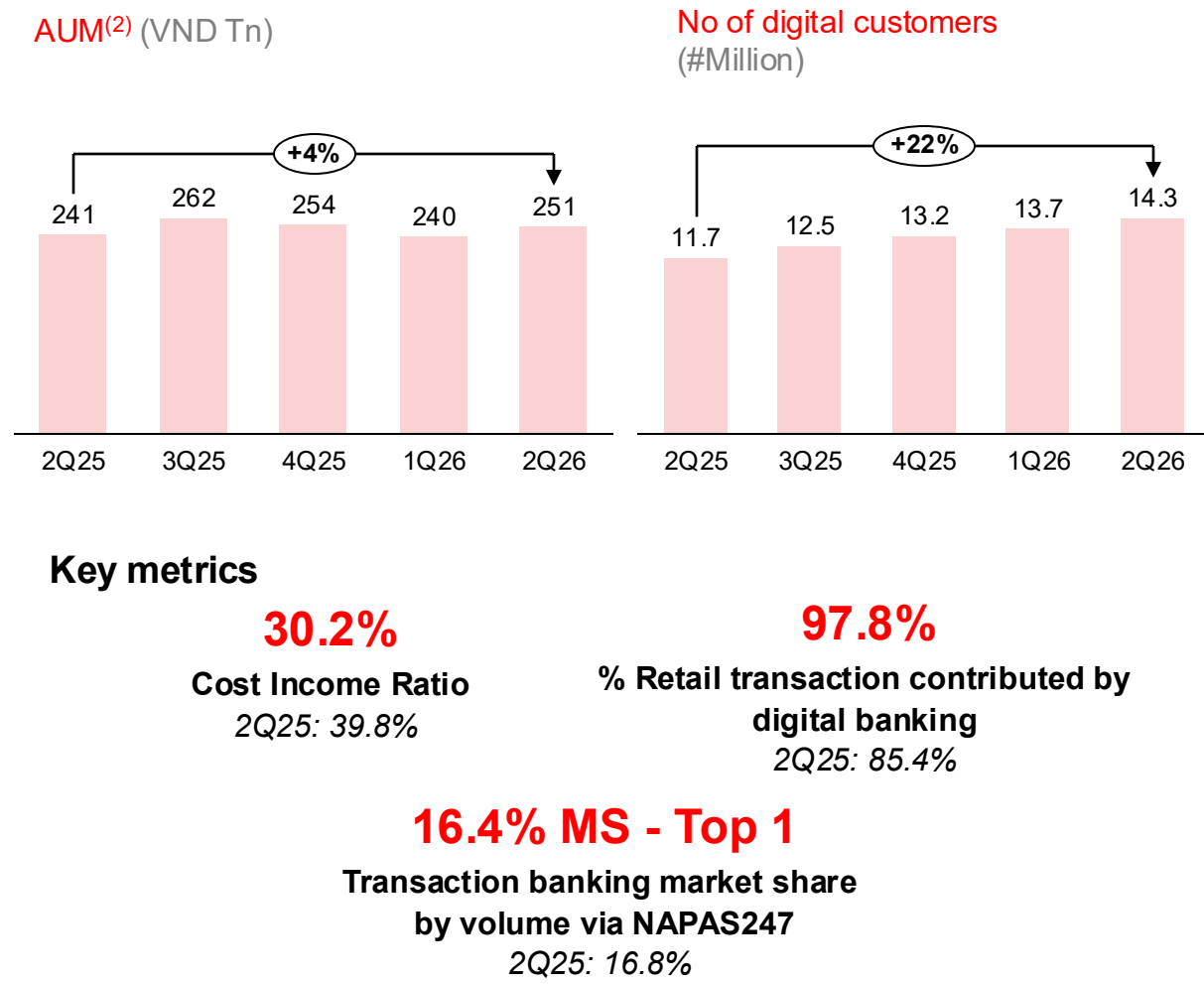
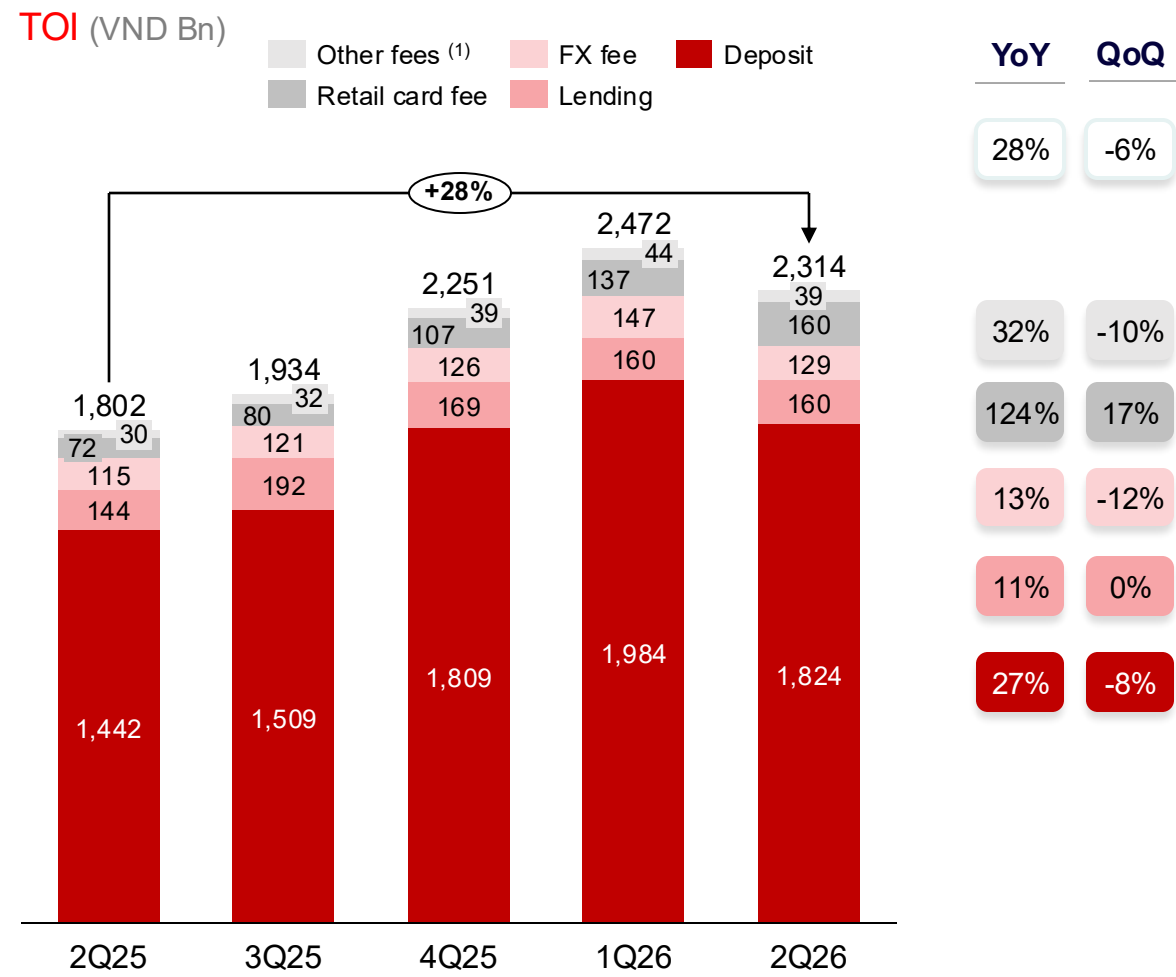
48%
Bond advisory market share
excl. bank bonds in 2Q26
2Q25: 45%

9.4% on HSX & 9.0% on HNX
Equity brokerage market share
2Q25: 7.5% & 8.8% respectively

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

Digital Bank: Strong Engagement Driving Structural Operating Efficiency

- Customer acquisition and transaction flow contribution continued to strengthen, highlighting the quality and scalability of TCB's digital ecosystem
- TOI grew 28% YoY on the back of robust growth momentum from deposit and retail card fee, despite a modest QoQ moderation from a high base in Q1
- CIR improved to a healthy 30.2%, reflecting enhanced operating efficiency and disciplined cost management

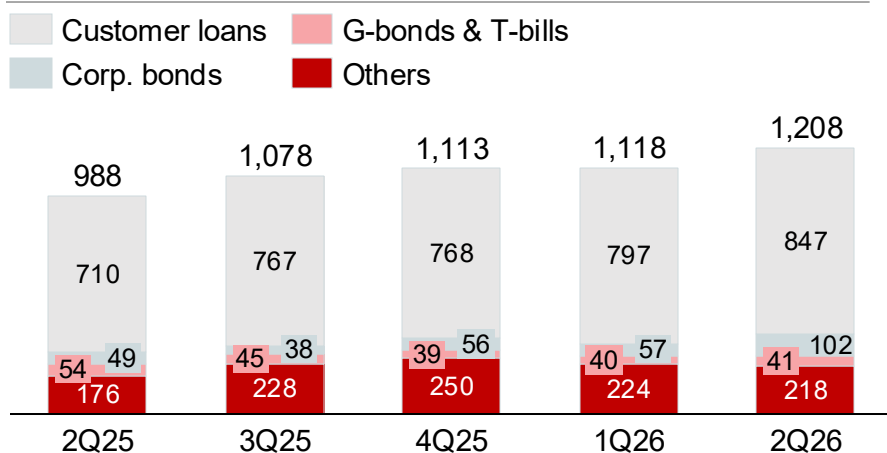


Notes: 1. Including Guarantee and Remittance fee. 2. Including CASA, TD, CD. 3. Including transaction volume, value for Remittance, Guarantee, FX.

Asset Yields Improved on Favorable Portfolio Dynamics

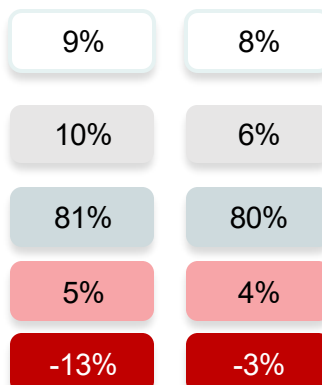
- Portfolio optimization and asset repricing lifted asset yields to 8.1%, supporting quarterly NIM recovery despite a higher cost of funds
- Funding growth remained healthy amid heightened pricing competition, underscoring the Bank's franchise strength and deepening customer relationship

Interest earning assets (IEA) mix (VND Tn)

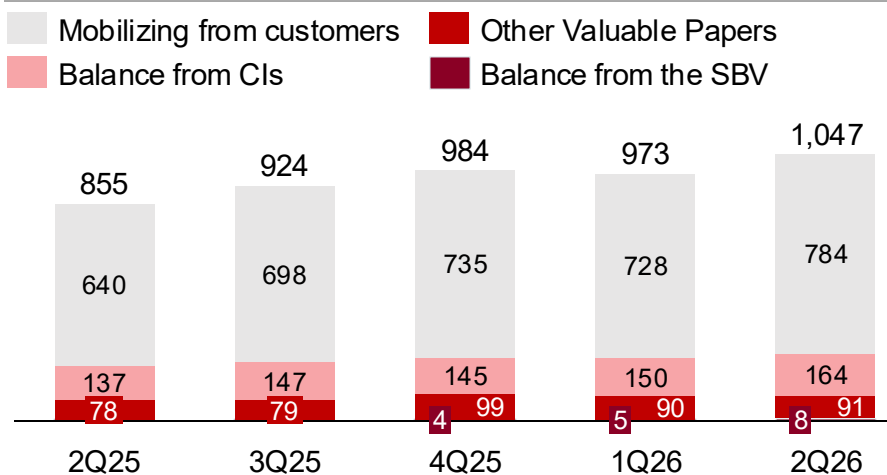


YTD

QoQ

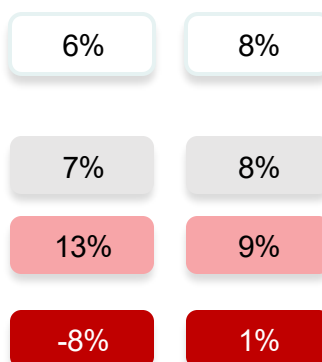


Funding Mix (VND Tn)

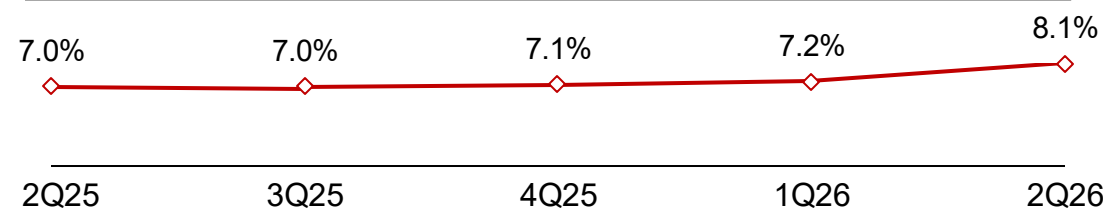


YTD

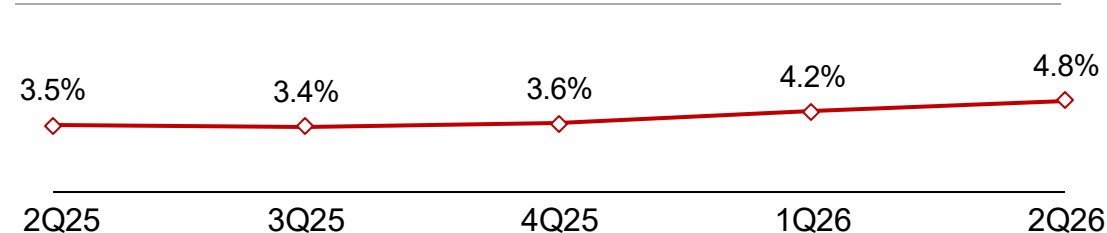
QoQ



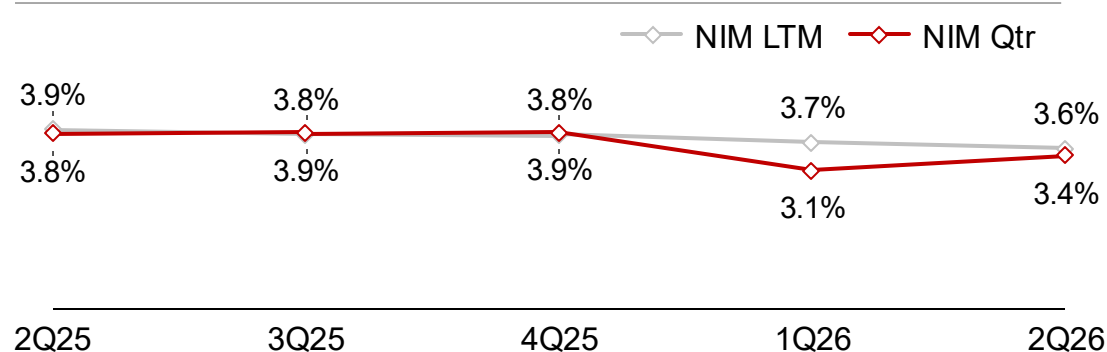
Asset yields¹



Cost of funds¹



NIM¹

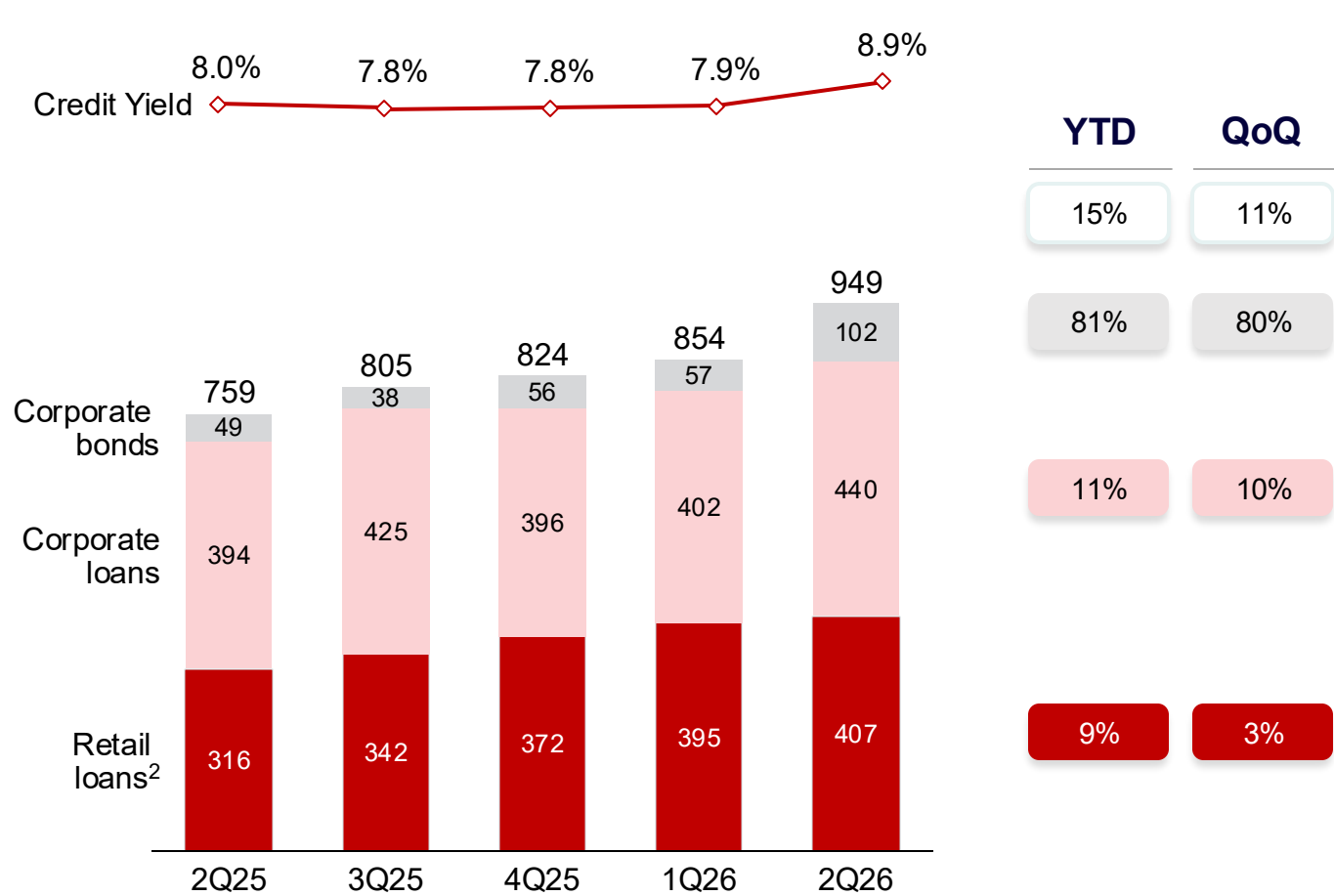


Notes: 1. Asset yield, cost of fund, NIM LTM and NIM Qtr based on average daily balances in the reporting period.

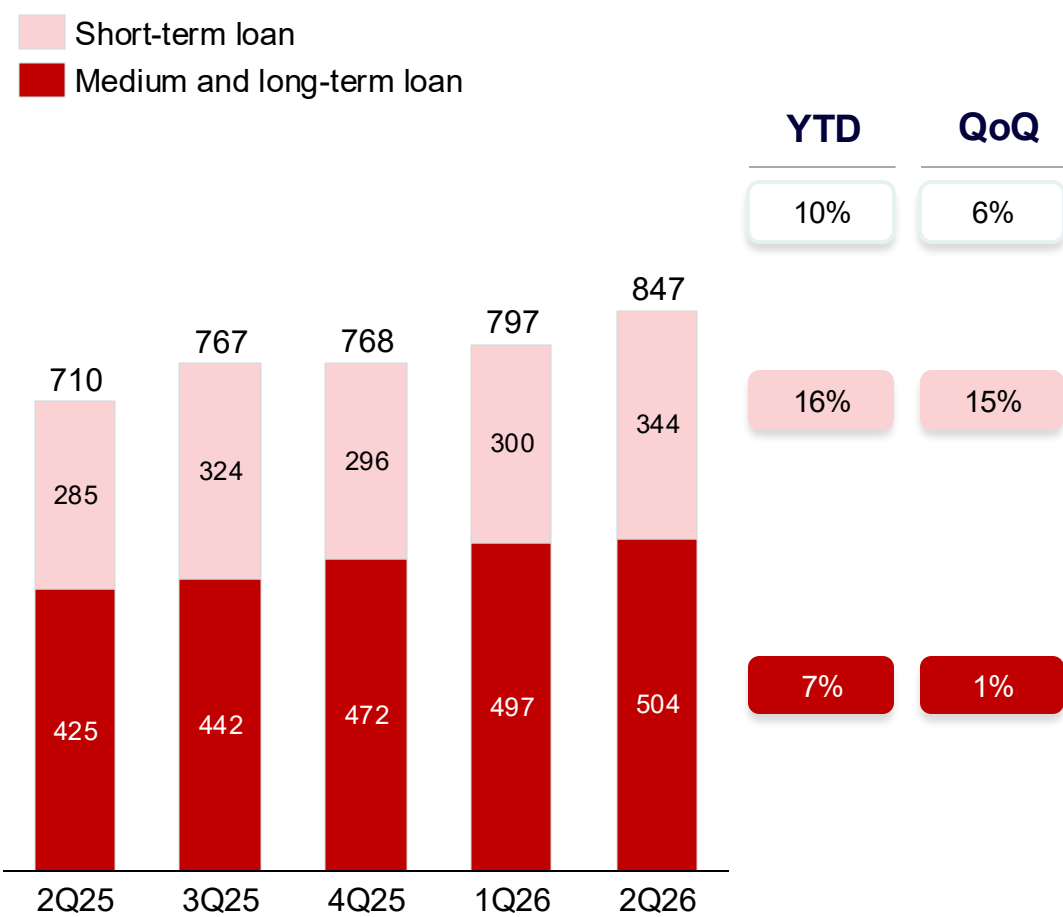
Multiple Growth Engines Driving Credit Expansion

- Credit growth accelerated across both retail and corporate segments in 2Q26
- A greater share of short-term loans contributed to a more balanced portfolio mix and improved balance-sheet flexibility

Credit mix¹ (VND Tn)



Loan mix by term (VND Tn)

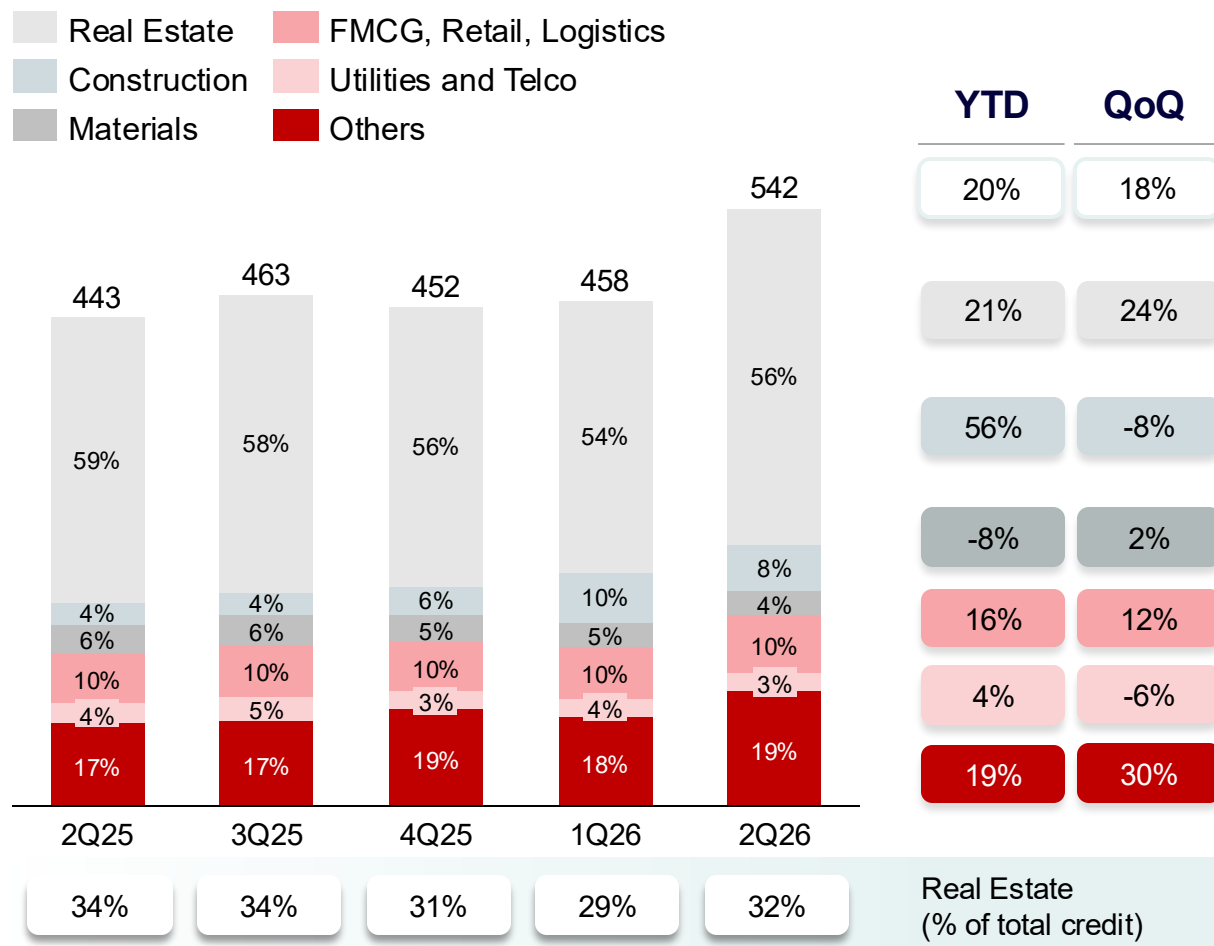


Notes: 1. Total credit provided on consolidated basis. At the bank-only level credit growth, per SBV regulation, was 11.6% for 6M26; 2. Retail loans include margin lending by TCBS

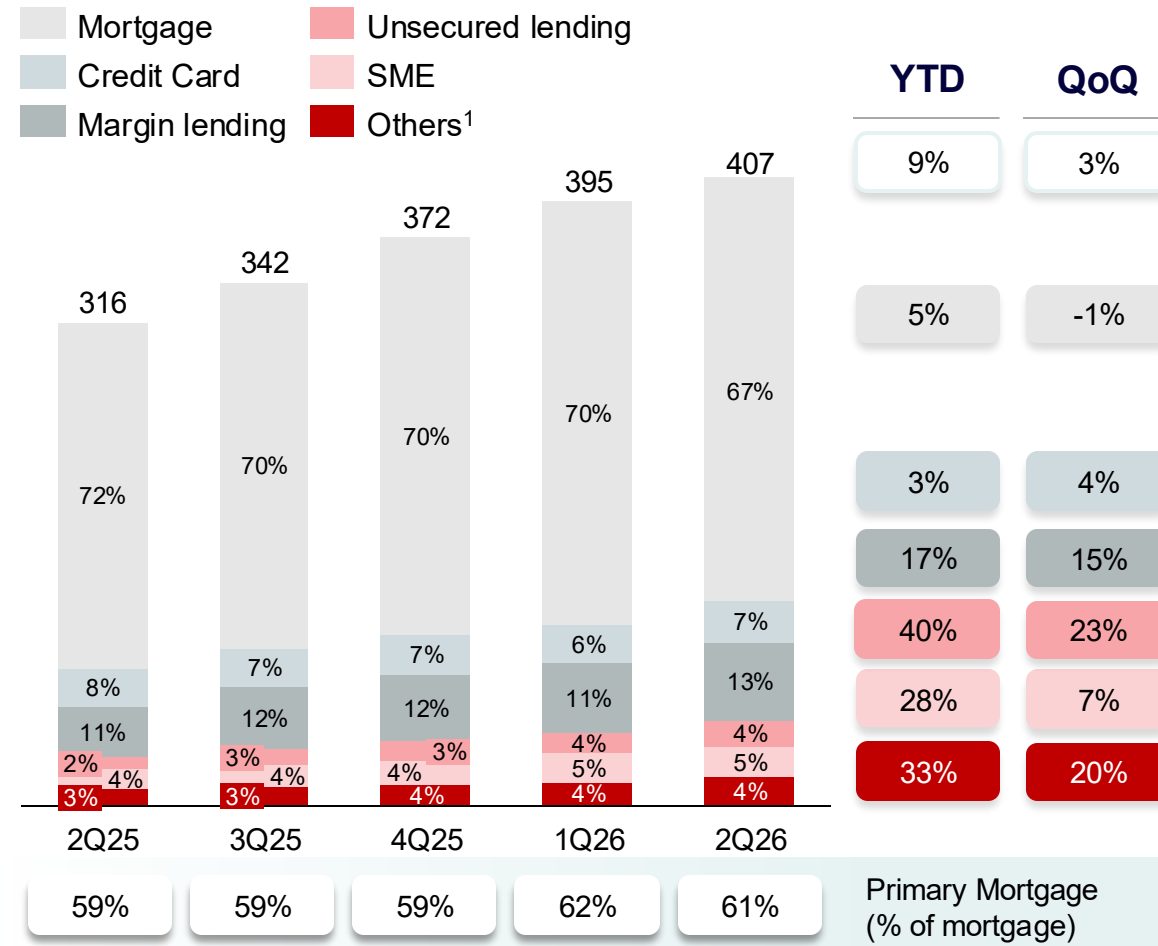
Well Positioned to Capture Credit Demand Across the Economy

- Retail demand remained robust, particularly in higher-yield segments, with unsecured lending up 40% and SME up 28% YTD
- In Corporate credit, construction credit grew 56.3% YTD to VND 41.3 trillion, on the back of accelerating infrastructure investment

Corporate credit by sector (VND Tn)



Retail and SME credit by product (VND Tn)



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

Housing Demand Remains Intact

New mortgage loan disbursements in 2Q26 were lower than in 1Q26 due to:

- RE market recovery remained selective, with project launches improving but converting unevenly into transactions and mortgage disbursements
- Elevated property prices led homebuyers to adopt a more cautious approach to purchase and financing decisions

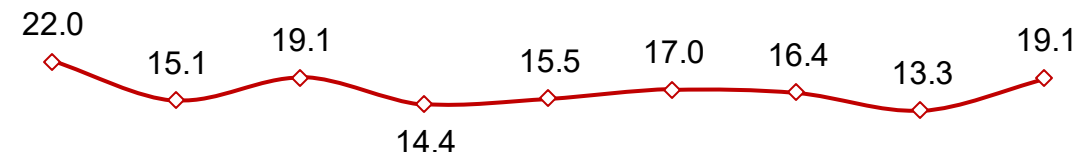
Condominium Market in 2Q26¹

	HANOI	HCMC
New Supply	8,623 units ▲ + 26% YoY	6,573 units ▼ - 6% YoY
Sold Units	5,840 units ▼ - 4% YoY	5,908 units ▼ - 11% YoY
Primary Selling Prices	VND 95m/sqm ▲ + 12% QoQ ▲ + 21% YoY	VND 76m/sqm ▲ + 8% QoQ ▲ + 16% YoY
Secondary Selling Prices	VND 60m/sqm ▼ - 3% QoQ ▲ + 13% YoY	VND 62m/sqm ▲ + 2% QoQ ▲ + 25% YoY

Source: 1. CBRE reports

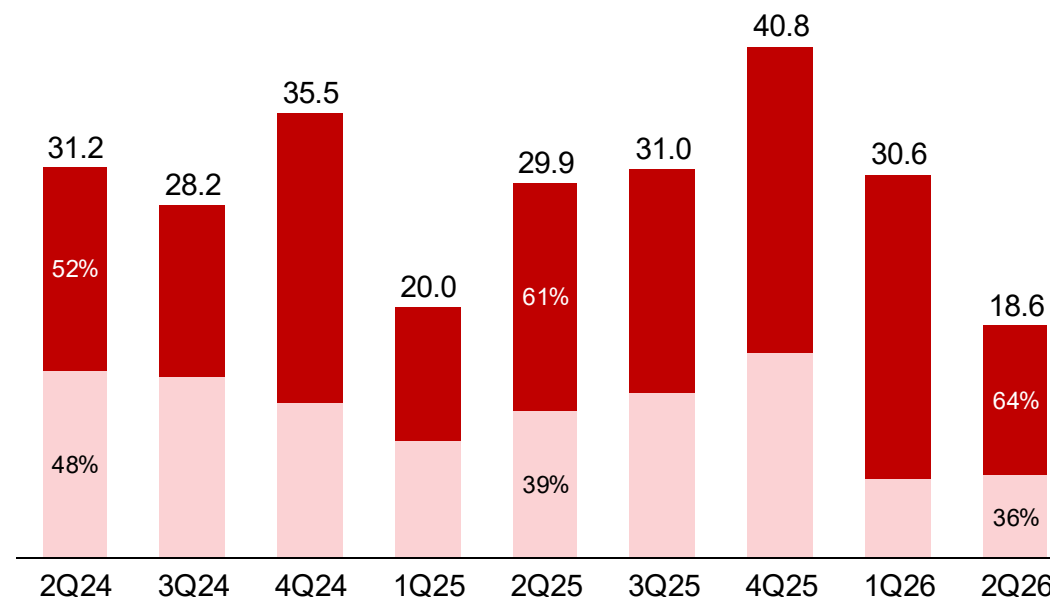
Techcombank Mortgage Prepayment & Disbursement (VND Tn)

Pre-payment (VND Tn)



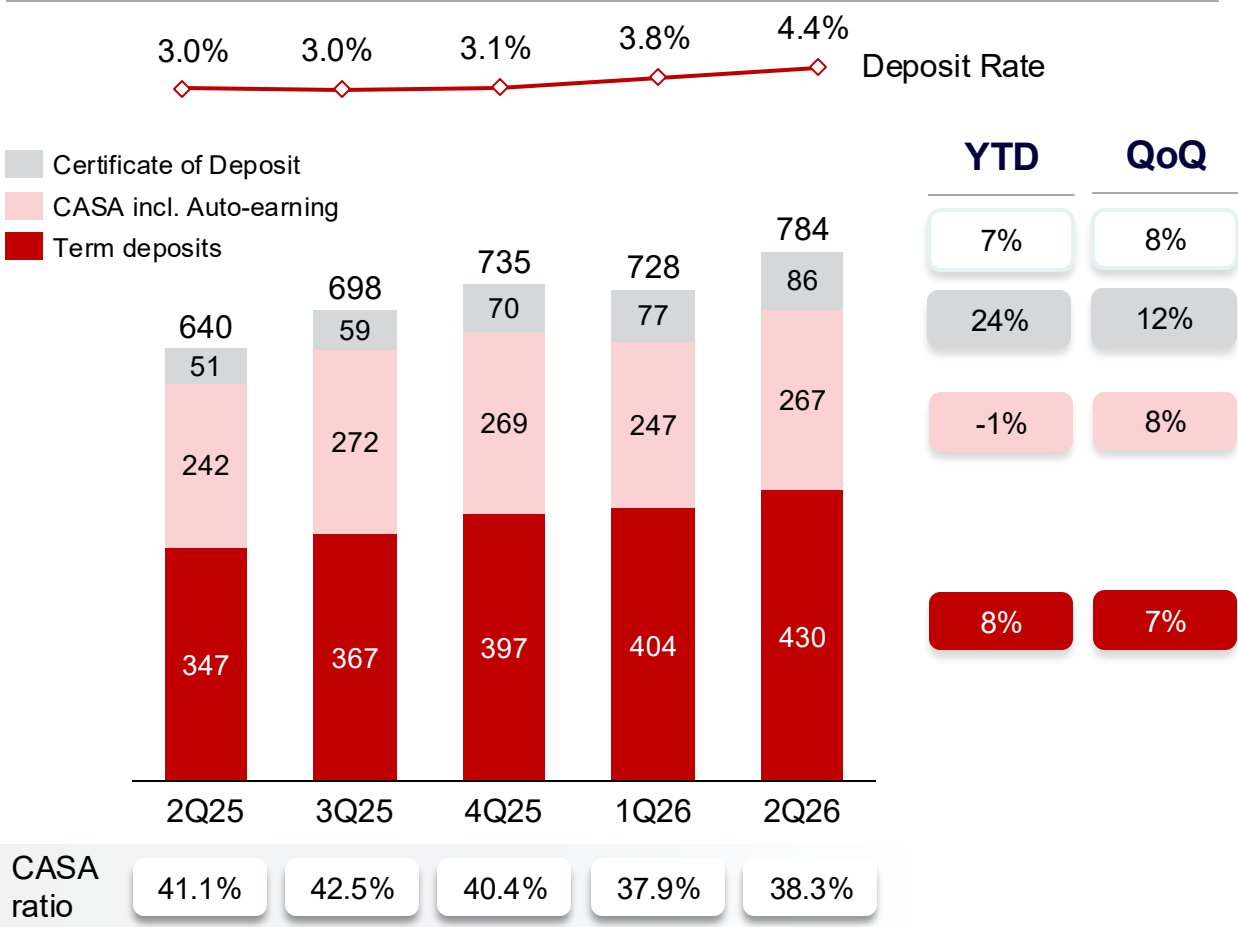
Disbursement (VND Tn)

■ Mortgage primary ■ Mortgage secondary

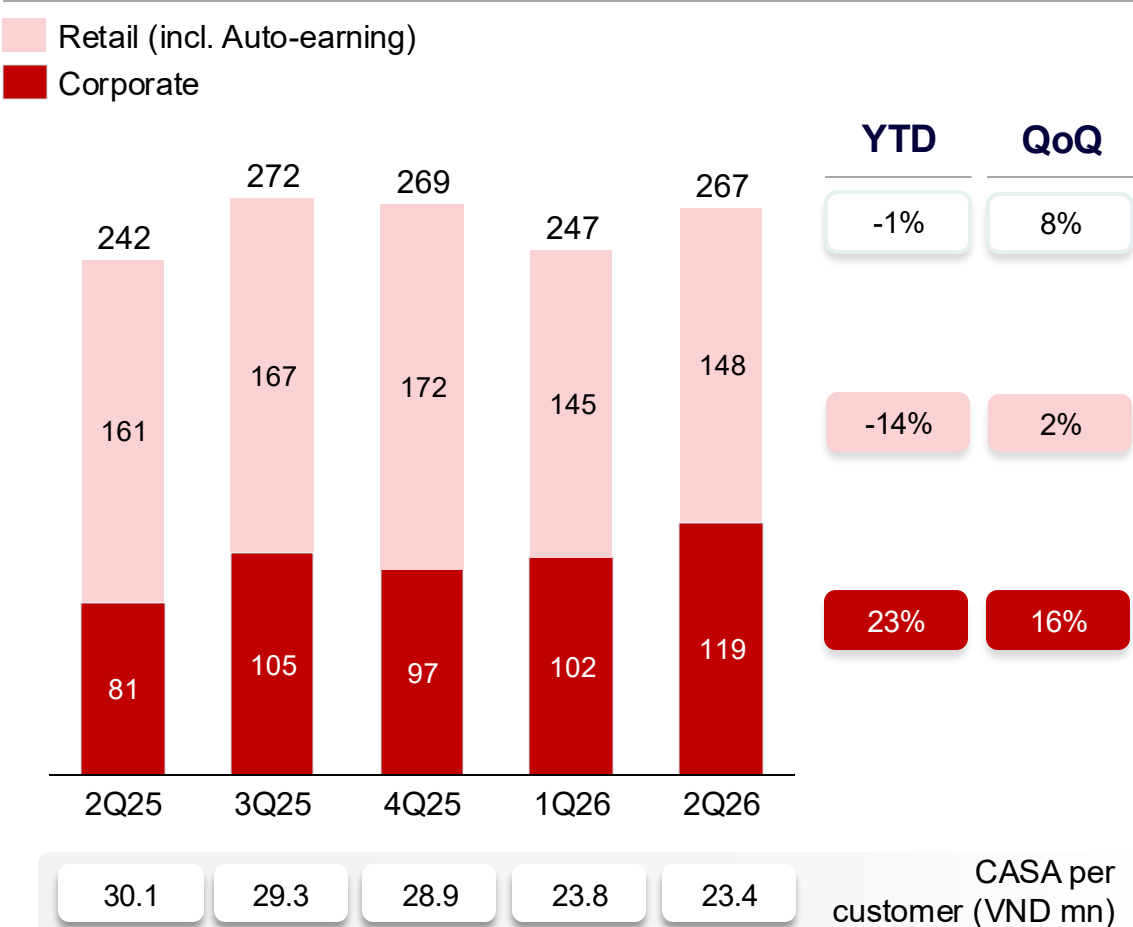


- CASA ratio improved to 38.3%, supported by an 8% QoQ increase in CASA balances
- Transaction banking momentum on the corporate side helped offset the impact of elevated deposit rates on retail CASA

Mobilizing from customers by type (VND Tn)



CASA by segment (VND Tn)

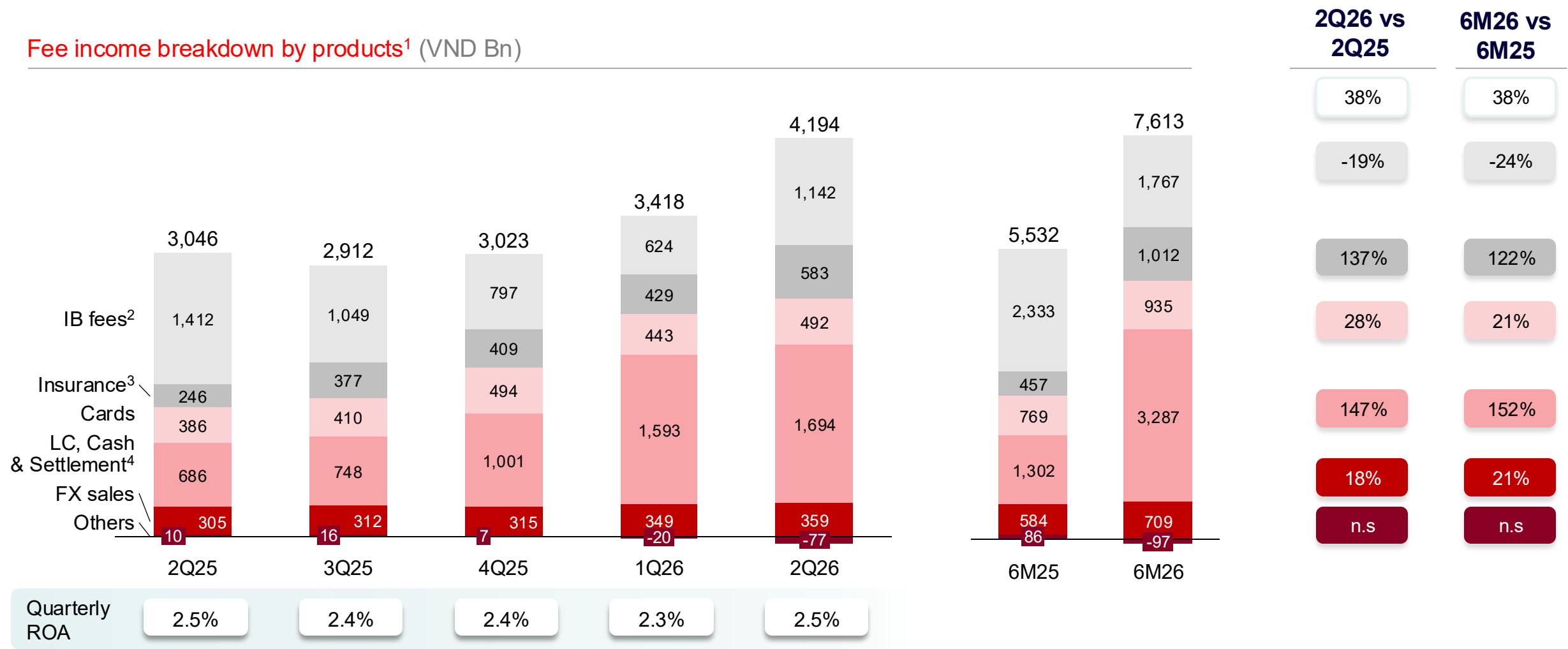


Note: CASA ratio = CASA including Auto-earning / (CASA including Auto-earning + Term deposits)

Fee Income Scaling Across Core Businesses

- IB exhibited a strong recovery in 2Q26, with fee income increasing 82.9% QoQ driven by bond advisory and distribution activities
- Triple-digit YoY insurance growth was enabled by Techcom Life's full rollout, while LC fees accelerated on rising adoption of new LC solutions

Fee income breakdown by products¹ (VND Bn)



Ecosystem Expansion to Deepen Customer Engagement and Drive Growth

Expanded merchant acquisition through T-Shop's digital platform



1

all-in-one solution



2 minutes

registration time



5 years

free of charge

Strengthened SME growth through integrated financial solutions



Guarantees issued within **1 hour** (express processing)



Credit limit approved within **1-2 hours**



Bid bond issuance at **zero fee**



Strong new-to-bank (NTB) acquisition with **14% NTB market share**

Techcom Life extends customer value through market-leading protection solutions

Strengthening market leadership

- **#1** in banca with **21% market share**¹
- **#5** life insurer with **9% market share**¹

Flagship universal life product driving market success

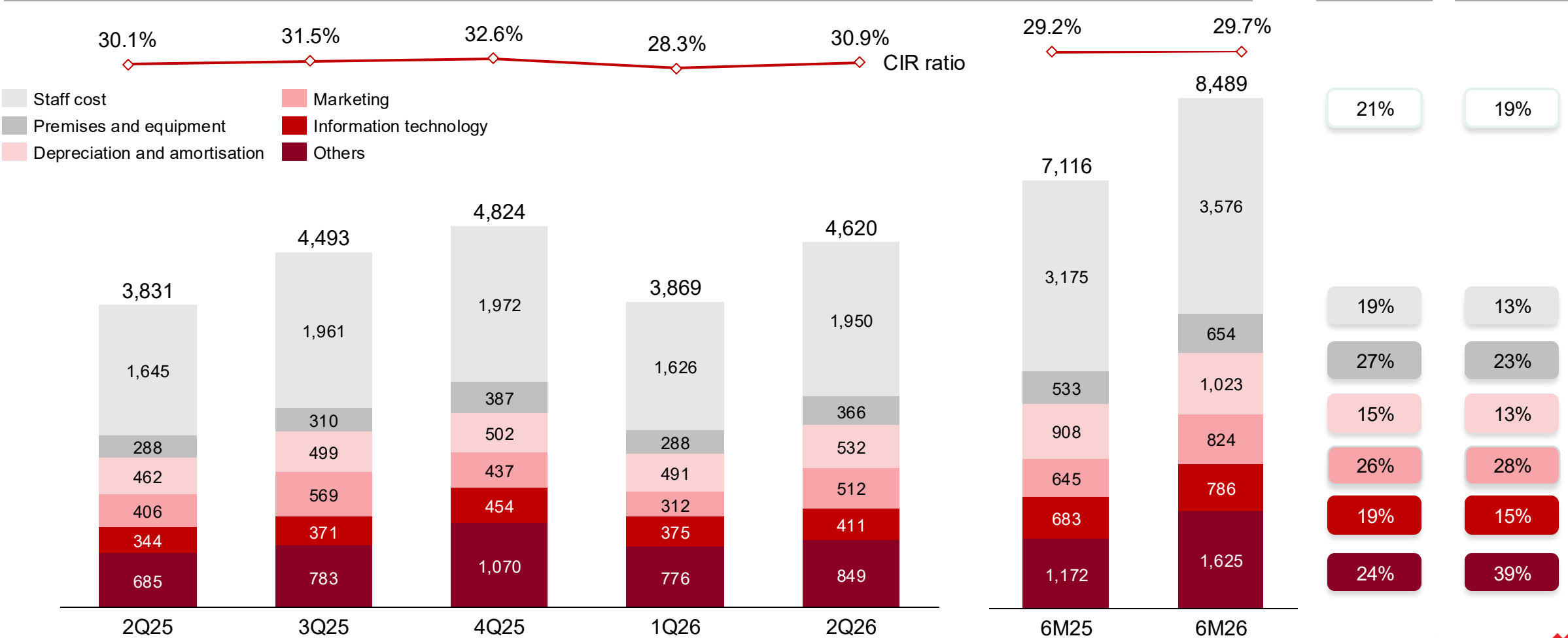
- **4X** ticket size vs. market average
- **10 minutes** insurance policy issuance time
- **~100%** paperless



Efficient Cost Management with CIR sustained at ~30%

- The increase in operational costs reflected continued investments in technology, human resources, as well as marketing cost for customer acquisition and engagement initiatives
- Disciplined cost management kept CIR at 30.9% in 2Q26

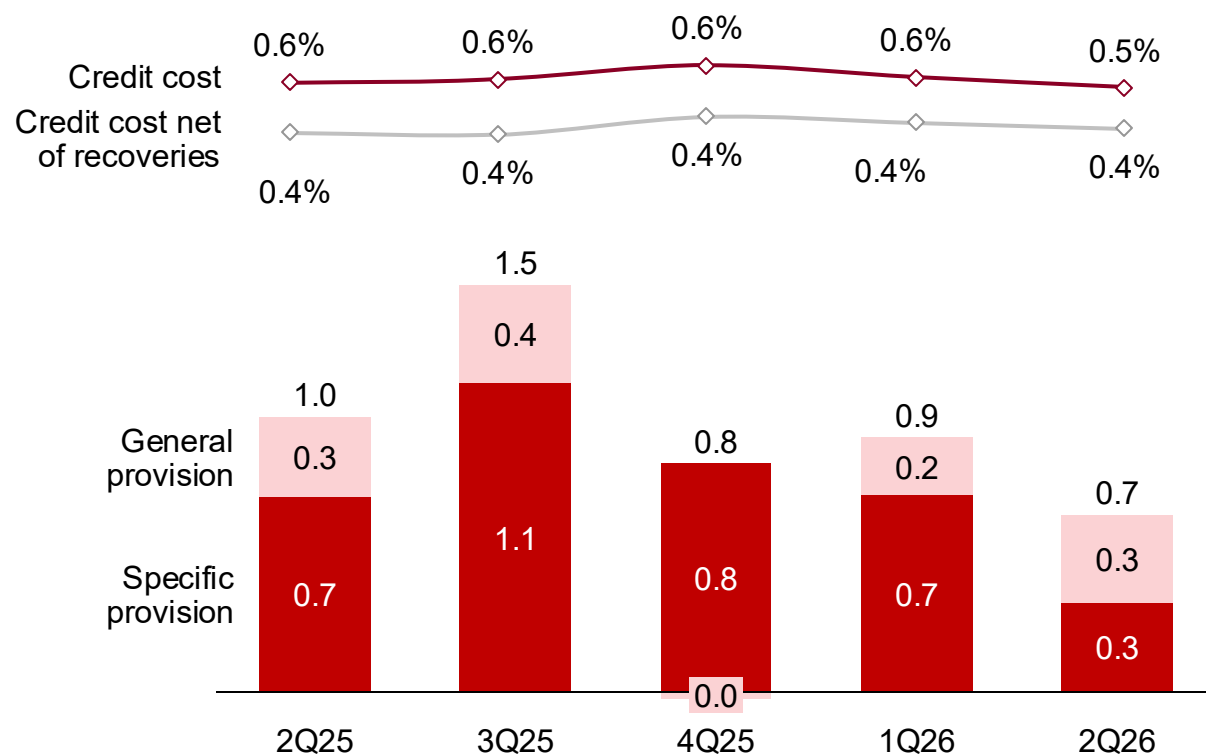
Operating expenses (VND Bn)



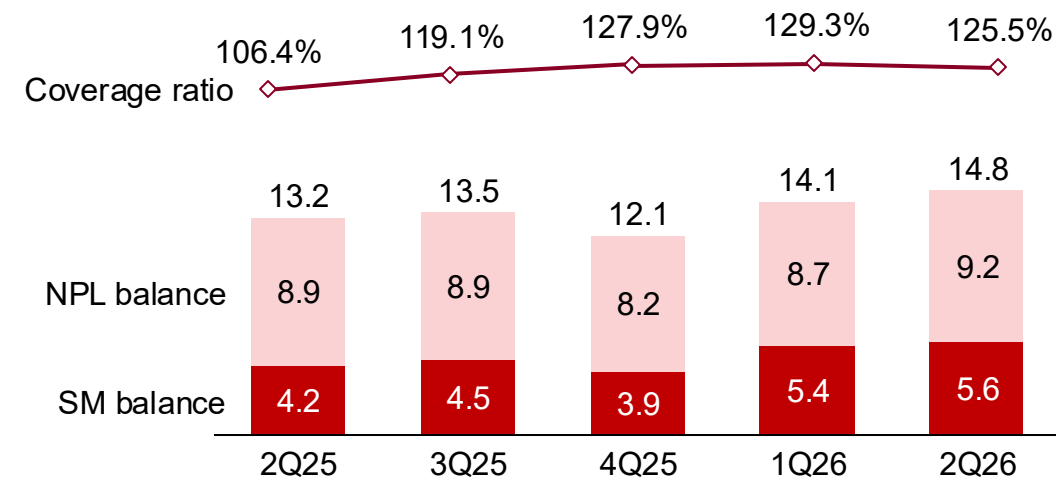
Strong Asset Quality Anchored by Disciplined Risk Management

- NPL edged down to 1.15% from 1.16% in the previous quarter, underscoring the Bank's leading asset quality position in the sector
- Credit cost (net of recoveries) remained at 0.4%, well below industry average
- Coverage ratio remained at a sector-leading 125.5%, indicative of strong loss-absorption capacity

Provision expenses and LTM credit costs (VND Tn)



NPL and coverage ratio (VND Tn)



NPL Ratio

Retail	2.59%	2.37%	2.14%	2.15%	2.26%
Mortgage	2.24%	2.02%	1.84%	1.85%	1.97%
Corporate	0.41%	0.43%	0.30%	0.29%	0.26%
Real Estate	0.00%	0.00%	0.00%	0.00%	0.00%
Total	1.32%	1.23%	1.13%	1.16%	1.15%

Secured loans
(% of total OS loans)

89.4%

87.1%

84.7%

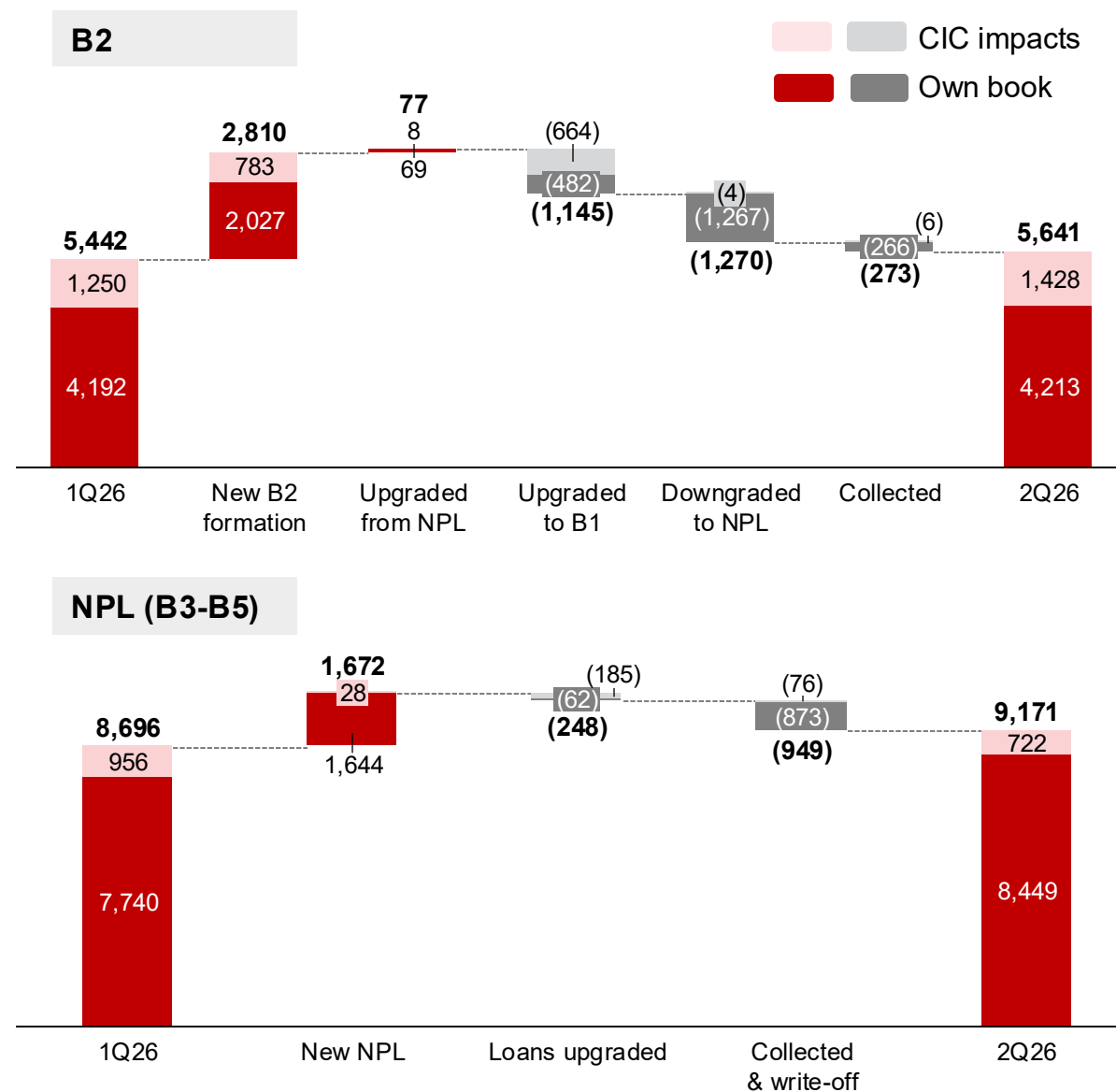
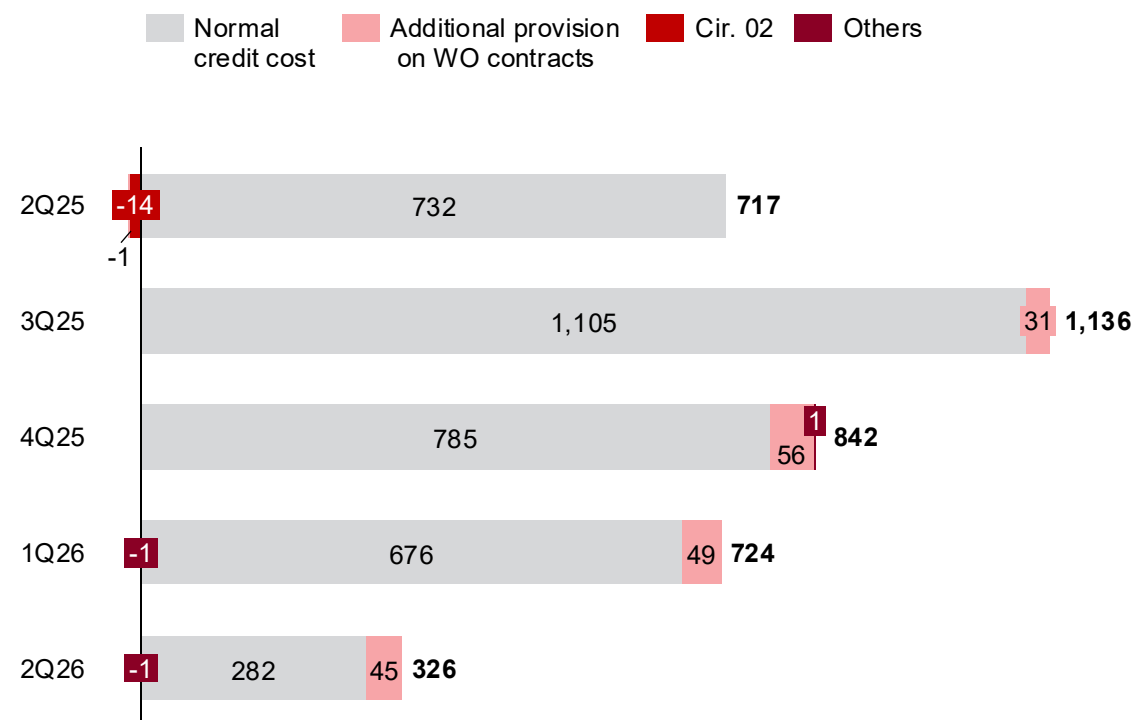
90.4%

89.3%

Credit Cost Deep-dive

- Asset quality remained broadly stable, with loan upgrades and debt recoveries continuing to largely offset new B2 and NPL formation

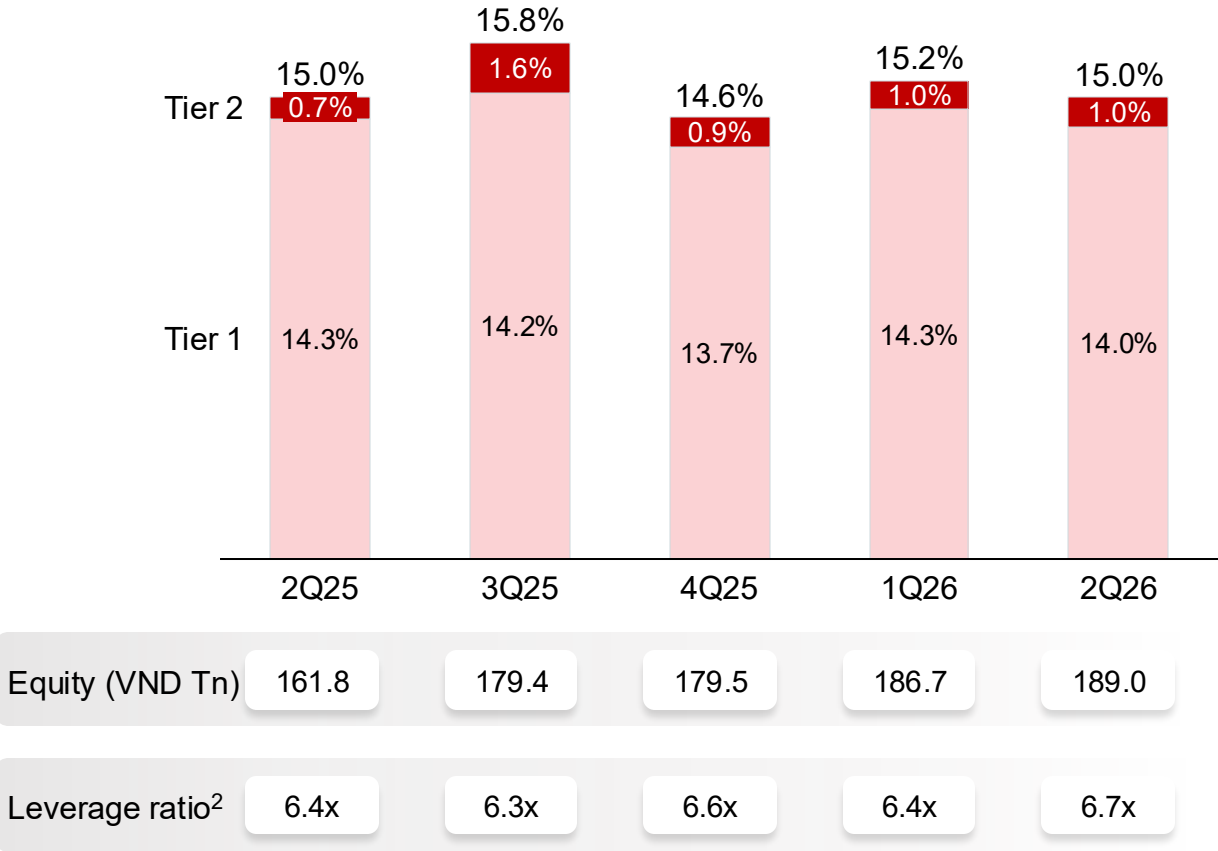
Specific provision expenses movement (VND bn)



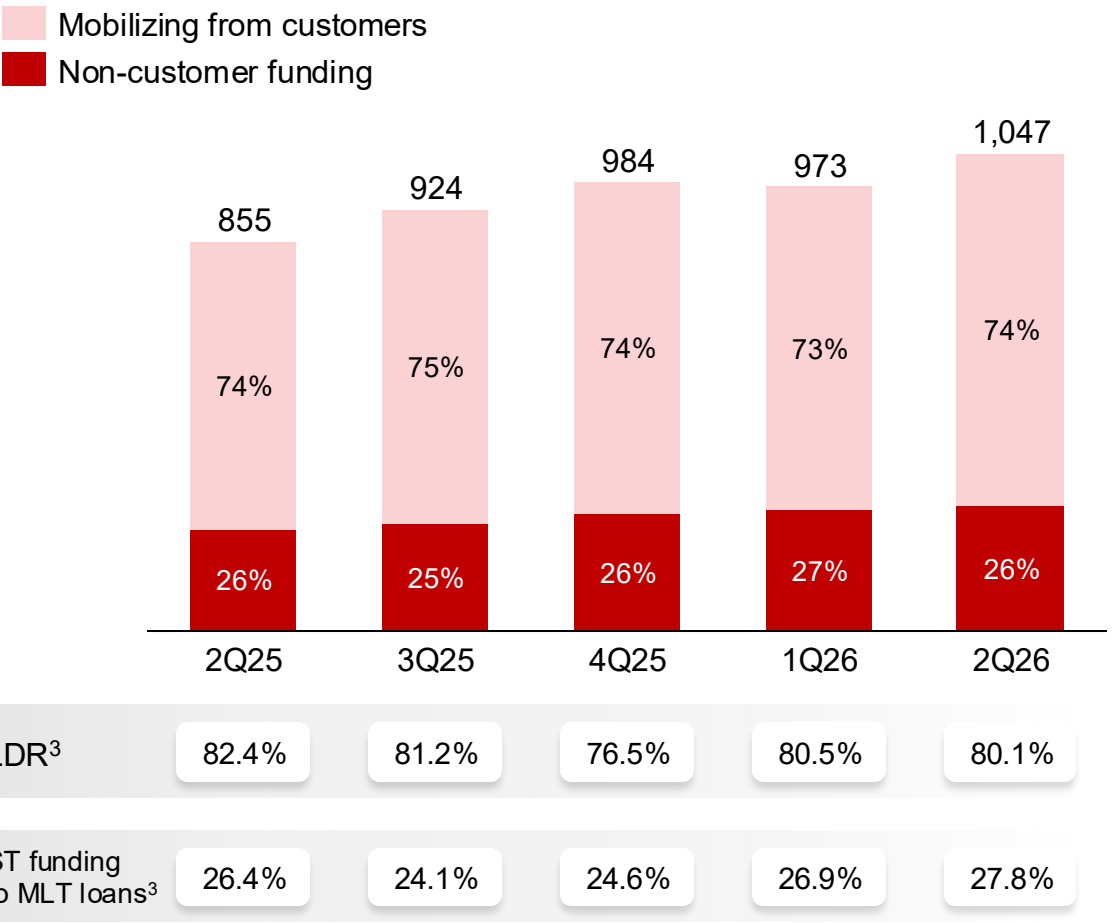
Capital and Liquidity Provide Capacity for Continued Growth

- Basel II CAR was held at a sector-leading 15.0%, including impact from ~VND 5.0 trillion cash dividend payment in June
- The LDR improved marginally to 80.1% from 80.5% in the prior quarter, while MLT stood at 27.8%, well below SBV requirement

Capital Adequacy Ratio¹ (CAR)



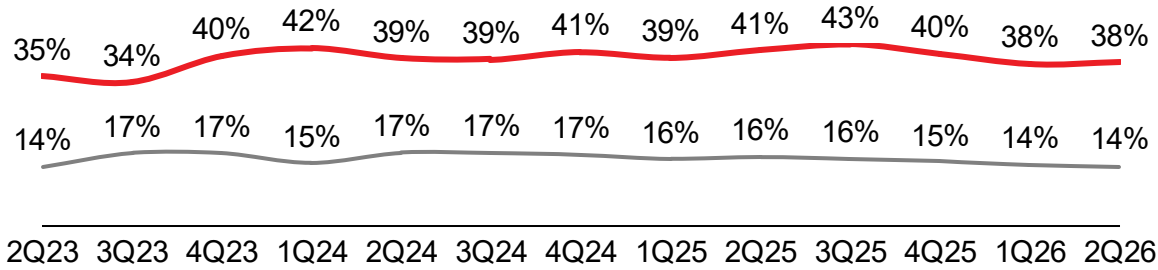
Funding mix (VND Tn)



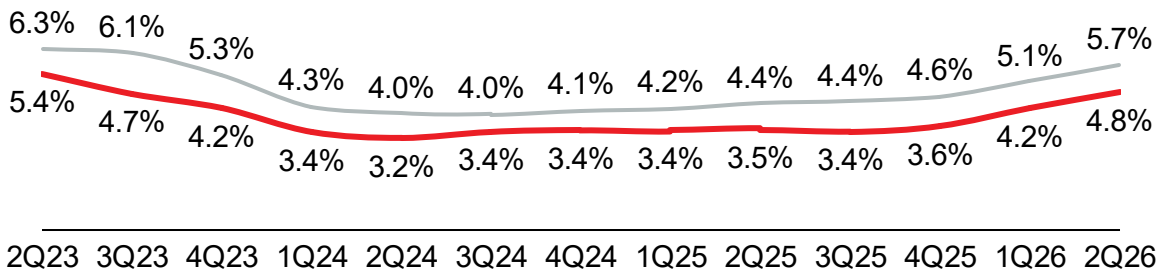
Notes: 1. Basel II, 2. Leverage = TA/TE, 3. SBV report, single only

Differentiated Operating Metrics Relative to Peers

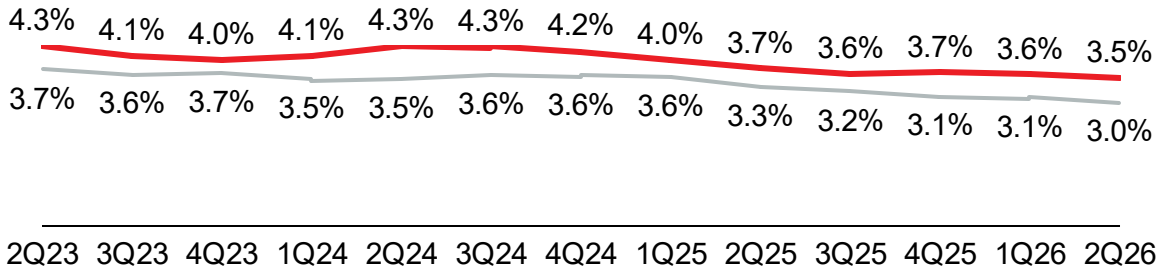
CASA



Cost of funds²



NIM (LTM) on average EoP balance

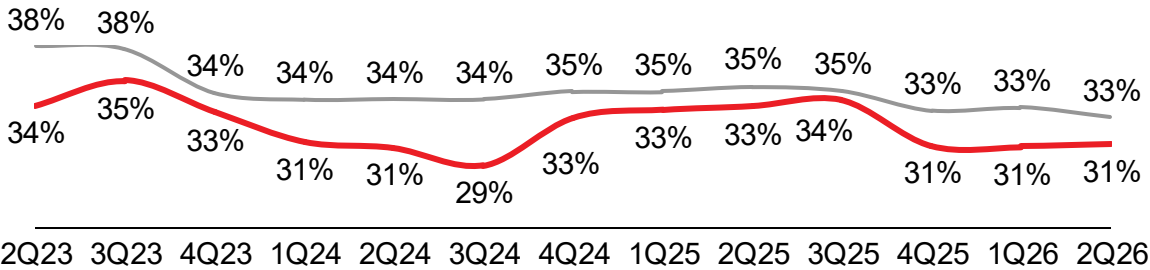


Notes:
 1. Median of BID CTG VCB MBB TCB VPB ACB STB SHB HDB VIB TPB LPB SSB MSB OCB EIB n/aB ABB BAB
 2. CoF ratio in the quarter

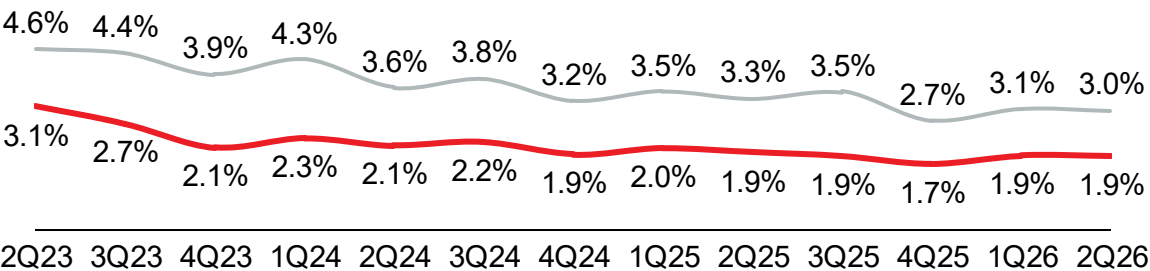
TCB

Industry median¹

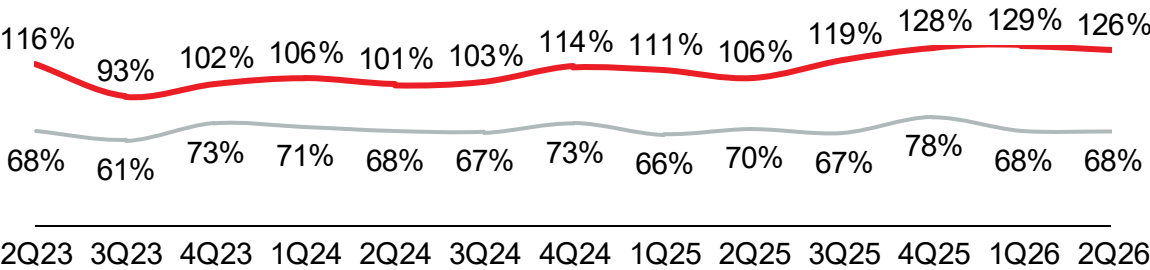
CIR (LTM)



SM + NPL ratio



Coverage ratio



Sources: Techcombank and other banks' financial statements

6M26 Earnings Call

Section

04

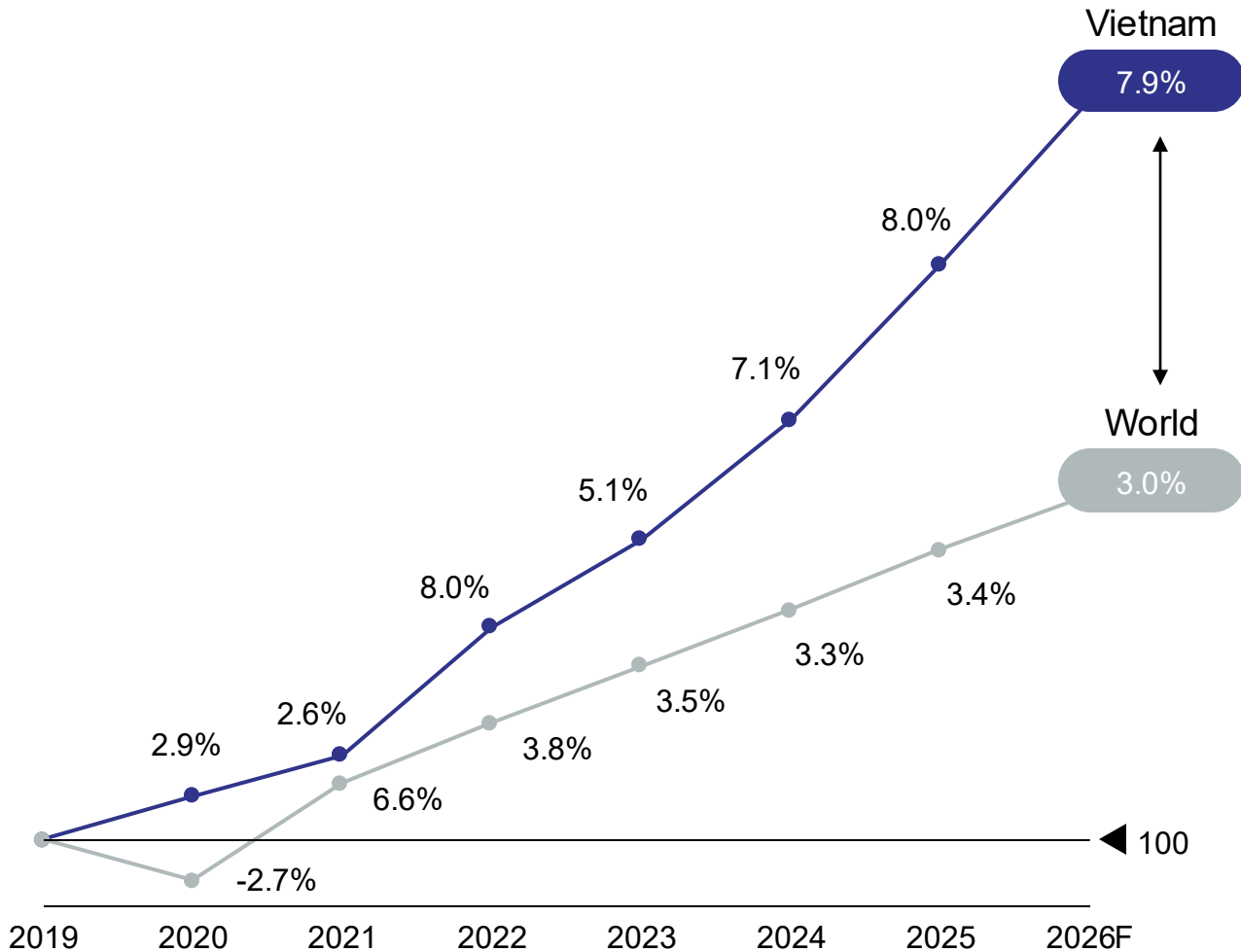
2026 Outlook



GDP growth forecasts for FY26

Real Vietnam & World GDP

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



We revised our 2026 GDP growth forecast for FY26 to 7.9% (from 7.0% in our previous estimate), based on the following factors:

- **Enhanced fiscal policy**, with planned public investment disbursement in 2026 up 42% YoY (VND 1.12 quadrillion). Public investment disbursement in 2Q26 has started to accelerate following the appointment of key leadership positions at the central level, with 208% QoQ growth
- **Double-digit export growth**, primarily driven by electronics products amid strengthening demand for AI-related technologies
- **Stable FDI inflows**, supported by macro-political stability, and consistent policies favoring strategic investments

FY26: Strongly Positioned to Leverage Economic Trends

Indicators	FY25 Actual	2Q26 Actual	FY26 Outlook ¹	Commentary	Improved	Unchanged	Deteriorated
Credit growth ² %	18.4	14.3 ³	↔	Credit growth is expected to remain strong, supported by financing to off-quota national projects			
Cost of funds %	3.5	4.6	↑	Pressure from heightened deposit competition will be difficult to fully offset, even if some moderation is expected going forward			
CASA ratio %	40.4	38.3	↔	New loyalty platform as well as expanded merchant and transaction-banking capabilities position the Bank for stabilization in 2026			
NIM (LTM) ⁴ %	3.8	3.6	↓	NIM is expected to slightly compress under pressure from funding costs, partially offset by a higher-yield asset mix			
NII growth %, YoY	7.5	16.3	↑	Higher NII growth is expected to be driven by NIM protection and strong credit expansion			
NFI growth ⁵ %, YoY	7.8	37.6	↑	Higher NFI growth is expected to be driven by deeper cross-selling as well as ecosystem expansion across insurance and investment banking			
CIR ratio %	30.8	29.7	↔	CIR projected to stay within the 30–35% band			
NPL ratio %	1.13	1.15	↔	NPL controlled below 1.5%			
Credit cost (LTM) %	0.6	0.5	↔	Credit costs maintained below 1%			

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

Thank you.

Contacts

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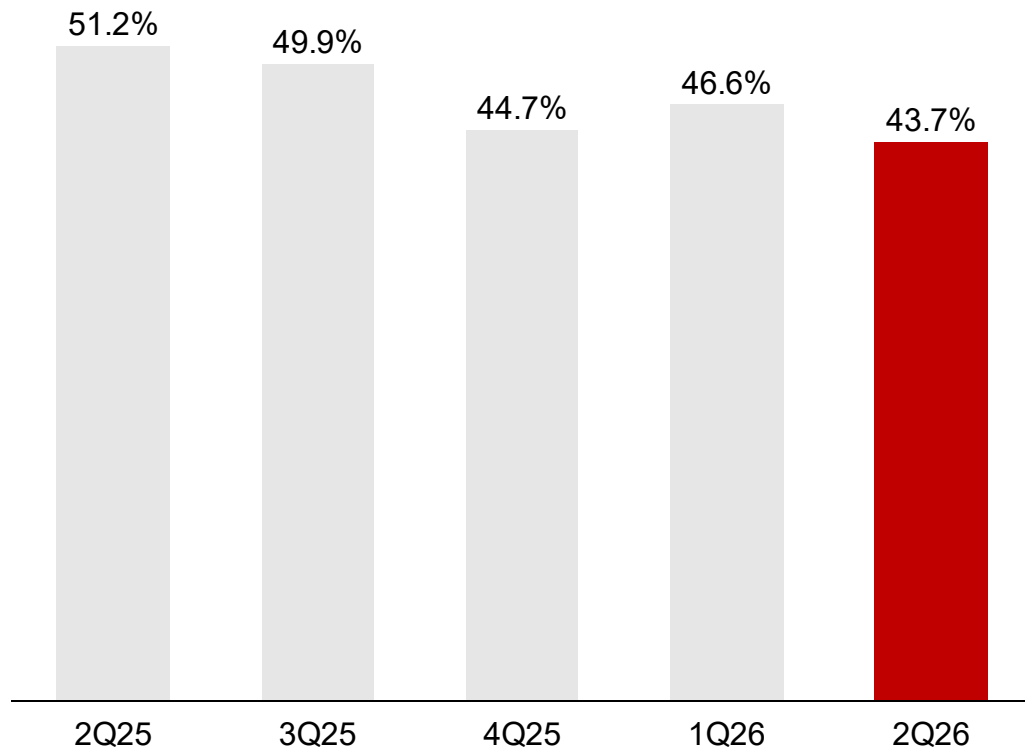
Appendix



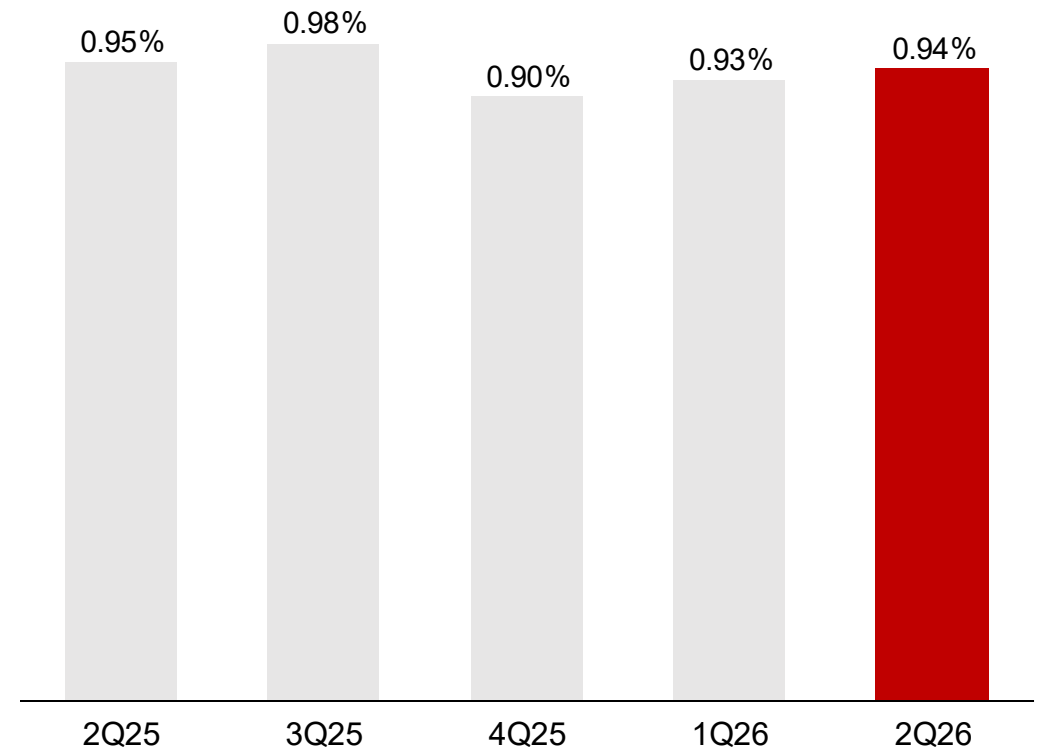
2Q26 – Asset Book Health

- Average LTV stood at a prudent ~43.7%, providing a substantial buffer against potential fluctuations
- Interest receivables-to-IEA remained well contained at below 1.0%, supporting earnings quality

Average LTV for secured loans (%)



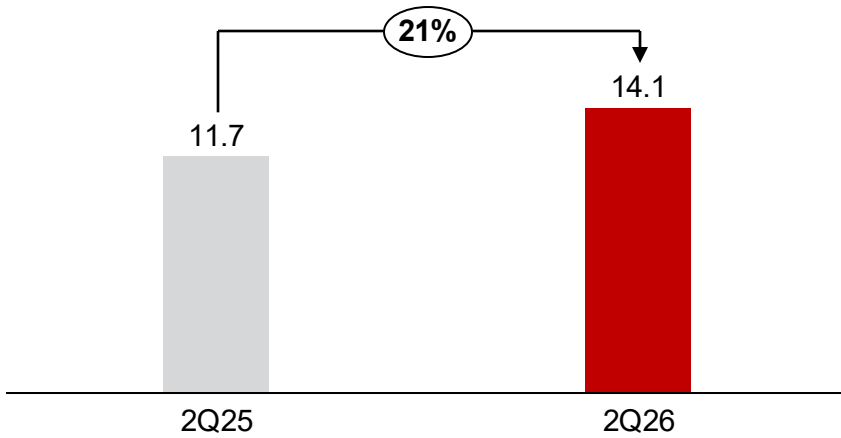
Interest receivables/IEA (%)



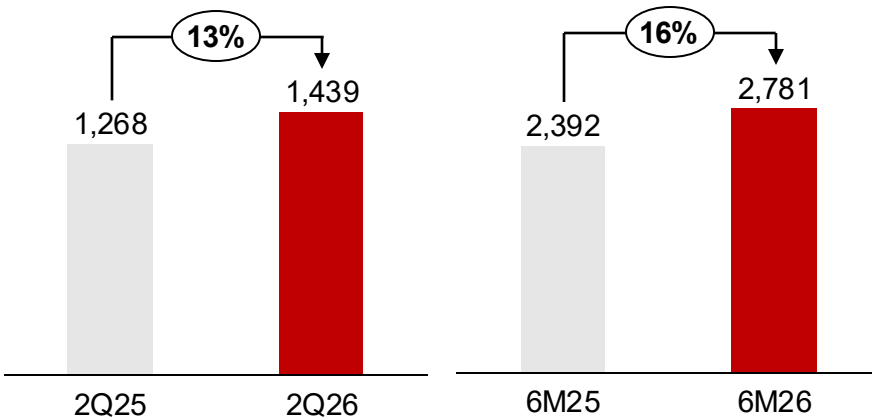
Digital Continues to Be the Preferred Banking Channel

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

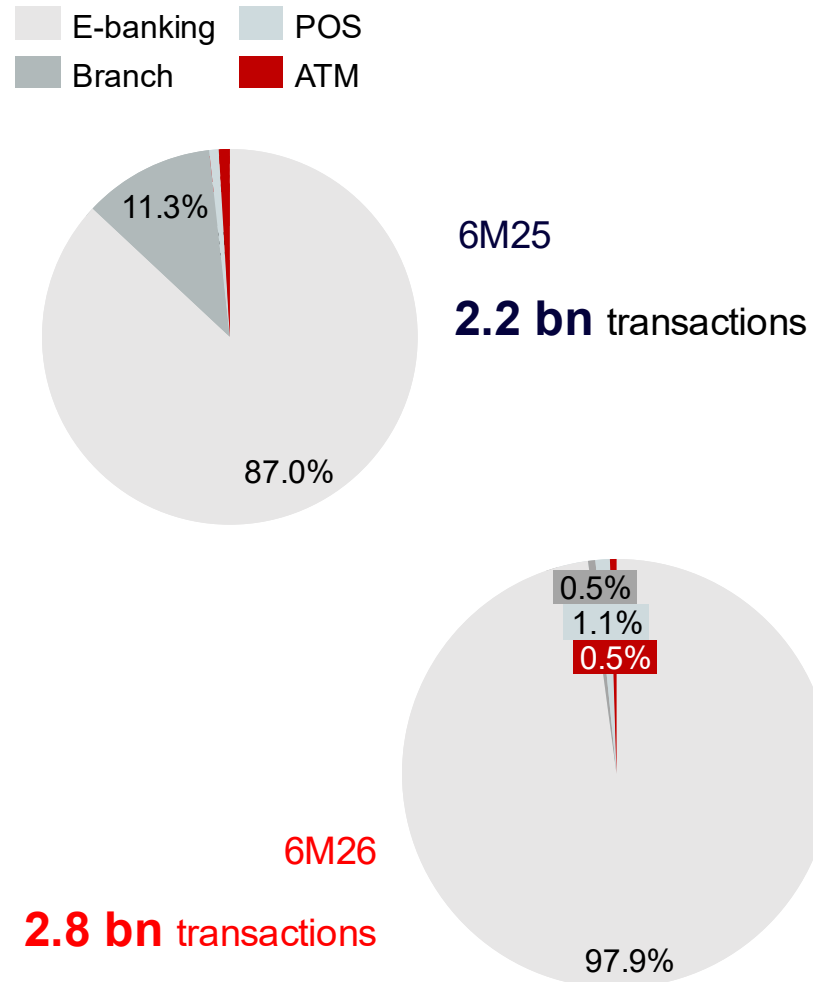
Number of Retail E-banking customers¹ (Mn, EOP)



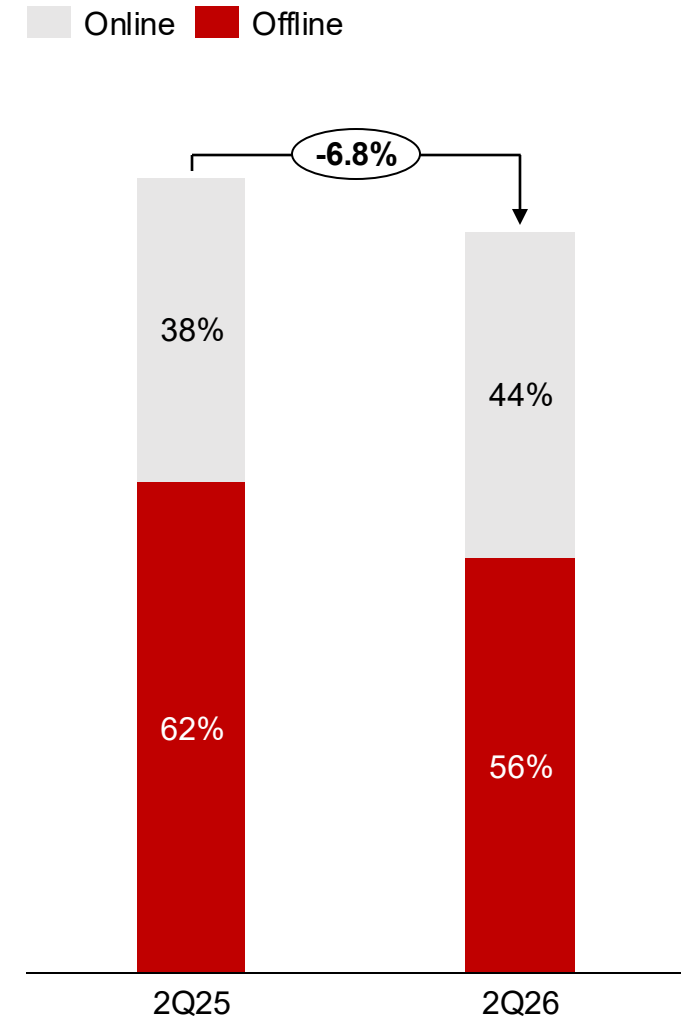
Retail E-banking transaction volume (Mn)



Share of retail transactions by channel



Retail term deposits by channel



Note: 1. Registered retail e-banking customers

TCB 6M26 Financial Highlights (1/3)

Balance Sheet	Unit:	2Q25	3Q25	4Q25	1Q26	2Q26
Total assets	VND bn	1,037,645	1,129,570	1,192,344	1,190,454	1,273,077
Deposits from customers	VND bn	589,078	638,453	665,550	650,921	697,413
Credit growth ¹	%	10.6%	16.8%	18.4%	2.9%	11.6%
CASA	%	41.1%	42.5%	40.4%	37.9%	38.3%
NPL	%	1.32%	1.23%	1.13%	1.16%	1.15%
Credit costs (LTM)	%	0.6%	0.6%	0.6%	0.6%	0.5%
Coverage ratio	%	106.4%	119.1%	127.9%	129.3%	125.5%

6M25	6M26
1,037,645	1,273,077
589,078	697,413
10.6%	11.6%
41.1%	38.3%
1.32%	1.15%
0.6%	0.5%
106.4%	125.5%

6M26 vs 6M25	2Q26 vs 1Q26	2Q26 vs 2Q25
22.7%	6.9%	22.7%
18.4%	7.1%	18.4%
+95 bps	+870 bps	+95 bps
-287 bps	+34 bps	-287 bps
-17 bps	-0 bps	-17 bps
-2 bps	-4 bps	-2 bps
+1,917 bps	-373 bps	+1,917 bps

Capital & Liquidity	Unit:	2Q25	3Q25	4Q25	1Q26	2Q26
Basel II CAR	%	15.0%	15.8%	14.6%	15.2%	15.0%
Basel II Tier 1 ratio	%	14.3%	14.2%	13.7%	14.3%	14.0%
Total Risk Weighted Assets	VND bn	1,105,897	1,151,510	1,244,531	1,237,007	1,272,819
ST fundings to MLT loans ²	%	26.4%	24.1%	24.6%	26.9%	27.8%
LDR ²	%	82.4%	81.2%	76.5%	80.5%	80.1%

6M25	6M26
15.0%	15.0%
14.3%	14.0%
1,105,897	1,272,819
26.4%	27.8%
82.4%	80.1%

6M26 vs 6M25	2Q26 vs 1Q26	2Q26 vs 2Q25
-4 bps	-27 bps	-4 bps
-27 bps	-29 bps	-27 bps
15.1%	2.9%	15.1%
+140 bps	+90 bps	+140 bps
-230 bps	-40 bps	-230 bps

Profitability	Unit:	2Q25	3Q25	4Q25	1Q26	2Q26
Net interest income	VND bn	9,137	9,925	10,788	9,522	10,763
Non-interest income	VND bn	3,606	4,317	4,007	4,152	4,179
Total operating income	VND bn	12,743	14,242	14,795	13,674	14,942
Operating expenses	VND bn	(3,831)	(4,493)	(4,824)	(3,869)	(4,620)
Profit before tax	VND bn	7,899	8,250	9,153	8,870	9,670
NFI/TOI ³	%	23.9%	20.4%	20.4%	25.0%	28.1%
CIR	%	30.1%	31.5%	32.6%	28.3%	30.9%
ROA (LTM)	%	2.2%	2.2%	2.4%	2.4%	2.4%
ROE (LTM)	%	14.5%	14.4%	16.0%	15.9%	16.0%
NIM (LTM) ⁴	%	3.9%	3.8%	3.8%	3.7%	3.6%
NIM (LTM) on average EOP balance ⁵	%	3.7%	3.6%	3.7%	3.6%	3.5%
Cost of funds	%	3.5%	3.4%	3.6%	4.2%	4.8%

6M25	6M26
17,442	20,285
6,912	8,331
24,354	28,616
(7,116)	(8,489)
15,135	18,540
22.7%	26.6%
29.2%	29.7%
2.2%	2.4%
14.5%	16.0%
3.9%	3.6%
3.7%	3.5%
3.5%	4.6%

6M26 vs 6M25	2Q26 vs 1Q26	2Q26 vs 2Q25
16.3%	13.0%	17.8%
20.5%	0.6%	15.9%
17.5%	9.3%	17.3%
19.3%	19.4%	20.6%
22.5%	9.0%	22.4%
+389 bps	+307 bps	+417 bps
+45 bps	+263 bps	+86 bps
+20 bps	0 bps	+20 bps
+151 bps	+15 bps	+151 bps
-35 bps	-10 bps	-35 bps
-20 bps	-7 bps	-20 bps
+107 bps	+57 bps	+129 bps

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

TCB 6M26 Financial Highlights (2/3)

Balance Sheet - Segmentation	Unit:	2Q25	3Q25	4Q25	1Q26	2Q26
Loans to customers	VND bn	710,313	766,710	767,617	796,864	847,336
Retail	VND bn	282,166	300,211	328,094	350,548	355,498
CIBG	VND bn	394,342	424,786	395,663	401,562	440,315
Margin lending	VND bn	33,806	41,713	43,860	44,754	51,522
Deposits from customers	VND bn	589,078	638,453	665,550	650,921	697,413
Retail	VND bn	449,821	464,427	479,347	475,191	493,218
CIBG	VND bn	139,256	174,026	186,203	175,730	204,195

6M25	6M26
710,313	847,336
282,166	355,498
394,342	440,315
33,806	51,522
589,078	697,413
449,821	493,218
139,256	204,195

6M26 vs 6M25	2Q26 vs 1Q26	2Q26 vs 2Q25
19.3%	6.3%	19.3%
26.0%	1.4%	26.0%
11.7%	9.7%	11.7%
52.4%	15.1%	52.4%
18.4%	7.1%	18.4%
9.6%	3.8%	9.6%
46.6%	16.2%	46.6%

Income Statement – Segmentation	Unit:	2Q25	3Q25	4Q25	1Q26	2Q26
Total Operating Income	VND bn	12,743	14,242	14,795	13,674	14,942
Retail	VND bn	6,867	7,518	7,753	7,507	7,934
CIBG	VND bn	4,806	5,086	4,714	4,976	5,676
Markets	VND bn	779	899	1,305	1,229	860
Others	VND bn	38	178	768	(215)	275
Recoveries	VND bn	253	561	254	177	197
Net Interest Income	VND bn	9,137	9,925	10,788	9,522	10,763
Retail	VND bn	5,222	5,592	6,220	6,294	6,563
CIBG	VND bn	3,467	3,660	3,347	2,679	3,440
Markets	VND bn	419	895	630	757	721
Others	VND bn	30	(222)	592	(208)	38
Net Fee Income	VND bn	3,046	2,912	3,023	3,418	4,194
Retail	VND bn	1,032	1,201	1,442	1,099	1,249
CIBG	VND bn	1,935	1,579	1,623	2,137	2,694
Markets	VND bn	(0)	-	0	1	0
Others	VND bn	79	132	(41)	182	251

6M25	6M26
24,354	28,616
13,003	15,441
9,014	10,652
1,878	2,089
(80)	60
540	375
17,442	20,285
10,074	12,857
6,379	6,119
1,123	1,479
(134)	(170)
5,532	7,613
1,955	2,348
3,468	4,831
(0)	1
109	433

6M26 vs 6M25	2Q26 vs 1Q26	2Q26 vs 2Q25
17.5%	9.3%	17.3%
18.8%	5.7%	15.5%
18.2%	14.1%	18.1%
11.3%	-30.0%	10.4%
na	na	627.9%
-30.6%	11.1%	-22.0%
16.3%	13.0%	17.8%
27.6%	4.3%	25.7%
-4.1%	28.4%	-0.8%
31.7%	-4.8%	72.3%
26.3%	na	28.4%
37.6%	22.7%	37.7%
20.1%	13.6%	21.0%
39.3%	26.1%	39.3%
na	-94.6%	na
297.8%	38.1%	219.7%

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

TCB 6M26 Financial Highlights (3/3)

NFI - Segmentation	Unit:	2Q25	3Q25	4Q25	1Q26	2Q26	6M25	6M26	6M26 vs 6M25	2Q26 vs 1Q26	2Q26 vs 2Q25
Bond business											
Bond issuance value	VND bn	25,500	21,384	32,008	28,296	60,722	32,500	89,018	173.9%	114.6%	138.1%
Bond distribution value	VND bn	24,083	21,799	25,372	21,942	30,306	44,830	52,248	16.5%	38.1%	25.8%
IB fees	VND bn	1,412	1,049	797	624	1,142	2,333	1,767	-24.3%	82.9%	-19.1%
Bond underwriting	VND bn	280	215	152	130	327	441	456	3.6%	152.1%	16.5%
Bond distribution	VND bn	633	334	138	(79)	173	1,013	93	-90.8%	n/a	-72.7%
Other IB fee	VND bn	498	500	507	574	643	880	1,217	38.3%	12.0%	29.0%
Card business											
Total number of debit cards (EOP, '000)	Thousand Cards	6,601	7,057	7,356	7,588	7,905	6,601	7,905	19.8%	4.2%	19.8%
Debit cards txn value	VND bn	37,602	39,578	38,098	40,040	36,570	80,388	76,610	-4.7%	-8.7%	-2.7%
Total number of credit cards (EOP, '000)	Thousand Cards	1,015	1,071	1,139	1,179	1,220	1,015	1,220	20.2%	3.4%	20.2%
Credit cards txn value	VND bn	43,956	42,934	44,958	43,488	45,549	85,544	89,038	4.1%	4.7%	3.6%
Banca business											
APE	VND bn	252	221	343	416	552	430	968	125.1%	32.9%	119.2%
FYP	VND bn	248	211	310	402	550	412	953	131.0%	36.8%	121.6%

Financial metrics formula

Indicators

Formula

NPL coverage ratio

$$\frac{\text{Provision reserves for loans to customers}}{\text{NPL balance}}$$

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

CASA ratio

$$\frac{\text{Demand deposits} + \text{Margin deposits} + \text{Auto – earning balance}}{\text{Total deposits from customers}}$$

ROA LTM

$$\frac{\text{PAT for the consecutive 4 quarters}}{\text{Average total assets (over 5 latest quarters)}}$$

ROE LTM

$$\frac{\text{PAT post NCI for the consecutive 4 quarters}}{\text{Average equities excl. NCI (over 5 latest quarters)}}$$

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

NIM LTM

$$\frac{\text{NII for interest earning assets for the consecutive 4 quarters}}{\text{Average daily interest earning assets (over 5 latest quarters)}}$$

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

Credit cost LTM

$$\frac{\text{Provision expenses for credit losses last twelve months}}{\text{Average quarterly balances of loans to customers balance and unlisted corporate bond balance}}$$

Credit cost net recoveries

$$\frac{\text{Provision expenses for loans and corporate bonds – recoveries for the consecutive 4 quarters}}{\text{Average loans and corporate bonds (opening and ending balances)}}$$

Indicators	Formula
Asset yields	$\frac{\text{Interest income for the quarter} * 4}{\text{Average daily interest earning assets}}$ Interest earning assets comprise: Balance with SBV, Balance at credit institutions, loans to customers, and investment securities
Loan yields	$\frac{\text{Interest income from loans for the quarter} * 4}{\text{Average daily loan balance}}$
Cost of funds	$\frac{\text{Interest expenses for the quarter} * 4}{\text{Average daily funding balance}}$
Deposit yields	$\frac{\text{Interest expenses for deposits for the quarter} * 4}{\text{Average daily deposit balance}}$

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



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