

9M26 TECHCOMBANK (HOSE: TCB) RESULTS

New quarterly profit high as the earnings base broadens

9M26 HIGHLIGHTS

- TOI reached VND 45.2 trillion, up 17.1% YoY, driving PBT to VND 28.9 trillion, up 23.7% YoY; 3Q26 PBT set a new quarterly record of VND 10.4 trillion.
- NII rose 16.9% YoY to VND 32.0 trillion, while NFI increased 40.0% to VND 11.8 trillion, reflecting growth across a broad range of income sources.
- CAR remained stable at 15%, with Tier 1 capital ratio rising to 14.1%, while LDR improved to 77.7% on continued funding diversification.

Hanoi, 20 Oct 2026 – Vietnam Technological and Commercial Joint Stock Bank (“Techcombank” or the “Bank”) today announced its financial results for the third quarter and nine months ended 30 September 2026.

“Techcombank delivered record quarterly PBT of VND 10.4 trillion in 3Q26, bringing 9M26 PBT to VND 28.9 trillion, up 23.7% YoY. This performance was driven by broad-based income growth in 3Q26, with NII increasing 17.9% YoY to VND 11.7 trillion and NFI rising 44.6% YoY to VND 4.2 trillion, supported by disciplined execution and risk management. These results reflect the growing strength and diversification of the Group’s earnings engine.

Our insurance businesses maintained their strong momentum, and the launch of Techcom Wealth further strengthened our financial ecosystem. This comprehensive wealth management offering will help our private clients create, preserve and transfer value across generations.

On 19 September, Techcombank hosted the second Techcombank Investment Summit, bringing together global investors, business leaders and policymakers to explore Vietnam’s emerging investment opportunities. The Summit highlighted Techcombank’s role as a capital arranger for national infrastructure projects and a wealth management partner supporting our clients to build lasting prosperity. Techcombank’s leading position in the financial industry was further recognised when Euromoney named Techcombank ‘Best Bank in Vietnam’ for the sixth consecutive year.”

- Jens Lottner – Techcombank CEO

INCOME STATEMENT

- **Net interest income (NII) in 9M26 rose 16.9% YoY to VND 32.0 trillion.** Quarterly net interest margin (NIM) continued its gradual recovery, increasing to 3.5% from 3.4% in 2Q26, while Last-Twelve-Month (LTM) NIM moderated to 3.5%. Asset repricing and the continued optimization of the credit portfolio towards higher-yielding assets outweighed the pressure from elevated funding costs.
- **Net fee income (NFI)¹ totalled VND 11.8 trillion** in 9M26, up 40.0% YoY. Fee generation continued to benefit from strong momentum across the Bank's businesses, particularly insurance, trade finance, payment and FX services. The strong fee performance further diversified the Bank's revenue mix in an environment of compressed NIM, underpinning profit growth and return resilience.
 - ✓ **Investment banking (IB) service fees stood at VND 2.8 trillion in 9M26,** down 17.5% YoY. While distribution volume remained healthy in comparison with 2025, distribution margin was impacted by the higher interest rate environment. The Bank continued to prioritize customer return and long-term relationship value over short-term revenue optimization.
 - ✓ **Insurance services** (including bancassurance and insurance services provided by subsidiaries) reached VND 1.7 trillion in 9M26, up 106.1% YoY, with 3Q26 income rising to VND 705.5 billion. The scale-up of Techcom Life was supported by continued innovation, Infinite Care became the largest revenue-contributing supplementary product within three months of launch. The introduction of OnePass also simplified the underwriting process, supporting a faster and more convenient customer journey. Techcom Life maintained leading position in bancassurance and among the Top 5 life insurers by new business premiums.
 - ✓ **Letters of Credit (LC), Remittance and Other cash & settlement fees reached VND 4.9 trillion in 9M26, up 136.6% YoY.** The strong performance reflected the continued expansion of LC solutions providing customers with greater flexibility across trade-finance and working-capital needs.
 - ✓ **Cards-related fees totalled VND 1.5 trillion, up 29.0% YoY.** Quarterly fee income increased continuously during 2026, with the growth in 3Q26 coming

¹ NFI includes fees from bond distribution and FX sales

mainly from instalment and payment-related fees, reflecting broader usage of the Bank's card propositions across customers' spending and financing needs.

- ✓ **FX sales & derivatives reached VND 1.1 trillion, up 27.1% YoY.** In 3Q26, income rose 37.7% YoY to VND 430.0 billion, extending the positive performance recorded in the preceding quarters. Growth was driven by stronger contribution from derivative products and improved spreads amid continued customer demand for foreign-exchange exposure management.
- **Net income from other activities (excluding recoveries) amounted to VND 872.7 billion** in 9M26, down 48.2% YoY amid less favourable trading conditions. In 3Q26, quarterly income returned to positive territory, supported by foreign exchange trading and securities investment activities.
- **Operating expenses (OPEX) totalled VND 13.8 trillion in 9M26**, increasing 18.7% YoY. In 3Q26, OPEX reached VND 5.30 trillion, up 14.6% QoQ and 17.9% YoY, reflecting continued expansion of the Bank's talent base alongside higher marketing expenditure on customer acquisition and new proposition launches. Technology investment also increased, with a focus on enhancing digital capabilities, improving productivity and shortening time-to-market. The cost-to-income ratio (CIR) stood at 31.9% in 3Q26, within the management's target range.
- **Provision expenses** in 9M26 declined 30.5% YoY to VND 2.50 trillion. Credit cost (LTM) moderated to 0.4%, or 0.3% after recoveries, despite the acceleration in credit growth during the period.

BALANCE SHEET

By the end of September 2026, Techcombank's total assets reached VND 1,318 trillion. Financing for national agenda projects contributed to the acceleration in credit growth during 3Q26. Including these projects, which are exempt from the credit quota, bank-only credit increased 16.3% YTD, while credit growth subject to the SBV quota stood at 10.7%.

- Retail and SME credit reached VND 419.0 trillion, rising 12.7% YTD and 22.6% YoY. Growth remained broad-based across key segments. In 3Q26, unsecured lending continued to expand, primarily supported by the merchant segment with growing adoption of Shop Cash, reflecting the Bank's growing engagement with business owners through tailored financing solutions and digital business-

management platforms. SME lending also maintained positive momentum, supported by resilient working-capital demand and propositions to the operating needs of small and medium-sized businesses. Mortgage balances stayed broadly stable during the quarter, while margin lending was supported by investor activity and the benefit of Techcombank's integrated investment platform.

- Corporate credit increased 20.0% YTD and 17.1% YoY to VND 542.4 trillion. Loan growth accelerated in 3Q26 as disbursements progressed across large-scale national agenda projects, amid the continued expansion of infrastructure investment as an important driver of Vietnam's economic growth. Greater flexibility in credit-quota allocation for key projects provided additional financing capacity. The Bank also managed real estate exposures back to 29.9% of total credit assets after the temporary upsurge in 2Q26. Incremental growth was also recorded across FMCG, retail, logistics, utilities and telecommunications, resulting in a broader mix of growth drivers.

Customer deposits reached VND 692.1 trillion, increasing 8.4% YoY and 4.0% YTD. CASA balances (including Auto-earning) stood at VND 245.9 trillion and represented 35.5% of customer deposits. Retail CASA declined 6.9% YTD as customers shifted a greater portion of their balances into higher-yield fixed term products amid the elevated deposit-rate environment seen throughout 2026. Despite this, Retail CASA remained broadly stable QoQ, supported by flexible savings solutions and customer engagement programmes. Corporate CASA declined 19.8% QoQ, primarily due to the timing of customers' business-related cash flows.

Liquidity and capital

Funding diversification continued to strengthen in 3Q26, supported by additional offshore mobilisation. Notably, the Bank completed a sizable transaction with reputable international lenders at one of the most competitive spreads in the market, reflecting strong lender confidence and effective funding execution. As a result, the **loan-to-deposit ratio** (LDR) declined to 77.7%, from 80.1% at the end of 2Q26. The ratio of **short-term funding used for medium- and long-term loans** remained broadly stable at 27.9%. Both indicators remained well below SBV limits.

Core capital strengthened during 3Q26, with the **Basel II Tier 1 Capital ratio** rising to 14.1%. Overall **Basel II CAR** was maintained at 15.0%, among the highest in the banking sector and preserving a substantial capital buffer to support future growth.

Asset quality

Including CIC-related impacts, the reported NPL ratio at the end of 3Q26 stood at 1.36%, compared with 1.15% in the previous quarter. The increase primarily reflected the migration of individual cases in non-target sectors, while key strategic portfolios continued to perform broadly in line with expectations. On an organic basis (excluding CIC impacts), the NPL ratio was 1.26% at the end of 3Q26.

Loan loss coverage ratio stood at approximately 107.0% by quarter-end, remaining above 100% and maintaining an adequate provisioning buffer.

Techcom Securities leads the industry with record profit and unmatched capital strength

- Techcom Securities Joint Stock Company (HOSE: TCX, “TCBS”) announced its Q3 2026 financial results, reporting pre-tax profit of VND 2.152 trillion, the highest quarterly level in the Company’s history. For the first nine months of 2026, pre-tax profit reached VND 5.708 trillion, achieving a 13% year-on-year increase and 76% of the full-year profit target. These results reflect the resilience of TCBS’s diversified business model and its ability to expand its customer base, while sustaining growth and adapting flexibly to situations of high volatility in the macroeconomic environment and financial markets.
- TCBS maintained leading positions across its strategic business segments. The Company retained its No. 1 position in corporate bond issuance advisory, with approximately 46% market share (excluding bank bonds). In the equity market, TCBS’s brokerage market share on HOSE exceeded 10.0% for the first time, maintaining its Top 3 position and gradually narrowing the gap with leading competitors. On HNX, market share continued to increase to 10.0% as well, securing a Top 2 position.

Techcom Life maintained strong business momentum through product innovation, digitalisation and capital strengthening

- In 3Q26, Techcom Life maintained positive growth momentum despite continued challenges in the life insurance market. While the overall market contracted by

approximately 9% year-on-year in the first nine months of 2026, Techcom Life recorded approximately **VND 652 billion in new business premiums** during the third quarter, equivalent to more than **VND 217 billion per month** and significantly above the monthly average for the first half of the year. The company maintained its **leading position in the bancassurance channel** and ranked among the **top five life insurers in Vietnam by new business premiums**.

- Techcom Life continued to advance product innovation and leverage technology to enhance customer experience. **Infinite Care**, a health insurance product covering actual medical expenses, quickly became the company's largest revenue-contributing supplementary product within just three months of launch. In addition, Techcom Life collaborated with its reinsurance partner, **RGA**, to launch the **OnePass simplified underwriting feature** in August. Requiring customers to answer only one health-related question, compared with the dozens of questions typically required under conventional market underwriting practices, OnePass has significantly simplified the insurance application process. Within just one month of launch, nearly **38% of insurance applications** were processed through this streamlined journey.
- During its first year of operations, Techcom Life also completed the consolidation of its shareholder structure and increased its charter capital to **VND 4.3 trillion**, following approval from the Ministry of Finance. The capital increase further strengthens the company's financial profile and provides a solid foundation for continued investment in technology, data, artificial intelligence, product innovation and distribution capabilities in its next phase of development.

CUSTOMER AND OTHER HIGHLIGHTS

New customers & E-banking transactions

Techcombank ended 9M26 with 19.1 million customers. Of the 1.8 million new-to-bank retail customers added in 9M26, 65.3% were acquired digitally, 27.5% via branches, and 7.2% through ecosystem partners.

Transaction activity remained robust, with transaction volume reaching 4.3 billion transactions in 9M26, up 16.3% YoY. With this performance, Techcombank ranked #1 in inbound transaction with market shares of 15.7%.

Techcombank launches OneU - Vietnam's leading next-generation customer loyalty platform

On 4 July 2026, Techcombank launched Techcombank OneU, a next-generation loyalty platform that advances the Bank's strategy to build a comprehensive, customer-centric digital ecosystem. The platform serves nearly four million active customers, with more than 900 billion U-Points redeemed, demonstrating strong customer engagement and the tangible value delivered through Techcombank's expanding ecosystem. Extending beyond a traditional rewards programme, Techcombank OneU connects financial services with customers' everyday needs, enhancing their experience across multiple touchpoints and strengthening Techcombank's ability to build deeper, more enduring customer relationships.

Techcombank co-organizes Vietnam Financial Forum 2026 to shape the nation's capital infrastructure and digital finance agenda

On 9–10 July 2026, Techcombank co-organized the Vietnam Financial Forum 2026 (VFF 2026) - Vietnam's premier national-level financial forum - at the Ariyana Convention Centre in Da Nang, under the defining theme: "Shaping Vietnam's Capital Infrastructure and Digital Finance for the New Growth Cycle". The forum brought together the Deputy Prime Minister, senior government officials and over 350 distinguished participants - policymakers, business leaders and representatives from Vietnam's most respected domestic and international financial institutions. Techcombank is leveraging its financial and technological capabilities and international network to support the continued development of Vietnam's financial ecosystem. This participation reinforces the Bank's long-term commitment to advancing innovation and contributing to a more transparent, modern and sustainable financial market.

Techcombank Investment Summit 2026 — Creating Value. Empowering Generations.

On 19 September 2026, Techcombank hosted the Techcombank Investment Summit 2026 — one of Vietnam's leading annual investment forums — uniting over 500 investors, financial experts and business leaders from across Vietnam and the global investment community. The event offers in-depth discussions and perspectives on

topics related to infrastructure development, capital markets, finance and the leading role in building national prosperity.

During the Summit, Techcombank unveiled Techcom Wealth — a holistic wealth management model crafted exclusively for Private Banking clients. Anchored in a unified view of total wealth, guided by the expertise of a Chief Investment Office and powered by a curated ecosystem of world-class solutions, specialists and partners, Techcom Wealth is built to accompany clients through every stage of their journey — creating, protecting and passing on wealth across generations. This milestone is set to redefine the standard for Private Banking in Vietnam: international in rigour, deeply Vietnamese in understanding — offering clients one trusted relationship, one complete picture, one consistent journey and one vision that endures beyond a lifetime.

AWARDS AND RECOGNITION

In 3Q26, Techcombank was awarded the **‘Best Bank in Vietnam in 2026’** by Euromoney, once again affirming the Bank’s solid position in the Vietnamese banking sector. For the sixth consecutive year, Techcombank won the title for its financial foundation, risk management discipline, technological capabilities and strong brand value, as well as the effective execution of its customer-centric strategy.

Other accolades received by Techcombank during the quarter included:

- **Gold Stevie® Award for Achievement in Generative AI** - Stevie Awards 2026
- **Silver Stevie® Award for Employer of the Year - Banking** - Stevie Awards 2026
- **Investor Relations Best Practice for Financial Large Cap Financial Institution' Best Assessment 2026** – Vietstock, VAFE association and Fiti e-magazine

Learn more about Techcombank's business results:

Techcombank's 3Q26 results will be presented as follows:

1. Institutional investors and analysts can join us at 2:45 PM VNT on 21 Oct 2026

- English: <https://youtube.com/live/U3XJOBZFYb4>
- Vietnamese translation: <https://youtube.com/live/IQkTX-AR4H8>

2. Retail investors (in Vietnamese only) can join us at 2:45 PM VNT on 22 Oct 2026

- YouTube: <https://www.youtube.com/live/hcf9KoznjJ0>
- Facebook: <https://www.facebook.com/events/4175375399422400/>

Presentation slides and webcast replay are available anytime via [Techcombank Investor Presentation](#).

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About Techcombank (Ticker: TCB VN, HOSE)

Vietnam Technological and Commercial Joint Stock Bank (Techcombank) is one of the largest joint stock banks in Vietnam, and a leading bank in Asia, with a vision to “Change banking, Change lives”. The Bank pursues a proven customer-centric strategy in providing a broad range of retail and corporate banking solutions and services to help financially empower its customers. Techcombank serves approximately 19.1 million retail and corporate customers through a market-leading digital banking platform and mobile app, alongside an extensive network of transaction service outlets across Vietnam. The Bank’s ecosystem approach, co-created through partnerships across multiple key economic sectors, adds further scale and differentiation in one of the fastest-growing markets in the world.

Techcombank is rated Ba3 by Moody’s, BB by S&P and BB- by Fitch, among the highest rated joint stock commercial banks in Vietnam.

Acronyms:

<i>APE</i> - Annual Premium Equivalent	<i>NPL</i> – Non-performing loan
<i>1Q, 2Q, 3Q, 4Q</i> – Quarter 1, 2, 3, 4	<i>PBT</i> – Profit before tax
<i>CAR</i> – Capital adequacy ratio	<i>QoQ</i> – Quarter-on-quarter
<i>CASA</i> – Current account savings account	<i>ROA</i> – Return on assets
<i>CIR</i> – Cost-to-income ratio	<i>ROE</i> – Return on equity
<i>FX</i> – Foreign exchange	<i>SBV</i> – State Bank of Vietnam
<i>HNX</i> – Hanoi Stock Exchange	<i>S&P</i> – Standard and Poor’s
<i>HOSE</i> – Ho Chi Minh Stock Exchange	<i>TCBS</i> – Techcom Securities
<i>IB</i> – Investment banking	<i>TOI</i> – Total operating income
<i>LC</i> – Letters of Credit	<i>UPAS LC</i> - Usance Payable At Sight Letter of Credit
<i>LDR</i> – Loan-to-deposit ratio	<i>VND</i> – Vietnamese dong
<i>LTM</i> - Last Twelve Months	<i>YoY</i> – Year-on-year
<i>NFI</i> – Net fee and commission income	<i>YTD</i> – Year-to-date
<i>NII</i> – Net interest income	
<i>NIM</i> – Net interest margin	

Balance Sheet		Unit:	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
	Total assets	VND bn	1,129,570	1,192,344	1,190,454	1,273,077	1,318,165	3.5%	16.7%
	Deposits from customers	VND bn	638,453	665,550	650,921	697,413	692,102	-0.8%	8.4%
	Credit growth ¹	%	16.8%	18.4%	2.9%	11.6%	10.7%	-85 bps	-602 bps
	CASA ²	%	42.5%	40.4%	37.9%	38.3%	35.5%	-275 bps	-702 bps
	NPL	%	1.23%	1.13%	1.16%	1.15%	1.36%	+21 bps	+13 bps
	Credit costs (LTM)	%	0.6%	0.6%	0.6%	0.5%	0.4%	-9 bps	-12 bps
	Coverage ratio	%	119.1%	127.9%	129.3%	125.5%	107.0%	-1,846 bps	-1,207 bps
Capital & Liquidity		Unit:	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
	Basel II CAR	%	15.8%	14.6%	15.2%	15.0%	15.0%	+0 bps	-86 bps
	Basel II Tier 1 ratio	%	14.2%	13.7%	14.3%	14.0%	14.1%	+12 bps	-14 bps
	ST fundings to MLT loans ³	%	24.1%	24.6%	26.9%	27.8%	27.9%	+10 bps	+380 bps
	LDR ⁴	%	81.2%	76.5%	80.5%	80.1%	77.7%	-240 bps	-350 bps
Profitability		Unit:	3Q25	3Q26	YoY		9M25	9M26	YoY
	Net interest income	VND bn	9,925	11,700	17.9%		27,367	31,985	16.9%
	Non-interest income	VND bn	4,317	4,888	13.2%		11,229	13,219	17.7%
	Total operating income	VND bn	14,242	16,588	16.5%		38,596	45,204	17.1%
	Operating expenses	VND bn	(4,493)	(5,295)	17.9%		(11,608)	(13,784)	18.7%
	Profit before tax	VND bn	8,250	10,375	25.8%		23,385	28,915	23.7%
	NFI/TOI ⁵	%	20.4%	25.4%	+493 bps		21.9%	26.2%	+428 bps
	CIR	%	31.5%	31.9%	+38 bps		30.1%	30.5%	+42 bps
	ROA (LTM)	%	2.2%	2.5%	+25 bps		2.2%	2.5%	+25 bps
	ROE (LTM)	%	14.4%	16.3%	+188 bps		14.4%	16.3%	+188 bps
	NIM (LTM) ⁶	%	3.8%	3.5%	-33 bps		3.8%	3.5%	-33 bps
	NIM (LTM) EOP ⁷	%	3.6%	3.5%	-14 bps		3.6%	3.5%	-14 bps
	Cost of funds	%	3.4%	5.1%	+171 bps		3.4%	4.8%	+133 bps

Notes: All numbers are consolidated, unless otherwise noted

1. Bank-only number per SBV quota

2. CASA balance and ratio include Auto-earning in the "Savings Account" component computation, unless otherwise stated

3. Bank-only number per SBV regulations; SBV limit: 30%

4. Bank-only number per SBV regulations; SBV limit: 85%

5. NFI includes fees from bond distribution and FX sales

6. NIM LTM based on daily interest earning assets in the reporting period

7. NIM LTM on average end-of-period balance based on interest earning assets in the last 5 quarters

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	$\frac{\text{Demand deposits} + \text{Margin deposits} + \text{Auto} - \text{earning balance}}{\text{Total deposits from customers}}$
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 (exclude provision expenses for listed corporate bonds) excluding 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	$\frac{\text{Provision expenses for loans and corporate bonds} - \text{recoveries for the consecutive 4 quarters}}{\text{Average loans and corporate bonds (opening and ending balances)}}$
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	$\frac{\text{Interest expenses for deposits for the quarter} * 4}{\text{Average daily deposit balance}}$