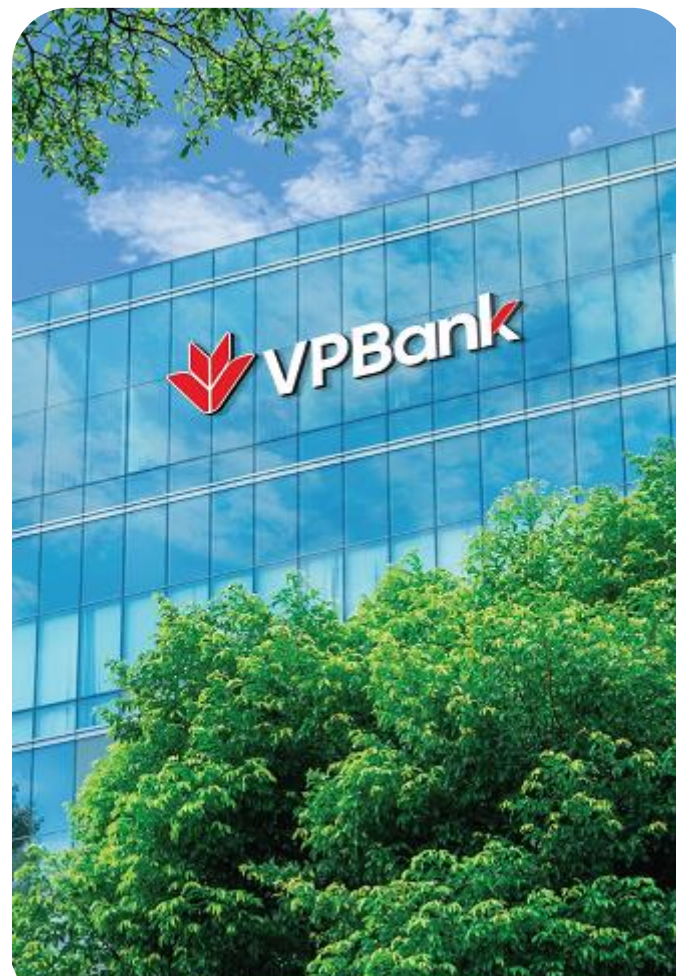




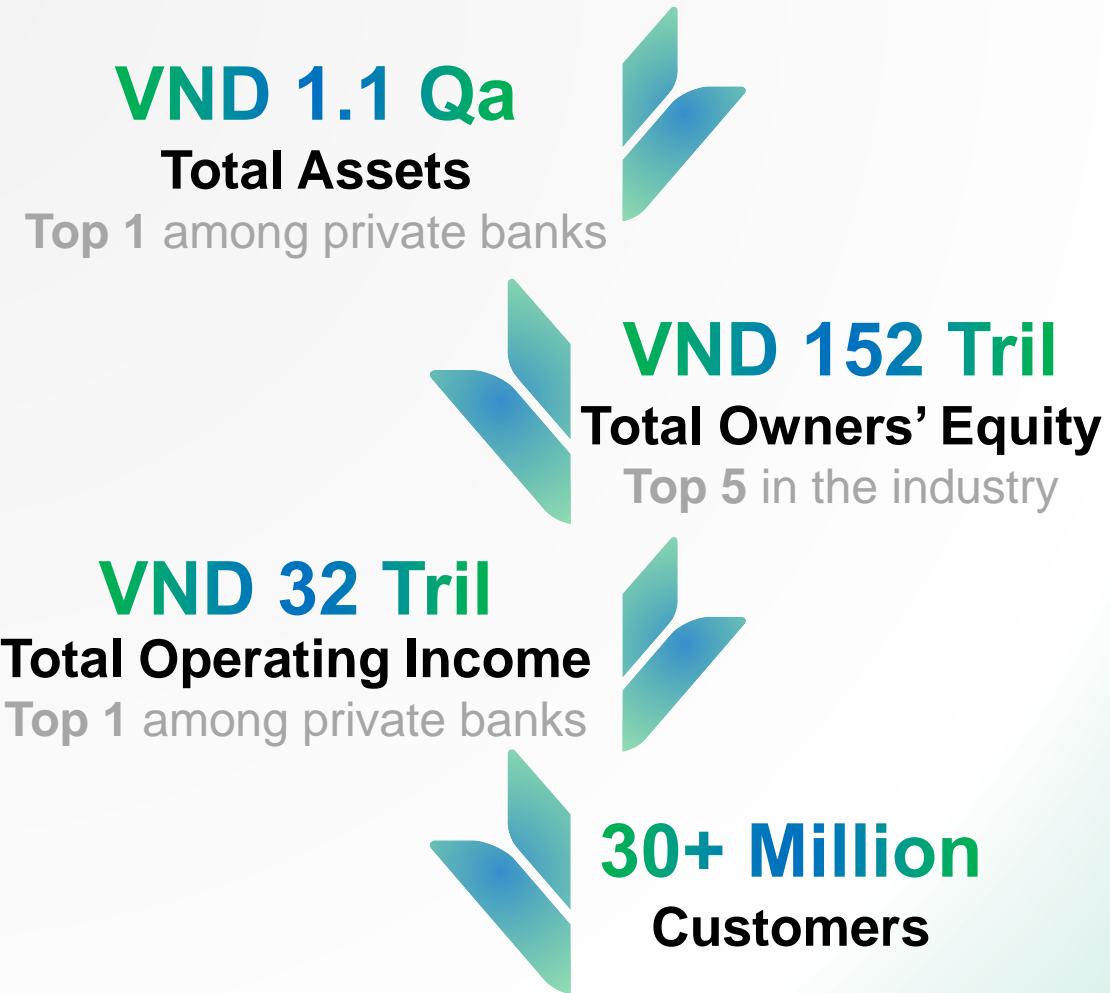
Be Unique to LEAD

For the Prospering Vietnam

August 2025



A cornerstone commercial bank in Vietnam with the mission "For the Prospering Vietnam"



-  An ambitious vision reinforced by formidable partnership with the mega Japanese SMBC
-  Full spectrum of customer segmentations
-  Distinct ecosystem expansion
-  Digital pioneer and disruptor
-  At the forefront in corporate governance and risk management
-  Leader in sustainability
-  Market leading operational and financial performance

A history of transformation and sustainable growth of a top tier private bank in Vietnam



- Acquired VPBank Securities Company and OPES non-life insurance company
- Extended the exclusive partnership with AIA



Completed the private placement deal with **SMBC** to issue **15% of equity stake**



Established as Vietnam Joint Stock Commercial Bank for Private Enterprises

1993



2010



- Renamed Vietnam Prosperity Joint Stock Commercial Bank
- Engaged McKinsey for overhauling business and operating models

2014



Acquired Vinacomin Finance and renamed VPBank Finance Company (FE Credit) – No.1 market share in consumer finance industry

2017



IPO – Listed on HOSE with an initial equity offering size of ~ USD300 mil

2021



Completed the transfer of **49% of FE Credit** stake to SMBC

2023



2022



2024 - 2025



Taken over by VPBank under the approved mandatory transfer plan

30M+ CUSTOMERS

VPB SMBC Finance Company

- #1 market share
- Large network with more than 14,000 POS/POC

VPBank Securities Company

- Top 4 Best Capitalized Securities Company in the industry
- Top 10 Margin lending in the market

OPES Insurance Company

- A digital insurer to achieve comprehensive insurance ecosystem
- Start cross-selling and scale up non-life insurance business

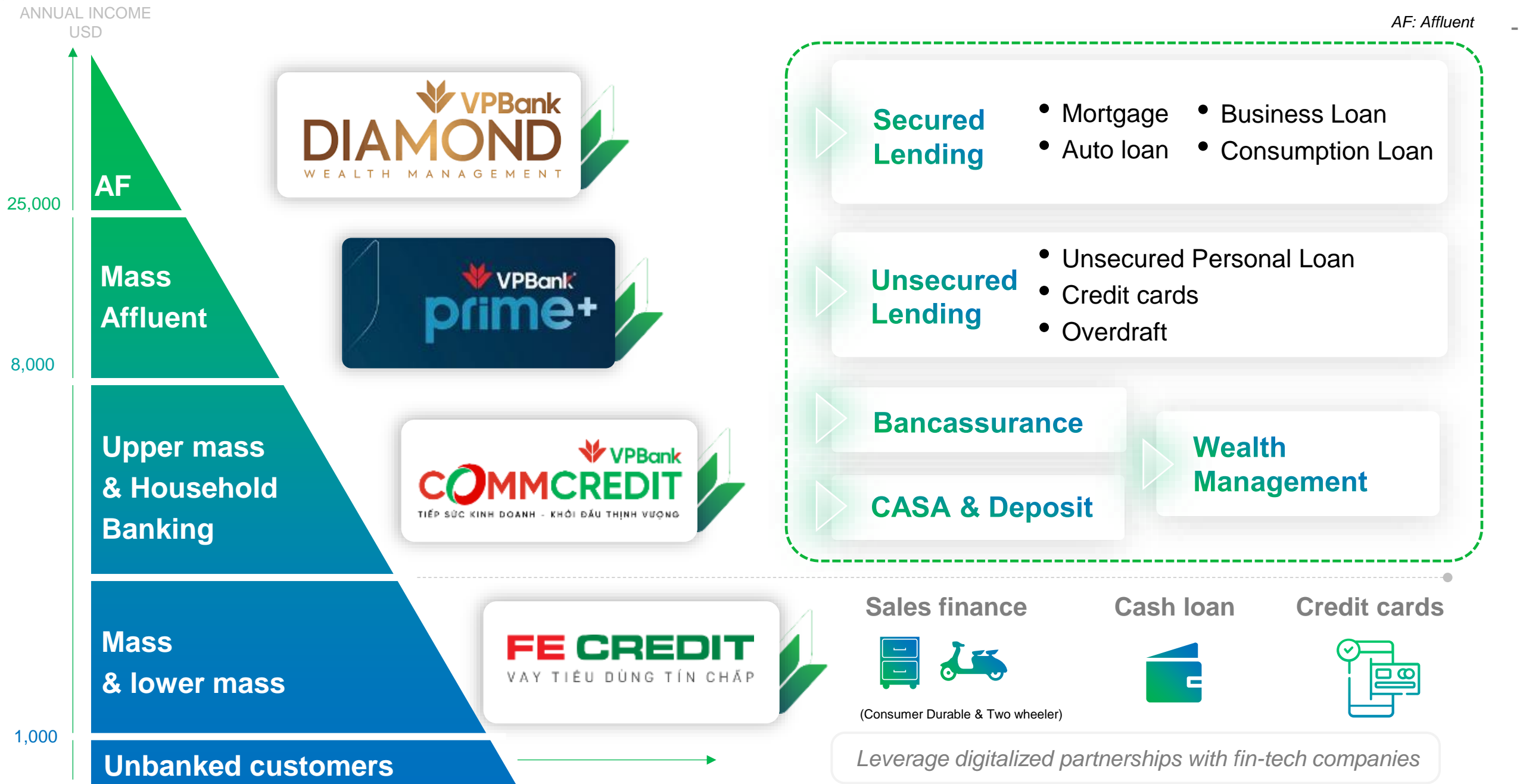
GPBank

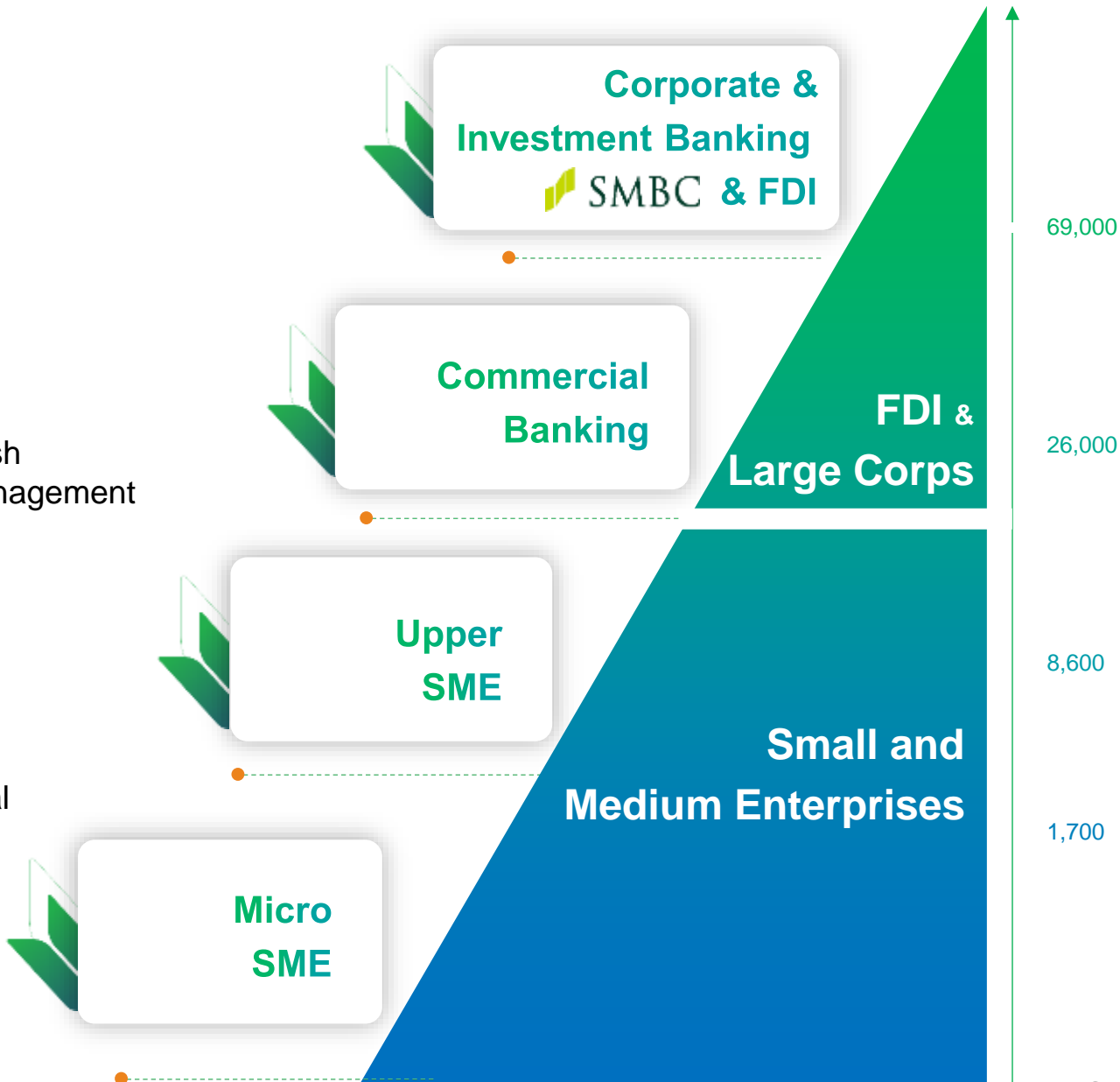
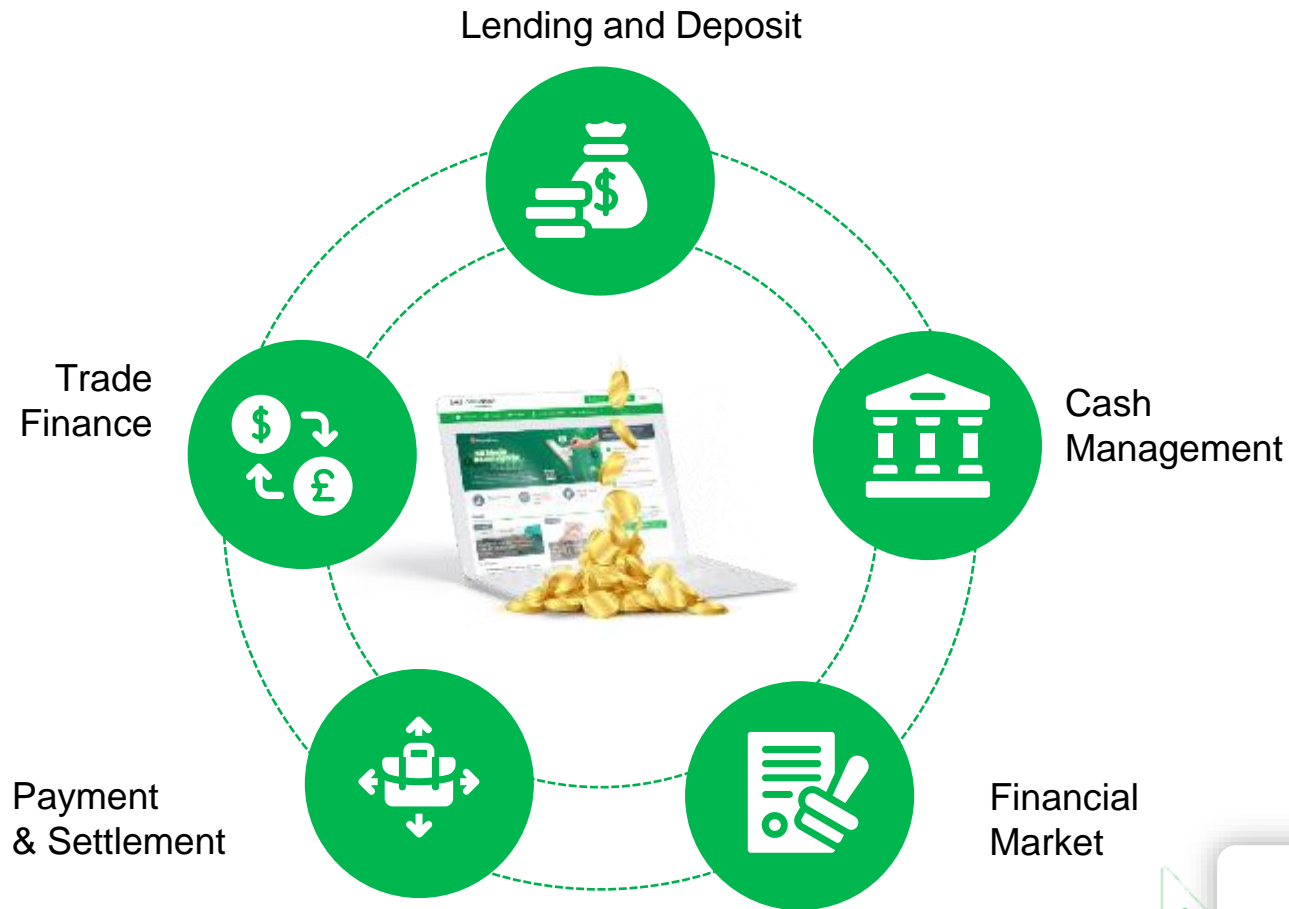
(the newest member of VPBank group)

VPBank supports to transform its operations and financial health

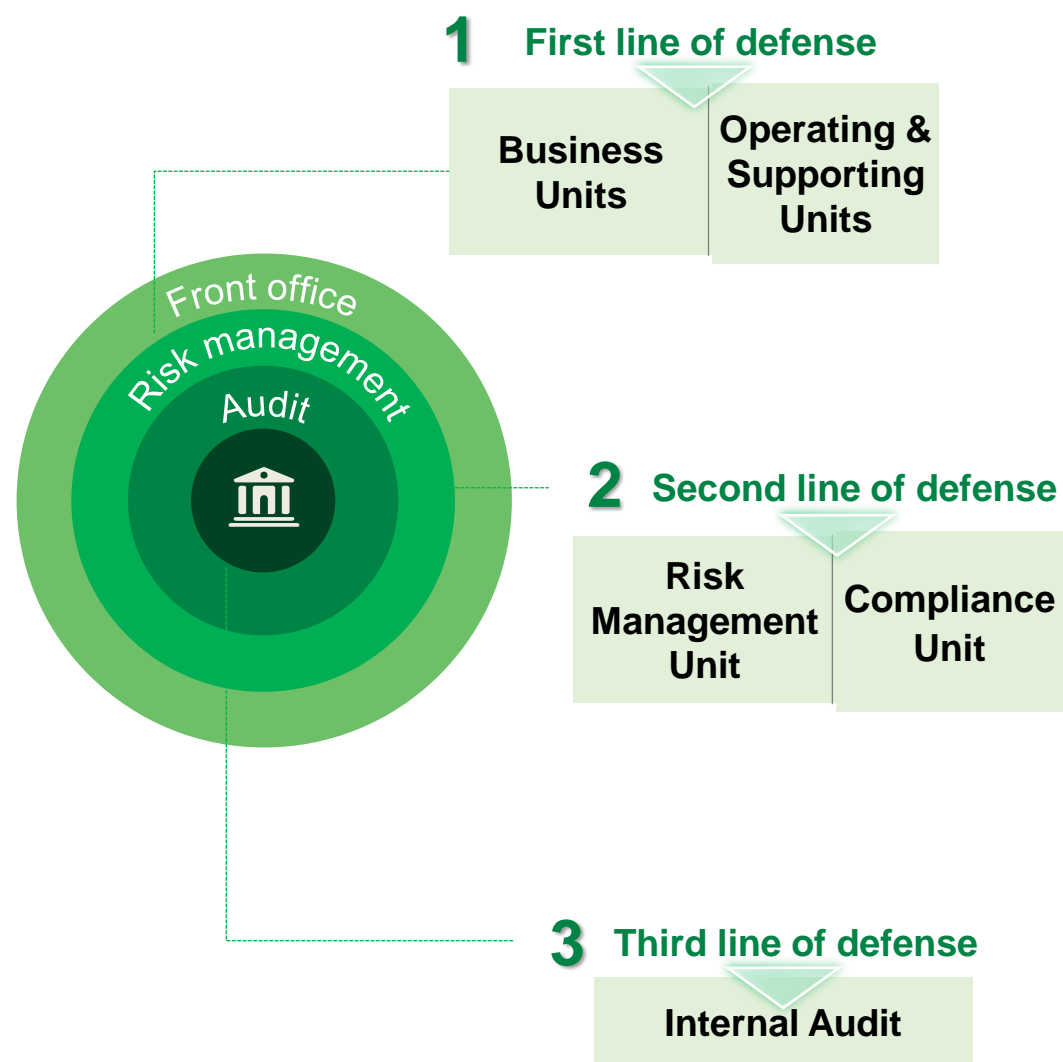


Unique platform with a diverse suite of products to cover the full spectrum of the market

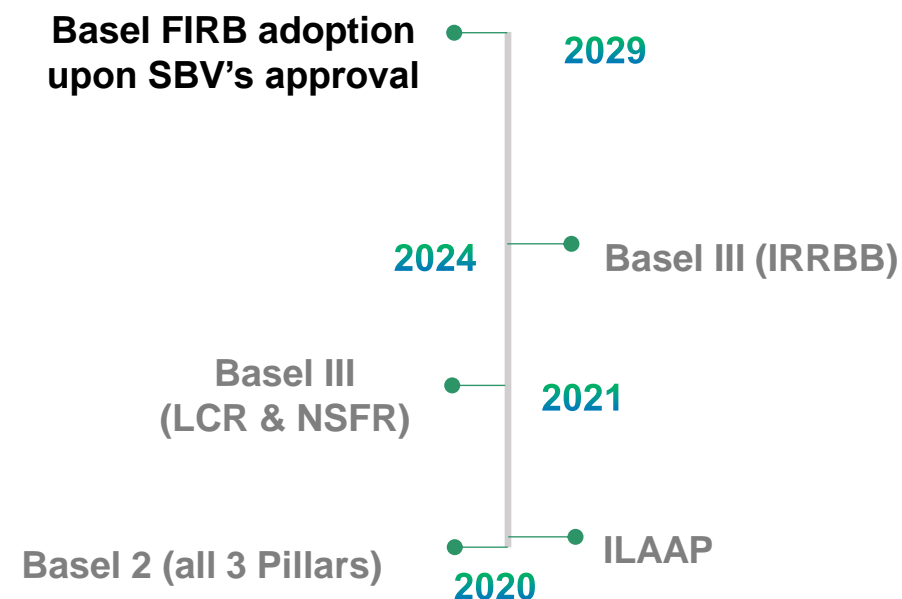




3 Lines Of Defense Model



Advanced Basel Implementation Roadmap



Risk Management Recognitions



VPBank was the only Vietnamese bank selected for Model Risk Manager

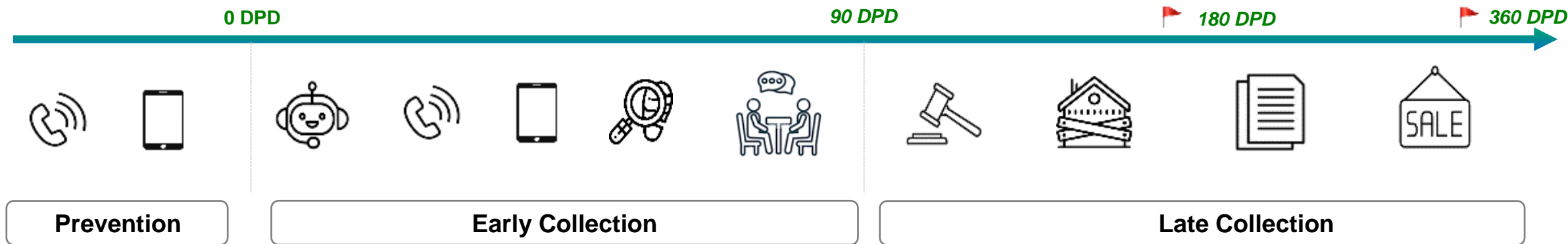


ISO/IEC 27001:2013 certification



“Climate Risk Manager of the Year” title – AsiaRisk Awards

End-to-end Collection Process at VPBank



Strong collection activities with innovative features

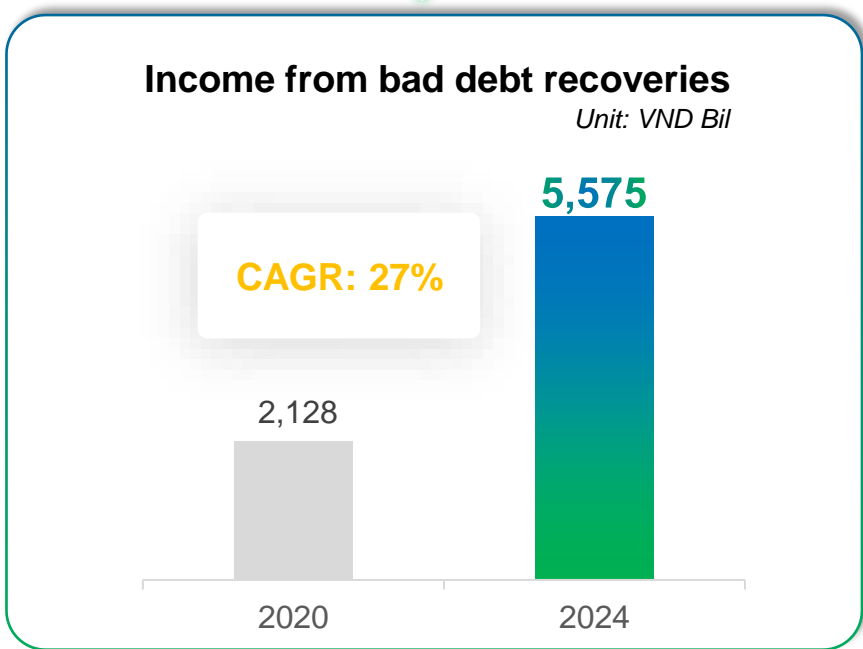
CALLBOT

CHATBOT

GENAI

- Multi-channel integration
- Personalize communication approach based on chat history
- Diverse scripts, intelligent responses, multi-scenario handling
- Virtual Quality Control

Collection performance improvement



Digitizing the existing Bank

- ❖ VPBank NEO – **Super App** for financial and integrated services serving Retail & Corporate customers
- ❖ Enhance infrastructure **agility**
- ❖ Adopt **Cloud Computing**
- ❖ Develop **Data Platform** for Advanced Analytics to enhance service quality



Develop a separate digital banking platform to serve specialized customers

- ❖ Optimize opportunities with lower & mass customers, and customers in partners' ecosystem
- ❖ Cross-sell & create greater value to customers and partners

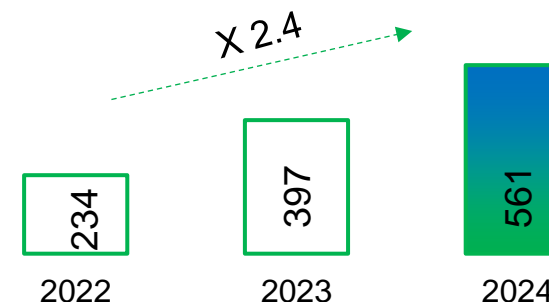


Ecosystem development

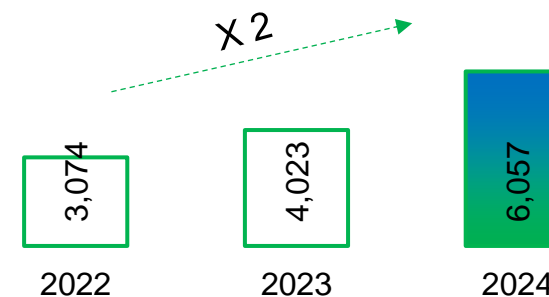
Strengthen partnerships with Fintech, telcos, e-wallet, e-commerce & retail business..



Number of NEO transactions (Mil)



NEO transaction value (VND Tril)

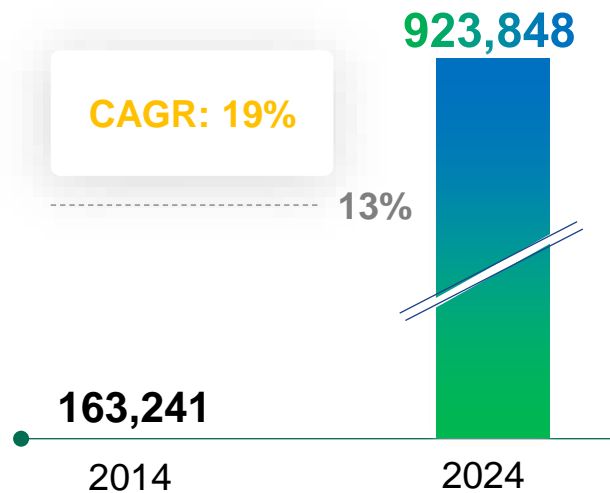


Penetration rate via Digital channel

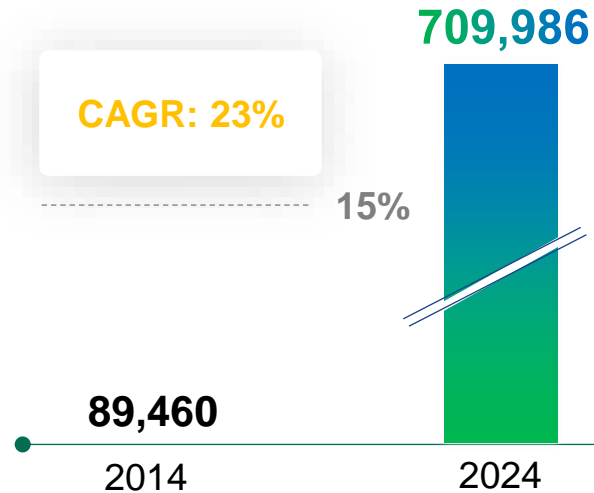
99.8%

----- Industry average

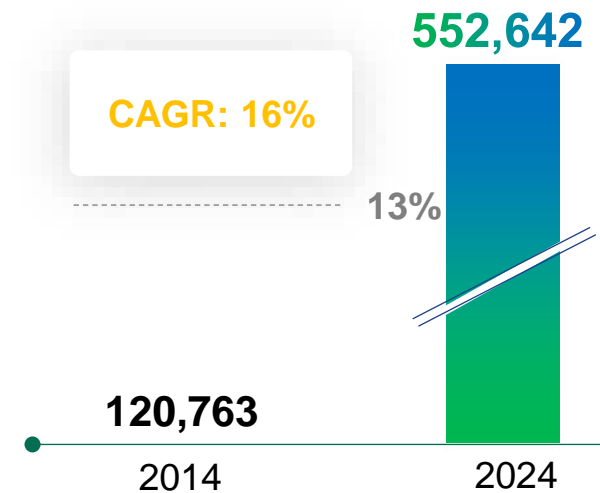
TOTAL ASSETS



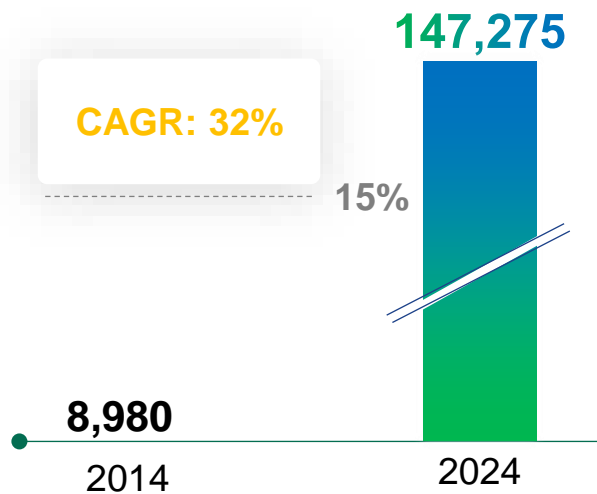
CREDIT TO CUSTOMERS



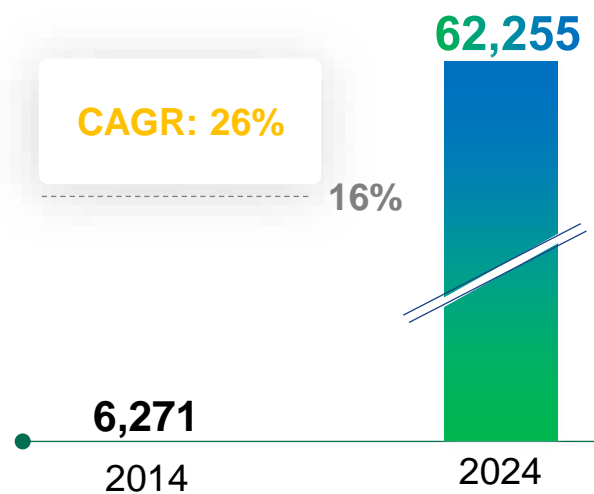
CUSTOMER DEPOSIT & VALUABLE PAPERS



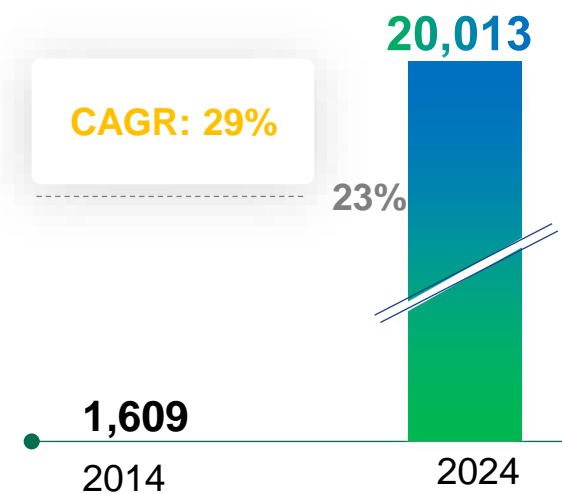
OWNER'S EQUITY



TOI



PBT



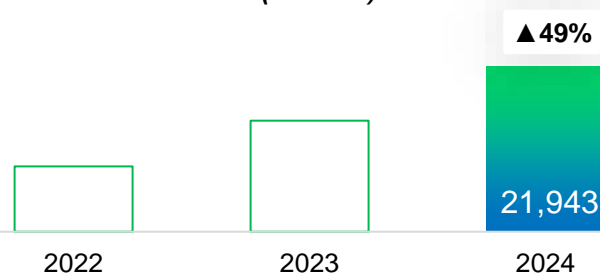
E

Environment

Green Loan Framework

TCFD Report
1st bank in Vietnam to publish

Green Financing (VND Bil)



International Sustainable Finance Mobilization

Successfully mobilized (since 2020)

USD **2.2** Billion

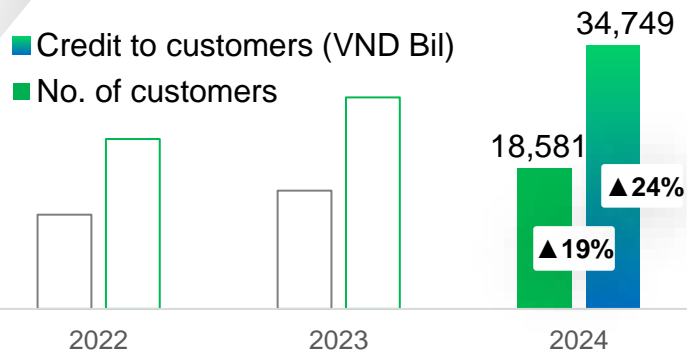
S

Social

Social Finance Framework

Sustainable Finance Framework

Women SME



Total CSR Budget (2020-2024)

VND **1,800** Billion



Education



Healthcare



Social
welfare



G

Governance

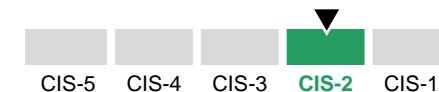
Corporate Governance

Risk Management

Corruption Prevention

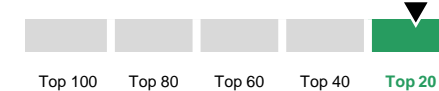
Compliance, Transparency &
Accountability

Moody's

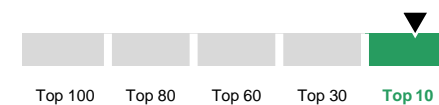


ESG **Credit Impact Score**, evaluated by Moody's maintained at **Neutral-to-low** (CIS-2).

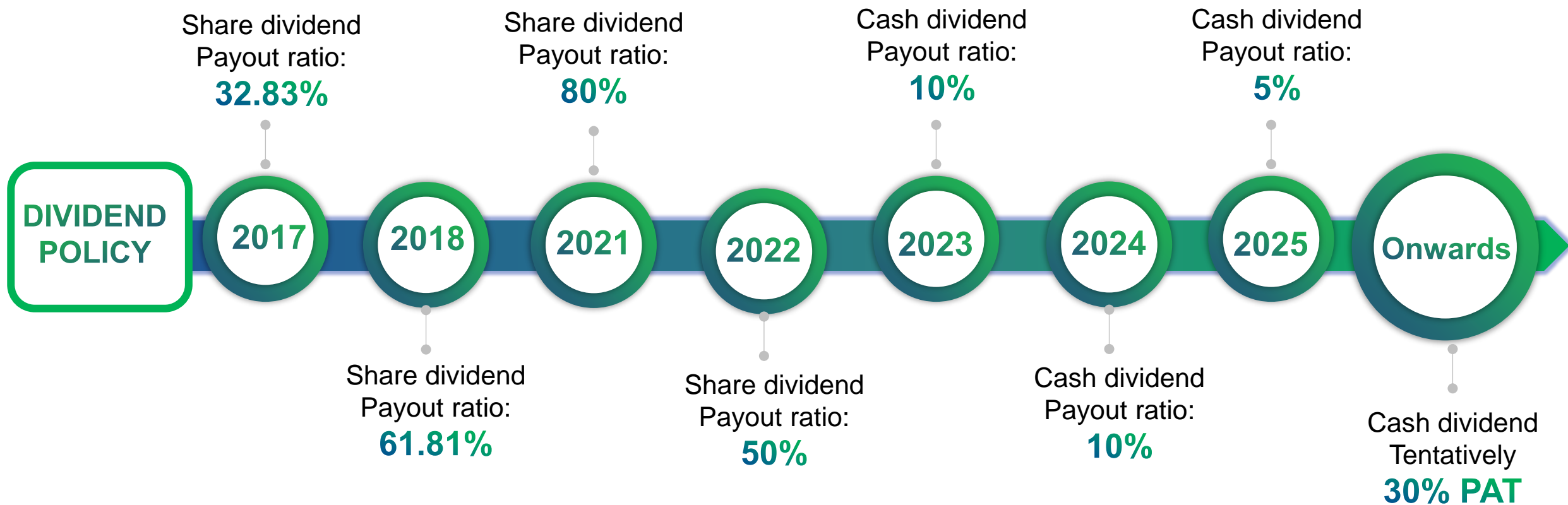
HOSE



Top 20 highest VNSI for **6** consecutive years



Top 10 Large-Cap Enterprises With Best Corporate Governance





1H2025 BUSINESS HIGHLIGHTS



1,104,719
TOTAL ASSETS

#1
among private banks



842,354
CREDIT TO CUSTOMER

18.6% YTD



683,915
CUSTOMER DEPOSITS

23.8% YTD



32,101
TOI

#1 among private banks



11,229
PBT

29.5% YoY



152,183
TOTAL EQUITY

#5 in the industry



13.8%
CAR

Among the industry leaders



5.6%
NIM

#1 in the industry



25.8%
CIR

Among the most efficient in the industry

Total assets

1,132,800

Credit to customers

887,724

Deposits and valuable papers

742,311

PBT

25,270

Indicators	2025	2024	YoY growth (%)
Total assets	1,132,800	923,848	23%
Deposits and valuable papers	742,311	552,642	34%
Total credit to customers	887,724	709,986	25%
NPL bank stand-alone (acc. Cir 31)	< 3%	2.47%	
Consolidated PBT	25,270	20,013	26%
Bank stand-alone PBT	22,219	18,260	22%
FE Credit PBT	1,126	512	120%
VPBankS PBT	2,003	1,220	64%
OPES PBT	636	474	34%

Source: Audited Consolidated Financial Statements at 31.12.2024 & 2025 Business Plan of VPBank; AGM Approval



JOURNEY TO
GREATNESS



Largest bank in Vietnam

Vision
2022 - 2026



Largest bank in Asia

STRATEGIC JOURNEY 2022-2026

VISION

Become a **strong financial institution** contributing to sustainable development and prosperity of the nation and communities

- **Top 3** largest bank in Vietnam
- **Top 100** largest bank in Asia

MISSION

To pioneer innovation, delivering **distinctive financial services** to customers and partners, develop ourselves to bring **sustainability and prosperity** to our shareholders, communities, and society

STRATEGY

Building a **universal bank**, leading in implementation, innovation and value creation through **comprehensive financial services** with the synergy of our ecosystem and adoption of cutting-edge technologies.



Thank you

This document has been prepared by Vietnam Prosperity Joint Stock Commercial Bank (“VPBank”) and is intended solely for informational purposes. It provides general background information regarding VPBank’s operations as of the date of this presentation. The information contained herein is provided in summary form only and does not purport to be complete, exhaustive, or comprehensive.

This document does not constitute or form part of, and should not be construed as, an offer, solicitation, recommendation, or invitation to purchase or sell any securities or financial instruments issued by VPBank in any jurisdiction. It is not intended to be relied upon as the basis for any investment decision, and does not take into account the investment objectives, financial position, or specific needs of any individual investor. Recipients are solely responsible for making their own independent assessment and for obtaining professional advice, including legal, tax, accounting, or investment advice, as they deem appropriate.

The information contained in this document has not been independently verified. VPBank makes no representation or warranty, express or implied, as to the accuracy, completeness, fairness, or reliability of the information or opinions contained herein. Any reliance placed on this information shall be at the reader’s own risk. VPBank, its affiliates, directors, officers, employees, or advisers expressly disclaim any and all liability for any loss or damage arising from the use of or reliance on this document or its contents.

This document may contain forward-looking statements. These statements are based on current expectations and assumptions and involve known and unknown risks and uncertainties that may cause actual results to differ materially from those expressed or implied. Forward-looking statements speak only as of the date they are made, and VPBank undertakes no obligation to update or revise any such statements to reflect new information, future events, or developments, except as required by applicable law.


The contents of this document are proprietary and confidential. No part of this document or its contents may be copied, reproduced, distributed, published, or disclosed, in whole or in part, to any third party without the prior written consent of VPBank. Unauthorized use or distribution of this document may result in a violation of applicable laws or regulations and may give rise to legal liability.

All financial data included in this presentation are unaudited and based on internal management accounts or estimates, unless otherwise stated. They are presented for illustrative purposes only and are subject to change without notice. No representation is made as to the reasonableness of the assumptions used or the accuracy of the modeling or projections. Past performance is not indicative of future results.

For further information, please visit www.vpbank.com.vn or contact:

VPBank Investor Relations

 Add: Floor 15, VPBank Tower, 89 Lang Ha Street, Ha Noi

 Tel: (024) 7305 6600 - Ext: 54111

 Email: ir@vpbank.com.vn