

06

Sustainable Development Report

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Mùa Xuân cho em
LẦN THỨ 15
Chú đề: Vì ngày mai tươi sáng



VietinBank sponsored VND 2 billion for the event "Spring for you"

1 - THRIFT PRACTICE AND COMPLIANCE WITH THE LAW ON ENVIRONMENTAL PROTECTION

THRIFT PRACTICE

Following the action plan of the Government and the Banking sector on the practice of thrift and anti-waste, over the past few years, this practice has been taken seriously by VietinBank through bank-wide communication, direction, instruction and implementation. As a result, VietinBank made positive achievements in the practice of thrift and anti-waste in 2022:

- *Communication, popularization and thorough education on the practice of thrift and anti-waste:*

+ The training, thorough education, and execution of the Government's law/the Banking sector's action plan on the practice of thrift and anti-waste were maintained and unified throughout the system from the HO to branches/subsidiaries, and consistent at all levels of the Party's organizations, the Trade Union, and the Youth Union with unit/position-based forms and methods of communication and popularization. Accordingly, VietinBank employees had better understanding and awareness, and took specific actions to promote fundamental changes in working style, administrative reform, practice of thrift and anti-waste.

+ In 2022, VietinBank issued documents related to the practice of thrift and anti-waste, including the project on "Electricity savings and efficiency" to reduce operating costs in line with VietinBank's operating targets as well as market characteristics and conditions.

The directions on the practice of thrift and anti-waste were elaborated on scope, progress, objectives, and mechanism on inspection, supervision and complete performance review report.

- *Results of thrift and anti-waste practice*

+ The adoption of power savings and efficiency measures proved extremely fruitful: (i) Reducing electricity consumption by more than **2%/year** on average, contributing to the conservation of national primary energy sources, the reduction of greenhouse gas emissions, the environmental protection and the response to global climate change; (ii) Cutting the cost of clean water by **2%/year** on average, helping save the national clean water source. In 2022, VietinBank was the only bank to be honored by Hanoi People's Committee with the accolade of "**4-star green building**" for the HO at 108 Tran Hung Dao, Hoan Kiem, Hanoi.

+ VietinBank carried out procurement and repair in accordance with the provisions of applicable laws, processes, and regulations, evaluated, selected effective investment scale, scope, and forms. Procurement and repair items were of the right type, quality and on schedule. The total number of procurement and repair packages in 2022 was **85** bidding packages, totaling over VND **50** billion. Through the appraisal, approval of projects, total cost estimate, competitive bidding and verification, approval of the final settlement, VietinBank saved about **VND 1.2 billion** in the procurement plan.

+ In 2022, VietinBank developed a plan to control the use of cars: (i) Quota on shared cars/branch, unit; (ii) Norms for travel distance (in kilometers) of cars (excluding cash vans). It is expected to save VND **15** billion/year once the control plan is in place.

In terms of human resources savings and efficiency, along with timely allocation of staff to deliver the business plan, VietinBank regularly implemented personnel restructuring and planning solutions in line with the medium-term goals of controlling staffing increase in pursuit of lean and improved workforce throughout the bank. Specifically:

• Aligned headcount increase with MTBP, ensuring that the actual staffing of the HO and branches in 2022 neither increases year-over-year 2021 nor exceeds the 2022's headcount;

• Continued to improve bank-wide labor productivity. The 2022's labor productivity in terms of profit-before-tax per capita went up **18%** year-over-year 2021;

• Restructured the workforce in the direction of downsizing the personnel at the HO and support functions to focus on front-office and branch's staffing. The ratio of branch's and front-office personnel in 2022 were **84.8%** and **73.6%**, respectively.

Thanks to the foregoing thrift practices and effective cost management, VietinBank's full-year CIR in 2022 was **29.6%**, better than the ratio of 32.3% in 2021.

COMPLIANCE WITH LAWS ON ENVIRONMENTAL PROTECTION

VietinBank always complies with applicable laws on environmental protection, specifically the Law on Environmental Protection, Decree No. 08/2022/ND-CP by the Government detailing a number of articles in the Law on Environmental Protection; Circular No. 02/2022/TT-BTNMT elaborating on the execution of a number of articles in the Law on Environmental Protection. On an annual basis, VietinBank signs service contracts with professional agencies to perform regular monitoring of wastewater and working environment, and signs contracts for collection, transportation and treatment of waste at headquarters in accordance with applicable laws. At the same time, VietinBank also issued and disseminated the Guidelines for the implementation of Regulations on Occupational Safety and Health across the bank.

Number of fine due to non-compliant with legal regulations on environmental protection: None.

Total amount of fine due to non-compliant with legal regulations on environmental protection: None.

energy

CUTTING THE AVERAGE COST OF CLEAN WATER BY

2%/YEAR

ANNUAL AVERAGE ENERGY SAVING REACHED OVER

2%

LABOR PRODUCTIVITY IN 2022 ACCORDING TO PROFIT BEFORE TAX PER CAPITA INCREASED VS. 2021

18%

PROPORTION OF PERSONNEL IN BRANCHES

84.8%

73.6% PROPORTION OF FRONT-OFFICE PERSONNEL

2 - BUSINESS ACTIVITIES TOWARD GREEN ENVIRONMENT AND SOCIETY

GREEN CREDIT PROGRAM TO FINANCE INVESTMENT PROJECTS IN ENVIRONMENTAL PROTECTION, RESPONSE TO CLIMATE CHANGE AND SUSTAINABLE DEVELOPMENT; CREDIT PROGRAM FOR ENERGY SAVING AND EFFICIENCY PROJECTS

Following Vietnam's strong commitment to a carbon-neutral roadmap and net zero orientation by 2050 at the 26th United Nations Climate Change Conference in 2021 (COP 26), in 2022, the Government of Vietnam took the initiative in developing an action plan and initially implemented pivotal actions to this end. In order to help realize Vietnam's commitments at COP 26, VietinBank actively contributed initiatives for sustainable development by participating in green project financing, giving comments on relevant documents of the State agencies.

Besides, based on the direction of the SBV, the support from the ecosystem of partner banks of VietinBank such as MUFG, Danamong, Krungsri, etc., VietinBank's key staff received regular training and updates on investment trends and policies related to green projects in the world; at the same time, planned to develop VietinBank's overall sustainable development strategy and target product tree in this field.

Apart from the general policies, VietinBank issued special products and promotion programs for the green sector, i.e investment in rooftop solar power projects, guideline on solar power project financing, and guideline on wind power project financing, etc. The taken actions helped grow VietinBank's outstanding green loans

over the years, advancing the portion of green project financing out of the bank's total credit exposure from **1.47 %** in 2018 to **6.05%** in 2022. The total number of customers who signed credit contracts was over **1,000** customers, majorly in the renewable energy.

Going forward, the sustainable development, climate change and green growth topics will continue to be incorporated into credit programs and projects; at the same time, the research and development of deposit and credit products in low-carbon industries will be further promoted in contribution to environmental protection, improved efficiency of resources and energy use.

In addition, in order to attract more funding for green projects, VietinBank will continue to connect with regional partners and financial institutions to build appropriate funding structures, launch products and services at the bank's advantages in facilitation of access to green funding.

ACTIVITIES RELATED TO FOREIGN INVESTMENT TRUST FOR DEVELOPMENT ASSISTANCE PROJECTS, ODA PROJECTS

In recent years, although the borrowing ODA and concessional loans from foreign donors has become subdued, this source of fund still makes a positive contribution to the economic growth and development. In such context, VietinBank still remained in the group of commercial banks holding a major market share in terms of mobilizing, managing and disbursing international fund for projects/programs every

year. Specifically, VietinBank was further selected as the on-lending and service bank, managing funds and multiple international credit programs. VietinBank served some projects, namely: Hanoi Metro Rail System Project - Line 3 Nhon - Hanoi Station; Ho Chi Minh Metro Rail System Project - Line 2 Ben Thanh - Tham Luong, Thai Binh Thermal Power Plant Project (USD 1.2 billion), Da Nang - Quang Ngai Expressway Project (\$673 million), Project on Construction of International Passenger Terminal T2 at Noi Bai International Airport, Project on "Component 1A of Tan Van - Nhon Trach section of Ho Chi Minh City's Ring Road No. 3" (USD 300 million); etc. These are all national key projects to which the State and Government pay special attention.

The attraction of ODA projects and foreign concessional loans has been well orchestrated by VietinBank since 2009 and only after a short period of time, VietinBank has become one of the leading state-owned commercial banks assigned to serve many huge projects financed by foreign governments, i.e Japan, France, Germany, Korea, etc. and by international financial institutions, i.e Japan International Cooperation Agency (JICA), World Bank (WB), Asian Development Bank (ADB), European Investment Bank (EIB), etc.

The projects were served, disbursed quickly, efficiently and safely by VietinBank according to the regulations of the Donors and the Government of Vietnam. Disbursement activities, and risk management standards were benchmarked to international practices. Through servicing and on-lending of nationwide programs/projects such as electricity grid



improvement, power transmission, education, water supply, and environmental sanitation, VietinBank made positive contributions to the production and business activities of enterprises, advancing hunger eradication and poverty reduction, improving the social quality of life, and developing key economic sectors of the country.

GREEN CAPITAL MARKET ACTIVITIES IN ACCORDANCE WITH GUIDELINES OF THE STATE SECURITIES COMMISSION

Green bonds are issued by the Government, local authorities, enterprises, etc. to raise fund for environmental protection activities and investment projects that bring environmental benefits. Green bonds have been considered an effective instrument of mobilizing capital

THE PROPORTION OF GREEN PROJECT FINANCING OUT OF THE BANK'S TOTAL CREDIT EXPOSURE

1.47% IN 2018

6.05% IN 2022

OVER **1,000** CUSTOMERS SIGNED CREDIT CONTRACTS IN SUSTAINABLE DEVELOPMENT FIELDS

2 - BUSINESS ACTIVITIES TOWARD GREEN ENVIRONMENT AND SOCIETY

from the private sector for projects with environmental and social benefits in support of the Sustainable Development Goals and the 2015 Paris Climate Agreement. In recent years, the development of the green bond market has attracted a large number of international investors. The community of institutional investors (pension fund managers, wealth management companies, high-net-worth individuals) with large investment portfolios, including investors with sustainability-related goals, are looking for more green investment opportunities in developing markets.

As one of the countries heavily affected by annual natural disasters and climate change, Vietnam identifies green growth as an important strategy towards sustainable development, the green bonds will help Vietnam raise capital to improve adaptability and deliver committed goals on climate change,

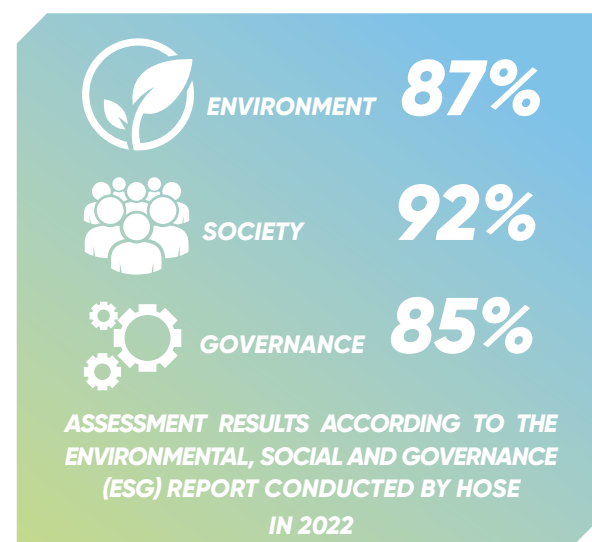
since currently
Vietnam
ranks in
top 6

countries most affected by climate change. On June 15 and 16, 2022, the State Securities Commission and the The German Agency for International (GIZ) organized a training program on "Issuing green bonds in Vietnam" to enhance the capacity of key market organizations.

As a member and maker in the debt instrument market, VietinBank has been actively participating and cooperating with large financial institutions such as the International Finance Corporation (IFC), the Asian Development Bank (ADB) and MUFG Bank in researching and seeking opportunities to participate in the potential green bond market in Vietnam.

VietinBank was also highly appreciated by HOSE for sustainable development according to the Environment, Society and Governance (ESG) report in 2022. The report assessed policy objectives, management systems, the roles of stakeholders, information disclosure and transparency, responsibilities of the BoD and control environment in terms of Environment, Society and Governance. According to the assessment results, VietinBank achieved 87% (Environment - 87%, Society - 92% and Governance - 85%), VietinBank's performance were assessed to be above the industry average, especially with regard to the Environment index, which demonstrated a significant improvement vs. 2021.

VietinBank believes that the green bond market will open up new funding channels for long-term investment projects in the field of infrastructure and renewable energy, helping increase capital to support green growth and sustainable development in Vietnam.



3 - RESPONSIBILITIES TO OUR CUSTOMERS



Following 2020-2021, in 2022, the world's and Vietnam's economies continued to face challenges and difficulties from the aftermath of the COVID-19 pandemic, the Russia-Ukraine military conflict, the embargo, the energy crisis and the high inflation. This was considered a turbulent year for the global production and business. Vietnam's economy, with its increasing openness, was not outside the recessionary influence of the world's economy. Therefore, besides supporting policies from the Government, VietinBank provided appropriate and timely support for different customer segments.

Upholding "customer centricity" as the core value, VietinBank always met diverse needs of customers with value-added services at competitive prices and the best services. At the same time, VietinBank built sustainable relationships with customers from approaching, advising to delivery of services and finally after-sales services.

BANK-WIDE CUSTOMER CARE AND SUPPORT

With a large customer base including both

corporate and retail customers, VietinBank always paid special attention to and constantly improved the quality of bank-wide customer care and support across the bank by issuing policy documents, regulations, processes, guidelines, manuals, and handbooks to manage customer service quality. In 2022, VietinBank issued **a set of service quality standards on customer touch points**; at the same time, communicated widely to employees across the bank.

In 2022, along with the drastic migration to electronic channels, the demand for advice, support, etc. through the call center also increased rapidly. The Contact Center made efforts to innovate and enhance systems, improve the quality of human resources in contribution to improved productivity and operational efficiency and optimal satisfaction of customer needs. Specifically, the Contact Center served **more than 4 million** customers through such touch points as: phone, email, fan page inbox and IVR; conducted marketing, sales and surveys among **more than 413,000** customers; completely resolved **more than 85,600** problems, complaints and feedback from customers, helping enhance customer engagement and satisfaction.

3 - RESPONSIBILITIES TO OUR CUSTOMERS



In parallel with above activities, in order to lay a foundation for developing new service channels in 2022, the Contact Center implemented the Contact Center Omni-channel; at the same time, developed extended arms in the North, the Central and the South in order to pioneer in customizing customer service to local cultural characteristics. With the focus on improving service quality, the customer satisfaction index (CSI) at the Contact Center reached **85%**, far exceeding the industry standard (78%), showing a high level of trust and sustainable connection throughout VietinBank's journey to improve customer experiences.

In recognition of the persistent efforts and integrated solutions of VietinBank in improving the service quality and enhancing customer satisfaction throughout the time; the Global Banking & Finance Review magazine awarded VietinBank with the prestigious accolade of **"The Leading Contact Center of Vietnam" for 5 consecutive years (2018-2022)** and the accolade of **"Banking Customer Satisfaction and Happiness" in 2022**.

CORPORATE CUSTOMER CARE AND SUPPORT

In 2022, the corporate customer care and support were elaborated through following

preferential lending programs and interest rate support packages:

- Continued to maintain support and preferential policies for corporate customers affected by the COVID-19 pandemic in the first 6 months of 2022. Based on the extent of the impact of the COVID-19 pandemic on customers, VietinBank proactively reviewed and considered preferential policies for corporate customers: (i) Continuing to apply preferential interest rate programs for corporate customers affected by the COVID-19 pandemic; (ii) Maintaining the preferential interest rate applicable before the rescheduling of debt repayment; exempting and reducing lending interest rate for short-term loans with rescheduled repayment; (iii) Reducing lending interest rate by up to 0.5%/year compared to the applicable interest rate for loans without rescheduled repayment; exempting/reducing interest/maintaining the same debt groups due to the impact of COVID-19 pandemic; (iv) Waiving service maintenance fee, transaction fees on eFAST channel, reducing up to 100% of international payment and trade finance fees compared to the applicable fee schedule; (v) Restructuring debt, maintaining the same debt group for corporate customers struggling in payment cash flow due to the

impact of the COVID-19 pandemic in line with regulations.

- Provided lending interest rate support under the direction of the Government as per Decree 31/2022/ND-CP and Circular 03/2022/NHNN-TD: 2% interest rate support program as per regulations from the State budget is a solution for people, businesses in industries and fields heavily affected by the COVID-19 pandemic to access capital at low cost, develop production and business activities, laying a foundation for strong economic recovery and growth;

- In late 2022 and early 2023, VietinBank continued to add VND **5,000** billion to the preferential interest rate package with an interest rate up to **2.0% p.a lower** compared to regulations. The preferential interest rate applies to both VND and USD loans with a term of up to 6 months arising from the start of the program until the end of February 28, 2023. The program is exclusively for businesses in the provinces of the Mekong Delta, operating in the key fields, industries or borrowing for the key industries in the Mekong Delta such as fisheries, rice, agriculture, agricultural materials, animal feed, forestry, and etc.

2022 was a tough year for credit institutions in controlling cost of fund and credit growth limits; however, VietinBank still made an effort to maintain credit programs, credit packages and preferential fees for corporate customers, specifically:

- The Program on Accompanying Large

Corporates; Credit Package for Real Estate in Industrial Zones; Program on Medium and Long Term Loan with Fixed Interest Rate, Fee Exemption/Reduction Mechanism for Strategic Customers of VietinBank; Priority Package for Short Term Loan Disbursement with focus on credit extension to micro and super micro sub-segments (who are in need of credit; decentralizing credit risks for the Bank);

- VietinBank implemented a variety of business promotion methods to increase competitiveness and attract depositors such as: Program on Payment of Referral Commissions to Individuals and Organizations to introduce new SME customers; Promotion Program for Customers with Fixed Deposits "Depositing in the golden season, receiving countless gifts" with total prize value of up to VND 3 billion;

- VietinBank promoted trade finance and guarantee products to increase guarantee fee income: launched a Promotion Program for SME customers who apply for guarantee issuance "Issuing guarantees to win fortunes" with many valuable gifts delivered to customers;

- VietinBank actively promoted communication to customers about eFAST and ERP as two main transaction channels. In order to encourage customers to quickly use eFAST, VietinBank launched the promotion program "Opening eFAST now to win millions". The program attracted a large number of interested customers, contributing to an increase in the number of new eFAST users;



3 - RESPONSIBILITIES TO OUR CUSTOMERS



● VietinBank also actively researched and issued comprehensive financial product packages for specific industries/enterprises, key projects such as: financial solution package for contractors of the North-South expressway project, package of products and services for contractors of Long Thanh airport, promotion package for groups of customers who are petroleum traders, credit package for customers in the Mekong Delta, etc. VietinBank provided corporate customers with preferential policies customized to the characteristics of industries, business fields and business relationships in the supply/distribution chain; brought added value to corporate customers based on the advantages of the industry and value chain.

In addition, VietinBank offered domestic and international business matching solutions to support corporate customers in boosting partnership, business cooperation, and expanding market presence. At the same time, together with subsidiaries and affiliates in the ecosystem, VietinBank provided comprehensive financial solutions to meet increasing demands in business activities of corporate customers. Promoting the role of a large State-owned commercial bank, VietinBank further proved to be a reliable partner and maintained the leading position in delivering financial services to large State-owned and private corporations/groups,

prioritizing funding for key national projects such as renewable energy projects, real estate in industrial zones, road transport, etc. contributing to the country's economic development.

VietinBank continued to affirm the prestige in the market, making a good impression on customers and the business community. In August, 2022, VietinBank was honored with the **"Project Infrastructure Finance Deal of the Year" award** at the Corporate and Investment Banking Awards 2022 hosted by The Asian Banking & Finance. Accordingly, the deal closed by VietinBank is to finance an important project related to the expansion of a leading industrial park in a key emerging economic zone of Vietnam. This project is expected to attract large amounts of foreign investment and create thousands of new jobs.

CUSTOMER CARE & SUPPORT FOR FINANCIAL INSTITUTIONS

As one of the leading state-owned joint stock commercial banks in Vietnam market, VietinBank has always received the attention and cooperation of many domestic and foreign financial institutions (FI). In 2022, VietinBank is constantly developing and expanding comprehensive cooperation with FI customer segments including domestic commercial banks, foreign banks, securities companies, insurance companies,

fund management companies, etc. In particular, VietinBank always focuses on developing sales promotion policies, credit approval policies and risk appetite, developing products and services specifically for the financial institution customer segment. As an intermediary ecosystem ready to connect with all partners, VietinBank continues to expand its Bankpay payment solution in order to provide the market with modern payment services, which is the foundation for VietinBank's partners to save costs and provide diverse payment services to customers. On the other hand, upgrading Bankpay into a BankCasa payment solution suite is a strategic step of VietinBank to expand its market share of payment services, at the same time, to grow demand deposits, and to attract low-cost capital to optimize costs of fund. In addition, BankCasa also allows financial institutions to actively inquire and check their account balance in real time (real-time) and automatically overflow investment accounts when the balance on the account exceeds the default payment balance in automated interest rates. In addition to developing product platforms, VietinBank continuously improves its policies and applies digitalization to its processes to improve the quality of pre- and post-sale services, ensuring that the customer experience is seamless throughout their journey with VietinBank.

In cooperation with correspondent banks, VietinBank is always trusted by correspondent banks and granted large limits for inter-bank transactions, trade finance and international capital mobilization with competitive interest rates. VietinBank has continuously successfully implemented many international syndicated loan transactions in the last two years with the participation of the world's leading financial institutions as the funds arrangers. VietinBank's international capital mobilization transactions are considered to be the largest in Vietnam's financial market in order to realize the "dual goal" of completing the business orientation and plan of 2022 and meeting capital needs as well as supporting businesses in the context of economic fluctuations due to the negative impact of the COVID-19 pandemic, the risk of a global economic recession and the political conflict between Russia and Ukraine. As a result, VietinBank has increasingly strengthened its financial capacity to effectively take advantage of business opportunities in the market. With a good reputation for many years in the domestic and international markets, VietinBank has affirmed its role as an intermediary financial institution - a capital facilitating channel for businesses

to access the capital market through capital arrangement activities based on VietinBank's guarantee, advisory and underwriting services for private placement of bonds, and mergers & acquisitions advisory services.

In the transaction relationships with financial institutions, VietinBank always maintains a cautious view, regularly assesses and reviews the capacity of financial institutions that are granted transaction limits/credit lines by VietinBank, and implements risk management across all lines of defense, towards the goal of sustainable growth and effective risk management.

In 2023, with a vision to become "the most prestigious, modern, multi-functional bank in Vietnam, in the top 20 strongest banks in the Asia-Pacific region", VietinBank is committed to continuing to capture the potentials of the financial institution customer segment in all aspects, diversifying cooperative relationships with commercial financial institutions as well as development financial institutions to strongly grow income from this segment, and at the same time, through international funding sources with competitive preferential interest rates, serving the funding needs of Vietnamese enterprises safely and effectively.

CUSTOMER CARE & SUPPORT FOR RETAIL CUSTOMERS

With the enthusiastic advice of our bankers, new individual customers are fully advised on the profile, features and benefits, etc. of banking and financial products/packages, and have their



VietinBank was honored with the "Project Infrastructure Finance Deal of the Year" award by The Asian Banking & Finance

3 - RESPONSIBILITIES TO OUR CUSTOMERS

questions answered, helping customers get the best financial plans for the future. For existing individual clients, VietinBank divides customers into different groups in order to manage customer relationships, take care of customers regularly, and promptly respond to customers' needs.

In the process of using banking services, with the goal of "always accompanying and bringing the highest value to customers", VietinBank has many channels to receive comments and evaluations from customers. For direct and indirect transaction channels, customers can always contact the bank anytime, anywhere and vice versa VietinBank can immediately advise on products and answer questions from customers: Hotline: 1900558868/(+84)2439418868; or Email: Contact@vietinbank.vn; or Facebook: <https://www.facebook.com/VietinBank>; or Website: www.vietinbank.vn; Meet directly with Customer Relationship Managers at all branches/transaction offices of VietinBank nationwide.

From 2019 to April 2022, in the context of complicated developments of the COVID-19 epidemic, negatively affecting all aspects of the economy, from production and business activities to people's lives, VietinBank has proactively and promptly deployed credit programs/packages for customers, especially those who are prioritized for credit access such as financial packages for front liners who battle the epidemic with preferential interest rates and fees for hospitals/police personnel/military personnel/people's committees. Policy of exemption/reduction of penalty fees for early payment of debts, preferential interest rate revocation fees

for customers who pay back debts before due date during the period of COVID-19 pandemic; Disbursement via email, fax for customers affected by COVID-19, whereby money is disbursed by the bank to the customer without having to go to the bank's branch/transaction office, etc.

From May 2022 until now, right after transitioning to the "new normal" stage, implementing the Government's policy on focusing on economic recovery and development, VietinBank prioritized all resources for lending to business borrowers, especially customers operating in priority areas such as agriculture and high technology application. In addition, VietinBank also quickly approached customers to advise customers to receive the 2% support in interest rate funded by the state budget according to Decree No. 31/2022/ND-CP by the Government, partially providing financial support to customers during the period of difficulties caused by COVID-19 epidemic.

With comprehensive support in policies, interest rates, fees, diversified transaction channels, etc., VietinBank has been standing and will continue to stand side by side with individual customers to overcome difficulties during the period affected by COVID-19 and at the same time, gradually tighten the comprehensive relationships between customers and VietinBank, creating sustainable bilateral ties.

SPECIAL CREDIT PROGRAMS OF PREFERENTIAL INTEREST RATE SUPPORT FOR SMEs

By the end of December 31, 2022, the total number



of SMEs having business relations with VietinBank was more than 220,000 enterprises with a total accumulated disbursement of the year of more than VND 650,000 billion, of which working capital loans disbursed for production and business activities are nearly VND 620,000 billion and medium and long-term loans disbursed for investments are more than VND 30,000 billion. Outstanding loans to SMEs by VietinBank by the end of December 31, 2022 reached more than VND 320,000 billion, an increase of VND 34,000 billion compared to 2021, the growth rate in 2022 is **12%**, an encouraging figure, making a great contribution to credit growth of VietinBank. The average credit growth rate of the last 5 years (from 2018) reached an average of **10%** per year, greatly contributing to the growth in the number of new customers and growth of outstanding loans, improving the financial indicators of VietinBank's business performance.

To achieve these remarkable results, VietinBank always closely follows the directions of the State Bank of Vietnam, goes hand in hand with SME customers in priority areas of the economy. VietinBank balances loan assets, cooperates with the local authorities and the SBV offices of provinces to implement socio-economic promotion programs for 5 priority areas of the Government, namely exports, agriculture and rural development, SMEs, supporting industries, and high-tech enterprises. Currently, the short-term lending interest rate cap for these 5 priority areas is only **5.5%/year**. In which, disbursed

volume for agricultural and rural development reached more than VND **90,000** billion.

In 2022, in continuation of going hand in hand with the SME community, especially when the State Bank of Vietnam started to tighten credit control since the middle of the year, VietinBank still actively implemented activities to support SMEs to serve the funding needs of production and business operations. The outstanding loan balance of SME customers receiving interest rate support under Decree 31 by the Government reached more than VND 2,300 billion (out of the total interest-supported outstanding loan balance of VietinBank of more than VND 9,200 billion), the total amount of accumulated interest support provided to SMEs is nearly VND 4 billion (out of the total amount of interest support provided by VietinBank of nearly VND 23 billion).

In the context that credit growth is strictly controlled by the State Bank of Vietnam, in order to meet the additional disbursement needs of SME businesses, priority disbursement packages of up to VND **4,000** billion for SME customers have been provided by VietinBank.

For two consecutive years 2021 and 2022, VietinBank has won the prestigious award "**Best SME Bank in Vietnam**" given by The Asian Banker. This is an acknowledgement of VietinBank's outstanding contributions to the development of the Vietnamese SME community.

4 - RESPONSIBILITIES TO SHAREHOLDERS AND INVESTORS

VietinBank IR Team, under the BoD Secretariat & Investor Relations of the BoD Office, serves as a bridge between VietinBank and its investor community, responsible for the communication and information sharing from investor community to VietinBank BoD, protecting and attracting shareholders' interests in CTG shares within the Bank's business plan, aiming at creating sustainable value and maximizing interests for all shareholders and investors.

INFORMATION TRANSPARENCY, PROTECTING INVESTOR RIGHTS

As a listed company with a large number of shareholders, it is crucial for us to emphasize on the transparency in information disclosure. VietinBank is also the leading bank in reporting and disclosing of sufficient information on a regular/extraordinary basis in a timely and transparent manner with both Vietnamese and English versions. In 2022, VietinBank provided comprehensive periodic and extraordinary information disclosure such as financial statements, corporate governance reports, information about AGM/EGM; changes of internal persons; transactions with our subsidiaries as well as bond issuance, etc. Especially, VietinBank's 2021 Annual Report - **"Shape the future"** was voted **for the third consecutive year** in the Top 10 Best Annual Reports of listed companies at the Vietnam Listed Company Awards (VLCA) in 2022 thanks to careful investment in both form and content, demonstrating the role of a leading bank, a systematically important bank to the national economic system; promoting the strategy of "customer centricity"; developing modern and comprehensive financial solutions; constantly striving to improve capacity building towards

standards and best practices in governance and administration; pioneering and typical example in investment and development of digital technology to support business activities. Among banks, VietinBank was the only state-owned commercial joint stock bank to receive this award.

In 2022, VietinBank also successfully organized the AGM 2022 in the online form to approve many important contents and ensure the interests of shareholders in the context of the complicated development of the COVID-19 pandemic. VietinBank always ensures the interests of shareholders through shareholders having the right to question (directly/indirectly) and propose recommendations to VietinBank's BoD before voting on important issues related to all operations and activities of VietinBank. VietinBank also fully discloses information related to the GMS and publishes it on the IR column of VietinBank website to ensure transparency of information to all shareholders and investors.

At the same time, in 2022, VietinBank also completed and promulgated internal regulations in IR activities to ensure compliance with relevant legal regulations as well as ensured benefits and enhanced shareholder's value.



VietinBank excellently won Top 10 Best Annual Report for 3 consecutive years



AGM 2022 was held online

INTERACTION BETWEEN VIETINBANK, INVESTORS AND THE MARKET IS CONSTANTLY IMPROVED IN TERMS OF QUALITY & FREQUENCY

VietinBank constantly improves the quality and professionalism of information supply channels in order to enhance investors' access to information on business results, therefore receiving high and increasingly positive appreciation from investors as well as the market. In addition to the quality management of the Investor Relations website with a modern and professional interface at <http://investor.vietinbank.vn>, it helps to provide rich, useful and easy-to-search information to the investors. In 2022, VietinBank continued to actively increase frequency, diversify forms, improve quality, and proactively supply to the market through the implementation of: **(i)** Business results update conference of 2021 and Quarter II, III/2022 to update detailed information on business results of VietinBank; **(ii)** Quarterly Financial Statements to quickly update the market on business results, explain changes in key indicators after disclosing FS; **(iii)** Monthly Investor Newsletter to regularly provide information related to VietinBank's outstanding activities on topics of interest to investors;

(iv) Increasing the frequency of one-to-one face-to-face meetings with large domestic and foreign investment funds interested in investment opportunities in CTG shares, etc., thereby, continuing to affirm the professionalism and transparency in providing information to the investors and the market.

The above activities have contributed to improving the professionalism and transparency of VietinBank's information disclosure, helping investors access and update full information about VietinBank's operations, business results as well as strategic direction, thereby increasing investor confidence, contributing to enhancing VietinBank's brand prestige in the market.

ORIENTATION FOR IR ACTIVITIES IN 2023

In 2023, in addition to performing well on regular tasks, VietinBank will continue to improve the frequency, improve the quality, and increase the level of interaction with investors and the market with the goal of bringing VietinBank's IR close to international practices and standards, improving operational efficiency and meeting the expectations of shareholders and investors.

5 - RESPONSIBILITY TO OUR EMPLOYEES

GUARANTEED EMPLOYMENT FOR OUR STAFF

The total number of our employees as of 31/12/2022 was **25,119** people (including employees of all subsidiaries, business units, representative offices and employees working on temporary basis). In 2022, in the context of the labor market being negatively affected by the COVID-19 pandemic, our employees were deployed and assigned in accordance with their qualifications and capability. Our job arrangements ensured that all employees in the entire system hold appropriate job title with signed labor contracts according to the provision of Labor Law.

Regarding indicators related to personnel changes in 2022, VietinBank's new recruitment rate was 9.3% while the labor contract termination rate was 4.4%.

REMUNERATION POLICY

VietinBank employees are entitled to the following remuneration mechanism:

- VietinBank's salary scheme was built according to international practices based on the principle of 3Ps: Pay for Position, Person and Performance in order to meet three main objectives: (i) Ensuring stable monthly, quarterly and annual salary for our employees; (ii) Creating constant motivation for our people to improve productivity; (iii) Flexibility in annual salary and salary incensement;

- Employees are recognized with their working

capability to be entitled for promotion and appointment, as well as being eligible for award consideration;

- Training is made available to all employees to improve their professional competence;

- Social Security Retirement Benefits are provided to former employees with 2 month's salary before their retirement date. They are also funded for retirement activities by the Bank;

In 2022, VietinBank's average salary increased by **11.6%**, reaching the absolute value and the highest growth rate in the period from 2018 to date on the basis that the average labor productivity of the whole system increased above the plan. Details of the average salary of employees are presented in Part 7 - Audited Consolidated FS 2022.

SOCIAL INSURANCE BENEFIT

Our employees are insured under the law and regulations. Social insurance regime benefits our employees in the event of sickness, retirement or maternity... Especially for retirement, we coordinate closely with social insurance authority to ensure that our employees can retire at their retirement age.

WELFARE REGIME

In 2022, VietinBank continued the welfare regime for employees throughout the system to improve life care, labor regeneration, create work-life balance and enhance employee engagement

and superior welfare regime for high-performing employees, talented employees, key leaders and senior leaders to demonstrate recognition an retaining of highly qualified and competent employees.

Currently, our welfare regime includes the followings:

(i) **15** general welfare regimes for all employees in the entire system including holiday vacations (Tet holiday, National Women's Day, International Women's Day, Children's Day, Mid-Autumn Festival...) and other labor union benefits in case of sickness, personal and family issues as well as health insurance coverage from VBI for those who have worked for at least 12 months at the Bank, etc.

(ii) **4** outstanding remuneration policies for high-performing employees, key employees and Top 500 talents: Outstanding reward policy, high-end holidays, and tuition support for their children, special health insurance coverage, life insurance, etc.

In 2022, studying the advanced practices of welfare - remuneration in the market, VietinBank issued a new Regulation on welfare - remuneration regime; in which VietinBank supplemented and modified a number of welfare - remuneration regimes to suit the business situation and actual operation of VietinBank, improving the welfare - remuneration regime for employees, increasing and strengthening the level of commitment and dedication of employees to the Bank.

TRAINING FOR QUALITY IMPROVEMENT

In 2022, VietinBank **held 876 classes** (excluding OJT - On-job training, Coaching, Mentoring, internal training programs organized by units/departments themselves), up **28%** yoy. The number of trainees participating in training sessions was **119,047 turns** (2 times more than in 2021), with **the average number of training sessions being 4.62 days/person** (2021: 4.34 days/person).

876 CLASSES

28% HIGHER THAN THE PLAN

THE AVERAGE NUMBER OF TRAINING SESSIONS

4.62 DAYS/PERSON



Table of average training duration and coverage of training programs classified by trainees

Classification according to types of trainee	Number of average training days	Training turn
Top-level Management, Mid-level Management (Branch Director/Deputy Director, Director/ Deputy Director of HO Dept., Director/Deputy Director of non-business Units)	5.03	7,479
Managers (Head/Deputy Head of Branches, Head/Deputy Head of non-business Unit)	5.35	40,411
Other employees	3.5	71,157
Total	4.62	119,047

5 - RESPONSIBILITY TO OUR EMPLOYEES



Innovating training content and methods, ensuring practicality and high applicability

In 2022, VietinBank returned to a focused training rhythm after the pandemic and also successfully completed the tasks of updating and equipping the bank's staff with new knowledge and skills. Training activities and professional exams to support the Business and Operations Divisions, support to improve execution capacity and closely link with VietinBank's 2022 topics such as:

- Digital transformation project (Smart Digital Branch training program, RPA labor productivity improvement software; Sales skills on digital platforms);
- Project to improve service quality (training a set of service quality standards for tellers, customer relationship managers on a group-wide basis; Seminar on Understanding Vocation - Keeping Career, etc.);
- Professional skills for sales promotion for leaders and staff with topics closely related to business activities.

The methods and training formats were continuously innovated, diversified activities in the direction of increasing the experience for students and increasing training efficiency with an online training rate of **44%**. Especially, VietinBank promoted direct training courses at branches (**233** classes, up **32%** compared to 2021)

with diverse topics, suitable for needs, closely adhere to reality, and helped solving current difficulties and problems encountered at work. The number of participating trainees was huge, saving travel costs and not affecting business activities of branches.

In the volatile context of 2022, VietinBank continuously updated the necessary skills in executive management and the trending topics of each period to help leaders improve their leadership capacity and flexibly adapt to the changing environment of business. At the same time, fostering potential employees to designated roles, responsibilities, and career paths in the organization.

Build and promote a culture of active learning throughout the organization

In 2022, VietinBank built and promoted a culture of active learning throughout the organization, in many forms such as:

- Carrying out activities to build a self-learning environment on the online learning system;
- Organizing professional exams, attractive mini-games and gameshows to create a vibrant learning environment throughout the organization;
- Applying learning KPIs to units in the organization to enhance OJT responsibilities of the managers and supervisors.

CAREER ADVANCEMENT OPPORTUNITY AND VIETINBANK TOP 500 PROGRAM

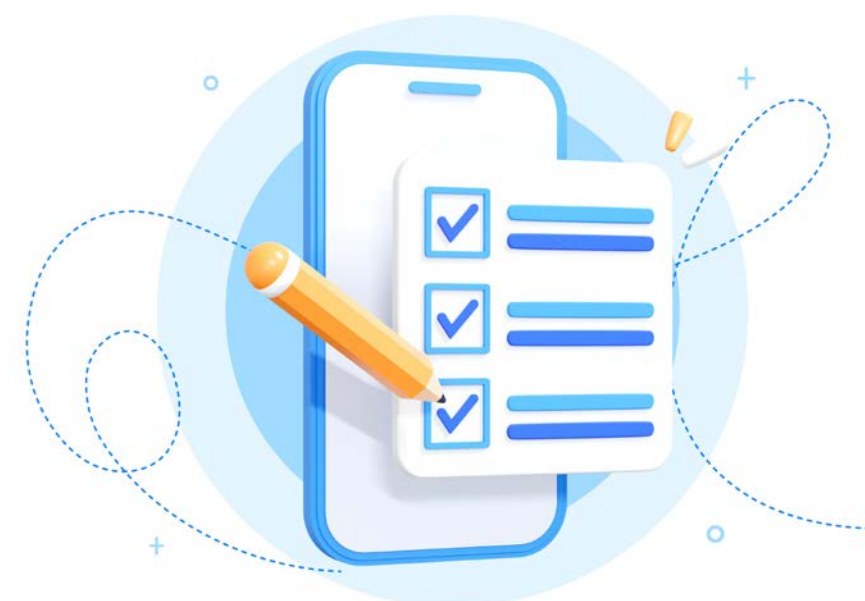
VietinBank continued to promote early identification, build a training roadmap and comprehensively develop human resources for the positions of mid-level management and strategic officers of the Bank: (i) Identifying potential employees for middle-level managements (Top 500), focusing on training programs on leadership, core competencies for Top 500, experience sharing activities between Exco - Key Person - Hipo; (ii) Pioneering in State-owned commercial banks to deploy Agile Management training for high-level and middle-level managements (BoD, BoM, Branch Directors, Heads/Deputy Heads of HO Departments) with the goal of promoting effective coordination between individuals and units, empowering initiative, engaging employees, improving labor productivity to meet human resource quality requirements with fast execution capacity; (iii) Comprehensive renewal of identification and creation of human resources for mid-level management positions (organization of recruitment exams and public and transparent evaluation of candidates for the positions of Directors/Deputy Directors of Branches, Heads/Deputy Heads of HO Departments; development of a set of criteria for evaluating candidates that balance 2 factors of competence and professional expertise) to ensure the selection of suitable candidates, meeting VietinBank's HR requirements.

INCREASE IN EMPLOYEE SATISFACTION AND ENGAGEMENT

Following the results of the Employee Satisfaction and Engagement Survey in 2019, on the basis of identifying areas that VietinBank had high survey scores and was competitive compared to the market as well as areas that needed improvement to improve employee engagement, VietinBank's BoD approved the implementation of the Annual Satisfaction and Engagement Survey 2022 in order to improve and enhance employee satisfaction, in which focusing on five main topics:

- Working environment
- Empowerment/being empowered
- Assess work/life balance
- Direct managers
- Free survey contents on areas for improvement

Survey results on these topics are studied and transformed into specific programs and solutions to promote employee engagement and satisfaction, enhance empowerment, and improve autonomy in the workplace, encouraging creative ideas, new and effective ways of doing things of the employees.



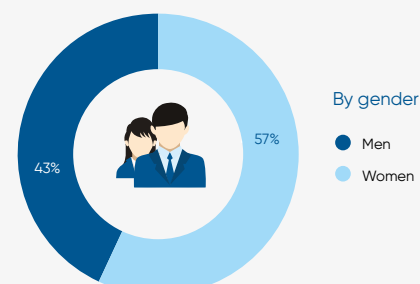
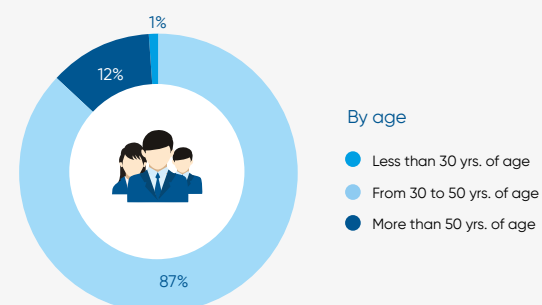
5 - RESPONSIBILITY TO OUR EMPLOYEES

GENDER EQUALITY IN OUR BUSINESS

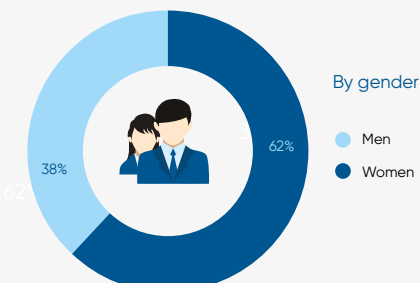
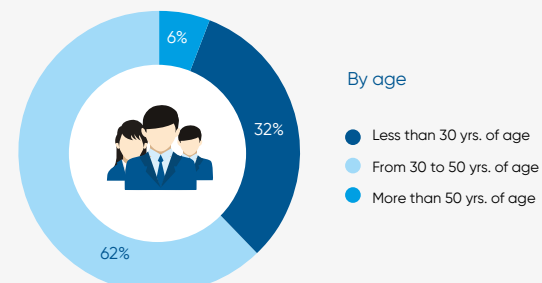
In 2022, with the attention of VietinBank's BoD, the Committee for the Advancement of VietinBank Women implemented the following activities:

- Developing a national strategic plan on gender equality 2021 - 2030.
- Developing a plan to implement gender equality and women's advancement in 2022.
- The Board promulgated documents guiding the unit to implement activities in Action Month of 2022; Organizing the launch of Action Month in an appropriate form, strengthen communication on the topic, message and activities of the Action Month for gender equality and prevention and control of gender-based violence in various formats, suitable for each target group and actual situation, etc.
- Implementing key programs for female cadres and workers, launch emulation activities associated with the organization of movements and activities of practical and effective significance, attracting the large participation of employees, union members and female workers. In addition, the VietinBank Committee for the Advancement of Women directed units to strengthen the care and protection of female workers' rights, inspected and supervised the implementation of regimes and policies for female employees; proactively advised and introduced female cadres to the Party committees and authorities in planning, training, fostering and employing female employees, etc. Introducing female employees to participate in advanced training professional qualifications, caring about creating conditions for female employees to have the opportunity to strive, dedicate, study to improve their qualifications and participate in mass organizations to promote their capacity in all fields of work, contributing well to the function of representing and protecting the interests of female workers. Rewarding was always paid attention to timely, in order to encourage female employees with typical achievements and to replicate advanced examples in order to promote female employees to unite and try their best to complete well and perfectly all goals and tasks of VietinBank, etc.

Management Mix



Ordinary Employee Mix



INTENSIVE IMPLEMENTATION OF CORPORATE CULTURE

In 2022, VietinBank continued to vigorously implement solutions to build, perfect and spread VietinBank's core values, towards the goal of creating "a unique identity", a "distinct competitive advantage" of VietinBank, including:

- Promoting the role of exemplary, consistent in behavior standards, leadership of the Heads of VietinBank units; building and promoting a culture of discipline, consensus through the Promulgation and Communication of Unit Head Persons' Responsibility Regulation which is a guideline throughout the thinking and action orientation of the Unit Heads;
- Organizing training, piloting and spreading the Agile Management method, aiming to build an open and transparent culture and working environment, promoting effective coordination between units. Establishing Agile Teams to enhance open dialogue and empowerment, supporting a number of key business activities of VietinBank;
- To comprehensively assess the current state of VietinBank's corporate culture, develop a plan to promote the implementation of corporate culture in the following years.



6 - CORPORATE SOCIAL RESPONSIBILITIES



VietinBank donated VND 5 billion to the Fund for the Poor and Social Security in 2022

The total budget VietinBank has spent on social security work so far is more than








VND 8,500 BILLION

Figure for 2022 was more than

VND 306 BILLION

As one of the largest state-owned enterprises operating in the financial-monetary sector, VietinBank always actively implements the guidelines and policies of the Party, State, Government and banking industry to contribute to hunger eradication, poverty reduction, improvement and improvement of the material and spiritual life of people in disadvantaged localities with many practical and meaningful programs, contributing to the general development of the community and society. In 2022, VietinBank has been performing well social security and gratitude activities through sponsoring many welfare projects and programs with a total value of over VND **306** billion, increasing the total budget VietinBank spends on this cause so far to over VND **8,500** billion. VietinBank's social security activities focus on building houses for the poor, building schools, health facilities, and infrastructure projects in disadvantaged areas, rural, remote and isolated areas, assisting in overcoming the consequences of natural disasters, storms and floods, supporting national security and defense.

SUMMARY OF VIETINBANK'S SOCIAL WELFARE ACTIVITIES OVER PAST YEARS AND IN 2022:

SOCIAL WELFARE ACTIVITY RESULTS	Previous years to 2022	In 2022	Units
TOTAL AMOUNT (committed/implemented)	> 8,500	> 306	VND billion
Typical activities:			
 Giving social insurance books and health insurance cards to those who are disadvantaged	6,448	6,448	book/cards
 Building new houses for the poor	44,787	1,318	houses
 Support the construction of cultural houses for community activities and disaster prevention	86	1	projects
 Building bridges, rural roads	997	5	projects
 Building schools	752	8	projects
 Building healthcare centers	143	1	projects
 Funding ambulance cars	301	6	cars

6 - CORPORATE SOCIAL RESPONSIBILITIES

SIGNIFICANT SOCIAL WELFARE PROGRAMS OF VIETINBANK
JOIN HANDS TO HELP DISADVANTAGED PEOPLE

VietinBank donated VND 5 billion in forms of social insurance books and health insurance cards to those who are disadvantaged

With the desire to receive the cooperation and contribution of the social community, implement the policy of "social insurance and health insurance for all people" of the Party and the State, with the desire for the Vietnamese people, especially those in difficult circumstances with difficulties in getting medical care when being sick, guaranteed income when they reach the end of their working age, VietinBank donated **1,806** social insurance books and **4,642** health insurance cards to the program "Giving social insurance books and health insurance cards to people in difficult circumstances" towards ethnic minorities who are not eligible for payment from the state budget or support to pay health insurance premiums; people who do not have health insurance cards are newly escaped from poverty; people from near-poor households, people with average living standards who have not yet participated in social insurance and health insurance, and people with other difficult and disadvantaged circumstances, etc.

With the humanistic and humanitarian meanings, the shared community of social insurance and

health insurance policies, the social insurance book, the health insurance card when given to people in difficult circumstances was not only material sharing but also a great spiritual encouragement. More importantly, when participating in social insurance and health insurance, people were allowed to participate in the national social security network, besides being guaranteed by the national social security fund for their legitimate rights and interests, they also had the opportunity to be re-shared with the community - which seemed impossible for the disadvantaged - who seemed to only be able to receive help from society, could now be proud that they also shared with the community - through their participation in social insurance and health insurance. These charitable acts of VietinBank contributed to spreading the VietinBank brand, raising the value of life throughout the country, helping disadvantaged people to access social insurance and health insurance policies of the Party and State, serving as a motivation for those disadvantaged people to strive and rise in life.

FOR THE SOVEREIGNTY OF THE FATHERLAND'S SEAS AND ISLANDS



VietinBank donates for social security and sovereignty of the sea and islands of the country

In 2022, VietinBank contributed and supported the Navy to build a motorboat and sponsored medical equipment through the Vietnam-Germany Friendship Hospital to donate to the Spratly Islands and DK1 staging house, contributing to improving the ability to ready to fight, continuous defense posture, having more resources to protect the sovereignty of the sea and islands and being a fulcrum for fishermen to reach out, stick to the sea, exploit fishery, and build a prosperous life, actively participating with the armed forces and the Navy to firmly protect the sovereignty and security of the sea border and islands of the Fatherland, affirming the country's sacred sovereignty over sea and islands.

6 - CORPORATE SOCIAL RESPONSIBILITIES

JOINING HANDS FOR THE POOR, NO ONE LEFT BEHIND



44,787

HOUSES OF GRATITUDE/
GRAND SOLIDARITY

VietinBank donated VND 5 billion to support the construction of 100 houses for poor households in Lai Chau province



1,318

HOUSES OF GRATITUDE/
GREAT SOLIDARITY
(IN 2022)

VietinBank donated VND 5 billion to support the construction of 125 houses for poor households in Cao Bang province



VietinBank donated VND 1 billion to join hands "For the poor"

In order to promote the precious tradition of "Good leaves protect the torn leaves" of the nation and implement the National Target Program on sustainable poverty reduction, responding to the movement "The whole country joins hands for the poor - No one is left behind", over the years, VietinBank has coordinated with the Central Committee of the Vietnam Fatherland Front and local authorities at all levels to take care of the poor and implement poverty reduction. VietinBank has built and repaired over **44,787** houses of gratitude/grand solidarity. In 2022 alone, VietinBank supported the construction of **1,318** houses of gratitude/great solidarity and presented gifts on the occasion of the Lunar New Year every year to ethnic minorities, poor households and support-needed families with difficult circumstances across 63 provinces and cities for them to stabilize their lives as soon as possible.

HEALTH AND EDUCATION
SUPPORT IN MANY LOCALITIES752 SCHOOL
PROJECTS8 SCHOOL
PROJECTS
(IN 2022)

VietinBank sponsored VND 5 billion to build Hao Duoc B Primary School, Tay Ninh province



VietinBank donated for social security in Tuyen Quang province

Health and Education are two areas that are always paid special attention by the Party, State and Government and spent a lot of resources to develop and VietinBank always accompanies the health and education support programs of many provinces. By the end of 2022, VietinBank has supported the construction of **752** school projects, donated scholarships and educational equipment; supported for study promotion and talent promotion funds, etc. Particularly in 2022, VietinBank supported the construction of 8 school projects in the provinces and regions to help teachers and students with better conditions for "Teach well, Study well", the children had conditions to play, live and study, "Practice virtue, Practice talent", to develop fully physically and intellectually.

6 - CORPORATE SOCIAL RESPONSIBILITIES



143 MEDICAL
STATIONS



301
AMBULANCE CARS



VietinBank handed over 2 ambulances to the Healthcare Department in Dien Bien province



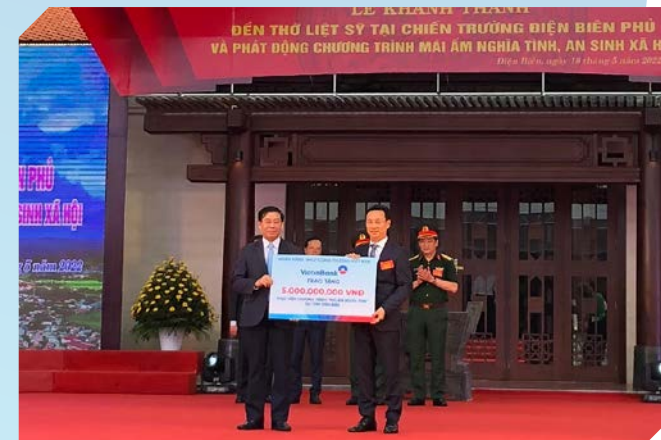
VietinBank donated 2 ambulances in Nam Dinh province



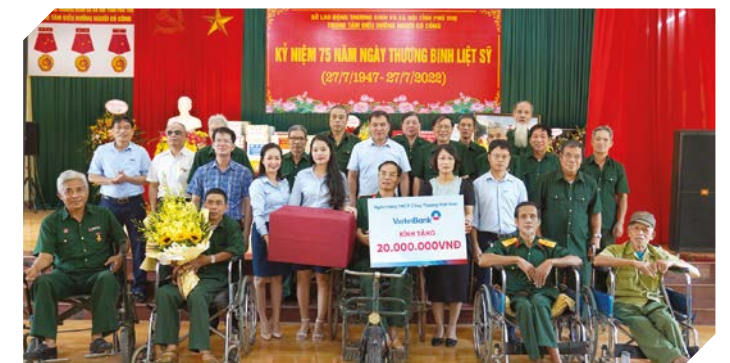
VietinBank donated 1 ambulance to Hanoi Heart Hospital

For the medical field, VietinBank built 143 medical stations; donated 301 ambulance cars; donated medical equipment to hospitals from central to local levels. VietinBank's efforts contributed to helping children have good, spacious and sustainable schools to play and study; people have better medical conditions to take care of their health

PROMOTE THE TRADITION OF "DRINKING WATER, REMEMBERING ITS SOURCE"



VietinBank awarded VND 5 billion to the event "House of love and social security" in Dien Bien province



VietinBank organized many gratitude activities on the occasion of Invalids and Martyrs' Day

"Give back for gratitude", "Drink water, remember its source" are good traditions of the Vietnamese people, and also a cultural beauty of VietinBank. Over the years, VietinBank has always actively participated in many practical and meaningful activities to show gratitude to Heroic Martyrs, policy support-eligible families, people with meritorious services to the Revolution, wounded soldiers, sick soldiers, and Vietnamese heroic mothers. These activities encouraged, nurtured and educated the young generation about national pride and upheld the traditions of their ancestors. In 2022, VietinBank participated in supporting the construction of houses to welcome people with meritorious services in Con Dao district; embellishing and renovating a number of works of Martyrs Cemetery in the provinces of Quang Tri, Gia Lai, Nghe An and Thanh Hoa; embellishing the historical relic at Dong Loc T-junction (Ha Tinh); visited and encouraged the wounded and sick soldiers being treated in the provinces of Ninh Binh, Bac Ninh, Ha Nam, Phu Tho, etc. on the occasion of Invalids and Martyrs' Day on July 27; visited and gave gifts to policy support-eligible beneficiaries, poor people, and disadvantaged families on the occasion of the Lunar New Year, etc.

Efforts to implement social responsibility for the community over the years have brought certain successes in contributing to the successful implementation of the great policy of the Party, the Government and the banking sector for the eradication of hunger, poverty alleviation and gratitude services. Many poor districts and communes, after VietinBank's support, have gradually changed their appearance; the material, cultural and spiritual life of poor households and localities has been significantly improved and enhanced; people have houses to live in, have better medical conditions for health care, safe and convenient transportation, children have good, spacious and sustainable schools to play and study, etc. VietinBank always aims at sustainable community development in all aspects in order to demonstrate the social responsibility of a large-scale public company which plays a pivotal role in the economy.

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Certain prior year's figures have been additionally presented to enhance their comparability with the current year's presentation. Details are as follows:

Off-balance-sheet items	Previously presented on the consolidated financial statements for the year ended 31/12/2021	Additional presentation according to Circular 27	Presented on the consolidated financial statements for the year ended 31/12/2022
	VND Million	VND Million	VND Million
Uncollected interest income and fees	No presentation	7,904,314	7,904,314
Bad debts written off	No presentation	95,202,933	95,202,933
Other properties and valuable papers	No presentation	111,165,425	111,165,425

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30 March 2023

