

**DISCLOSURE OF INFORMATION ON THE STATE SECURITIES
COMMISSION'S PORTAL AND THE HOCHIMINH STOCK
EXCHANGE'S PORTAL**

To: - The State Securities Commission
- The Hochiminh Stock Exchange

- Name of organization: Tien Phong Commercial Joint Stock Bank
 - Stock code: TPB
 - Address: TPBank Building, No. 57, Ly Thuong Kiet Str., Tran Hung Dao Ward, Hoan Kiem District, Hanoi
 - Tel: 024. 3768 8998
 - Fax: 024. 3768 8979
 - Submitted by: Mr. Le Quang Tien
Position: Vice Chairman
- Information disclosure type: Periodic Irregular 24 hours On demand

Content of Information disclosure: Interim Financial Statements for the period ended June 30, 2022.

Tien Phong Commercial Joint Stock Bank (TPBank) would like to explain the fluctuations in profit after tax compared to the same period in Interim Financial Statements for the period ended June 30, 2022 as follows:

Profit after tax in the first 6 months of 2022 was VND 3,030 billion, up 26% compared to the same period of 2021.

Reason:

Accumulated profit after tax in the first 6 months of 2022 reached VND 3,030 billion, up 26% YoY. In which, net interest income contributed mainly to the first 6 months of 2022 with the result of VND 5,866 billion (up 22.5% YoY). In addition, Net fee and commission income also achieved impressive growth (up 71.6% YoY) thanks to the increase in the scale of operations and the bank's credit growth. Foreign exchange activities also achieved good growth, reaching 34.4% YoY.

The business situation of some operating segments at TPBank in the first 6 months of 2022 is as follows:

Units: VND million, %

No.	Items	30.06.2022	30.06.2021	+/-	% +/-
1	Net interest income	5,866,247	4,790,091	1,076,156	22.5%

No.	Items	30.06.2022	30.06.2021	+/-	% +/-
2	Net fee and commission income	1,192,009	694,820	497,189	71.6%
3	Net gain/(loss) from trading of foreign currencies	211,266	157,227	54,039	34.4%
4	Net gain/(loss) from trading securities	541,116	549,483	-8,367	-1.5%
5	Profit before tax	3,787,830	3,006,664	781,166	26%
6	Profit after tax	3,029,865	2,405,078	624,787	26%

This information was disclosed on TPBank's Portal on August 12, 2022 available at <https://tpb.vn/eng/nha-dau-tu/bao-cao-tai-chinh>.

I declare that all information provided in this paper is true and accurate; I shall be legally responsible for any misrepresentation.

Recipient:

- As above;
- Archived by BOD Office.

Organization representative

Person authorized to disclose information
VICE CHAIRMAN

(Signed and sealed)

Le Quang Tien