

Code VIB
Company name Vietnam International Commercial Joint Stock Bank
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Subject Explanation for the financial statements in Quarter 2.2023

Content:

Vietnam International Commercial Joint Stock Bank has explained the movements of the financial statements in Quarter 2/2023 compared to the same period of last year as follows:

Unit: VND million

	Quarter 2/2023	Quarter 2/2022	% Growth
Separate profit after tax	4,486,193	4,020,906	12%
Consolidated profit after tax	4,513,511	4,018,444	12%

The profit after tax according to the separate and consolidate financial statements in Quarter 2/2023 was 4,486,193 million dong and 4,513,511 million dong, increased by 12% compared to the same period of 2022.

According to the consolidate financial statements in Quarter 2/2023, total accumulated income reached 10,293,501 million dong, increased by 18% compared to the same period of 2022, in which the net profit income increased by 21%. The net profit from service activities to the end of Quarter 2/2023 reached 1,404,503 million dong, accounting for 14% of total income.

Total expenses according to the consolidate financial statements in Quarter 2/2023 was 3,123,257 million dong. The operating expenses to total operating income ratio at 30%.