

**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
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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, 2023.

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, 2023 as follows:

Profit after tax in the first 6 months of 2023 was VND 2,706 billion, down 10.68% compared to the same period of 2022.

**Reason:**

In the first half of 2023, the economic situation is still difficult, making the business situation of enterprises unstable and not prospering, leading to the business results in the first 6 months of 2023 not reaching the results as expected. Due to the pressure of capital costs from high deposit rates in the second half of 2022, causing interest expenses to increase sharply in the first half of 2023, the Bank's net interest income was only VND 5,466 billion, down VND 400 billion (equivalent to 6.82%) over the same period last year. However, thanks to taking advantage of a large customer file (more than 8.5 million customers) along with digital innovation efforts to diversify service offerings and grow in operation scale, it has brought a good growth for services income. Net fee and commission income in the first half of 2023 reached more than VND 1,499 billion, up 25.78% over the same period last year. In addition, foreign exchange business also achieved a growth rate of 48.43% over the same period in 2022

thanks to the development of diversified foreign exchange products and services and meeting all the needs of individual and business customers.

The business situation of some operating segments at TPBank in the first 6 months of 2023 is as follows:

*Units: VND million, %*

<b>No.</b>	<b>Items</b>	<b>30.06.2023</b>	<b>30.06.2022</b>	<b>+/-</b>	<b>% +/-</b>
1	Net interest income	5,465,901	5,866,247	-400,346	-6.82%
2	Net fee and commission income	1,499,348	1,192,009	307,339	25.78%
3	Net gain/(loss) from trading of foreign currencies	313,578	211,266	102,312	48.43%
4	Profit before tax	3,383,438	3,787,830	-404,392	-10.68%
5	Profit after tax	2,706,347	3,029,865	-323,518	-10.68%

This information was disclosed on TPBank's Portal on August 14, 2023 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**