

**Code** VIB  
**Company name** Vietnam International Commercial Joint Stock Bank  
**Date** 08/04/2023  
**Subject** Explanation for the reviewed financial statements in six months of 2023

**Content:**

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

*Unit: VND million*

Content	6 months of 2023	6 months of 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 reviewed financial statements in six months of 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 reviewed financial statements in six months of 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 reviewed financial statements in six months of 2023 was 3,123,257 million dong. The operating expenses to total operating income ratio at 30%.