

Code **BID**
Company name Joint Stock Commercial Bank for Investment and Development of Vietnam
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Subject Explanation for the fluctuation of profit after tax in Q4.2023

Content:

Joint Stock Commercial Bank for Investment and Development of Vietnam explained the fluctuation of profit after tax in 2023 compared to 2022 as follows:

Unit: million dongs

Content	Quarter 4/2023	Quarter 4/2022	Increase
Separated profit after tax	6,373,290	4,336,721	46.96%
Consolidated profit after tax	6,190,625	4,156,992	48.92%

In quarter 4/2023, the bank's separate profit after tax increased by 46.96%, and the bank's consolidated profit after tax increased by 48.92% compared to the same period of 2022.