

Number: 01/25/BVBank/CV-TC
(Rgd: profit after tax fluctuations
in the fourth quarter of 2024)

Ho Chi Minh City, January 21, 2025

Attention: - State Securities Committee;
- HaNoi Stock Exchange.

- Pursuant to Circular 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market;
- Based on the separate and consolidated financial statements of the fourth quarter of 2024;

Viet Capital Commercial Joint Stock Bank (BVBank) reported that "Profit after corporate income tax in the income statement of the reporting period changed by 10% or more compared to the same period of the previous year" as follows:

Unit: mil VND,%

Description	Q4.2024	Q4.2023	Increase/ (Decrease)	%
Consolidated profit after tax	166,686	7,977	158,709	1990%
Separate profit after tax	167,362	8,751	158,611	1812%

The above fluctuations are mainly due to the following impacts:

- Net interest income in the fourth quarter of 2024 increased by 77% over the same period last year due to an 11% decrease in interest expenses and a 12% increase in interest income.
- At the same time, the Bank controlled operating costs well, causing operating costs to only increase by 13% over the same period last year.

Viet Capital Commercial Joint Stock Bank respectfully reports to your esteemed organization.

Best regards,

To:

- As above
- Accounting Department

DEPUTY GENERAL DIRECTOR



Vân Thành Khánh Linh