

Number: 05 /25/BVBank/CV-TC
(Rgd: profit after tax fluctuations
of 2024)

Ho Chi Minh City, March 31, 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 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	2024	2023	Increase/ (Decrease)	%
Consolidated profit after tax	311,252	56,568	254,684	450%
Separate profit after tax	311,105	56,399	254,706	452%

The above fluctuations are mainly due to the following impacts:

- Net interest income in 2024 increased by 56% over the same period last year due to a 23% decrease in interest expenses while interest income decreased only 7%.
- At the same time, the Bank controlled operating costs well, causing operating costs to only increase by 5% over the same period last year.

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

Best regards,

DEPUTY GENERAL DIRECTOR

To:

- As above
- Accounting Department



Vân Thành Khánh Linh