

Code TCB
Company name Vietnam Technological and Commercial Joint Stock Bank
Date 08/14/2023
Subject Explanation for the semi-annual reviewed consolidated financial statements in 2023

Content:

Vietnam Technological and Commercial Joint Stock Bank explained the semi-annual reviewed consolidated financial statements in 2023 as follows:

The Bank's profit after tax in six months of 2023 decreased by 2,456,253 million dong, equivalent to the decrease of 21.36% compared to the accumulation at June 30, 2022 due to the following causes:

Unit: million dong

To decrease net profit income	(3,083,146)
To increase net profit from service activities	289,253
To decrease net profit from foreign exchange trading	(241,844)
To increase net profit from securities trading activities	286,331
To decrease net profit from investment securities trading activities	(331,719)
To increase net profit from other activities	765,183
To increase income from capital contribution to buy shares	327
To decrease the operating expenses	187,551
To increase the credit risk provision expenses	(706,034)
To decrease the current corporate income tax expenses	383,318
To decrease the deferred corporate income tax expenses	(5,473)
To decrease the profit after tax	(2,456,253)