

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

Content:

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

The Bank's profit after tax in six months of 2023 decreased by 2,224,075 million dong, equivalent to the decrease of 22.83% compared to the accumulation at June 30, 2022 due to the following causes:

Unit: million dong

To decrease net profit income	(3,174,335)
To increase net profit from service activities	1,265,943
To decrease net profit from foreign exchange trading	(224,201)
To increase net profit from securities trading activities	286,331
To increase net profit from investment securities trading activities	2,809
To increase net profit from other activities	36,800
To increase income from capital contribution to buy shares	332
To decrease the operating expenses	123,314
To increase the credit risk provision expenses	(877,009)
To decrease the current corporate income tax expenses	334,459
To increase the deferred corporate income tax expenses	1,482
To decrease the profit after tax	(2,224,075)