

<b>Code</b>	<b>SHB</b>
<b>Company name</b>	Sai Gon – Ha Noi Commercial Joint Stock Ban
<b>Date</b>	08/28/2023
<b>Subject</b>	Explanation for the semi-annual reviewed separate financial statements in 2023

**Content:**

Sai Gon – Ha Noi Commercial Joint Stock Ban explained the difference in the profit after tax compared to the same period of last year according to the semi-annual reviewed separate financial statements in 2023 as follows:

In Quarter 2/2023, the bank continues to promote its potential strengths, along with strong business growth... Therefore, accumulated profit after tax of the first 6 months of 2023 reaches VND4,857,836 million dongs, increased by 6.3% compared to the same period of last year.