

**Code**                    **TPB**  
**Company name**    Tien Phong Commercial Joint Stock Bank  
**Date**                    10/20/2023  
**Subject**                Explanation for the financial statements in Quarter 3.2023

**Content:**

Tien Phong Commercial Joint Stock Bank explained the fluctuations in profit after tax of Quarter 3/2023 compared to the same period of Quarter 3/2022 as follows:

Profit after tax in Quarter 3/2023 was 1,263 billion dong, down -26.22% compared to the same period of 2022.

**Reason:**

Profit after tax in Quarter 3/2023 reached 1,263 billion dong, decreased by 449 billion dong (equivalent to 26.22%) compared to Q3/2022. In which, contributing to this result mainly comes from net profit income reached 2,963 billion dong (the more increase of 8% compared to the same period of last year), the net profit from service activities reached 666 billion dong. Foreign exchange business activities in Quarter 3/2023 still reached a revenue of 123 billion dong.

*Unit: million dong*

No.	Content	Quarter 3/2023	Quarter 3/2022	Increase/Decrease	% Increase/Decrease
1	Net profit	2,962,701	2,740,672	222,029	8.10%
2	Profit/loss from service activities	665,872	683,797	-17,925	-2.62%
3	Profit/loss from foreign exchange trading	123,088	118,468	4,620	3.90%

4	Profit/loss from securities trading	551,598	7,014	544,584	7,764.24%
5	Profit before tax	1,575,657	2,137,715	-562,058	-26.29%
6	Profit after tax	1,262,841	1,711,622	-448,781	-26.22%