

Code **VIB**
Company name Vietnam International Commercial Joint Stock Bank
Date 01/24/2024
Subject Explanation for the financial statements in Quarter 4.2023

Content:

Vietnam International Commercial Joint Stock Bank has explained the fluctuations in profit after tax compared to the same period in the financial statements for Quarter 4/2023 as follows:

Unit: VND million

Content	2023		2022		% Growth	
	Quarter 4	2023	Quarter 4	2023	Quarter 4	2023
Profit after tax according to the separate financial statement	1,902,190	8,516,276	2,206,681	8,461,027	-14%	1%
Profit after tax according to the consolidated financial statement	1,902,006	8,562,421	2,216,916	8,468,767	-14%	1%

According to the separate and consolidated financial statement in Quarter 4/2023, profit after tax reached 1,902,190 million dong and 1,902,006 million dong respectively, decreased by 14% compared to the same period of 2022 mainly due to the increase in provision compared to the same period last year. Besides, the accumulated profit after tax in 2023 still achieved 8,516,276 million dong and 8,562,421 million dong respectively, increased 1% compared to 2022.