

<b>Code</b>	VIB
<b>Company name</b>	Vietnam International Commercial Joint Stock Bank
<b>Date</b>	07/30/2024
<b>Subject</b>	Explanation for the financial statements in Quarter 2.2024

**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 2/2024 as follows:

According to the separate and consolidated financial statement in Quarter 4/2023, profit after tax reached 1,666,222 million dongs and 1,682,962 million dongs respectively, decreased by 29% compared to the same period of 2023 mainly due to the increase in provision compared to the same period last year.