

**Code**                      **VIB**  
**Company name**        Vietnam International Commercial Joint Stock Bank  
**Date**                        08/06/2024  
**Subject**                    Explanation for semi-annual reviewed financial statements in 2024

**Content:**

Vietnam International Commercial Joint Stock Bank has explained the fluctuations in profit after tax between the semi-annual reviewed financial statements in 2024 and 2023 as follows:

*Unit: VND million*

Content	6 months of 2024	6 months of 2023	% Growth
Profit after tax according to the separate semi-annual reviewed financial statements in 2024	3,666,369	4,486,193	-18%
Profit after tax according to the consolidated semi-annual reviewed financial statements in 2024	3,684,105	4,513,511	-18%

The profit after tax according to the separate and consolidate semi-annual reviewed financial statements in 2024 was 3,669,369 million dong and 3,684,105 million dong respectively, decreased by 18% compared to the same period of 2023 mainly due to the increase in the credit risks provision of 2,075,373 million dong in first 6 months of 2024, increased by 36% compared to the same period of last year. In addition, the net interest income reached 7,973,363 million dong and 7,981,434 million dong respectively, decreased by 8% compared to the same period of 2023. The Bank recorded 3,677,282 million dong in the operating expenses in first 6 months of 2024.