

**Code** CTG  
**Company name** Viet Nam Joint Stock Commercial Bank For Industry And Trade  
**Date** 04/03/2023  
**Subject** Explanation for 2022 audited financial statements

**Content:**

Viet Nam Joint Stock Commercial Bank For Industry And Trade has explained the 2022 audited financial statements as follows:

1. Profit after tax according to the separate financial statements:

- The profit after tax in 2022 increased by 2,757 billion dong (equivalent to the increase of 20.2%) compared to the same period of 2021. In which, the profit before tax increases compared to 2022 was 3,492 billion dong (equivalent to 20.7%) due to the following causes:

Content	Value (VND billion)	Rate (%)
The increase in the net interest income	5,830	34.6%
The increase in the net interest from other activities	3,284	19.5%
The increase in the risk provision cost	5,759	34.2%

2. Profit after tax according to the consolidated financial statements in 2022:

- The profit after tax in 2022 increased by 2,620 billion dong (equivalent to the increase of 18.4%) compared to the same period of 2021. In which, the profit before tax increases compared to 2022 was 3,357 billion dong (equivalent to 19.1%) due to the following causes:

Content	Value (VND billion)	Rate (%)
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The increase in the net interest income	6,003	34.1%
The increase in the net interest from other activities	3,139	17.8%
The increase in the risk provision cost	5,782	32.9%