

Number: 09/25/BVBank/CV-TC

Ho Chi Minh City, April 25, 2025

(Rgd: profit after tax fluctuations
in the first quarter of 2025)

Attention: - State Securities Committee;

- HaNoi Stock Exchange.

- Pursuant to Circular 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market;
- Based on the separate and consolidated financial statements of the first quarter of 2025;

Viet Capital Commercial Joint Stock Bank (BVBank) reported that "Profit after corporate income tax in the income statement of the reporting period changed by 10% or more compared to the same period of the previous year" as follows:

Unit: mil VND, %

| Description | Q1.2025 | Q1.2024 | Increase/ (Decrease) | % |
|-------------------------------|---------|---------|-------------------------|-----|
| Consolidated profit after tax | 64,109 | 55,260 | 8,849 | 16% |
| Separate profit after tax | 63,644 | 55,252 | 8,392 | 15% |

The above fluctuations are mainly due to the following impacts:

- Net interest income in the first quarter of 2025 increased by 7% over the same period last year due to interest income increasing by 15% while interest expense increased by 18%.
- At the same time, the Bank controlled operating costs well, reducing operating costs by 7% compared to the same period last year.

Viet Capital Commercial Joint Stock Bank respectfully reports to your esteemed organization.

Best regards, 

To:

- As above

- Accounting Department

DEPUTY GENERAL DIRECTOR



Văn Thành Khánh Linh