

Number: 14/25/BVBank/CV-TC  
(Rgd: profit after tax fluctuations  
in the second quarter of 2025)

Ho Chi Minh City, July 25, 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 second 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	Q2.2025	Q2.2024	Increase/ (Decrease)	%
Consolidated profit after tax	10,338	66,265	(55,927)	(84%)
Separate profit after tax	9,734	65,821	(56,087)	(85%)

The above fluctuations are mainly due to the following impacts:

- Net interest income in the first quarter of 2025 increased by 17% over the same period last year due to interest income increasing by 31% while interest expense increased by 40%.
- Operating expenses in the second quarter of 2025 increased by 42% over the same period last year as the bank continued to increase brand recognition, invest resources in retail activities and digital transformation, and continuously improve service quality and customer experience.

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