

Code MBB
Company name Military Commercial Joint Stock Bank
Date 08/15/2023
Subject Explanation for the semi-annual reviewed consolidated financial statements in 2023

Content:

Military Commercial Joint Stock Bank explained the semi-annual reviewed consolidated financial statements in 2023 as follows:

The Bank's profit after tax in six months of 2023 increased by 838,844 million dong, equivalent to the increase of 7.05% compared to the same period of 2022 due to the following causes:

Unit: million dong

To increase net profit income	2,353,672
To decrease net profit from service activities	(577,145)
To decrease net profit from foreign exchange trading	(243,008)
To decrease net profit from securities trading, investment securities.	(804,099)
To decrease net profit from other activities	(8,724)
To decrease income from capital contribution to buy shares	(85,090)
To increase the operating expenses	(244,635)
To decrease the credit risk provision expenses	447,873
To increase the profit after tax	838,844