

Code	SHB
Company name	Sai Gon – Ha Noi Commercial Joint Stock Ban
Date	08/28/2023
Subject	Explanation for the semi-annual reviewed consolidated financial statements in 2023

Content:

Sai Gon – Ha Noi Commercial Joint Stock Ban explained the difference in the profit after tax compared to the same period of last year according to the semi-annual reviewed consolidated financial statements in 2023 as follows:

In Quarter 2/2023, the bank continues to promote its potential strengths, along with strong business growth... Therefore, accumulated profit after tax of the first 6 months of 2023 reaches VND4,832,653 million dong, increased by 4.23% compared to the same period of last year.