

<b>Code</b>	<b>MSB</b>
<b>Company name</b>	Vietnam Maritime Commercial Joint Stock Bank
<b>Date</b>	08/30/2024
<b>Subject</b>	Information on the periodic financial situation

**Content:**

Vietnam Maritime Commercial Joint Stock Bank (MSB) announces the periodic financial situation as follows:

- Report period: from 01/01/2024 to 06/30/2024
- Basic financial indicators in the period:

Target	Previous period 06/30/2023	Next period 06/30/2024
Owner's equity (VND million)	29,517,935	33,880,178
Liabilities ratio/ Owner's equity	7.06	7.72
Outstanding debt on bonds/ Owner's equity	0.12	0.35
Profit after tax (VND million)	2,835,204	2,923,910
The rate of profit after tax/ Owner's equity (ROE)	20.19%	17.94%
Capital adequacy ratio as prescribed by specialized law	12.93%	12.13%