

**Code**                      **TPB**  
**Company name**    Tien Phong Commercial Joint Stock Bank  
**Date**                      10/30/2024  
**Subject**                Explanation for the fluctuation of separate profit after tax

**Content:**

Tien Phong Commercial Joint Stock Bank explained the fluctuation of separate profit after tax in quarter 3/2024 compared to it in quarter 3/2023 as follows:

According to the audited separate financial statements, the profit after tax in 3/2024 was VND 1,384 billion, increased by 9.56% compared to that in quarter 3/2023.

**Reason:**

The profit after tax in quarter 3/2024 was VND 1,384 billion, increased by VND 121 billion compared to that in quarter 3/2023. Contributing to this result mainly comes from:

- The net interest income in quarter 3/2024 reached VND 3,173 billion, increased by VND 52 billion (1.67%) compared to that in quarter 3/2023.
- The profit from service activities in quarter 3/2024 was VND 795 billion, increased by VND 287 billion (56.46%) compared to that in quarter 3/2023.

The business situation of some operating segments at TPBank in quarter 3/2024 is as follows:

*Unit: million VND*

<b>Contents</b>	<b>Quarter 3/2024</b>	<b>Quarter 3/2023</b>	<b>Increased/ increased</b>	<b>% Increased/ increased</b>
Net interest income	3,172,744	3,120,725	52,019	1.67
Net profit/loss from service activities	794,574	507,848	286,726	56.46
Net profit/loss from other activities	134,972	-89,070	224,042	251.53
Total profit before tax	1,731,149	1,575,657	155,492	9.87
Profit after tax	1,383,588	1,262,841	120,747	9.56