

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

Content:

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

According to the audited consolidated financial statements, the profit after tax in 3/2024 was VND 1,383 billion, increased by 9.52% compared to that in quarter 3/2023.

Reason:

The profit after tax in quarter 3/2024 was VND 1,383 billion, increased by VND 120 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 53 billion (1.7%) compared to that in quarter 3/2023.
- The profit from service activities in quarter 3/2024 was more than VND 794 billion, increased by VND 287 billion (56.44%) 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

Contents	Quarter 3/2024	Quarter 3/2023	Increased/ increased	% Increased/ increased
Net interest income	3,173,833	3,120,725	53,108	1.70
Net profit/loss from service activities	794,461	507,848	286,613	56.44
Net profit/loss from other activities	134,972	-89,070	224,042	251.53
Total profit before tax	1,730,586	1,575,657	154,929	9.83
Profit after tax	1,383,025	1,262,841	120,184	9.52