



No: 599../2025/EIB-TGD

Re: Disclosure of Eximbank's separate and consolidated financial statements for Q4/2024

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc

HCM ngày 24 tháng 01 năm 2025

PERIODIC INFORMATION DISCLOSURE

To: - State Securities Commission
- Ho Chi Minh City Stock Exchange

1. Bank's name: **Vietnam Export Import Commercial Joint Stock Bank**

- Stock code: **EIB**

- Address: 8th Floor, Office No. L8-01-11+16 Vincom Center Building, 72 Le Thanh Ton Street, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam

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- Email: eximbank.cbtt@eximbank.com.vn

Website: <https://eximbank.com.vn>

2. Details of disclosure

- Separate and consolidated Financial statements for Q4/2024.

- Explanation on changes in the profit after tax in Q4/2024 as compared to same period of previous year.

3. The disclosure is published on the Bank's website on 24/01/2025 at <https://eximbank.com.vn/bao-cai-tai-chinh>.

We hereby undertake that the information disclosed above is true and correct, and assume full responsibility to law therein.

Attached documents:

- Separate and consolidated Financial statements for Q4/2024
- Explanation on changes in the profit after tax in Q4/2024 as compared to same period of previous year

Recipients:

- As above;
- Saving: KTTT&T.

PERSON AUTHORIZED TO
DISCLOSE INFORMATION
DEPUTY GENERAL MANAGER



Nguyễn Ho Hoàng Vu

No: 598.../2025/EIB/TB-TGD

...HCM... ngày 24...tháng 01...năm 2025

Re: Explanation on change of profit after tax
in Q4/2024 as compared to same period of previous year

To: - State Securities Commission
- Ho Chi Minh City Stock Exchange

– Pursuant to Clause 4 Article 14 of Circular 96/2020/TT-BTC dated 16/11/2020 of the Ministry of Finance providing guidelines on disclosure of information on securities market;

– Following Article 4 of Circular 68/2024/TT-BTC dated 18/9/2024 of the Ministry of Finance providing amendments to Circulars on securities transactions on securities trading system, clearing and settlement of securities transactions, operations of securities companies, and disclosure of information on securities market;

– Based on the Bank's separate and consolidated financial statements for Q4/2024 as published on 24/1/2025,

Vietnam Export Import Commercial Joint Stock Bank ("EIB") would like to justify the changes in the profit after tax of Q4/2024 as compared to the same period of previous year as follows:

1. Separate financial statements

The economic environment is still difficult, Eximbank has made efforts and achieved outstanding results in 2024.

Total assets reached VND240,024,816 million, up 19.02% (or VND38,352,114 million) year-to-date. Of which, funds mobilized from economic entities and individuals reached VND167,821,263 million, up 7.13% (or VND11,167,211 million), and debts achieved VND168,230,081 million, up 19.72% (or VND27,706,157 million) ytd.

Profit after tax in Q4/2024 was VND1,409,649 million, rising VND630,896 million (or 81.01%) year-on-year. Detailed as:

Unit: VND million, %

Item	Q4/2024	Q4/2023	Increase (+) / Decrease (-)	
			VND million	%
Net interest income	1,514,543	1,393,116	121,427	8.72
Net fee and commission income	739,849	126,008	613,841	487.14
Net gain from trading in foreign currencies	185,171	24,113	161,058	667.93
Net gain/(loss) from trading of investment securities	1,005	(18,731)	19,736	
Net other income	555,595	601,548	(45,953)	(7.64)
Income from investments in other entities	384	324	60	18.52

Operating expenses	953,442	894,614	58,828	6.58
Provisions for credit losses	264,956	254,471	10,485	4.12
Profit before tax	1,778,149	977,293	800,856	81.95
Net profit after tax	1,409,649	778,753	630,896	81.01

- (i) Net interest income increased by VND121,427 million (8.72%) yoy
- (ii) Net fee and commission income rose by VND613,841 million (487.14%) yoy
- (iii) Net gain from trading in foreign currencies surged by VND161,058 million (667.93%) yoy
- (iv) Net other income decreased by VND45,953 million (7.64%) yoy
- (v) Operating expenses increased by VND58,828 million (6.58%) yoy
- (vi) Loan loss reserves grew by VND10,485 million (4.12%) yoy

2. Consolidated financial statements

Profit after tax in Q4/2024 achieved VND1,435,504 million, increasing VND630,955 million (or 78.42%) yoy. Detailed as:

Unit: VND million, %

Item	Q4/2024	Q4/2023	Increase (+) / Decrease (-)	
			VND million	%
Net interest income	1,518,085	1,397,536	120,549	8.63
Net fee and commission income	742,070	128,466	613,604	477.64
Net gain from trading in foreign currencies	185,171	24,113	161,058	667.93
Net gain/(loss) from trading of investment securities	1,005	(18,731)	19,736	
Net other income	596,076	639,687	(43,611)	(6.82)
Income from investments in other entities	384	324	60	18.52
Operating expenses	967,366	909,440	57,926	6.37
Provisions for credit losses	264,956	254,471	10,485	4.12
Profit before tax	1,810,469	1,007,484	802,985	79.70
Net profit after tax	1,435,504	804,549	630,955	78.42

Reasons are same as those mentioned in the Separate financial statements.

Yours sincerely,

**FOR CHIEF EXECUTIVE OFFICER
DEPUTY CEO**



NGUYỄN HỒ HOÀNG VŨ