NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUỐC TẾ VIỆT NAM
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VIB
Ngân hàng Quốc Tế

Ho Chi Minh, 28 October 2026

Explanation report on changes in Profit After Tax in Financial Statements for the second quarter III of 2026

Pursuant to Article 14 of Circular No. 96/2020/TT-BTC providing guidelines on disclosure of information on securities market: "*When disclosing information about financial statements specified in Clauses 1, 2 and 3 of this Article, listed organization or large-scale public company shall be required to provide explanation from the occurrence of Profit after tax shown in the income statement of the reporting period increases/decreases by at least 10% compared to that of the same reporting period in the previous year…*". In compliance with the above regulation, Vietnam International Commercial Joint Stock Bank ("VIB") hereby provides the following explanation of the changes in profit after tax between Quarter III of 2026 and the corresponding period of 2025, as presented in the Bank's quarterly financial statements:

Unit: VND million

Item	2026		2025		% Variance	
	Quarter III	Year-to-date	Quarter III	Year-to-date	Quarter III	Year-to-date
Separate profit after tax	1,886,311	5,969,116	1,608,642	5,644,408	17.3%	5.8%
Consolidated profit after tax	1,924,872	6,071,487	1,624,513	5,637,446	18.5%	7.7%

VIB's separate and consolidated profit after tax for Quarter III of 2026 increased by 17.3% and 18.5%, respectively, compared with the corresponding period of 2025, primarily attributable to the following factors:

- Separate and consolidated total operating income in Quarter III of 2026 amounted to VND 6,023,274 million and VND 6,101,060 million, respectively, representing a 21.8% increase compared with the corresponding period of 2025, primarily driven by growth in net fee and commission income which accounted for 16% of total operating income;
- Separate and consolidated operating expenses in Quarter III of 2026 amounted to VND 1,767,189 million and VND 1,796,275 million, respectively, with the cost-to-income ratio decreasing from 36% in the same period last year to 29%.

VIB hereby provides this explanation of the changes in profit after tax as presented in the published separate and consolidated financial statements for Quarter III of 2026 compared with the corresponding period of 2025.

This report is prepared in both Vietnamese and English. In the event of any inconsistency between the English version and the Vietnamese version, the Vietnamese version shall prevail.

P.P. CHIEF EXECUTIVE OFFICER
CHIEF ACCOUNTANT

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUỐC TẾ VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

PHẠM THỊ MINH HUỆ