

**DISCLOSURE OF INFORMATION ON THE STATE SECURITIES
COMMISSION'S PORTAL AND THE HOCHIMINH STOCK
EXCHANGE'S PORTAL**

To: - The State Securities Commission
- The Hochiminh Stock Exchange

- Name of organization: Tien Phong Commercial Joint Stock Bank
 - Stock code: TPB
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Position: Vice Chairman
- Information disclosure type: ☒ Periodic ☐ Irregular ☐ 24 hours ☐ On demand

Content of Information disclosure: Financial Statements for the 2nd quarter of 2022.

Tien Phong Commercial Joint Stock Bank (TPBank) would like to explain the fluctuations in profit after tax compared to the same period in Financial Statements for the 2nd quarter of 2022 as follows:

Profit after tax in Q2.2022 was VND 1,732 billion, up 36.68% compared to the same period of 2021.

Reason:

Profit after tax in Q2.2022 reached VND 1,732 billion, up 36.68% compared to Q2.2021. In which, net interest income contributed mainly to the profit result of Q2.2022 with the result of VND 3,035 billion (up 20.12% over the previous period). In addition, Net fee and commission income and Net gain/(loss) from trading securities also achieved impressive growth (both over 64% over the previous period) thanks to the increase in the scale of operations and the bank's credit growth.

The business situation of some operating segments at TPBank in the 2nd quarter of 2022 is as follows:

Units: VND million, %

No.	Items	Q2.2022	Q2.2021	+/-	% +/-
1	Net interest income	3,034,868	2,526,602	508,266	20.12%

No.	Items	Q2.2022	Q2.2021	+/-	% +/-
2	Net fee and commission income	680,625	412,564	268,061	64.97%
3	Net gain/(loss) from trading of foreign currencies	179,143	159,337	19,806	12.43%
4	Net gain/(loss) from trading securities	460,137	279,498	180,639	64.63%
5	Profit before tax	2,164,683	1,584,629	580,054	36.61%
6	Profit after tax	1,731,843	1,267,049	464,794	36.68%

This information was disclosed on TPBank's Portal on July 20, 2022 available at <https://tpb.vn/nha-dau-tu/bao-cai-tai-chinh>.

I declare that all information provided in this paper is true and accurate; I shall be legally responsible for any misrepresentation.

Recipient:

- As above;
- Archived by BOD Office.

Organization representative

Person authorized to disclose information
VICE CHAIRMAN

(Signed and sealed)

Le Quang Tien