

**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
 - Address: TPBank Building, No. 57, Ly Thuong Kiet Str., Tran Hung Dao Ward, Hoan Kiem District, Hanoi
 - Tel: 024. 3768 8998
 - Fax: 024. 3768 8979
 - Submitted by: Mr. Le Quang Tien
Position: Vice Chairman
- Information disclosure type: Periodic Irregular 24 hours On demand

Content of Information disclosure: Financial Statements for the 1st quarter of 2023.

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 1st quarter of 2023 as follows:

Profit after tax in Q1.2023 was VND 1,413 billion, up 8.76% compared to the same period of 2022.

Reason:

Profit after tax in Q1.2023 reached VND 1,413 billion, an increase of nearly VND 114 billion (equivalent to 8.76%) compared to Q1.2022. Contributing to this result mainly comes from net interest income and net fee and commission income of VND 2,737 billion and VND 696 billion, respectively. Net profit from trading of foreign currencies reached nearly VND 151 billion, up 370% compared to Q1.2022 as TPBank made good use of market opportunities. In addition, TPBank has better controlled credit risk from customers, so the provision expenses for credit losses in the first quarter of this year decreased by VND 440 billion (equivalent to a decrease of 58.3%) compared to the same period, thereby increasing profits for the bank

The business situation of some operating segments at TPBank in Q1.2023 is as follows:

Units: VND million, %

No.	Items	Q1.2023	Q1.2022	+/-	% +/-
1	Net interest and similar income	2,736,874	2,831,379	- 94,505	-3.34%
2	Net fee and commission income	695,739	511,384	184,355	36.05%
3	Net gain/(loss) from trading of foreign currencies	150,989	32,123	118,866	370.03%
4	Provision expenses for credit losses	314,976	755,265	-440,289	-58.30%
5	Profit before tax	1,765,001	1,623,147	141,854	8.74%
6	Profit after tax	1,413,242	1,299,400	113,842	8.76%

This information was disclosed on TPBank's Portal on April 20, 2023 available at <https://tpb.vn/eng/nha-dau-tu/bao-cao-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