



Ho Chi Minh, 28 January 2026

### Explanation for Financial Statements Quarter IV of 2025

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...", Vietnam International Commercial Joint Stock Bank (VIB) would like to explain the fluctuations in profit after tax in the separate and consolidated financial statements for Quarter IV of 2025 compared to the same reporting period in 2024 as below:

Unit: VND million

Item	2025		2024		% Variance	
	Quarter IV	Accumulated	Quarter IV	Accumulated	Quarter II	Accumulated
Separate profit after tax	1,631,217	7,275,625	1,905,440	7,156,717	-14.4%	1.7%
Consolidated profit after tax	1,647,984	7,285,430	1,921,192	7,204,470	-14.2%	1.1%

The main contribution to the fluctuations in profit after tax of VIB between Quarter IV of 2025 and Quarter IV of 2024 was:

- Separate and consolidated net non-interest income in Quarter IV of 2025 reached VND1,021,596 million and VND1,068,005 million, respectively, decreased by 21% compared to Quarter IV of 2024.
- Separate and consolidated operating expenses in Quarter IV of 2025 reached VND1,932,735 million and VND1,971,196 million, respectively, increased by 12% compared to Quarter IV of 2024.

Due to these above reasons and the continued focus on provision making, separate and consolidated profit after tax of VIB in Quarter IV of 2025 decreased about 14% compared to Quarter IV of 2024, reaching VND1,631,217 million and VND1,647,984 million, respectively. However, separate and consolidated profit after tax in 2025 reached VND7,275,625 million and VND7,285,430 million, respectively, increased by 1.7% and 1.1% compared to 2024.

VIB hereby disclose the explanation for the fluctuations in profit after tax in the separate and consolidated financial statements for Quarter IV of 2025 compared to the same reporting period in 2024.

This report is made in Vietnamese and English. In case of any difference between the English and Vietnamese versions, the Vietnamese version shall prevail.

**P.P. CHIEF EXECUTIVE OFFICER**  
**CHIEF ACCOUNTANT**

NGÂN HÀNG  
THƯƠNG MẠI CỔ PHẦN  
QUỐC TẾ  
VIỆT NAM

THÀNH PHỐ HO CHI MINH

**PHẠM THỊ MINH HUỆ**