

**BALANCE SHEET (CONSOLIDATED)**

**As of 30/09/2024**

*Unit: Million VND*

| No.         | Items   | As of<br>30/09/2024  | As of<br>31/12/2023  |
|-------------|---|----------------------|----------------------|
|             | (1)   | (2)                  | (3)                  |
| <b>A</b>    | <b>ASSETS</b>   |                      |                      |
| <b>I</b>    | <b>Cash, gold and gemstones</b>                               | <b>10,239,086</b>    | <b>9,759,580</b>     |
| <b>II</b>   | <b>Balances with the State Bank of Vietnam ("SBV")</b>        | <b>26,611,768</b>    | <b>40,597,059</b>    |
| <b>III</b>  | <b>Placements with and loans to other credit institutions</b> | <b>378,231,233</b>   | <b>279,841,639</b>   |
| 1           | Placements with other credit institutions                     | 367,172,672          | 259,230,017          |
| 2           | Loans to other credit institutions                            | 11,058,561           | 20,611,622           |
| 3           | Provision for loans to other credit institutions              | -                    | -                    |
| <b>IV</b>   | <b>Trading securities</b>                                     | <b>3,234,357</b>     | <b>2,487,905</b>     |
| 1           | Trading securities  | 3,417,931            | 2,676,130            |
| 2           | Provision for impairment of trading securities                | (183,574)            | (188,225)            |
| <b>V</b>    | <b>Derivatives and other financial assets</b>                 | <b>350,654</b>       | <b>-</b>             |
| <b>VI</b>   | <b>Loans to customers</b>                                     | <b>1,569,844,441</b> | <b>1,445,571,643</b> |
| 1           | Loans to customers  | 1,605,381,436        | 1,473,344,564        |
| 2           | Provision for credit losses on loans to customers             | (35,536,995)         | (27,772,921)         |
| <b>VII</b>  | <b>Investment securities</b>                                  | <b>181,055,780</b>   | <b>181,210,531</b>   |
| 1           | Available-for-sale securities                                 | 159,435,714          | 180,595,473          |
| 2           | Held-to-maturity securities                                   | 22,215,768           | 864,999              |
| 3           | Provision for impairment of investment securities             | (595,702)            | (249,941)            |
| <b>VIII</b> | <b>Long-term investments</b>                                  | <b>3,761,550</b>     | <b>3,426,483</b>     |
| 1           | Investment in joint ventures                                  | 3,541,519            | 3,206,452            |
| 2           | Other long-term investments                                   | 234,462              | 234,462              |
| 3           | Provision for impairment of long-term investments             | (14,431)             | (14,431)             |
| <b>IX</b>   | <b>Fixed assets</b>   | <b>9,622,806</b>     | <b>10,125,534</b>    |
| 1           | Tangible fixed assets   | 5,780,898            | 6,133,262            |
| <i>a</i>    | <i>Cost</i>   | <i>16,773,211</i>    | <i>16,641,464</i>    |
| <i>b</i>    | <i>Accumulated depreciation</i>                               | <i>(10,992,313)</i>  | <i>(10,508,202)</i>  |
| 2           | Intangible fixed assets                                       | 3,841,908            | 3,992,272            |
| <i>a</i>    | <i>Cost</i>   | <i>6,843,624</i>     | <i>6,804,407</i>     |
| <i>b</i>    | <i>Accumulated amortization</i>                               | <i>(3,001,716)</i>   | <i>(2,812,135)</i>   |
| <b>X</b>    | <b>Other assets</b>   | <b>46,839,436</b>    | <b>59,593,232</b>    |
| 1           | Receivables   | 30,800,229           | 41,454,754           |
| 2           | Accrued interest and fee receivables                          | 12,708,659           | 14,761,581           |
| 3           | Deferred Taxes  | -                    | -                    |
| 4           | Other assets  | 3,437,424            | 3,483,594            |
| 5           | Provisions for other assets                                   | (106,876)            | (106,697)            |

| No.         | Items   | As of<br>30/09/2024  | As of<br>31/12/2023  |
|-------------|---|----------------------|----------------------|
|             | (1)   | (2)                  | (3)                  |
|             | <b>TOTAL ASSETS</b>   | <b>2,229,791,111</b> | <b>2,032,613,606</b> |
| <b>B</b>    | <b>LIABILITIES AND EQUITY</b>   |                      |                      |
| <b>I</b>    | <b>Borrowings from the Government and the State Bank of Vietnam</b>             | <b>95,457,490</b>    | <b>21,814,105</b>    |
| 1           | Deposits and borrowings from the Government and the State Bank of Vietnam       | 94,520,718           | 21,814,105           |
| 2           | Transaction of selling and buying back Government bonds with the State Treasury | 936,772              | -                    |
| <b>II</b>   | <b>Deposits and borrowings from other credit institutions</b>                   | <b>298,636,949</b>   | <b>304,321,721</b>   |
| 1           | Deposits from other credit institutions   | 274,381,871          | 259,892,746          |
| 2           | Borrowings from other credit institutions                                       | 24,255,078           | 44,428,975           |
| <b>III</b>  | <b>Customer deposits</b>  | <b>1,516,890,438</b> | <b>1,410,899,038</b> |
| <b>IV</b>   | <b>Derivatives and other financial liabilities</b>                              | -                    | <b>555,946</b>       |
| <b>V</b>    | <b>Financing funds, entrusted funds, and borrowings exposed to risks</b>        | <b>2,104,778</b>     | <b>2,237,779</b>     |
| <b>VI</b>   | <b>Valuable papers issued</b>   | <b>131,825,535</b>   | <b>115,375,727</b>   |
| <b>VII</b>  | <b>Other liabilities</b>  | <b>43,889,965</b>    | <b>51,537,470</b>    |
| 1           | Accrued interest and fee payables   | 21,278,197           | 27,999,187           |
| 2           | Deferred Tax Payables   | 171                  | 171                  |
| 3           | Other payables and debts  | 20,097,074           | 22,136,868           |
| 4           | Provision for other liabilities   | 2,514,523            | 1,401,244            |
|             | <b>TOTAL LIABILITIES</b>  | <b>2,088,805,155</b> | <b>1,906,741,786</b> |
| <b>VIII</b> | <b>OWNER'S EQUITY AND FUNDS</b>   | <b>140,985,956</b>   | <b>125,871,820</b>   |
| 1           | Capital   | 63,510,626           | 63,510,626           |
| a           | <i>Charter capital</i>  | 53,699,917           | 53,699,917           |
| b           | <i>Capital to purchase fixed assets</i>   | -                    | -                    |
| c           | <i>Capital surplus</i>  | 8,974,677            | 8,974,677            |
| d           | <i>Treasury shares</i>  | -                    | -                    |
| e           | <i>Preferred shares</i>   | -                    | -                    |
| g           | <i>Other capital</i>  | 836,032              | 836,032              |
| 2           | Reserves  | 19,077,178           | 19,043,575           |
| 3           | Foreign exchange translation reserve  | 35,561               | 86,970               |
| 4           | Difference from assets revaluation  | -                    | -                    |
| 5           | Undistributed profit  | 57,471,783           | 42,369,429           |
| 6           | Minority Interest   | 890,808              | 861,220              |
|             | <b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>                                     | <b>2,229,791,111</b> | <b>2,032,613,606</b> |

**OFF-BALANCE SHEET ITEMS (CONSOLIDATED)**

| No, | Items   | As of 30/09/2024 | As of 31/12/2023 |
|-----|---|------------------|------------------|
| 1   | Credit guarantees                                   | 14,367,858       | 8,785,288        |
| 2   | Foreign exchange commitments                        | 762,839,248      | 726,235,823      |
|     | <i>Buying FX commitments</i>                        | 4,830,574        | 1,407,060        |
|     | <i>Selling FX commitments</i>                       | 4,830,674        | 1,405,874        |
|     | <i>Swap commitments</i>                             | 753,178,000      | 723,422,889      |
|     | <i>Futures commitments</i>                          | -                | -                |
| 3   | Irrevocable loan commitments                        | -                | -                |
| 4   | Letters of credit commitments                       | 58,004,620       | 55,986,789       |
| 5   | Other guarantees                                    | 99,335,886       | 102,201,746      |
| 6   | Other commitments                                   | 75,284,068       | 68,704,794       |
| 7   | Loan interest and fees receivable not yet collected | 10,333,248       | 9,609,251        |
| 8   | Written-off bad debts                               | 164,092,171      | 147,630,472      |
| 9   | Assets and other documents                          | 98,179,391       | 91,656,083       |

*Hanoi, October 30<sup>th</sup>, 2024*

**Prepared by**

**Chief Accountant**

**General Director**

*(signed)*

*(signed)*

*(signed and sealed)*

**Tran Thi Thu Huong**

**Nguyen Hai Hung**

**Nguyen Tran Manh Trung**

**INCOME STATEMENT (CONSOLIDATED)**

**Quarter III - 2024**

*Unit: Million VND*

| No,         | Items  | Quarter III       |                   | Accumulated since beginning of Year until end of this Quarter |                   |
|-------------|--|-------------------|-------------------|---|-------------------|
|             |  | This year         | Previous year     | This year   | Previous year     |
|             | (1)  | (2)               | (3)               | (4)   | (5)               |
| 1           | Interest and similar income  | 30,924,362        | 32,837,820        | 92,014,606  | 99,714,657        |
| 2           | Interest and similar expenses  | 15,346,848        | 19,750,383        | 45,923,969  | 61,203,579        |
| <b>I</b>    | <b>Net interest income</b>   | <b>15,577,514</b> | <b>13,087,437</b> | <b>46,090,637</b>   | <b>38,511,078</b> |
| 3           | Income from services   | 3,125,194         | 2,835,950         | 9,395,284   | 9,079,228         |
| 4           | Expenses on services   | 1,323,745         | 1,020,780         | 3,928,846   | 3,479,208         |
| <b>II</b>   | <b>Net profit from services</b>  | <b>1,801,449</b>  | <b>1,815,170</b>  | <b>5,466,438</b>  | <b>5,600,020</b>  |
| <b>III</b>  | <b>Net gain from trading foreign currencies</b>                                | <b>608,810</b>    | <b>1,135,313</b>  | <b>3,139,132</b>  | <b>3,484,729</b>  |
| <b>IV</b>   | <b>Net gain from trading securities</b>  | <b>16,411</b>     | <b>(19,950)</b>   | <b>79,313</b>   | <b>209,574</b>    |
| <b>V</b>    | <b>Net gain/(loss) from investment securities</b>                              | <b>(201,712)</b>  | <b>(12,987)</b>   | <b>(341,422)</b>  | <b>3,869</b>      |
| 5           | Other operating income   | 4,377,345         | 1,735,446         | 7,795,258   | 5,017,244         |
| 6           | Other operating expense  | 414,355           | 325,678           | 1,966,936   | 809,371           |
| <b>VI</b>   | <b>Net gain from other operating activities</b>                                | <b>3,962,990</b>  | <b>1,409,768</b>  | <b>5,828,322</b>  | <b>4,207,873</b>  |
| <b>VII</b>  | <b>Income from capital contributions, equity investments</b>                   | <b>150,836</b>    | <b>(21,597)</b>   | <b>361,204</b>  | <b>165,986</b>    |
| <b>VIII</b> | <b>Operating expenses</b>  | <b>6,094,955</b>  | <b>5,081,879</b>  | <b>15,976,155</b>   | <b>14,139,149</b> |
| <b>IX</b>   | <b>Net profit from operating activities before provision for credit losses</b> | <b>15,821,343</b> | <b>12,311,275</b> | <b>44,647,469</b>   | <b>38,043,980</b> |
| <b>X</b>    | <b>Provision expenses for credit losses</b>                                    | <b>9,268,664</b>  | <b>7,440,325</b>  | <b>25,134,562</b>   | <b>20,642,499</b> |
| <b>XI</b>   | <b>Profit before tax</b>   | <b>6,552,679</b>  | <b>4,870,950</b>  | <b>19,512,907</b>   | <b>17,401,481</b> |
| 7           | Current corporate income tax   | 1,360,167         | 975,628           | 3,908,512   | 3,411,303         |
| 8           | Deferred enterprise income tax   | -                 | -                 | -   | -                 |
| <b>XII</b>  | <b>Corporate income tax</b>  | <b>1,360,167</b>  | <b>975,628</b>    | <b>3,908,512</b>  | <b>3,411,303</b>  |
| <b>XIII</b> | <b>Profit after tax</b>  | <b>5,192,512</b>  | <b>3,895,322</b>  | <b>15,604,395</b>   | <b>13,990,178</b> |

| No, | Items   | Quarter III |               | Accumulated since beginning of Year until end of this Quarter |               |
|-----|---|-------------|---------------|---|---------------|
|     |   | This year   | Previous year | This year   | Previous year |
|     | (1)   | (2)         | (3)           | (4)   | (5)           |
| XIV | Non-controlling interests                     | (33,347)    | 32,247        | 54,431  | 117,420       |
| XV  | Profit attributable to the owners of the Bank | 5,225,859   | 3,863,075     | 15,549,964  | 13,872,758    |

*Hanoi, October 30<sup>th</sup>, 2024*

**Prepared by**

**Chief Accountant**

**General Director**

*(signed)*

*(signed)*

*(signed and sealed)*

**Tran Thi Thu Huong**

**Nguyen Hai Hung**

**Nguyen Tran Manh Trung**

**CASH FLOW STATEMENT (CONSOLIDATED)**  
**(Direct Method)**

**Quarter III - 2024**

*Unit: Million VND*

| No  | Items  | This period<br>(from 01/01/2024<br>to 30/09/2024) | Previous period<br>(from 01/01/2023<br>to 30/09/2023) |
|---|--|---|---|
| <b>Cash flow from operating activities</b>  |  |   |   |
| 1   | Interest and similar income received   | 93,836,340  | 99,156,145  |
| 2   | Interest and similar expenses paid   | (52,744,549)                                      | (51,293,020)  |
| 3   | Income received from services  | 5,636,194   | 5,313,875   |
| 4   | Net gain from trading (foreign currencies, gold, securities)   | 3,516,377   | 3,705,265   |
| 5   | Other income/(expenses)  | (870,730)   | 306,442   |
| 6   | Receipts from bad debts written-off or compensated by provision for credit losses                    | 6,030,651   | 3,236,943   |
| 7   | Payment to employees and for operating management  | (14,641,505)                                      | (12,536,861)  |
| 8   | Corporate income tax paid during the period/year   | (5,690,037)                                       | (4,649,649)   |
| <i>Net cash flow from operating profit before movements in operating assets and working capital</i> |  | <b>35,072,741</b>                                 | <b>43,239,140</b>                                     |
| <b>Movements in operating assets</b>  |  | <b>(124,543,251)</b>                              | <b>(79,613,825)</b>                                   |
| 9   | (Increase)/decrease in placements with and loans to other credit institutions                        | 14,840,690  | 13,052,589  |
| 10  | (Increase)/decrease in trading securities  | (802,550)   | 8,916,895   |
| 11  | (Increase)/decrease in derivatives and other financial assets  | (350,654)   | 3,058,727   |
| 12  | (Increase)/decrease in loans to customers  | (132,036,872)                                     | (111,458,362)   |
| 13  | Decrease in provision for credit losses  | (17,370,488)                                      | (17,745,453)  |
| 14  | (Increase)/decrease in other operating assets  | 11,176,623  | 24,561,779  |
| <b>Movements in operating liabilities</b>   |  | <b>189,988,990</b>                                | <b>58,035,837</b>                                     |
| 15  | Increase/(decrease) in borrowings from Government and SBV  | 73,643,385  | (83,202,282)  |
| 16  | Increase/(decrease) in deposits and borrowings from other credit institutions                        | (5,684,772)                                       | 79,182,780  |
| 17  | Increase/(decrease) in customer deposits   | 105,991,400                                       | 61,147,560  |
| 18  | Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities) | 16,449,808  | (3,491,799)   |
| 19  | Increase/(decrease) in grants, trusted funds and borrowings that the bank bears risk                 | (133,001)   | 105,809   |
| 20  | Increase/(decrease) in derivatives and other financial liabilities                                   | (555,946)   | 50,406  |
| 21  | Increasing/(decrease) in other operating liabilities   | 278,116   | 4,243,363   |
| 22  | Cash outflow from reserves of the bank   | -   | -   |
| <b>I</b>  | <b>Net cash flows from operating activities</b>  | <b>100,518,480</b>                                | <b>21,661,152</b>                                     |
| <i>Cash flow from investing activities</i>  |  |   |   |

| No   | Items  | This period<br>(from 01/01/2024<br>to 30/09/2024) | Previous period<br>(from 01/01/2023<br>to 30/09/2023) |
|--|--|---|---|
| 1  | Acquisition of fixed assets  | (632,407)   | (474,467)   |
| 2  | Proceeds from sales, disposal of fixed assets  | 8,430   | 5,459   |
| 3  | Expenses for sales, disposal of fixed assets   | (1,861)   | (611)   |
| 4  | Investment in real estates   | -   | -   |
| 5  | Proceeds from sales, disposal of real estates investment   | -   | -   |
| 6  | Expenses from sales, disposal of real estates investment   | -   | -   |
| 7  | Expenses on investments, capital contribution to other entities (buying subsidiaries, capital contributions to joint ventures, associates, and other long-term investments)                | -   | -   |
| 8  | Proceeds from investments, capital contributions to other entities (sales, liquidations of subsidiaries, capital contributions to joint ventures, associates, other long-term investments) | -   | -   |
| 9  | Dividend and profits from long term investments  | 19,470  | 75,217  |
| <b>II</b>                                  | <b>Net cash flows from investing activities</b>  | <b>(606,368)</b>                                  | <b>(394,402)</b>                                      |
| <i>Cash flow from financial activities</i> |  |   |   |
| 1  | Increase in chartered capital from contributions and/or share issuance   | -   | -   |
| 2  | Receipt from issuing long term valuable papers qualified as owners' capital and other long term borrowings   | -   | -   |
| 3  | Payments for issued long term valuable papers qualified as owners' capital and other long term borrowings  | -   | -   |
| 4  | Dividends paid   | -   | -   |
| 5  | Payments for purchases of treasury shares  | -   | -   |
| 6  | Receipt from selling treasury shares   | 1,537   | -   |
| <b>III</b>                                 | <b>Net cash flows generated by financial activities</b>  | <b>1,537</b>                                      | <b>-</b>  |
| <b>IV</b>                                  | <b>Net cash flows of the period</b>  | <b>99,913,649</b>                                 | <b>21,266,750</b>                                     |
| <b>V</b>                                   | <b>Cash and cash equivalents at the beginning of the period</b>  | <b>272,303,607</b>                                | <b>244,298,220</b>                                    |
| <b>VI</b>                                  | <b>Adjustment for impact of changes in foreign exchange rate</b>   | <b>(58,889)</b>                                   | <b>(81,214)</b>                                       |
| <b>VII</b>                                 | <b>Cash and cash equivalents at the end of the period</b>  | <b>372,158,367</b>                                | <b>265,483,756</b>                                    |

Hanoi, October 30<sup>th</sup>, 2024

Prepared by

Chief Accountant

General Director

(signed)

(signed)

(signed and sealed)

Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung