

BALANCE SHEET (CONSOLIDATED)

As of 30/09/2024

Unit: Million VND

No.	Items	As of 30/09/2024	As of 31/12/2023
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	10,239,086	9,759,580
II	Balances with the State Bank of Vietnam ("SBV")	26,611,768	40,597,059
III	Placements with and loans to other credit institutions	378,231,233	279,841,639
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	-	-
IV	Trading securities	3,234,357	2,487,905
1	Trading securities	3,417,931	2,676,130
2	Provision for impairment of trading securities	(183,574)	(188,225)
V	Derivatives and other financial assets	350,654	-
VI	Loans to customers	1,569,844,441	1,445,571,643
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)
VII	Investment securities	181,055,780	181,210,531
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)
VIII	Long-term investments	3,761,550	3,426,483
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)
IX	Fixed assets	9,622,806	10,125,534
1	Tangible fixed assets	5,780,898	6,133,262
a	Cost	16,773,211	16,641,464
b	Accumulated depreciation	(10,992,313)	(10,508,202)
2	Intangible fixed assets	3,841,908	3,992,272
a	Cost	6,843,624	6,804,407
b	Accumulated amortization	(3,001,716)	(2,812,135)
X	Other assets	46,839,436	59,593,232
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 30/09/2024	As of 31/12/2023
	(1)	(2)	(3)
	TOTAL ASSETS	2,229,791,111	2,032,613,606
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	95,457,490	21,814,105
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	-
II	Deposits and borrowings from other credit institutions	298,636,949	304,321,721
1	Deposits from other credit institutions	274,381,871	259,892,746
2	Borrowings from other credit institutions	24,255,078	44,428,975
III	Customer deposits	1,516,890,438	1,410,899,038
IV	Derivatives and other financial liabilities	-	555,946
V	Financing funds, entrusted funds, and borrowings exposed to risks	2,104,778	2,237,779
VI	Valuable papers issued	131,825,535	115,375,727
VII	Other liabilities	43,889,965	51,537,470
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
	TOTAL LIABILITIES	2,088,805,155	1,906,741,786
VIII	OWNER'S EQUITY AND FUNDS	140,985,956	125,871,820
1	Capital	63,510,626	63,510,626
a	Charter capital	53,699,917	53,699,917
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,677	8,974,677
d	Treasury shares	-	-
e	Preferred shares	-	-
g	Other capital	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
	TOTAL LIABILITIES AND OWNER'S EQUITY	2,229,791,111	2,032,613,606

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 30th, 2024

Prepared by

Chief Accountant

General Director

(signed)

(signed)

(signed and sealed)

Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung

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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
I	Net interest income	15,577,514	13,087,437	46,090,637	38,511,078
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
II	Net profit from services	1,801,449	1,815,170	5,466,438	5,600,020
III	Net gain from trading foreign currencies	608,810	1,135,313	3,139,132	3,484,729
IV	Net gain from trading securities	16,411	(19,950)	79,313	209,574
V	Net gain/(loss) from investment securities	(201,712)	(12,987)	(341,422)	3,869
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
VI	Net gain from other operating activities	3,962,990	1,409,768	5,828,322	4,207,873
VII	Income from capital contributions, equity investments	150,836	(21,597)	361,204	165,986
VIII	Operating expenses	6,094,955	5,081,879	15,976,155	14,139,149
IX	Net profit from operating activities before provision for credit losses	15,821,343	12,311,275	44,647,469	38,043,980
X	Provision expenses for credit losses	9,268,664	7,440,325	25,134,562	20,642,499
XI	Profit before tax	6,552,679	4,870,950	19,512,907	17,401,481
7	Current corporate income tax	1,360,167	975,628	3,908,512	3,411,303
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	1,360,167	975,628	3,908,512	3,411,303
XIII	Profit after tax	5,192,512	3,895,322	15,604,395	13,990,178

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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 30th, 2024

Prepared by

Chief Accountant

General Director

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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 (from 01/01/2024 to 30/09/2024)	Previous period (from 01/01/2023 to 30/09/2023)
Cash flow from operating activities			
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)
Net cash flow from operating profit before movements in operating assets and working capital		35,072,741	43,239,140
Movements in operating assets		(124,543,251)	(79,613,825)
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
Movements in operating liabilities		189,988,990	58,035,837
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	-	-
I	Net cash flows from operating activities	100,518,480	21,661,152
Cash flow from investing activities			

No	Items	This period (from 01/01/2024 to 30/09/2024)	Previous period (from 01/01/2023 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
II	Net cash flows from investing activities	(606,368)	(394,402)
Cash flow from financial activities			
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	-
III	Net cash flows generated by financial activities	1,537	-
IV	Net cash flows of the period	99,913,649	21,266,750
V	Cash and cash equivalents at the beginning of the period	272,303,607	244,298,220
VI	Adjustment for impact of changes in foreign exchange rate	(58,889)	(81,214)
VII	Cash and cash equivalents at the end of the period	372,158,367	265,483,756

Hanoi, October 30th, 2024

Prepared by

Chief Accountant

General Director

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