

BALANCE SHEET (CONSOLIDATED)

Quarter II - 2024

Unit: Million VND

No.	Items	As of 30/06/2024	As of 31/12/2023
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,457,900	9,759,580
II	Balances with the State Bank of Vietnam ("SBV")	28,980,462	40,597,059
III	Placements with and loans to other credit institutions	351,233,814	279,841,639
1	Placements with other credit institutions	334,405,051	259,230,017
2	Loans to other credit institutions	16,828,763	20,611,622
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	2,259,106	2,487,905
1	Trading securities	2,439,833	2,676,130
2	Provision for impairment of trading securities	(180,727)	(188,225)
V	Derivatives and other financial assets	-	-
VI	Loans to customers	1,543,489,193	1,445,571,643
1	Loans to customers	1,571,529,403	1,473,344,564
2	Provision for credit losses on loans to customers	(28,040,210)	(27,772,921)
VII	Debt buying activities	-	-
VIII	Investment securities	159,855,150	181,210,531
1	Available-for-sale securities	149,385,216	180,595,473
2	Held-to-maturity securities	10,864,243	864,999
3	Provision for impairment of investment securities	(394,309)	(249,941)
IX	Long-term investments	3,743,822	3,426,483
1	Investment in joint ventures	3,523,791	3,206,452
2	Other long-term investments	234,462	234,462
3	Provision for impairment of long-term investments	(14,431)	(14,431)
X	Fixed assets	9,763,538	10,125,534
1	Tangible fixed assets	5,870,057	6,133,262
a	Cost	16,701,070	16,641,464
b	Accumulated depreciation	(10,831,013)	(10,508,202)
2	Intangible fixed assets	3,893,481	3,992,272
a	Cost	6,837,646	6,804,407
b	Accumulated amortization	(2,944,165)	(2,812,135)
XI	Other assets	52,646,500	59,593,232
1	Receivables	36,347,991	41,454,754
2	Accrued interest and fee receivables	12,960,170	14,761,581
3	Deferred Taxes	-	-
4	Other assets	3,445,329	3,483,594
5	Provisions for other assets	(106,990)	(106,697)

No.	Items	As of 30/06/2024	As of 31/12/2023
	(1)	(2)	(3)
	TOTAL ASSETS	2,161,429,485	2,032,613,606
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	111,854,927	21,814,105
1	Deposits and borrowings from the Government and the State Bank of Vietnam	108,330,940	21,814,105
2	Transaction of selling and buying back Government bonds with the State Treasury	3,523,987	-
II	Deposits and borrowings from other credit institutions	297,408,527	304,321,721
1	Deposits from other credit institutions	249,373,882	259,892,746
2	Borrowings from other credit institutions	48,034,645	44,428,975
III	Customer deposits	1,466,830,363	1,410,899,038
IV	Derivatives and other financial liabilities	1,378,025	555,946
V	Financing funds, entrusted funds, and borrowings exposed to risks	2,232,594	2,237,779
VI	Valuable papers issued	100,256,876	115,375,727
VII	Other liabilities	45,495,319	51,537,470
1	Accrued interest and fee payables	22,413,783	27,999,187
2	Deferred Tax Payables	171	171
3	Other payables and debts	21,501,029	22,136,868
4	Provision for other liabilities	1,580,336	1,401,244
	TOTAL LIABILITIES	2,025,456,631	1,906,741,786
VIII	OWNER'S EQUITY AND FUNDS	135,972,854	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	19,070,977	19,043,575
3	Foreign exchange translation reserve	182,531	86,970
4	Difference from assets revaluation	-	-
5	Undistributed profit	52,284,565	42,369,429
6	Minority Interest	924,155	861,220
	TOTAL LIABILITIES AND OWNER'S EQUITY	2,161,429,485	2,032,613,606

OFF-BALANCE SHEET ITEMS

No,	Items	As of 30/06/2024	As of 31/12/2023
1	Credit guarantees	8,143,710	8,785,288
2	Foreign exchange commitments	812,148,660	726,235,823
	<i>Buying FX commitments</i>	<i>5,630,041</i>	<i>1,407,060</i>
	<i>Selling FX commitments</i>	<i>5,629,422</i>	<i>1,405,874</i>
	<i>Swap commitments</i>	<i>800,889,197</i>	<i>723,422,889</i>
	<i>Futures commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	48,706,604	55,986,789
5	Other guarantees	95,457,924	102,201,746
6	Other commitments	50,817,701	68,704,794
7	Loan interest and fees receivable not yet collected	10,028,287	9,609,251
8	Written-off bad debts	168,706,732	147,630,472
9	Assets and other documents	90,018,239	91,656,083

Hanoi, July 30th, 2024

Prepared by

Chief Accountant

Deputy General Director

(signed)

(signed)

(signed and sealed)

Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung



INCOME STATEMENT (CONSOLIDATED)

Quarter II - 2024

Unit: Million VND

No,	Items	Quarter II		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	30,138,279	34,116,537	61,090,244	66,876,837
2	Interest and similar expenses	14,799,392	21,359,067	30,577,121	41,453,196
I	Net interest income	15,338,887	12,757,470	30,513,123	25,423,641
3	Income from services	3,178,353	2,901,827	6,270,090	6,243,278
4	Expenses on services	1,292,117	1,117,648	2,605,101	2,458,428
II	Net profit from services	1,886,236	1,784,179	3,664,989	3,784,850
III	Net gain from trading foreign currencies	1,186,105	1,176,766	2,530,322	2,349,416
IV	Net gain from trading securities	24,649	201,509	62,902	229,524
V	Net gain/(loss) from investment securities	(33,548)	1,967	(139,710)	16,856
5	Other operating income	2,126,805	2,076,206	3,406,519	3,281,798
6	Other operating expense	1,039,594	298,059	1,541,187	483,693
VI	Net gain from other operating activities	1,087,211	1,778,147	1,865,332	2,798,105
VII	Income from capital contributions, equity investments	150,897	71,892	210,368	187,583
VIII	Operating expenses	5,073,752	4,743,381	9,881,200	9,057,270
IX	Net profit from operating activities before provision for credit losses	14,566,685	13,028,549	28,826,126	25,732,705
X	Provision expenses for credit losses	7,816,739	6,478,353	15,865,898	13,202,174
XI	Profit before tax	6,749,946	6,550,196	12,960,228	12,530,531
7	Current corporate income tax	1,340,587	1,286,541	2,548,345	2,435,675
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	1,340,587	1,286,541	2,548,345	2,435,675
XIII	Profit after tax	5,409,359	5,263,655	10,411,883	10,094,856

No,	Items	Quarter II		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	44,064	60,349	87,778	85,173
XV	Profit attributable to the owners of the Bank	5,365,295	5,203,306	10,324,105	10,009,683

Hanoi, July 30th, 2024

Prepared by

Chief Accountant

Deputy General Director

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Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)

Quarter II - 2024

Unit: Million VND

No	Items	This period (from 01/01/2024 to 30/06/2024)	Previous period (from 01/01/2023 to 30/06/2023)
Cash flow from operating activities			
1	Interest and similar income received	62,876,974	65,760,659
2	Interest and similar expenses paid	(36,243,473)	(33,307,061)
3	Income received from services	3,606,988	3,489,207
4	Net gain from trading (foreign currencies, gold, securities)	2,587,362	2,541,394
5	Other income/(expenses)	(688,627)	335,209
6	Receipts from bad debts written-off or compensated by provision for credit losses	2,123,283	2,014,323
7	Payment to employees and for operating management	(10,390,971)	(8,701,662)
8	Corporate income tax paid during the period/year	(4,320,096)	(4,069,548)
Net cash flow from operating profit before movements in operating assets and working capital		19,551,440	28,062,521
Movements in operating assets		(62,266,966)	(62,370,283)
9	(Increase)/decrease in placements with and loans to other credit institutions	24,391,402	8,606,837
10	(Increase)/decrease in trading securities	21,633,081	(742,159)
11	(Increase)/decrease in derivatives and other financial assets	-	1,687,783
12	(Increase)/decrease in loans to customers	(98,184,839)	(84,534,972)
13	Decrease in provision for credit losses	(15,598,610)	(13,738,034)
14	(Increase)/decrease in other operating assets	5,492,000	26,350,262
Movements in operating liabilities		127,087,724	36,785,317
15	Increase/(decrease) in borrowings from Government and SBV	90,040,822	(99,341,104)
16	Increase/(decrease) in deposits and borrowings from other credit institutions	(6,913,194)	54,507,966
17	Increase/(decrease) in customer deposits	55,931,325	60,872,417
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(15,118,851)	21,247,940
19	Increase/(decrease) in grants, trusted funds and borrowings that the bank bears risk	(5,185)	13,911
20	Increase/(decrease) in derivatives and other financial liabilities	822,079	-
21	Increasing/(decrease) in other operating liabilities	2,330,728	(515,813)
22	Cash outflow from reserves of the bank	-	-
I	Net cash flows from operating activities	84,372,198	2,477,555
Cash flow from investing activities			

No	Items	This period (from 01/01/2024 to 30/06/2024)	Previous period (from 01/01/2023 to 30/06/2023)
1	Acquisition of fixed assets	(425,931)	(306,472)
2	Proceeds from sales, disposal of fixed assets	4,969	2,848
3	Expenses for sales, disposal of fixed assets	(1,514)	(296)
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	7,056	34,833
II	Net cash flows from investing activities	(415,420)	(269,087)
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	83,958,315	2,208,468
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	92,756	(129,292)
VII	Cash and cash equivalents at the end of the period	356,354,678	246,377,396

Hanoi, July 30th, 2024

Prepared by

Chief Accountant

Deputy General Director

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