

**BALANCE SHEET (NON-CONSOLIDATED)**

**As of 30/09/2024**

*Unit: Million VND*

No.	Items	As of 31/12/2023	
		(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	10,098,269	9,610,410
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	26,611,264	40,596,555
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	374,299,195	276,784,594
1	Placements with other credit institutions	368,055,573	260,206,169
2	Loans to other credit institutions	6,243,622	16,578,425
<b>IV</b>	<b>Trading securities</b>	497,133	63,118
1	Trading securities	497,133	63,118
<b>V</b>	<b>Derivatives and other financial assets</b>	350,654	-
<b>VI</b>	<b>Loans to customers</b>	1,557,585,982	1,433,266,054
1	Loans to customers	1,592,817,086	1,460,764,608
2	Provision for credit losses on loans to customers	(35,231,104)	(27,498,554)
<b>VII</b>	<b>Investment securities</b>	177,151,963	177,769,970
1	Available-for-sale securities	155,772,238	177,090,667
2	Held-to-maturity securities	21,786,778	786,778
3	Provision for impairment of investment securities	(407,053)	(107,475)
<b>VIII</b>	<b>Long-term investments</b>	5,835,582	5,835,582
1	Investment in subsidiaries	4,123,832	4,123,832
2	Investment in joint ventures	1,688,788	1,688,788
3	Other long-term investments	22,962	22,962
<b>IX</b>	<b>Fixed assets</b>	9,380,019	9,895,243
1	Tangible fixed assets	5,639,753	5,976,638
<i>a</i>	<i>Cost</i>	16,442,462	16,305,468
<i>b</i>	<i>Accumulated depreciation</i>	(10,802,709)	(10,328,830)
2	Intangible fixed assets	3,740,266	3,918,605
<i>a</i>	<i>Cost</i>	6,672,188	6,665,612
<i>b</i>	<i>Accumulated amortization</i>	(2,931,922)	(2,747,007)
<b>X</b>	<b>Other assets</b>	44,033,501	57,435,976
1	Receivables	28,883,736	40,262,627
2	Accrued interest and fee receivables	12,392,686	14,359,841
3	Other assets	2,836,235	2,892,664
4	Provisions for other assets	(79,156)	(79,156)
	<b>TOTAL ASSETS</b>	2,205,843,562	2,011,257,502
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>I</b>	<b>Borrowings from the Government and the State</b>	95,457,490	21,814,105

No.	Items	As of 30/09/2024	As of 31/12/2023
	(1)	(2)	(3)
	<b>Bank of Vietnam</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>289,659,894</b>	<b>295,337,817</b>
1	Deposits from other credit institutions	273,064,837	258,392,237
2	Borrowings from other credit institutions	16,595,057	36,945,580
<b>III</b>	<b>Customer deposits</b>	<b>1,514,613,059</b>	<b>1,409,417,688</b>
<b>IV</b>	<b>Derivatives and other financial liabilities</b>	<b>-</b>	<b>552,633</b>
<b>V</b>	<b>Financing funds, entrusted funds, and borrowings exposed to risks</b>	<b>2,035,958</b>	<b>2,163,999</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>131,944,135</b>	<b>115,375,727</b>
<b>VII</b>	<b>Other liabilities</b>	<b>35,782,958</b>	<b>44,843,702</b>
1	Accrued interest and fee payables	21,230,218	27,958,258
2	Other payables and debts	14,552,740	16,885,444
	<b>TOTAL LIABILITIES</b>	<b>2,069,493,494</b>	<b>1,889,505,671</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>136,350,068</b>	<b>121,751,831</b>
1	Capital	62,669,744	62,669,744
<i>a</i>	<i>Charter capital</i>	<i>53,699,917</i>	<i>53,699,917</i>
<i>b</i>	<i>Capital surplus</i>	<i>8,969,827</i>	<i>8,969,827</i>
2	Reserves	18,618,137	18,618,137
3	Undistributed profit	55,062,187	40,463,950
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>2,205,843,562</b>	<b>2,011,257,502</b>

**OFF-BALANCE SHEET ITEMS (NON-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	725,754,038
	<i>Buying FX commitments</i>	4,830,574	1,407,061
	<i>Selling FX commitments</i>	4,830,674	1,405,875
	<i>Swap commitments</i>	753,178,000	722,941,102
3	Letters of credit commitments	57,996,309	55,973,190
4	Other guarantees	99,292,681	102,183,064
5	Other commitments	75,284,068	68,704,794
6	Loan interest and fees receivable not yet collected	10,198,279	9,516,848
7	Written-off bad debts	163,501,335	147,183,994
8	Assets and other documents	88,037,184	84,155,460

*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 (NON-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	30,492,081	32,381,741	90,720,954	98,479,553
2	Interest and similar expenses	15,218,612	19,616,956	45,570,100	60,802,130
<b>I</b>	<b>Net interest income</b>	<b>15,273,469</b>	<b>12,764,785</b>	<b>45,150,854</b>	<b>37,677,423</b>
3	Fee and commission income	2,184,175	2,246,972	6,765,742	7,127,594
4	Fee and commission expenses	935,576	745,913	2,696,896	2,426,425
<b>II</b>	<b>Net fee and commission income</b>	<b>1,248,599</b>	<b>1,501,059</b>	<b>4,068,846</b>	<b>4,701,169</b>
<b>III</b>	<b>Net gain from trading foreign currencies</b>	<b>619,656</b>	<b>1,135,733</b>	<b>3,122,965</b>	<b>3,501,810</b>
<b>IV</b>	<b>Net gain/(loss) from trading securities</b>	<b>1,530</b>	<b>(1,052)</b>	<b>2,482</b>	<b>(541)</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>(190,435)</b>	<b>(7,462)</b>	<b>(295,390)</b>	<b>27,288</b>
5	Other operating income	4,410,726	1,721,054	7,788,364	4,947,160
6	Other operating expense	386,076	296,338	1,881,932	721,471
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>4,024,650</b>	<b>1,424,716</b>	<b>5,906,432</b>	<b>4,225,689</b>
<b>VII</b>	<b>Income from capital contributions, equity investments</b>	<b>42,830</b>	<b>156,191</b>	<b>46,035</b>	<b>596,771</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>5,270,534</b>	<b>4,798,722</b>	<b>14,389,184</b>	<b>13,261,585</b>
<b>IX</b>	<b>Net profit from operating activities before provision for credit losses</b>	<b>15,749,765</b>	<b>12,175,248</b>	<b>43,613,040</b>	<b>37,468,024</b>
<b>X</b>	<b>Provision expenses for credit losses</b>	<b>9,234,237</b>	<b>7,389,985</b>	<b>24,893,972</b>	<b>20,532,851</b>
<b>XI</b>	<b>Profit before tax</b>	<b>6,515,528</b>	<b>4,785,263</b>	<b>18,719,068</b>	<b>16,935,173</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)
7	Current corporate income tax	1,380,233	924,010	3,817,786	3,258,081
XII	<b>Corporate income tax</b>	<b>1,380,233</b>	<b>924,010</b>	<b>3,817,786</b>	<b>3,258,081</b>
XIII	<b>Profit after tax</b>	<b>5,135,295</b>	<b>3,861,253</b>	<b>14,901,282</b>	<b>13,677,092</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**

**CASH FLOW STATEMENT (NON-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)
<b>Cash flow from operating activities</b>			
1	Interest and similar income received	92,458,830	98,092,353
2	Interest and similar expenses paid	(52,396,260)	(50,886,325)
3	Income received from services	4,000,084	4,566,589
4	Net gain from trading (foreign currencies, gold, securities)	3,435,942	3,578,682
5	Other income/(expenses)	(548,756)	384,456
6	Receipts from bad debts written-off or compensated by provision for credit losses	5,990,940	3,176,911
7	Payment to employees and for operating management	(14,201,612)	(11,792,831)
8	Corporate income tax paid during the period	(5,520,231)	(4,522,838)
<i>Net cash flow from operating profit before movements in operating assets and working capital</i>		<b>33,218,937</b>	<b>42,596,997</b>
<b>Movements in operating assets</b>		<b>(122,293,903)</b>	<b>(74,460,666)</b>
9	(Increase)/decrease in placements with and loans to other credit institutions	15,492,032	15,151,485
10	(Increase)/decrease in trading securities	(115,586)	10,166,521
11	(Increase)/decrease in derivatives and other financial assets	(350,654)	3,077,852
12	(Increase)/decrease in loans to customers	(132,052,478)	(110,340,951)
13	Decrease in provision for credit losses	(17,161,422)	(17,745,453)
14	(Increase)/decrease in other operating assets	11,894,205	25,229,880
<b>Movements in operating liabilities</b>		<b>189,159,288</b>	<b>52,378,649</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	(5,677,923)	76,144,406
17	Increase/(decrease) in customer deposits	105,195,371	61,054,764
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	16,568,408	(3,491,799)
19	Increase/(decrease) in grants, trusted funds and borrowings that the bank bears risk	(128,041)	67,409
20	Increase/(decrease) in derivatives and other financial liabilities	(552,633)	53,303
21	Increasing/(decrease) in other operating liabilities	110,721	1,752,848
22	Cash outflow from reserves of the bank	-	-
<b>I</b>	<b>Net cash flows from operating activities</b>	<b>100,084,322</b>	<b>20,514,980</b>
<i>Cash flow from investing activities</i>			

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	(627,283)	(447,590)
2	Proceeds from sales, disposal of fixed assets	7,988	5,294
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)	-	(283,800)
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	46,035	596,771
<b>II</b>	<b>Net cash flows from investing activities</b>	<b>(575,121)</b>	<b>(129,936)</b>
<b><i>Cash flow from financial activities</i></b>			
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	-	-
<b>III</b>	<b>Net cash flows generated by financial activities</b>	<b>-</b>	<b>-</b>
<b>IV</b>	<b>Net cash flows of the period</b>	<b>99,509,201</b>	<b>20,385,044</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>273,371,122</b>	<b>245,998,446</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>-</b>	<b>-</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>372,880,323</b>	<b>266,383,490</b>

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

Prepared by

(signed)

Chief Accountant

(signed)

General Director

(signed and sealed)

Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung