

BALANCE SHEET (NON-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	10,098,269	9,610,410
II	Balances with the State Bank of Vietnam ("SBV")	26,611,264	40,596,555
III	Placements with and loans to other credit institutions	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
IV	Trading securities	497,133	63,118
1	Trading securities	497,133	63,118
V	Derivatives and other financial assets	350,654	-
VI	Loans to customers	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)
VII	Investment securities	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)
VIII	Long-term investments	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
IX	Fixed assets	9,380,019	9,895,243
1	Tangible fixed assets	5,639,753	5,976,638
a	Cost	16,442,462	16,305,468
b	Accumulated depreciation	(10,802,709)	(10,328,830)
2	Intangible fixed assets	3,740,266	3,918,605
a	Cost	6,672,188	6,665,612
b	Accumulated amortization	(2,931,922)	(2,747,007)
X	Other assets	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)
	TOTAL ASSETS	2,205,843,562	2,011,257,502
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State	95,457,490	21,814,105



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

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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 30th, 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
I	Net interest income	15,273,469	12,764,785	45,150,854	37,677,423
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
II	Net fee and commission income	1,248,599	1,501,059	4,068,846	4,701,169
III	Net gain from trading foreign currencies	619,656	1,135,733	3,122,965	3,501,810
IV	Net gain/(loss) from trading securities	1,530	(1,052)	2,482	(541)
V	Net gain/(loss) from investment securities	(190,435)	(7,462)	(295,390)	27,288
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
VI	Net gain from other operating activities	4,024,650	1,424,716	5,906,432	4,225,689
VII	Income from capital contributions, equity investments	42,830	156,191	46,035	596,771
VIII	Operating expenses	5,270,534	4,798,722	14,389,184	13,261,585
IX	Net profit from operating activities before provision for credit losses	15,749,765	12,175,248	43,613,040	37,468,024
X	Provision expenses for credit losses	9,234,237	7,389,985	24,893,972	20,532,851
XI	Profit before tax	6,515,528	4,785,263	18,719,068	16,935,173

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	Corporate income tax	1,380,233	924,010	3,817,786	3,258,081
XIII	Profit after tax	5,135,295	3,861,253	14,901,282	13,677,092

Hanoi, October 30th, 2024

Prepared by

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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)
Cash flow from operating activities			
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)
Net cash flow from operating profit before movements in operating assets and working capital		33,218,937	42,596,997
Movements in operating assets		(122,293,903)	(74,460,666)
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
Movements in operating liabilities		189,159,288	52,378,649
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	-	-
I	Net cash flows from operating activities	100,084,322	20,514,980
Cash flow from investing activities			

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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
II	Net cash flows from investing activities	(575,121)	(129,936)
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	-	-
III	Net cash flows generated by financial activities	-	-
IV	Net cash flows of the period	99,509,201	20,385,044
V	Cash and cash equivalents at the beginning of the period	273,371,122	245,998,446
VI	Adjustment for impact of changes in foreign exchange rate	-	-
VII	Cash and cash equivalents at the end of the period	372,880,323	266,383,490

Hanoi, October 30th, 2024

Prepared by

Chief Accountant

General Director

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Tran Thi Thu Huong

Nguyen Hai Hung

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