

BALANCE SHEET (NON-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	9,334,291	9,610,410
II	Balances with the State Bank of Vietnam ("SBV")	28,979,958	40,596,555
III	Placements with and loans to other credit institutions	347,110,637	276,784,594
1	Placements with other credit institutions	334,751,012	260,206,169
2	Loans to other credit institutions	12,359,625	16,578,425
IV	Trading securities	-	63,118
1	Trading securities	-	63,118
V	Derivatives and other financial assets	-	-
VI	Loans to customers	1,531,045,035	1,433,266,054
1	Loans to customers	1,558,604,714	1,460,764,608
2	Provision for credit losses on loans to customers	(27,559,679)	(27,498,554)
VII	Investment securities	155,982,677	177,769,970
1	Available-for-sale securities	145,412,544	177,090,667
2	Held-to-maturity securities	10,786,848	786,778
3	Provision for impairment of investment securities	(216,715)	(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	9,514,312	9,895,243
1	Tangible fixed assets	5,724,802	5,976,638
a	Cost	16,369,775	16,305,468
b	Accumulated depreciation	(10,644,973)	(10,328,830)
2	Intangible fixed assets	3,789,510	3,918,605
a	Cost	6,665,220	6,665,612
b	Accumulated amortization	(2,875,710)	(2,747,007)
X	Other assets	50,395,386	57,435,976
1	Receivables	34,972,347	40,262,627
2	Accrued interest and fee receivables	12,658,418	14,359,841
3	Other assets	2,843,777	2,892,664
4	Provisions for other assets	(79,156)	(79,156)
	TOTAL ASSETS	2,138,197,878	2,011,257,502
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State	111,854,927	21,814,105

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No.	Items	As of 30/06/2024	As of 31/12/2023
	(1)	(2)	(3)
	Bank of Vietnam		
1	Deposits and borrowings from the Government and the State Bank of Vietnam	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	288,674,154	295,337,817
1	Deposits from other credit institutions	247,543,006	258,392,237
2	Borrowings from other credit institutions	41,131,148	36,945,580
III	Customer deposits	1,464,381,947	1,409,417,688
IV	Derivatives and other financial liabilities	1,393,298	552,633
V	Financing funds, entrusted funds, and borrowings exposed to risks	2,160,674	2,163,999
VI	Valuable papers issued	100,256,876	115,375,727
VII	Other liabilities	38,263,961	44,843,702
1	Accrued interest and fee payables	22,350,738	27,958,258
2	Other payables and debts	15,913,223	16,885,444
	TOTAL LIABILITIES	2,006,985,837	1,889,505,671
VIII	OWNER'S EQUITY AND FUNDS	131,212,041	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	49,924,160	40,463,950
	TOTAL LIABILITIES AND OWNER'S EQUITY	2,138,197,878	2,011,257,502

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	811,654,913	725,754,038
	<i>Buying FX commitments</i>	<i>5,630,041</i>	<i>1,407,061</i>
	<i>Selling FX commitments</i>	<i>5,629,422</i>	<i>1,405,875</i>
	<i>Swap commitments</i>	<i>800,395,450</i>	<i>722,941,102</i>
3	Letters of credit commitments	48,705,567	55,973,190
4	Other guarantees	95,438,908	102,183,064
5	Other commitments	50,817,701	68,704,794
6	Loan interest and fees receivable not yet collected	9,886,338	9,516,848
7	Written-off bad debts	168,277,208	147,183,994
8	Assets and other documents	81,072,729	84,155,460

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

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INCOME STATEMENT (NON-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	29,717,527	33,719,867	60,228,873	66,097,812
2	Interest and similar expenses	14,685,660	21,219,688	30,351,488	41,185,174
I	Net interest income	15,031,867	12,500,179	29,877,385	24,912,638
3	Fee and commission income	2,320,669	2,359,858	4,581,567	4,880,622
4	Fee and commission expenses	902,450	873,020	1,761,320	1,680,512
II	Net fee and commission income	1,418,219	1,486,838	2,820,247	3,200,110
III	Net gain from trading foreign currencies	1,165,121	1,187,112	2,503,309	2,366,077
IV	Net gain/(loss) from trading securities	301	511	952	511
V	Net gain/(loss) from investment securities	969	28,313	(104,955)	34,750
5	Other operating income	2,109,788	2,076,783	3,366,244	3,226,106
6	Other operating expense	1,019,006	274,374	1,484,462	425,133
VI	Net gain from other operating activities	1,090,782	1,802,409	1,881,782	2,800,973
VII	Income from capital contributions, equity investments	2,994	410,439	3,205	440,580
VIII	Operating expenses	4,655,668	4,447,727	9,118,650	8,462,863
IX	Net profit from operating activities before provision for credit losses	14,054,585	12,968,074	27,863,275	25,292,776
X	Provision expenses for credit losses	7,607,345	6,432,474	15,659,735	13,142,866
XI	Profit before tax	6,447,240	6,535,600	12,203,540	12,149,910

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)
7	Current corporate income tax	1,285,406	1,219,286	2,437,553	2,334,071
XII	Corporate income tax	1,285,406	1,219,286	2,437,553	2,334,071
XIII	Profit after tax	5,161,834	5,316,314	9,765,987	9,815,839

Hanoi, July 30th, 2024

Prepared by

Chief Accountant

Deputy General Director

(signed)

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Tran Thi Thu Huong

Nguyen Hai Hung

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CASH FLOW STATEMENT (NON-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	61,917,244	65,093,468
2	Interest and similar expenses paid	(36,040,511)	(33,040,721)
3	Income received from services	2,735,602	3,107,198
4	Net gain from trading (foreign currencies, gold, securities)	3,309,326	2,414,257
5	Other income/(expenses)	(647,888)	386,186
6	Receipts from bad debts written-off or compensated by provision for credit losses	2,099,423	1,966,377
7	Payment to employees and for operating management	(9,792,920)	(8,163,807)
8	Corporate income tax paid during the period	(4,211,947)	(4,017,006)
Net cash flow from operating profit before movements in operating assets and working capital		19,368,329	27,745,952
Movements in operating assets		(61,143,925)	(58,644,467)
9	(Increase)/decrease in placements with and loans to other credit institutions	24,844,917	11,031,542
10	(Increase)/decrease in trading securities	21,741,171	(633,767)
11	(Increase)/decrease in derivatives and other financial assets	-	1,687,589
12	(Increase)/decrease in loans to customers	(97,840,106)	(83,470,074)
13	Decrease in provision for credit losses	(15,598,610)	(13,738,034)
14	(Increase)/decrease in other operating assets	5,708,703	26,478,277
Movements in operating liabilities		125,476,215	32,832,614
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	(6,663,663)	51,730,785
17	Increase/(decrease) in customer deposits	54,964,259	61,012,954
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	(3,325)	13,911
20	Increase/(decrease) in derivatives and other financial liabilities	840,665	-
21	Increasing/(decrease) in other operating liabilities	1,416,308	(1,831,872)
22	Cash outflow from reserves of the bank	-	-
I	Net cash flows from operating activities	83,700,619	1,934,099
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	(428,606)	(292,312)
2	Proceeds from sales, disposal of fixed assets	4,540	2,686
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)	-	(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	3,205	440,580
II	Net cash flows from investing activities	(422,375)	(133,142)
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	83,278,244	1,800,957
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	356,649,366	247,799,403

Hanoi, July 30th, 2024

Prepared by

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Deputy General Director

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Tran Thi Thu Huong

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