

BALANCE SHEET (CONSOLIDATED)

Quarter IV - 2023

Unit: Million VND

No.	Items	As of	As of 31/12/2022
		31/12/2023	(restated number)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,759,580	11,066,956
II	Balances with the State Bank of Vietnam (“SBV”)	40,597,059	29,727,110
III	Placements with and loans to other credit institutions	279,841,639	242,431,953
1	Placements with other credit institutions	259,230,017	222,454,660
2	Loans to other credit institutions	20,611,622	19,977,293
3	Provision for loans to other banks	-	-
IV	Trading securities	2,487,905	1,406,183
1	Trading securities	2,676,130	1,622,967
2	Provision for impairment of trading securities	(188,225)	(216,784)
V	Derivatives and other financial assets	-	3,058,727
VI	Loans to customers	1,445,571,643	1,245,430,464
1	Loans to customers	1,473,344,564	1,274,843,694
2	Provision for credit losses on loans to customers	(27,772,921)	(29,413,230)
VII	Debt buying activities	-	-
VIII	Investment securities	181,310,531	180,312,848
1	Available-for-sale securities	180,695,473	178,685,028
2	Held-to-maturity securities	864,999	1,696,778
3	Provision for impairment of investment securities	(249,941)	(68,958)
IX	Long-term investments	3,426,624	3,519,441
1	Investment in joint ventures	3,206,452	3,303,160
2	Other long-term investments	234,462	234,462
3	Provision for impairment of long-term investments	(14,290)	(18,181)
X	Fixed assets	10,125,534	10,203,357
1	Tangible fixed assets	6,133,262	6,047,853
<i>a</i>	<i>Cost</i>	<i>16,641,464</i>	<i>16,191,223</i>
<i>b</i>	<i>Accumulated depreciation</i>	<i>(10,508,202)</i>	<i>(10,143,370)</i>
2	Intangible fixed assets	3,992,272	4,155,504
<i>a</i>	<i>Cost</i>	<i>6,804,407</i>	<i>6,779,297</i>
<i>b</i>	<i>Accumulated amortization</i>	<i>(2,812,135)</i>	<i>(2,623,793)</i>
XI	Other assets	59,569,502	81,653,829
1	Receivables	41,484,817	65,993,812
2	Accrued interest and fee receivables	14,710,424	12,399,295
3	Other assets	3,480,958	3,322,348
4	Provisions for other assets	(106,697)	(61,626)
	TOTAL ASSETS	2,032,690,017	1,808,810,868

No.	Items	As of 31/12/2023	As of 31/12/2022 (restated number)
	(1)	(2)	(3)
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	21,814,105	104,779,302
1	Deposits and borrowings from the Government and the State Bank of Vietnam	21,814,105	104,779,302
II	Deposits and borrowings from other credit institutions	304,424,134	209,429,843
1	Deposits from other credit institutions	259,892,746	139,932,528
2	Borrowings from other credit institutions	44,531,388	69,497,315
III	Customer deposits	1,410,899,038	1,249,176,034
IV	Derivatives and other financial liabilities	555,946	-
V	Financing funds, entrusted funds, and borrowings exposed to risks	2,237,779	2,392,201
VI	Valuable papers issued	115,375,727	91,370,419
VII	Other liabilities	49,812,706	43,346,761
1	Accrued interest and fee payables	27,875,315	21,587,660
2	Deferred Tax Payables	171	112
3	Other payables and debts	20,535,976	20,720,199
4	Provision for other liabilities	1,401,244	1,038,790
	TOTAL LIABILITIES	1,905,119,435	1,700,494,560
VIII	OWNER'S EQUITY AND FUNDS	127,570,582	108,316,308
1	Capital	63,510,626	57,868,215
<i>a</i>	<i>Charter capital</i>	<i>53,699,917</i>	<i>48,057,506</i>
<i>b</i>	<i>Capital to purchase fixed assets</i>	-	-
<i>c</i>	<i>Capital surplus</i>	<i>8,974,677</i>	<i>8,974,677</i>
<i>d</i>	<i>Treasury shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	<i>836,032</i>	<i>836,032</i>
2	Reserves	19,056,816	16,074,632
3	Foreign exchange translation reserve	86,970	120,993
4	Difference from assets revaluation	-	-
5	Undistributed profit	44,054,853	33,513,021
6	Minority Interest	861,317	739,447
	TOTAL LIABILITIES AND OWNER'S EQUITY	2,032,690,017	1,808,810,868

OFF-BALANCE SHEET ITEMS

No,	Items	As of 31/12/2023	As of 31/12/2022 (restated number)
1	Credit guarantees	8,785,288	7,692,271
2	Foreign exchange commitments	726,529,447	260,355,738
	<i>Buying FX commitments</i>	1,445,597	1,994,153
	<i>Selling FX commitments</i>	1,660,961	1,903,759
	<i>Swap commitments</i>	723,422,889	256,457,826
	<i>Futures commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	55,986,789	73,681,359
5	Other guarantees	102,201,746	78,213,178
6	Other commitments	68,704,794	53,105,344
7	Loan interest and fees receivable not yet collected	9,609,251	8,353,894
8	Written-off bad debts	147,630,472	116,930,392
9	Assets and other documents	91,656,083	101,778,024

Hanoi, January 30th, 2024 ✓

Prepared by

(signed)

Chief Accountant

(signed)

Deputy General Director

(signed and sealed)

Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung

INCOME STATEMENT (CONSOLIDATED)

Quarter IV - 2023

Unit: Million VND

No,	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year	This year	Previous year (restated number)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	32,637,238	30,375,340	132,351,895	104,664,634
2	Interest and similar expenses	18,065,212	17,665,811	79,268,791	56,872,679
I	Net interest income	14,572,026	12,709,529	53,083,104	47,791,955
3	Fee and commission income	3,310,266	3,427,774	12,389,494	11,549,069
4	Fee and commission expenses	1,756,457	1,869,669	5,235,665	5,687,120
II	Net fee and commission income	1,553,809	1,558,105	7,153,829	5,861,949
III	Net gain from trading foreign currencies	763,380	1,115,083	4,248,109	3,555,521
IV	Net gain from trading securities	82,990	(32,552)	292,564	(112,163)
V	Net gain/(loss) from investment securities	(157,990)	76,124	(154,121)	(30,184)
5	Other operating income	2,009,290	1,322,534	7,026,534	7,507,011
6	Other operating expense	469,349	11,965	1,278,720	969,157
VI	Net gain from other operating activities	1,539,941	1,310,569	5,747,814	6,537,854
VII	Income from capital contributions, equity investments	121,282	45,268	287,268	512,244
VIII	Operating expenses	6,304,215	6,254,368	20,443,364	19,194,714
IX	Net profit from operating activities before provision for credit losses	12,171,223	10,527,758	50,215,203	44,922,462
X	Provision expenses for credit losses	4,472,642	5,160,007	25,115,141	23,790,589
XI	Profit before tax	7,698,581	5,367,751	25,100,062	21,131,873
7	Current corporate income tax	1,555,298	1,082,082	4,966,601	4,147,777
8	Deferred enterprise income tax	59	451	59	451
XII	Corporate income tax	1,555,357	1,082,533	4,966,660	4,148,228

No,	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year	This year	Previous year (restated number)
	(1)	(2)	(3)	(4)	(5)
XIII	Profit after tax	6,143,224	4,285,218	20,133,402	16,983,645
XIV	Non-controlling interests	23,749	9,141	141,169	59,920
XV	Profit attributable to the owners of the Bank	6,119,475	4,276,077	19,992,233	16,923,725

Hanoi, January 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

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)

Quarter IV - 2023

Unit: Million VND

No	Items	This period (from 01/01/2023 to 31/12/2023)	Previous period (from 01/01/2022 to 31/12/2022)
Cash flow from operating activities			
1	Interest and similar income received	129,994,092	102,424,705
2	Interest and similar expenses paid	(72,578,894)	(52,210,737)
3	Income received from services	7,169,472	6,015,156
4	Net gain from trading (foreign currencies, gold, securities)	4,538,976	3,525,665
5	Other income/(expenses)	259,651	4,505,276
6	Receipts from bad debts written-off or compensated by provision for credit losses	4,671,302	5,362,486
7	Payment to employees and for operating management	(18,023,871)	(17,193,419)
8	Corporate income tax paid during the period	(4,790,442)	(1,911,799)
Net cash flow from operating profit before movements in operating assets and working capital		51,240,286	50,517,333
Movements in operating assets		(219,030,648)	(219,036,702)
9	(Increase)/decrease in placements with and loans to other credit institutions	(11,169,611)	(27,273,637)
10	(Increase)/decrease in trading securities	(10,029,090)	6,188,335
11	(Increase)/decrease in derivatives and other financial assets	3,058,727	(1,603,937)
12	(Increase)/decrease in loans to customers	(198,500,870)	(144,153,942)
13	Decrease in provision for credit losses	(26,755,450)	(20,194,345)
14	(Increase)/decrease in other operating assets	24,365,646	(31,999,176)
Movements in operating liabilities		196,593,462	252,983,098
15	Increase/(decrease) in borrowings from Government and SBV	(82,965,197)	71,484,898
16	Increase/(decrease) in deposits and borrowings from other credit institutions	94,994,291	70,595,997
17	Increase/(decrease) in customer deposits	161,723,004	87,327,921
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	24,005,308	26,873,634
19	Increase/(decrease) in grants, trusted funds and borrowings that the bank bears risk	(154,422)	(135,729)
20	Increase/(decrease) in derivatives and other financial liabilities	555,946	-
21	Increasing/(decrease) in other operating liabilities	(1,565,468)	(3,163,623)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows from operating activities	28,803,100	84,463,729
Cash flow from investing activities			

No	Items	This period (from 01/01/2023 to 31/12/2023)	Previous period (from 01/01/2022 to 31/12/2022)
1	Acquisition of fixed assets	(838,853)	(623,680)
2	Proceeds from sales, disposal of fixed assets	10,473	16,841
3	Expenses for sales, disposal of fixed assets	(2,591)	(2,178)
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 (buy subsidiaries, contribute capital 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)	-	6,200
9	Dividend and profits from long term investments	92,337	87,736
II	Net cash flows from investing activities	(738,634)	(515,081)
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	Dividend paid	-	(3,844,600)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows generated by financial activities	-	(3,844,600)
IV	Net cash flow of the period	28,064,466	80,104,048
V	Cash and cash equivalents at the beginning of the period	244,298,220	164,376,586
VI	Adjustment for impact of changes in foreign exchange rate	(59,079)	(182,414)
VII	Cash and cash equivalents at the end of the period	272,303,607	244,298,220

Hanoi, January 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