

BALANCE SHEET (CONSOLIDATED)

Quarter IV - 2023

Unit: Million VND

| No. | Items | As of 31/12/2023 | As of 31/12/2022 (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 |
| a | Cost | 16,641,464 | 16,191,223 |
| b | Accumulated depreciation | (10,508,202) | (10,143,370) |
| 2 | Intangible fixed assets | 3,992,272 | 4,155,504 |
| a | Cost | 6,804,407 | 6,779,297 |
| b | Accumulated amortization | (2,812,135) | (2,623,793) |
| 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 |
| a | Charter capital | 53,699,917 | 48,057,506 |
| 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 | 19,056,816 | 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

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 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

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