

BALANCE SHEET (CONSOLIDATED)

Quarter III - 2023

Unit: Million VND

No,	Items	As of 30/09/2023	As of 31/12/2022 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,468,579	11,066,956
II	Balances with the State Bank of Vietnam ("SBV")	34,735,212	29,727,110
III	Placements with and loans to other credit institutions	254,955,175	242,431,953
1	Placements with other credit institutions	232,232,807	222,454,660
2	Loans to other credit institutions	22,722,368	19,977,293
IV	Trading securities	1,567,526	1,406,183
1	Trading securities	1,769,594	1,622,967
2	Provision for impairment of trading securities	(202,068)	(216,784)
V	Derivative financial instruments and other financial assets	-	3,058,727
VI	Loans and advances to customers	1,353,619,192	1,245,057,876
1	Loans and advances to customers	1,386,280,071	1,274,821,709
2	Provision for credit losses	(32,660,879)	(29,763,833)
VII	Investment securities	163,427,518	180,312,848
1	Securities - available - for - sale	162,251,506	178,685,028
2	Securities - held - to - maturity	1,266,778	1,696,778
3	Provision for impairment of investment securities	(90,766)	(68,958)
VIII	Long-term investments	3,287,036	3,519,441
1	Investment in Joint ventures	3,070,755	3,303,160
2	Other long-term investments	234,462	234,462
3	Provision for impairment of long-term investments	(18,181)	(18,181)
IX	Fixed assets	9,766,512	10,202,191
1	Tangible assets	5,791,752	6,047,480
<i>a</i>	<i>Cost</i>	<i>16,406,747</i>	<i>16,190,830</i>
<i>b</i>	<i>Accumulated depreciation</i>	<i>(10,614,995)</i>	<i>(10,143,350)</i>
2	Intangible assets	3,974,760	4,154,711
<i>a</i>	<i>Cost</i>	<i>6,796,800</i>	<i>6,779,297</i>
<i>b</i>	<i>Accumulated amortization</i>	<i>(2,822,040)</i>	<i>(2,624,586)</i>
X	Other assets	57,511,545	81,646,479
1	Receivables	41,642,077	65,993,812
2	Accrued interest and fee receivables	12,780,505	12,399,295
3	Other assets	3,198,694	3,314,998
4	Provisions for other assets	(109,731)	(61,626)
	TOTAL ASSETS	1,888,338,295	1,808,429,764
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of	21,577,020	104,779,302

No,	Items	As of 30/09/2023	As of 31/12/2022 (audited figures)
	(1)	(2)	(3)
	Vietnam		
1	Deposits and borrowings from the Government and the State Bank of Vietnam	21,577,020	104,779,302
II	Deposits and borrowings from other credit institutions	288,612,623	209,429,843
1	Deposits from other credit institutions	247,168,976	139,932,528
2	Borrowings from other credit institutions	41,443,647	69,497,315
III	Customer deposits	1,310,323,594	1,249,176,034
IV	Derivative financial instruments and other financial liabilities	50,406	-
V	Financing funds, entrusted funds, and exposed funds	2,498,010	2,392,201
VI	Valuable papers issued	87,878,620	91,370,419
VII	Other liabilities	55,392,899	43,114,308
1	Accrued interest and fee payables	31,092,405	21,587,660
2	Deferred Tax Payables	112	112
3	Other payables and debts	23,144,651	20,487,746
4	Provision for other liabilities	1,155,731	1,038,790
	TOTAL LIABILITIES	1,766,333,172	1,700,262,107
VIII	OWNER'S EQUITY AND FUNDS	122,005,123	108,167,657
1	Capital	57,868,215	57,868,215
<i>a</i>	<i>Chartered capital</i>	<i>48,057,506</i>	<i>48,057,506</i>
<i>b</i>	<i>Capital surplus</i>	<i>8,974,677</i>	<i>8,974,677</i>
<i>c</i>	<i>Other capital</i>	<i>836,032</i>	<i>836,032</i>
2	Reserves	16,089,954	16,074,632
3	Foreign exchange translation reserve	61,591	120,993
4	Undistributed profit	47,147,795	33,364,370
5	Minority Interest	837,568	739,447
	TOTAL LIABILITIES AND OWNER'S EQUITY	1,888,338,295	1,808,429,764

OFF-BALANCE SHEET ITEMS

No,	Items	As of 30/09/2023	As of 31/12/2022 (audited figures)
1	Credit guarantees	8,613,468	7,692,271
2	Foreign exchange transactions commitments	535,680,698	260,355,738
	<i>Buying FX commitments</i>	5,794,277	1,994,153
	<i>Selling FX commitments</i>	6,009,321	1,903,759
	<i>Swap commitments</i>	523,877,100	256,457,826
3	Letters of credit commitments	59,521,220	73,681,359
4	Other guarantees	88,658,105	78,231,151
5	Other commitments	59,232,104	53,105,344
6	Loan interest and fees receivable which have not been collected	10,886,708	8,353,544
7	Written-off bad debts	137,810,250	116,947,615
8	Assets and other documents	98,736,206	105,915,412

Hanoi, October 30th, 2023

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 III - 2023

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	32,837,820	27,097,979	99,714,657	74,289,294
2	Interest and similar expenses	19,750,383	14,174,343	61,203,579	39,206,868
I	Net interest income	13,087,437	12,923,636	38,511,078	35,082,426
3	Income from services	2,835,950	2,972,432	9,079,228	8,121,295
4	Expenses on services	1,020,780	1,506,948	3,479,208	3,817,451
II	Net profit from services	1,815,170	1,465,484	5,600,020	4,303,844
III	Net gain from dealing in foreign currencies	1,135,313	843,139	3,484,729	2,440,438
IV	Net gain from trading securities	(19,950)	(136,104)	209,574	(79,611)
V	Net gain/(loss) from investment securities	(12,987)	(104,601)	3,869	(106,308)
5	Other operating income	1,735,446	2,596,210	5,017,244	6,184,477
6	Other operating expense	325,678	357,757	809,371	957,192
VI	Net gain from other operating activities	1,409,768	2,238,453	4,207,873	5,227,285
VII	Income from capital contribution, equity investments	(21,597)	94,172	165,986	466,976
VIII	Operating expenses	5,081,879	4,846,989	14,139,149	12,940,346
IX	Net profit from operating activities before credit provision expenses	12,311,275	12,477,190	38,043,980	34,394,704
X	Provision expenses for credit losses	7,440,325	8,320,626	20,642,499	18,630,582
XI	Profit before tax	4,870,950	4,156,564	17,401,481	15,764,122
7	Current corporate income tax	975,628	836,900	3,411,303	3,065,695
XII	Corporate income tax	975,628	836,900	3,411,303	3,065,695
XIII	Profit after tax	3,895,322	3,319,664	13,990,178	12,698,427
XIV	Non-controlling interests	32,247	(18,664)	117,420	50,779

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)
XV	Profit attributable to the owners of the Bank	3,863,075	3,338,328	13,872,758	12,647,648

Hanoi, October 30th, 2023

Prepared by

Chief Accountant

Deputy General Director

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Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)

Quarter III - 2023

Unit: Million VND

No	Items	This period (from 01/01/2023 to 30/09/2023)	Previous period (from 01/01/2022 to 30/09/2022)
Cash flow from operating activities			
1	Interest and similar income received	99,156,145	72,356,024
2	Interest and similar expenses paid	(51,293,020)	(35,119,293)
3	Income received from services	5,313,875	4,200,345
4	Net gain from trading (foreign currencies, gold, securities)	3,705,265	2,667,198
5	Other income/(expenses)	306,442	4,200,965
6	Receipts from bad debts written-off or compensated by provision for credit losses	3,236,943	4,341,126
7	Payment to employees and for operating management	(12,536,861)	(11,462,802)
8	Corporate income tax paid	(4,649,649)	(1,865,872)
Net cash flow from operating profit before movements in operating assets and working capital		43,239,140	39,317,691
Movements in operating assets		(79,613,825)	(192,826,298)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	13,052,589	(36,902,224)
10	(Increase)/decrease in trading securities	8,916,895	(8,201,465)
11	(Increase)/decrease in financial instruments derivatives and other financial assets	3,058,727	(5,011,541)
12	(Increase)/decrease in loans to customers	(111,458,362)	(114,570,771)
13	Decrease in provision for compensation of credit losses	(17,745,453)	(5,176,379)
14	(Increase)/decrease in other operating assets	24,561,779	(22,963,918)
Movements in operating liabilities		58,035,837	200,371,640
15	Increase/(decrease) in borrowings from Government and SBV	(83,202,282)	65,345,595
16	Increase/(decrease) in deposits and loans from other credit institutions	79,182,780	94,035,297
17	Increase/(decrease) in customer deposits	61,147,560	27,874,824
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(3,491,799)	16,327,262
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	105,809	(99,168)
20	Increase/(decrease) in financial instruments derivatives and other financial liabilities	50,406	-
21	Increasing/(decrease) in other operating liabilities	4,243,363	(3,112,170)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows generated by operating activities	21,661,152	46,863,033
Cash flow from investing activities			

No	Items	This period (from 01/01/2023 to 30/09/2023)	Previous period (from 01/01/2022 to 30/09/2022)
1	Acquisition of fixed assets	(474,467)	(361,612)
2	Proceeds from sales, disposal of fixed assets	5,459	10,965
3	Expenses from sales, disposal of fixed assets	(611)	(745)
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 contribution to other entities (sales, liquidation of subsidiaries, capital contribution to joint ventures, associates, other long-term investments)	-	6,200
9	Dividend and profits from long term investments	75,217	75,288
II	Net cash flows generated by investing activities	(394,402)	(269,904)
Cash flow from financial activities			
1	Increase in chartered capital from contribution and/or issuing stocks	-	-
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	21,266,750	42,748,529
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	(81,214)	3,280
VII	Cash and cash equivalents at the end of the period	265,483,756	207,128,395

Hanoi, October 30th, 2023

Prepared by

Chief Accountant

Deputy General Director

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