

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 2022

Unit: Million VND

No.	Items	As of 30/09/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	10,510,835	11,196,660
II	Balances with the State Bank of Vietnam ("SBV")	14,378,038	23,382,941
III	Placements with and loans to other credit institutions	237,039,343	147,331,139
1	Placements with other credit institutions	211,726,023	130,825,951
2	Loans to other credit institutions	25,313,320	16,505,188
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	-	1,084,670
1	Trading securities	-	1,092,554
2	Provision for impairment of trading securities	-	(7,884)
V	Derivative financial instruments and other financial assets	6,466,331	1,454,790
VI	Loans and advances to customers	1,195,759,629	1,094,460,294
1	Loans and advances to customers	1,234,780,231	1,120,063,085
2	Provision for credit losses	(39,020,602)	(25,602,791)
VII	Investment securities	184,717,274	175,660,110
1	Securities - available-for-sale	183,250,644	173,192,431
2	Securities - held-to-maturity	1,586,926	2,586,832
3	Provision for impairment of investment securities	(120,296)	(119,153)
VIII	Long-term investments	5,551,782	5,551,782
1	Investment in Subsidiaries	3,840,032	3,840,032
2	Investment in Joint ventures	1,688,788	1,688,788
3	Other long-term investments	22,962	22,962
IX	Fixed assets	9,778,653	10,222,501
1	Tangible assets	5,700,045	6,017,969
a	Cost	15,539,153	15,438,174
b	Accumulated depreciation	(9,839,108)	(9,420,205)
2	Intangible assets	4,078,608	4,204,532
a	Cost	6,543,602	6,478,776
b	Accumulated amortization	(2,464,994)	(2,274,244)
X	Other assets	70,828,629	45,273,501
1	Receivables	56,478,827	32,811,819
2	Accrued interest and fee receivables	11,600,814	9,566,114
3	Other assets	2,778,584	2,936,274

No.	Items	As of 30/09/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
4	Provisions for other assets	(29,596)	(40,706)
	TOTAL ASSETS	1,735,030,514	1,515,618,388
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	98,639,999	33,294,404
1	Deposits and borrowings from the Government and the State Bank of Vietnam	98,639,999	33,294,404
2	Transactions of selling and repurchasing Government Bonds with the State Treasury	-	-
II	Deposits and borrowings from other credit institutions	227,124,747	132,994,157
1	Deposits from other credit institutions	134,230,952	32,491,329
2	Borrowings from other credit institutions	92,893,795	100,502,828
III	Customer deposits	1,187,168,553	1,159,761,203
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	2,428,762	2,527,930
VI	Valuable papers issued	80,824,047	64,496,785
VII	Other liabilities	36,359,795	32,405,553
1	Accrued interest and fee payables	20,644,161	16,550,294
2	Other payables and debts	15,715,634	15,855,259
3	Provision for other liabilities	-	-
	TOTAL LIABILITIES	1,632,545,903	1,425,480,032
VIII	OWNER'S EQUITY AND FUNDS	102,484,611	90,138,356
1	Capital	57,027,333	57,027,333
a	<i>Chartered capital</i>	<i>48,057,506</i>	<i>48,057,506</i>
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	<i>8,969,827</i>	<i>8,969,827</i>
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	-	-
2	Reserves	13,229,963	13,229,963
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	32,227,315	19,881,060
IX	TOTAL LIABILITIES AND OWNER'S EQUITY	1,735,030,514	1,515,618,388

OFF-BALANCE SHEET ITEMS

No.	Items	As of 30/09/2022	As of 31/12/2021 (audited figures)
1	Credit guarantees	5,707,610	3,237,485
2	Foreign exchange transactions commitments	329,152,305	479,385,067
	<i>Buying FX commitments</i>	<i>11,007,395</i>	<i>5,748,679</i>
	<i>Selling FX commitments</i>	<i>11,267,743</i>	<i>5,964,386</i>
	<i>Swap commitments</i>	<i>306,877,167</i>	<i>467,672,002</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	61,195,341	46,584,571
5	Other guarantees	70,567,231	60,127,571
6	Other commitments	61,079,812	104,576,907
7	Loan interest and fees receivable which have not been collected	8,829,526	7,889,972
8	Written-off bad debts	99,549,068	94,716,462
9	Assets and other documents	116,915,283	108,079,700

Hanoi, October 28th, 2022

Prepared by

Chief Accountant

**On behalf of the General Director
Deputy General Director**

(signed)

(signed)

(signed and sealed)

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Tran Manh Trung

INCOME STATEMENT (NON-CONSOLIDATED)

Quarter III - 2022

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	26,786,452	20,391,439	73,355,265	62,241,586
2	Interest and similar expenses	14,091,323	10,736,837	38,965,817	31,496,573
I	Net interest and similar income	12,695,129	9,654,602	34,389,448	30,745,013
3	Fees and commission income	2,232,729	1,566,681	5,789,611	5,035,152
4	Fees and commission expenses	1,019,221	598,509	2,330,521	1,809,371
II	Net gain from fees and commission income	1,213,508	968,172	3,459,090	3,225,781
III	Net gain from dealing in foreign currencies	835,496	484,369	2,446,378	1,426,101
IV	Net gain from trading securities	19	57,267	(41,640)	185,371
V	Net gain/(loss) from investment securities	(103,700)	227,134	(96,418)	138,910
5	Other operating income	2,542,821	631,330	5,980,430	2,633,908
6	Other operating expense	216,532	237,999	537,184	651,390
VI	Net gain/ (loss) from other operating activities	2,326,289	393,331	5,443,246	1,982,518
VII	Net share of profit in associates and joint ventures and dividend income	165,397	4,162	540,310	686,919
VIII	Operating expenses	4,606,965	3,481,024	12,235,146	10,890,422
IX	Net profit before provision for credit losses	12,525,173	8,308,013	33,905,268	27,500,191
X	Provision of credit losses	8,289,514	5,479,650	18,594,190	13,866,666
XI	Profit before tax	4,235,659	2,828,363	15,311,078	13,633,525
7	Current corporate income tax	815,254	559,651	2,952,601	2,584,224
XII	Corporate income tax	815,254	559,651	2,952,601	2,584,224

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)
XIII	Profit after tax	3,420,405	2,268,712	12,358,477	11,049,301

Hanoi, October 28th, 2022

Prepared by

Chief Accountant

**On behalf of the General Director
Deputy General Director**

(signed)

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Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Tran Manh Trung

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)

Quarter III - 2022

Unit: Million VND

No.	Items	This period (from 01/01/2022 to 30/09/2022)	Previous period (from 01/01/2021 to 30/09/2021)
Cash flow from operating activities			
1	Interest and similar income	71,529,441	60,858,959
2	Interest and similar expenses	(34,836,090)	(32,121,877)
3	Income from services	3,081,596	3,179,938
4	Net gain from trading (foreign currencies, gold, securities)	2,452,258	1,667,186
5	Other income (expenses)	4,339,651	(165,771)
6	Receipts from debts written-off or paid off by risk fund	4,315,637	1,939,745
7	Payment to employees and for operating management	(10,567,626)	(10,151,286)
8	Corporate income tax paid	(1,731,025)	(2,805,881)
Net cash flow from operating profit before movements in operating assets and working capital		38,583,842	22,401,013
Movements in operating assets		(193,738,365)	(144,668,934)
9	(Increase)/decrease in placements with and loans to other credit institutions	(37,351,613)	(6,259,156)
10	(Increase)/decrease in trading securities	(7,965,753)	(52,861,911)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(5,011,541)	(1,175,256)
12	(Increase)/decrease in loans and advances to customers	(114,717,146)	(68,457,609)
13	Decrease in provision to write off bad debts	(5,176,379)	(5,107,615)
14	(Increase)/decrease in other operating assets	(23,515,933)	(10,807,387)
Movements in operating liabilities		201,499,334	94,530,683
15	Increase/(decrease) in borrowings from Government and SBV	65,345,595	(27,306,597)
16	Increase/(decrease) in deposits and loans from other credit institutions	94,130,590	29,799,796
17	Increase/(decrease) in customer deposits	27,407,350	82,752,397
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	16,327,262	10,318,304
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(99,168)	(178,851)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(1,612,295)	(854,366)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	46,344,811	(27,737,238)

No.	Items	This period (from 01/01/2022 to 30/09/2022)	Previous period (from 01/01/2021 to 30/09/2021)
Cash flow from investing activities			
1	Acquisition of fixed assets	(384,868)	(424,508)
2	Proceeds from disposal of fixed assets	10,953	3,886
3	Expenses from disposal of fixed assets	(743)	51,949
4	Investment in real estates	-	-
5	Proceeds from disposal of investment real estates	-	-
6	Expenses from disposal of investment real estates	-	-
7	Additional equity investments in associates and joint ventures	-	-
8	Receipts from equity investment in associates and joint ventures	-	-
9	Dividend and profits from long term investments	540,310	686,919
II	Net cash flows (used)/from investing activities	165,652	318,246
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 (used)/from financial activities	(3,844,600)	-
IV	Net cash flow of the period	42,665,863	(27,418,992)
V	Cash and cash equivalents at the beginning of the period	165,405,551	161,014,220
VI	Adjustment for impact of changes in foreign exchange rate	-	-
VII	Cash and cash equivalents at the end of the period	208,071,414	133,595,228

Hanoi, October 28th, 2022

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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