

**BALANCE SHEET (CONSOLIDATED)**

**Quarter IV - 2022**

Unit: Million VND

No,	Items	As of 31/12/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>11,066,956</b>	<b>11,330,659</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>29,727,110</b>	<b>23,383,443</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>243,099,096</b>	<b>149,316,646</b>
1	Placements with other credit institutions	223,093,936	129,799,364
2	Loans to other credit institutions	20,005,160	19,517,282
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>1,419,789</b>	<b>2,475,309</b>
1	Trading securities	1,622,967	2,522,807
2	Provision for impairment of trading securities	(203,178)	(47,498)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>3,077,852</b>	<b>1,454,790</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>1,245,057,876</b>	<b>1,104,872,665</b>
1	Loans and advances to customers	1,274,821,709	1,130,667,767
2	Provision for credit losses	(29,763,833)	(25,795,102)
<b>VII</b>	<b>Investment securities</b>	<b>180,312,848</b>	<b>177,544,548</b>
1	Securities - available - for - sale	178,685,028	174,973,469
2	Securities - held - to - maturity	1,696,778	2,696,832
3	Provision for impairment of investment securities	(68,958)	(125,753)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,586,415</b>	<b>3,290,027</b>
1	Investment in Joint ventures	3,303,160	3,073,356
2	Other long-term investments	302,650	240,662
3	Provision for impairment of long-term investments	(19,395)	(23,991)
<b>IX</b>	<b>Fixed assets</b>	<b>10,202,191</b>	<b>10,496,152</b>
1	Tangible assets	6,047,480	6,192,822
a	Cost	16,190,830	15,773,302
b	Accumulated depreciation	(10,143,350)	(9,580,480)
2	Intangible assets	4,154,711	4,303,330
a	Cost	6,779,297	6,627,694
b	Accumulated amortization	(2,624,586)	(2,324,364)
<b>X</b>	<b>Invested real estates</b>	-	-
<b>XI</b>	<b>Other assets</b>	<b>81,638,416</b>	<b>47,423,159</b>
1	Receivables	65,993,792	34,233,578
2	Accrued interest and fee receivables	12,386,503	9,856,571
3	Deferred Taxes	-	338
4	Other assets	3,317,785	3,403,230
5	Provisions for other assets	(59,664)	(70,558)
	<b>TOTAL ASSETS</b>	<b>1,809,188,549</b>	<b>1,531,587,398</b>

No,	Items	As of 31/12/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>I</b>	<b>Borrowings from the Government and the State Bank of Vietnam</b>	<b>104,779,302</b>	<b>33,294,404</b>
1	Deposits and borrowings from the Government and the State Bank of Vietnam	104,779,302	33,294,404
2	Transactions of selling and repurchasing Government Bonds with the State Treasury	-	-
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>210,159,957</b>	<b>138,833,846</b>
1	Deposits from other credit institutions	140,662,163	33,670,804
2	Borrowings from other credit institutions	69,497,794	105,163,042
<b>III</b>	<b>Customer deposits</b>	<b>1,249,181,034</b>	<b>1,161,848,113</b>
<b>IV</b>	<b>Financing funds, entrusted funds, and exposed funds</b>	<b>2,392,201</b>	<b>2,527,930</b>
<b>V</b>	<b>Valuable papers issued</b>	<b>91,370,419</b>	<b>64,496,785</b>
<b>VI</b>	<b>Other liabilities</b>	<b>43,000,914</b>	<b>36,936,809</b>
1	Accrued interest and fee payables	21,434,693	16,867,319
2	Other payables and debts	20,527,431	19,015,117
3	Provision for other liabilities	1,038,790	1,054,373
	<b>TOTAL LIABILITIES</b>	<b>1,700,883,827</b>	<b>1,437,937,887</b>
<b>VII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>108,304,722</b>	<b>93,649,511</b>
1	Capital	57,868,215	57,548,112
<i>a</i>	<i>Chartered capital</i>	<i>48,057,506</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>8,974,698</i>
<i>d</i>	<i>Registered shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	<i>836,032</i>	<i>515,908</i>
2	Reserves	16,084,513	13,673,265
3	Foreign exchange translation reserve	120,993	245,231
4	Difference from assets revaluation	-	-
5	Undistributed profit	33,487,474	21,488,131
6	Minority Interest	743,527	694,772
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,809,188,549</b>	<b>1,531,587,398</b>

# OFF-BALANCE SHEET ITEMS

No,	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	7,692,271	3,237,485
2	Foreign exchange transactions commitments	258,611,317	479,385,067
	<i>Buying FX commitments</i>	<i>1,994,153</i>	<i>5,748,679</i>
	<i>Selling FX commitments</i>	<i>1,903,759</i>	<i>5,964,386</i>
	<i>Swap commitments</i>	<i>254,713,405</i>	<i>467,672,002</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	73,681,359	46,584,571
5	Other guarantees	78,231,151	60,180,414
6	Other commitments	52,302,072	104,576,907
7	Loan interest and fees receivable which have not been collected	8,359,247	7,904,314
8	Written-off bad debts	116,900,096	95,202,933
9	Assets and other documents	105,962,187	111,165,425

Hanoi, January 30<sup>th</sup>, 2023

**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 (CONSOLIDATED)

### Quarter IV - 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	30,361,859	21,533,329	104,651,153	84,628,302
2	Interest and similar expenses	17,514,243	11,137,390	56,721,111	42,839,837
<b>I</b>	<b>Net interest and similar income</b>	<b>12,847,616</b>	<b>10,395,939</b>	<b>47,930,042</b>	<b>41,788,465</b>
3	Fees and commission income	3,652,899	2,722,446	11,774,194	9,572,678
4	Fees and commission expenses	1,867,318	1,556,336	5,684,769	4,612,172
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,785,581</b>	<b>1,166,110</b>	<b>6,089,425</b>	<b>4,960,506</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>1,129,622</b>	<b>457,375</b>	<b>3,570,060</b>	<b>1,812,484</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>(10,320)</b>	<b>240,507</b>	<b>(89,931)</b>	<b>495,864</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>70,285</b>	<b>79,500</b>	<b>(36,023)</b>	<b>223,865</b>
5	Other operating income	1,403,975	1,680,965	7,588,452	4,516,269
6	Other operating expense	26,684	220,467	983,876	1,118,203
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>1,377,291</b>	<b>1,460,498</b>	<b>6,604,576</b>	<b>3,398,066</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>45,268</b>	<b>95,295</b>	<b>512,244</b>	<b>477,382</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>6,363,452</b>	<b>5,839,627</b>	<b>19,303,798</b>	<b>17,185,850</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>10,881,891</b>	<b>8,055,597</b>	<b>45,276,595</b>	<b>35,970,782</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>5,532,595</b>	<b>4,377,325</b>	<b>24,163,177</b>	<b>18,381,626</b>
<b>XI</b>	<b>Profit before tax</b>	<b>5,349,296</b>	<b>3,678,272</b>	<b>21,113,418</b>	<b>17,589,156</b>
7	Current corporate income tax	1,075,213	696,679	4,140,908	3,412,160
8	Deferred corporate income tax	451	(504)	451	(38,346)
<b>XII</b>	<b>Corporate income tax</b>	<b>1,075,664</b>	<b>696,175</b>	<b>4,141,359</b>	<b>3,373,814</b>
<b>XIII</b>	<b>Profit after tax</b>	<b>4,273,632</b>	<b>2,982,097</b>	<b>16,972,059</b>	<b>14,215,342</b>
<b>XIV</b>	<b>Minority Interest</b>	<b>13,221</b>	<b>64,837</b>	<b>64,000</b>	<b>126,582</b>

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	Shareholders' Earnings	4,260,411	2,917,260	16,908,059	14,088,760

Hanoi, January 30<sup>th</sup>, 2023

**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

**CASH FLOW STATEMENT (CONSOLIDATED)**  
**(Direct Method)**

**Quarter IV - 2022**

Unit: Million VND

No	Items	This period (from 01/01/2022 to 31/12/2022)	Previous period (from 01/01/2021 to 31/12/2021)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	102,223,780	82,887,292
2	Interest and similar expenses	(52,246,991)	(42,193,852)
3	Income from services	6,293,346	4,953,100
4	Net gain from trading (foreign currencies, gold, securities)	3,653,091	2,473,910
5	Other income (expenses)	4,623,953	(58,016)
6	Receipts from debts written-off or paid off by risk fund	5,362,486	3,244,952
7	Payment to employees and for operating management	(17,541,259)	(16,694,320)
8	Corporate income tax paid	(1,911,850)	(4,000,535)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>50,456,556</b>	<b>30,612,531</b>
<b>Movements in operating assets</b>		<b>(218,157,329)</b>	<b>(201,831,648)</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(27,007,577)	(9,749,589)
10	(Increase)/decrease in trading securities	6,344,015	(59,249,249)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(1,623,062)	(1,317,668)
12	(Increase)/decrease in loans and advances to customers	(144,153,942)	(115,334,497)
13	Decrease in provision to write off bad debts	(20,194,345)	(5,174,930)
14	(Increase)/decrease in other operating assets	(31,522,418)	(11,005,715)
<b>Movements in operating liabilities</b>		<b>253,095,955</b>	<b>176,620,626</b>
15	Increase/(decrease) in borrowings from Government and SBV	71,484,898	(11,302,784)
16	Increase/(decrease) in deposits and loans from other credit institutions	71,326,111	10,314,731
17	Increase/(decrease) in customer deposits	87,332,921	171,516,828
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	26,873,634	4,621,215
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(135,729)	(205,321)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(3,785,880)	1,675,957
22	Cash outflow from reserves of the credit institution	-	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>85,395,182</b>	<b>5,401,509</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(553,745)	(736,408)
2	Proceeds from disposal of fixed assets	16,844	7,371

No	Items	This period (from 01/01/2022 to 31/12/2022)	Previous period (from 01/01/2021 to 31/12/2021)
3	Expenses from disposal of fixed assets	(2,178)	(2,877)
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	(61,988)	-
9	Dividend and profits from long term investments	87,736	83,771
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(513,331)</b>	<b>(648,143)</b>
<b>Cash flow from financial activities</b>			
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)	(21,267)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
<b>III</b>	<b>Net cash flows (used)/from financial activities</b>	<b>(3,844,600)</b>	<b>(21,267)</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>81,037,251</b>	<b>4,732,099</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>164,376,586</b>	<b>160,175,076</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>(182,414)</b>	<b>(530,589)</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>245,231,423</b>	<b>164,376,586</b>

Hanoi, January 30<sup>th</sup>, 2023

**Prepared by**

**Chief Accountant**

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

*(signed)*

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Ngo Xuan Hai

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