

BALANCE SHEET (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	10,642,176	11,330,659
II	Balances with the State Bank of Vietnam (“SBV”)	14,378,541	23,383,443
III	Placements with and loans to other credit institutions	238,664,064	149,316,646
1	Placements with other credit institutions	210,978,734	129,799,364
2	Loans to other credit institutions	27,685,330	19,517,282
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	1,174,872	2,475,309
1	Trading securities	1,330,176	2,522,807
2	Provision for impairment of trading securities	(155,304)	(47,498)
V	Derivative financial instruments and other financial assets	6,466,331	1,454,790
VI	Loans and advances to customers	1,205,989,335	1,104,872,665
1	Loans and advances to customers	1,245,238,538	1,130,667,767
2	Provision for credit losses	(39,249,203)	(25,795,102)
VII	Investment securities	187,035,417	177,544,548
1	Securities - available - for - sale	185,475,277	174,973,469
2	Securities - held - to - maturity	1,696,926	2,696,832
3	Provision for impairment of investment securities	(136,786)	(125,753)
VIII	Long-term investments	3,484,883	3,290,027
1	Investment in Joint ventures	3,271,614	3,073,356
2	Other long-term investments	234,462	240,662
3	Provision for impairment of long-term investments	(21,193)	(23,991)
IX	Fixed assets	10,007,629	10,496,152
1	Tangible assets	5,847,374	6,192,822
<i>a</i>	<i>Cost</i>	<i>15,849,325</i>	<i>15,773,302</i>
<i>b</i>	<i>Accumulated depreciation</i>	<i>(10,001,951)</i>	<i>(9,580,480)</i>
2	Intangible assets	4,160,255	4,303,330
<i>a</i>	<i>Cost</i>	<i>6,680,891</i>	<i>6,627,694</i>
<i>b</i>	<i>Accumulated amortization</i>	<i>(2,520,636)</i>	<i>(2,324,364)</i>
X	Other assets	72,946,355	47,423,159
1	Receivables	57,651,358	34,233,578
2	Accrued interest and fee receivables	11,982,841	9,856,571
3	Deferred Taxes	338	338
4	Other assets	3,371,091	3,403,230
5	Provisions for other assets	(59,273)	(70,558)
	TOTAL ASSETS	1,750,789,603	1,531,587,398
B	LIABILITIES AND EQUITY		

No,	Items	As of 30/09/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
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	232,869,143	138,833,846
1	Deposits from other credit institutions	135,559,354	33,670,804
2	Borrowings from other credit institutions	97,309,789	105,163,042
III	Customer deposits	1,189,722,937	1,161,848,113
IV	Financing funds, entrusted funds, and exposed funds	2,428,762	2,527,930
V	Valuable papers issued	80,824,047	64,496,785
VI	Other liabilities	40,196,059	36,936,809
1	Accrued interest and fee payables	20,975,700	16,867,319
2	Other payables and debts	18,121,894	19,015,117
3	Provision for other liabilities	1,098,465	1,054,373
TOTAL LIABILITIES		1,644,680,947	1,437,937,887
VII	OWNER'S EQUITY AND FUNDS	106,108,656	93,649,511
1	Capital	57,612,478	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>8,974,674</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>580,298</i>	<i>515,908</i>
2	Reserves	13,657,091	13,673,265
3	Foreign exchange translation reserve	154,445	245,231
4	Undistributed profit	33,954,333	21,488,131
5	Minority Interest	730,309	694,772
TOTAL LIABILITIES AND OWNER'S EQUITY		1,750,789,603	1,531,587,398

OFF-BALANCE SHEET ITEMS

No,	Items	As of end of the period	As of beginning of the year (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	61,202,469	46,584,571
5	Other guarantees	70,567,231	60,180,414
6	Other commitments	61,079,812	104,576,907
7	Loan interest and fees receivable which have not been collected	8,847,911	7,904,314
8	Written-off bad debts	99,974,450	95,202,933
9	Assets and other documents	120,440,674	112,519,258

Hanoi, October 28th, 2022

Prepared by

(signed)

Ngo Xuan Hai

Chief Accountant

(signed)

Nguyen Hai Hung

On behalf of the General Director
Deputy General Director

(signed and sealed)

Nguyen Tran Manh Trung

INCOME STATEMENT (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	27,097,979	20,679,386	74,289,294	63,094,973
2	Interest and similar expenses	14,174,343	10,807,580	39,206,868	31,702,447
I	Net interest and similar income	12,923,636	9,871,806	35,082,426	31,392,526
3	Fees and commission income	2,972,432	2,180,213	8,121,295	6,850,232
4	Fees and commission expenses	1,506,948	1,025,810	3,817,451	3,055,836
II	Net gain from fees and commission income	1,465,484	1,154,403	4,303,844	3,794,396
III	Net gain from dealing in foreign currencies	843,139	498,694	2,440,438	1,355,109
IV	Net gain from trading securities	(136,104)	5,853	(79,611)	255,357
V	Net gain/(loss) from investment securities	(104,601)	232,655	(106,308)	144,365
5	Other operating income	2,596,210	690,077	6,184,477	2,835,304
6	Other operating expense	357,757	325,323	957,192	897,736
VI	Net gain from other operating activities	2,238,453	364,754	5,227,285	1,937,568
VII	Net share of profit in associates and joint ventures and dividend income	94,172	127,293	466,976	382,087
VIII	Operating expenses	4,846,989	3,646,918	12,940,346	11,346,223
IX	Net profit before provision for credit losses	12,477,190	8,608,540	34,394,704	27,915,185
X	Provision of credit losses	8,320,626	5,547,913	18,630,582	14,004,301
XI	Profit before tax	4,156,564	3,060,627	15,764,122	13,910,884
7	Current corporate income tax	836,900	594,990	3,065,695	2,715,481
8	Deferred corporate income tax	-	-	-	(37,842)
XII	Corporate income tax	836,900	594,990	3,065,695	2,677,639
XIII	Profit after tax	3,319,664	2,465,637	12,698,427	11,233,245
XIV	Minority Interest	(18,664)	5,865	50,779	61,745

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	3,338,328	2,459,772	12,647,648	11,171,500

Hanoi, October 28th, 2022

Prepared by

(signed)

Ngo Xuan Hai

Chief Accountant

(signed)

Nguyen Hai Hung

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

(signed and sealed)

Nguyen Tran Manh Trung

CASH FLOW STATEMENT (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	72,356,024	61,694,995
2	Interest and similar expenses	(35,119,293)	(32,319,044)
3	Income from services	4,200,345	3,718,670
4	Net gain from trading (foreign currencies, gold, securities)	2,667,198	2,136,781
5	Other income (expenses)	4,200,965	(281,117)
6	Receipts from debts written-off or paid off by risk fund	4,341,126	1,946,410
7	Payment to employees and for operating management	(11,462,802)	(11,058,096)
8	Corporate income tax paid	(1,865,872)	(2,918,966)
Net cash flow from operating profit before movements in operating assets and working capital		39,317,691	22,919,633
Movements in operating assets		(192,826,298)	(146,379,704)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(36,902,224)	(7,975,399)
10	(Increase)/decrease in trading securities	(8,201,465)	(53,042,726)
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	(114,570,771)	(69,272,522)
13	Decrease in provision to write off bad debts	(5,176,379)	(5,107,615)
14	(Increase)/decrease in other operating assets	(22,963,918)	(9,806,186)
Movements in operating liabilities		200,371,640	96,182,799
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	94,035,297	31,834,134
17	Increase/(decrease) in customer deposits	27,874,824	82,561,404
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	(3,112,170)	(1,045,595)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	46,863,033	(27,277,272)
Cash flow from investing activities			
1	Acquisition of fixed assets	(361,612)	(447,280)
2	Proceeds from disposal of fixed assets	10,965	3,888

No	Items	This period (from 01/01/2022 to 30/09/2022)	Previous period (from 01/01/2021 to 30/09/2021)
3	Expenses from disposal of fixed assets	(745)	(494)
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	6,200	-
9	Dividend and profits from long term investments	75,288	67,384
II	Net cash flows (used)/from investing activities	(269,904)	(376,502)
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)	(21,267)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	(3,844,600)	(21,267)
IV	Net cash flow of the period	42,748,529	(27,675,041)
V	Cash and cash equivalents at the beginning of the period	164,376,586	160,175,076
VI	Adjustment for impact of changes in foreign exchange rate	3,280	(121,132)
VII	Cash and cash equivalents at the end of the period	207,128,395	132,378,903

Hanoi, October 28th, 2022

Prepared by

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