

BALANCE SHEET (NON-CONSOLIDATED)

Quarter IV - 2022

Unit: Million VND

No.	Items	As of 31/12/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	10,940,803	11,196,660
II	Balances with the State Bank of Vietnam (“SBV”)	29,726,607	23,382,941
III	Placements with and loans to other credit institutions	241,389,033	147,331,139
1	Placements with other credit institutions	223,981,711	130,825,951
2	Loans to other credit institutions	17,407,322	16,505,188
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	3,077,852	1,454,790
VI	Loans and advances to customers	1,234,635,168	1,094,460,294
1	Loans and advances to customers	1,264,176,643	1,120,063,085
2	Provision for credit losses	(29,541,475)	(25,602,791)
VII	Investment securities	177,796,158	175,660,110
1	Securities - available-for-sale	176,271,031	173,192,431
2	Securities - held-to-maturity	1,586,778	2,586,832
3	Provision for impairment of investment securities	(61,651)	(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	9,978,145	10,222,501
1	Tangible assets	5,901,915	6,017,969
a	Cost	15,879,268	15,438,174
b	Accumulated depreciation	(9,977,353)	(9,420,205)
2	Intangible assets	4,076,230	4,204,532
a	Cost	6,642,707	6,478,776
b	Accumulated amortization	(2,566,477)	(2,274,244)
X	Other assets	80,146,607	45,273,501
1	Receivables	65,209,907	32,811,819
2	Accrued interest and fee receivables	12,129,744	9,566,114
3	Other assets	2,837,290	2,936,274
4	Provisions for other assets	(30,334)	(40,706)

No.	Items	As of 31/12/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
	TOTAL ASSETS	1,793,242,155	1,515,618,388
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	104,779,302	33,294,404
1	Deposits and borrowings from the Government and the State Bank of Vietnam	104,779,302	33,294,404
II	Deposits and borrowings from other credit institutions	203,706,765	132,994,157
1	Deposits from other credit institutions	138,777,306	32,491,329
2	Borrowings from other credit institutions	64,929,459	100,502,828
III	Customer deposits	1,247,162,170	1,159,761,203
IV	Financing funds, entrusted funds, and exposed funds	2,392,201	2,527,930
V	Valuable papers issued	91,370,419	64,496,785
VI	Other liabilities	39,234,512	32,405,553
1	Accrued interest and fee payables	21,028,880	16,550,294
2	Other payables and debts	18,205,632	15,855,259
	TOTAL LIABILITIES	1,688,645,369	1,425,480,032
VII	OWNER'S EQUITY AND FUNDS	104,596,786	90,138,356
1	Capital	57,027,333	57,027,333
a	<i>Chartered capital</i>	48,057,506	48,057,506
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	8,969,827	8,969,827
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	-	-
2	Reserves	15,708,269	13,229,963
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	31,861,184	19,881,060
	TOTAL LIABILITIES AND OWNER'S EQUITY	1,793,242,155	1,515,618,388

OFF-BALANCE SHEET ITEMS

No.	Items	As of 31/12/2022	As of 31/12/2021 (audited figures)
1	Credit guarantees	7,692,271	3,237,485
2	Foreign exchange transactions commitments	258,304,665	479,385,067
	<i>Buying FX commitments</i>	<i>1,687,501</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>
3	Letters of credit commitments	73,681,669	46,584,571
4	Other guarantees	78,201,955	60,127,571
5	Other commitments	52,300,321	104,576,907
6	Loan interest and fees receivable which have not been collected	8,341,331	7,889,972
7	Written-off bad debts	116,480,493	94,716,462
8	Assets and other documents	101,995,068	108,079,700

Hanoi, January 30th, 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 (NON-CONSOLIDATED)

Quarter IV - 2022

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
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	30,031,056	21,364,899	103,386,321	83,606,485
2	Interest and similar expenses	17,419,041	11,090,366	56,384,858	42,586,939
I	Net interest and similar income	12,612,015	10,274,533	47,001,463	41,019,546
3	Fees and commission income	2,592,234	1,946,327	8,381,845	6,981,479
4	Fees and commission expenses	1,026,450	803,309	3,356,971	2,612,680
II	Net gain from fees and commission income	1,565,784	1,143,018	5,024,874	4,368,799
III	Net gain from dealing in foreign currencies	1,134,303	459,679	3,580,681	1,885,780
IV	Net gain from trading securities	1,876	1,749	(39,764)	187,120
V	Net gain/(loss) from investment securities	58,315	81,505	(38,103)	220,415
5	Other operating income	1,339,948	1,530,068	7,320,378	4,163,976
6	Other operating expense	360,749	373,725	897,933	1,025,115
VI	Net gain/ (loss) from other operating activities	979,199	1,156,343	6,422,445	3,138,861
VII	Net share of profit in associates and joint ventures and dividend income	181	63,468	540,491	750,387
VIII	Operating expenses	5,657,579	5,482,358	17,892,725	16,372,780
IX	Net profit before provision for credit losses	10,694,094	7,697,937	44,599,362	35,198,128
X	Provision of credit losses	5,502,272	4,471,036	24,096,462	18,337,702
XI	Profit before tax	5,191,822	3,226,901	20,502,900	16,860,426
7	Current corporate income tax	1,051,117	653,856	4,003,718	3,238,080
XII	Corporate income tax	1,051,117	653,856	4,003,718	3,238,080

No.	Items	Quarter IV		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	4,140,705	2,573,045	16,499,182	13,622,346

Hanoi, January 30th, 2023

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 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)
Cash flow from operating activities			
1	Interest and similar income	101,383,866	81,776,805
2	Interest and similar expenses	(51,870,231)	(41,902,476)
3	Income from services	4,603,669	4,308,154
4	Net gain from trading (foreign currencies, gold, securities)	3,437,428	2,062,018
5	Other income (expenses)	4,427,918	(146,927)
6	Receipts from debts written-off or paid off by risk fund	5,324,932	3,192,446
7	Payment to employees and for operating management	(16,080,407)	(15,276,355)
8	Corporate income tax paid	(1,731,025)	(3,847,538)
Net cash flow from operating profit before movements in operating assets and working capital		49,496,150	30,166,127
Movements in operating assets		(218,894,402)	(199,940,314)
9	(Increase)/decrease in placements with and loans to other credit institutions	(27,342,808)	(7,443,414)
10	(Increase)/decrease in trading securities	7,014,008	(58,966,986)
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	(144,113,558)	(115,087,544)
13	Decrease in provision to write off bad debts	(20,157,778)	(5,107,615)
14	(Increase)/decrease in other operating assets	(32,671,204)	(12,017,087)
Movements in operating liabilities		254,029,130	174,107,566
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	70,712,608	8,122,012
17	Increase/(decrease) in customer deposits	87,400,967	171,691,047
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	(2,307,248)	1,181,397
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	84,630,878	4,333,379

No.	Items	This period (from 01/01/2022 to 31/12/2022)	Previous period (from 01/01/2021 to 31/12/2021)
Cash flow from investing activities			
1	Acquisition of fixed assets	(538,526)	(696,926)
2	Proceeds from disposal of fixed assets	16,828	7,368
3	Expenses from disposal of fixed assets	(2,176)	(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	-	-
9	Dividend and profits from long term investments	540,491	750,387
II	Net cash flows (used)/from investing activities	16,617	57,952
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	80,802,895	4,391,331
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	246,208,446	165,405,551

Hanoi, January 30th, 2023

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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