

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 |
| a | Cost | 15,849,325 | 15,773,302 |
| b | Accumulated depreciation | (10,001,951) | (9,580,480) |
| 2 | Intangible assets | 4,160,255 | 4,303,330 |
| a | Cost | 6,680,891 | 6,627,694 |
| b | Accumulated amortization | (2,520,636) | (2,324,364) |
| 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 |

h

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

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 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

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 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

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