

BALANCE SHEET (CONSOLIDATED)

Quarter I - 2023

Unit: Million VND

No,	Items	As of 31/03/2023	As of 31/12/2022 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	10,509,894	11,066,956
II	Balances with the State Bank of Vietnam (“SBV”)	22,479,729	29,727,110
III	Placements with and loans to other credit institutions	207,791,425	243,431,953
1	Placements with other credit institutions	189,864,447	222,454,660
2	Loans to other credit institutions	17,926,978	19,977,293
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	1,145,892	1,406,183
1	Trading securities	1,368,952	1,622,967
2	Provision for impairment of trading securities	(223,060)	(216,784)
V	Derivative financial instruments and other financial assets	2,157,082	3,058,727
VI	Loans and advances to customers	1,303,638,965	1,245,057,876
1	Loans and advances to customers	1,333,109,461	1,274,821,709
2	Provision for credit losses	(29,470,496)	(29,763,833)
VII	Investment securities	200,464,866	180,312,848
1	Securities - available - for - sale	198,828,280	178,685,028
2	Securities - held - to - maturity	1,696,778	1,696,778
3	Provision for impairment of investment securities	(60,192)	(68,958)
VIII	Long-term investments	3,547,286	3,519,441
1	Investment in Joint ventures	3,331,005	3,303,160
2	Other long-term investments	234,462	234,462
3	Provision for impairment of long-term investments	(18,181)	(18,181)
IX	Fixed assets	10,057,208	10,202,191
1	Tangible assets	5,966,505	6,047,480
<i>a</i>	<i>Cost</i>	<i>16,275,148</i>	<i>16,190,830</i>
<i>b</i>	<i>Accumulated depreciation</i>	<i>(10,308,643)</i>	<i>(10,143,350)</i>
2	Intangible assets	4,090,703	4,154,711
<i>a</i>	<i>Cost</i>	<i>6,781,147</i>	<i>6,779,297</i>
<i>b</i>	<i>Accumulated amortization</i>	<i>(2,690,444)</i>	<i>(2,624,586)</i>
X	Invested real estates	-	-
XI	Other assets	62,169,836	81,646,479
1	Receivables	45,416,727	65,993,812
2	Accrued interest and fee receivables	13,543,983	12,399,295
3	Deferred Taxes	-	-
4	Other assets	3,271,550	3,314,998
5	Provisions for other assets	(62,424)	(61,626)
	TOTAL ASSETS	1,823,962,183	1,808,429,764

No,	Items	As of 31/03/2023	As of 31/12/2022 (audited figures)
	(1)	(2)	(3)
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	100,058,595	104,779,302
1	Deposits and borrowings from the Government and the State Bank of Vietnam	100,058,595	104,779,302
2	Transactions of selling and repurchasing Government Bonds with the State Treasury	-	-
II	Deposits and borrowings from other credit institutions	177,278,728	209,429,843
1	Deposits from other credit institutions	122,250,948	139,932,528
2	Borrowings from other credit institutions	55,027,780	69,497,315
III	Customer deposits	1,272,350,383	1,249,176,034
IV	Financing funds, entrusted funds, and exposed funds	2,318,712	2,392,201
V	Valuable papers issued	111,592,448	91,370,419
VI	Other liabilities	47,418,144	43,114,308
1	Accrued interest and fee payables	25,909,605	21,587,660
2	Deferred Tax Payables	112	112
3	Other payables and debts	20,449,262	20,487,746
4	Provision for other liabilities	1,059,165	1,038,790
	TOTAL LIABILITIES	1,711,017,010	1,700,262,107
VII	OWNER'S EQUITY AND FUNDS	112,945,173	108,167,657
1	Capital	57,868,215	57,868,215
<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>8,974,677</i>
<i>d</i>	<i>Treasury shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	<i>836,032</i>	<i>836,032</i>
2	Reserves	16,075,417	16,074,632
3	Foreign exchange translation reserve	75,353	120,993
4	Difference from assets revaluation	-	-
5	Undistributed profit	38,167,405	33,364,370
6	Minority Interest	758,783	739,447
	TOTAL LIABILITIES AND OWNER'S EQUITY	1,823,962,183	1,808,429,764

OFF-BALANCE SHEET ITEMS

No,	Items	As of 31/03/2023	As of 31/12/2022 (audited figures)
1	Credit guarantees	6,393,580	7,692,271
2	Foreign exchange transactions commitments	456,916,439	260,355,738
	<i>Buying FX commitments</i>	6,470,810	1,994,153
	<i>Selling FX commitments</i>	6,685,452	1,903,759
	<i>Swap commitments</i>	443,760,177	256,457,826
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	63,557,470	73,681,359
5	Other guarantees	75,059,160	78,231,151
6	Other commitments	64,680,715	53,105,344
7	Loan interest and fees receivable which have not been collected	8,854,513	8,353,544
8	Written-off bad debts	125,738,893	116,947,615
9	Assets and other documents	135,777,489	105,915,412

Hanoi, April 28th, 2023

Prepared by

Chief Accountant

Deputy General Director

(signed)

(signed)

(signed and sealed)

Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung

INCOME STATEMENT (CONSOLIDATED)

Quarter I - 2023

Unit: Million VND

No,	Items	Quarter I		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	32,760,300	22,132,345	32,760,300	22,132,345
2	Interest and similar expenses	20,094,129	11,986,480	20,094,129	11,986,480
I	Net interest income	12,666,171	10,145,865	12,666,171	10,145,865
3	Income from services	3,341,451	2,298,808	3,341,451	2,298,808
4	Expenses on services	1,340,780	1,020,681	1,340,780	1,020,681
II	Net profit from services	2,000,671	1,278,127	2,000,671	1,278,127
III	Net gain from dealing in foreign currencies	1,172,650	783,664	1,172,650	783,664
IV	Net gain from trading securities	28,015	56,429	28,015	56,429
V	Net gain/(loss) from investment securities	14,889	(232,807)	14,889	(232,807)
5	Other operating income	1,205,592	2,147,279	1,205,592	2,147,279
6	Other operating expense	185,634	269,750	185,634	269,750
VI	Net gain from other operating activities	1,019,958	1,877,529	1,019,958	1,877,529
VII	Income from capital contribution, equity investments	115,691	161,398	115,691	161,398
VIII	Operating expenses	4,313,889	3,821,026	4,313,889	3,821,026
IX	Net profit from operating activities before credit provision expenses	12,704,156	10,249,179	12,704,156	10,249,179
X	Provision expenses for credit losses	6,723,821	4,426,683	6,723,821	4,426,683
XI	Profit before tax	5,980,335	5,822,496	5,980,335	5,822,496
7	Current corporate income tax	1,149,134	1,124,584	1,149,134	1,124,584
8	Deferred corporate income tax	-	-	-	-
XII	Corporate income tax	1,149,134	1,124,584	1,149,134	1,124,584
XIII	Profit after tax	4,831,201	4,697,912	4,831,201	4,697,912
XIV	Non-controlling interests	24,824	34,005	24,824	34,005

No,	Items	Quarter I		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year	This year	Previous year
	(1)	(2)	(3)	(4)	(5)
XV	Profit attributable to the owners of the Bank	4,806,377	4,663,907	4,806,377	4,663,907

Hanoi, April 28th, 2023

Prepared by

Chief Accountant

Deputy General Director

(signed)

(signed)

(signed and sealed)

Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)

Quarter I - 2023

Unit: Million VND

No	Items	This period (from 01/01/2023 to 31/03/2023)	Previous period (from 01/01/2022 to 31/03/2022)
Cash flow from operating activities			
1	Interest and similar income received	31,537,659	21,360,339
2	Interest and similar expenses paid	(15,691,888)	(9,777,888)
3	Income received from services	1,632,484	4,326,033
4	Net gain from trading (foreign currencies, gold, securities)	1,213,064	978,791
5	Other income/(expenses)	129,663	958,811
6	Receipts from bad debts written-off or compensated by provision for credit losses	641,778	967,589
7	Payment to employees and for operating management	(5,059,409)	(4,317,148)
8	Corporate income tax paid	(2,953,067)	(707,399)
Net cash flow from operating profit before movements in operating assets and working capital		11,450,284	13,789,128
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	28,017,720	(10,270,109)
10	(Increase)/decrease in trading securities	(17,889,237)	(6,897,128)
11	(Increase)/decrease in financial instruments derivatives and other financial assets	901,645	(1,874,346)
12	(Increase)/decrease in loans to customers	(58,287,752)	(98,911,331)
13	Decrease in provision for compensation of credit losses	(7,017,158)	-
14	(Increase)/decrease in other operating assets	20,604,837	(5,510,718)
Movements in operating liabilities		9,865,242	126,050,900
15	Increase/(decrease) in borrowings from Government and SBV	(4,720,707)	17,950,261
16	Increase/(decrease) in deposits and loans from other credit institutions	(32,151,115)	56,063,696
17	Increase/(decrease) in customer deposits	23,174,349	50,829,894
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	20,222,029	3,400,000
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(73,489)	(70,497)
20	Increase/(decrease) in financial instruments derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other operating liabilities	3,414,175	(2,122,454)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows generated by operating activities	(12,354,419)	16,376,396
Cash flow from investing activities			
1	Acquisition of fixed assets	(64,500)	(77,156)

No	Items	This period (from 01/01/2023 to 31/03/2023)	Previous period (from 01/01/2022 to 31/03/2022)
2	Proceeds from sales, disposal of fixed assets	936	1,632
3	Expenses from sales, disposal of fixed assets	(121)	(252)
4	Investment in real estates	-	-
5	Proceeds from sales, disposal of real estates investment	-	-
6	Expenses from sales, disposal of real estates investment	-	-
7	Expenses on investments, capital contribution to other entities (buy subsidiaries, contribute capital to joint ventures, associates, and other long-term investments)	-	-
8	Proceeds from investments, capital contribution to other entities (sales, liquidation of subsidiaries, capital contribution to joint ventures, associates, other long-term investments)	-	6,200
9	Dividend and profits from long term investments	34,161	55,236
II	Net cash flows generated by investing activities	(29,524)	(14,340)
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 generated by financial activities	-	(3,844,600)
IV	Net cash flow of the period	(12,383,943)	12,517,456
V	Cash and cash equivalents at the beginning of the period	244,298,220	164,376,586
VI	Adjustment for impact of changes in foreign exchange rate	(43,308)	(51,400)
VII	Cash and cash equivalents at the end of the period	231,870,969	176,842,642

Hanoi, April 28th, 2023

Prepared by

Chief Accountant

Deputy General Director

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