

BALANCE SHEET (NON-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	10,313,377	10,940,803
II	Balances with the State Bank of Vietnam ("SBV")	22,479,226	29,726,607
III	Placements with and loans to other credit institutions	204,796,344	241,389,033
1	Placements with other credit institutions	190,683,113	223,981,711
2	Loans to other credit institutions	14,113,231	17,407,322
3	Provision for loans to other credit institutions	-	-
IV	Derivative financial instruments and other financial assets	2,174,340	3,077,852
V	Loans and advances to customers	1,292,955,665	1,234,635,168
1	Loans and advances to customers	1,322,190,373	1,264,176,643
2	Provision for credit losses	(29,234,708)	(29,541,475)
VI	Investment securities	197,816,745	177,796,158
1	Securities - available-for-sale	196,284,351	176,271,031
2	Securities - held-to-maturity	1,586,778	1,586,778
3	Provision for impairment of investment securities	(54,384)	(61,651)
VII	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
VIII	Fixed assets	9,839,453	9,978,145
1	Tangible assets	5,825,190	5,901,915
a	Cost	15,961,879	15,879,268
b	Accumulated depreciation	(10,136,689)	(9,977,353)
2	Intangible assets	4,014,263	4,076,230
a	Cost	6,643,997	6,642,707
b	Accumulated amortization	(2,629,734)	(2,566,477)
IX	Other assets	60,423,548	80,144,803
1	Receivables	44,540,155	65,208,103
2	Accrued interest and fee receivables	13,127,767	12,129,744
3	Other assets	2,785,960	2,837,290
4	Provisions for other assets	(30,334)	(30,334)
	TOTAL ASSETS	1,806,350,480	1,793,240,351
B	LIABILITIES AND EQUITY		

No.	Items	As of 31/03/2023	As of 31/12/2022 (audited figures)
	(1)	(2)	(3)
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
II	Deposits and borrowings from other credit institutions	169,487,705	203,706,765
1	Deposits from other credit institutions	120,880,344	138,777,306
2	Borrowings from other credit institutions	48,607,361	64,929,459
III	Customer deposits	1,270,532,395	1,247,162,170
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	43,375,903	39,352,882
1	Accrued interest and fee payables	25,570,084	21,180,448
2	Other payables and debts	17,805,819	18,172,434
	TOTAL LIABILITIES	1,697,365,758	1,688,763,739
VII	OWNER'S EQUITY AND FUNDS	108,984,722	104,476,612
1	Capital	57,027,333	57,027,333
a	Chartered capital	48,057,506	48,057,506
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,969,827	8,969,827
d	Treasury shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	15,690,243	15,690,243
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	36,267,146	31,759,036
	TOTAL LIABILITIES AND OWNER'S EQUITY	1,806,350,480	1,793,240,351



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	455,545,314	258,304,665
	<i>Buying FX commitments</i>	<i>6,470,810</i>	<i>1,687,501</i>
	<i>Selling FX commitments</i>	<i>6,685,452</i>	<i>1,903,759</i>
	<i>Swap commitments</i>	<i>442,389,052</i>	<i>254,713,405</i>
3	Letters of credit commitments	63,555,206	73,681,669
4	Other guarantees	75,032,532	78,201,955
5	Other commitments	64,442,921	52,300,321
6	Loan interest and fees receivable which have not been collected	8,833,645	8,341,331
7	Written-off bad debts	125,346,304	116,480,493
8	Assets and other documents	131,123,331	101,995,068

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 (NON-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	32,377,945	21,833,090	32,377,945	21,833,090
2	Interest and similar expenses	19,965,486	11,902,515	19,965,486	11,902,515
I	Net interest income	12,412,459	9,930,575	12,412,459	9,930,575
3	Income from services	2,520,764	1,575,664	2,520,764	1,575,664
4	Expenses on services	807,492	551,854	807,492	551,854
II	Net profit from services	1,713,272	1,023,810	1,713,272	1,023,810
III	Net gain from dealing in foreign currencies	1,178,965	775,959	1,178,965	775,959
IV	Net gain/(loss) from trading securities	-	(23,613)	-	(23,613)
V	Net gain/(loss) from investment securities	6,437	(198,343)	6,437	(198,343)
5	Other operating income	1,149,323	2,051,039	1,149,323	2,051,039
6	Other operating expense	150,759	146,812	150,759	146,812
VI	Net gain from other operating activities	998,564	1,904,227	998,564	1,904,227
VII	Income from capital contribution, equity investments	30,141	26,157	30,141	26,157
VIII	Operating expenses	4,015,136	3,617,300	4,015,136	3,617,300
IX	Net profit from operating activities before credit provision expenses	12,324,702	9,821,108	12,324,702	9,821,108
X	Provision expenses for credit losses	6,710,392	4,419,895	6,710,392	4,419,895
XI	Profit before tax	5,614,310	5,401,213	5,614,310	5,401,213
7	Current corporate income tax	1,114,785	1,071,453	1,114,785	1,071,453

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)
XII	Corporate income tax	1,114,785	1,071,453	1,114,785	1,071,453
XIII	Profit after tax	4,499,525	4,329,760	4,499,525	4,329,760

Hanoi, April 28th, 2023

Prepared by

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Tran Thi Thu Huong

Nguyen Hai Hung

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CASH FLOW STATEMENT (NON-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	31,274,898	21,202,501
2	Interest and similar expenses paid	(15,583,202)	(9,705,063)
3	Income received from services	1,576,874	(2,164,445)
4	Net gain from trading (foreign currencies, gold, securities)	1,272,463	637,057
5	Other income/(expenses)	108,269	912,674
6	Receipts from bad debts written-off or compensated by provision for credit losses	641,778	939,258
7	Payment to employees and for operating management	(4,758,165)	(4,037,442)
8	Corporate income tax paid	(2,932,264)	(653,856)
Net cash flow from operating profit before movements in operating assets and working capital		11,600,651	7,130,684
Movements in operating assets		(31,501,840)	(122,733,124)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	29,944,766	(10,814,836)
10	(Increase)/decrease in trading securities	(18,013,320)	(6,537,017)
11	(Increase)/decrease in financial instruments derivatives and other financial assets	903,512	(1,874,346)
12	(Increase)/decrease in loans to customers	(58,013,730)	(98,740,158)
13	Decrease in provision for compensation of credit losses	(7,017,159)	-
14	(Increase)/decrease in other operating assets	20,694,091	(4,766,767)
Movements in operating liabilities		7,409,692	130,833,777
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	(34,219,060)	55,642,895
17	Increase/(decrease) in customer deposits	23,370,225	50,481,686
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	2,830,694	3,429,432
22	Cash outflow from reserves of the credit institution	-	-

No.	Items	This period (from 01/01/2023 to 31/03/2023)	Previous period (from 01/01/2022 to 31/03/2022)
I	Net cash flows generated by operating activities	(12,491,497)	15,231,337
	Cash flow from investing activities		
1	Acquisition of fixed assets	(62,189)	(80,303)
2	Proceeds from sales, disposal of fixed assets	936	1,630
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)	-	-
9	Dividend and profits from long term investments	30,141	26,157
II	Net cash flows generated by investing activities	(31,233)	(52,768)
	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	(12,522,730)	11,333,969
V	Cash and cash equivalents at the beginning of the period	245,998,446	165,405,551
VI	Adjustment for impact of changes in foreign exchange rate	-	-
VII	Cash and cash equivalents at the end of the period	233,475,716	176,739,520

Hanoi, April 28th, 2023

Prepared by

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