

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 2023

Unit: Million VND

| No. | Items | As of 30/09/2023 | As of 31/12/2022 (audited figures) |
|-------------|--|----------------------|---------------------------------------|
| | (1) | (2) | (3) |
| A | ASSETS | | |
| I | Cash, gold and gemstones | 9,373,536 | 10,940,803 |
| II | Balances with the State Bank of Vietnam ("SBV") | 34,734,708 | 29,726,607 |
| III | Placements with and loans to other credit institutions | 250,981,758 | 241,389,033 |
| 1 | Placements with other credit institutions | 232,910,816 | 223,981,711 |
| 2 | Loans to other credit institutions | 18,070,942 | 17,407,322 |
| IV | Trading securities | 50,064 | - |
| 1 | Trading securities | 50,064 | - |
| 2 | Provision for impairment of trading securities | - | - |
| V | Derivative financial instruments and other financial assets | - | 3,077,852 |
| VI | Loans and advances to customers | 1,342,188,721 | 1,234,635,168 |
| 1 | Loans and advances to customers | 1,374,517,594 | 1,264,176,643 |
| 2 | Provision for credit losses | (32,328,873) | (29,541,475) |
| VII | Investment securities | 159,796,726 | 177,796,158 |
| 1 | Securities - available-for-sale | 158,654,446 | 176,271,031 |
| 2 | Securities - held-to-maturity | 1,186,778 | 1,586,778 |
| 3 | Provision for impairment of investment securities | (44,498) | (61,651) |
| VIII | Long-term investments | 5,835,582 | 5,551,782 |
| 1 | Investment in Subsidiaries | 4,123,832 | 3,840,032 |
| 2 | Investment in Joint ventures | 1,688,788 | 1,688,788 |
| 3 | Investment in associates | - | - |
| 4 | Other long-term investments | 22,962 | 22,962 |
| 5 | Provision for impairment of long-term investments | - | - |
| IX | Fixed assets | 9,554,683 | 9,978,145 |
| 1 | Tangible assets | 5,655,511 | 5,901,915 |
| a | Cost | 16,094,657 | 15,879,268 |
| b | Accumulated depreciation | (10,439,146) | (9,977,353) |
| 2 | Intangible assets | 3,899,172 | 4,076,230 |
| a | Cost | 6,657,768 | 6,642,707 |
| b | Accumulated amortization | (2,758,596) | (2,566,477) |
| X | Other assets | 55,185,981 | 80,144,803 |
| 1 | Receivables | 40,176,547 | 65,208,103 |
| 2 | Accrued interest and fee receivables | 12,410,349 | 12,129,744 |

| No. | Items | As of 30/09/2023 | As of 31/12/2022 (audited figures) |
|-------------|---|----------------------|---------------------------------------|
| | (1) | (2) | (3) |
| 3 | Other assets | 2,678,264 | 2,837,290 |
| 4 | Provisions for other assets | (79,179) | (30,334) |
| | TOTAL ASSETS | 1,867,701,759 | 1,793,240,351 |
| B | LIABILITIES AND EQUITY | | |
| I | Borrowings from the Government and the State Bank of Vietnam | 21,577,020 | 104,779,302 |
| 1 | Deposits and borrowings from the Government and the State Bank of Vietnam | 21,577,020 | 104,779,302 |
| II | Deposits and borrowings from other credit institutions | 279,851,171 | 203,706,765 |
| 1 | Deposits from other credit institutions | 246,644,147 | 138,777,306 |
| 2 | Borrowings from other credit institutions | 33,207,024 | 64,929,459 |
| III | Customer deposits | 1,308,216,934 | 1,247,162,170 |
| IV | Derivative financial instruments and other financial liabilities | 53,303 | |
| V | Financing funds, entrusted funds, and exposed funds | 2,459,610 | 2,392,201 |
| VI | Valuable papers issued | 87,878,620 | 91,370,419 |
| VII | Other liabilities | 49,483,248 | 39,352,882 |
| 1 | Accrued interest and fee payables | 31,049,633 | 21,180,448 |
| 2 | Other payables and debts | 18,433,615 | 18,172,434 |
| | TOTAL LIABILITIES | 1,749,519,906 | 1,688,763,739 |
| VIII | OWNER'S EQUITY AND FUNDS | 118,181,853 | 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 | 45,464,277 | 31,759,036 |
| | TOTAL LIABILITIES AND OWNER'S EQUITY | 1,867,701,759 | 1,793,240,351 |

OFF-BALANCE SHEET ITEMS

| No. | Items | As of 30/09/2023 | As of 31/12/2022 (audited figures) |
|-----|---|------------------|---------------------------------------|
| 1 | Credit guarantees | 8,613,468 | 7,692,271 |
| 2 | Foreign exchange transactions commitments | 534,524,861 | 258,304,665 |
| | <i>Buying FX commitments</i> | 5,794,277 | 1,687,501 |
| | <i>Selling FX commitments</i> | 6,009,321 | 1,903,759 |
| | <i>Swap commitments</i> | 522,721,263 | 254,713,405 |
| | <i>Futures commitments</i> | - | - |
| 3 | Irrevocable loan commitments | - | - |
| 4 | Letters of credit commitments | 59,519,156 | 73,681,669 |
| 5 | Other guarantees | 88,642,013 | 78,201,955 |
| 6 | Other commitments | 59,232,104 | 52,300,321 |
| 7 | Loan interest and fees receivable which have not been collected | 10,818,023 | 8,341,331 |
| 8 | Written-off bad debts | 137,442,440 | 116,480,493 |
| 9 | Assets and other documents | 93,012,781 | 101,995,068 |

Hanoi, October 30th, 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 III - 2023

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 | 32,381,741 | 26,786,452 | 98,479,553 | 73,355,265 |
| 2 | Interest and similar expenses | 19,616,956 | 14,091,323 | 60,802,130 | 38,965,817 |
| I | Net interest income | 12,764,785 | 12,695,129 | 37,677,423 | 34,389,448 |
| 3 | Income from services | 2,246,972 | 2,232,729 | 7,127,594 | 5,789,611 |
| 4 | Expenses on services | 745,913 | 1,019,221 | 2,426,425 | 2,330,521 |
| II | Net profit from services | 1,501,059 | 1,213,508 | 4,701,169 | 3,459,090 |
| III | Net gain from dealing in foreign currencies | 1,135,733 | 835,496 | 3,501,810 | 2,446,378 |
| IV | Net gain/(loss) from trading securities | (1,052) | 19 | (541) | (41,640) |
| V | Net gain/(loss) from investment securities | (7,462) | (103,700) | 27,288 | (96,418) |
| 5 | Other operating income | 1,721,054 | 2,542,821 | 4,947,160 | 5,980,430 |
| 6 | Other operating expense | 296,338 | 216,532 | 721,471 | 537,184 |
| VI | Net gain from other operating activities | 1,424,716 | 2,326,289 | 4,225,689 | 5,443,246 |
| VII | Income from capital contribution, equity investments | 156,191 | 165,397 | 596,771 | 540,310 |
| VIII | Operating expenses | 4,798,722 | 4,606,965 | 13,261,585 | 12,235,146 |
| IX | Net profit from operating activities before credit provision expenses | 12,175,248 | 12,525,173 | 37,468,024 | 33,905,268 |
| X | Provision expenses for credit losses | 7,389,985 | 8,289,514 | 20,532,851 | 18,594,190 |
| XI | Profit before tax | 4,785,263 | 4,235,659 | 16,935,173 | 15,311,078 |
| 7 | Current corporate income tax | 924,010 | 815,254 | 3,258,081 | 2,952,601 |

| 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) |
| XII | Corporate income tax | 924,010 | 815,254 | 3,258,081 | 2,952,601 |
| XIII | Profit after tax | 3,861,253 | 3,420,405 | 13,677,092 | 12,358,477 |

Hanoi, October 30th, 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 (NON-CONSOLIDATED)
(Direct Method)

Quarter III - 2023

Unit: Million VND

| No. | Items | This period (from 01/01/2023 to 30/09/2023) | Previous period (from 01/01/2022 to 30/09/2022) |
|---|--|---|---|
| Cash flow from operating activities | | | |
| 1 | Interest and similar income received | 98,092,353 | 71,529,441 |
| 2 | Interest and similar expenses paid | (50,886,325) | (34,836,090) |
| 3 | Income received from services | 4,566,589 | 3,081,596 |
| 4 | Net gain from trading (foreign currencies, gold, securities) | 3,578,682 | 2,452,258 |
| 5 | Other income/(expenses) | 384,456 | 4,339,651 |
| 6 | Receipts from bad debts written-off or compensated by provision for credit losses | 3,176,911 | 4,315,637 |
| 7 | Payment to employees and for operating management | (11,792,831) | (10,567,626) |
| 8 | Corporate income tax paid | (4,522,838) | (1,731,025) |
| Net cash flow from operating profit before movements in operating assets and working capital | | 42,596,997 | 38,583,842 |
| Movements in operating assets | | (74,460,666) | (193,738,365) |
| 9 | (Increase)/decrease in placements with and loans to other Financial Institutions | 15,151,485 | (37,351,613) |
| 10 | (Increase)/decrease in trading securities | 10,166,521 | (7,965,753) |
| 11 | (Increase)/decrease in financial instruments derivatives and other financial assets | 3,077,852 | (5,011,541) |
| 12 | (Increase)/decrease in loans to customers | (110,340,951) | (114,717,146) |
| 13 | Decrease in provision for compensation of credit losses | (17,745,453) | (5,176,379) |
| 14 | (Increase)/decrease in other operating assets | 25,229,880 | (23,515,933) |
| Movements in operating liabilities | | 52,378,649 | 201,499,334 |
| 15 | Increase/(decrease) in borrowings from Government and SBV | (83,202,282) | 65,345,595 |
| 16 | Increase/(decrease) in deposits and loans from other credit institutions | 76,144,406 | 94,130,590 |
| 17 | Increase/(decrease) in customer deposits | 61,054,764 | 27,407,350 |
| 18 | Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities) | (3,491,799) | 16,327,262 |
| 19 | Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution | 67,409 | (99,168) |
| 20 | Increase/(decrease) in financial instruments derivatives and other financial liabilities | 53,303 | - |
| 21 | Increasing/(decrease) in other operating liabilities | 1,752,848 | (1,612,295) |
| 22 | Cash outflow from reserves of the credit institution | - | - |

| No. | Items | This period (from 01/01/2023 to 30/09/2023) | Previous period (from 01/01/2022 to 30/09/2022) |
|------------|---|---|---|
| I | Net cash flows generated by operating activities | 20,514,980 | 46,344,811 |
| | Cash flow from investing activities | | |
| 1 | Acquisition of fixed assets | (447,590) | (384,868) |
| 2 | Proceeds from sales, disposal of fixed assets | 5,294 | 10,953 |
| 3 | Expenses from sales, disposal of fixed assets | (611) | (743) |
| 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) | (283,800) | - |
| 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 | 596,771 | 540,310 |
| II | Net cash flows generated by investing activities | (129,936) | 165,652 |
| | 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 | 20,385,044 | 42,665,863 |
| 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 | 266,383,490 | 208,071,414 |

Hanoi, October 30th, 2023

Prepared by

Chief Accountant

Deputy General Director

(signed)

(signed)

(signed and sealed)

Tran Thi Thu Huong

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