

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 2023

Unit: Million VND

No.	Items	As of 30/09/2023	As of 31/12/2022 (audited figures)
		(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
<i>a</i>	<i>Cost</i>	<i>16,094,657</i>	<i>15,879,268</i>
<i>b</i>	<i>Accumulated depreciation</i>	<i>(10,439,146)</i>	<i>(9,977,353)</i>
2	Intangible assets	3,899,172	4,076,230
<i>a</i>	<i>Cost</i>	<i>6,657,768</i>	<i>6,642,707</i>
<i>b</i>	<i>Accumulated amortization</i>	<i>(2,758,596)</i>	<i>(2,566,477)</i>
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
<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>-</i>	<i>-</i>
<i>c</i>	<i>Capital surplus</i>	<i>8,969,827</i>	<i>8,969,827</i>
<i>d</i>	<i>Treasury shares</i>	<i>-</i>	<i>-</i>
<i>e</i>	<i>Preferred shares</i>	<i>-</i>	<i>-</i>
<i>g</i>	<i>Other capital</i>	<i>-</i>	<i>-</i>
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

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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

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Deputy General Director

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Tran Thi Thu Huong

Nguyen Hai Hung

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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

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