

BALANCE SHEET (NON-CONSOLIDATED)

Quarter I - 2024

Unit: Million VND

No.	Items	As of 31/03/2024	As of 31/12/2023
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,282,723	9,610,410
II	Balances with the State Bank of Vietnam ("SBV")	17,340,066	40,596,555
III	Placements with and loans to other credit institutions	328,776,073	276,784,594
1	Placements with other credit institutions	314,238,775	260,206,169
2	Loans to other credit institutions	14,537,298	16,578,425
IV	Trading securities	-	63,118
1	Trading securities	-	63,118
V	Derivatives and other financial assets	256,512	-
VI	Loans to customers	1,470,573,902	1,433,266,054
1	Loans to customers	1,501,077,997	1,460,764,608
2	Provision for credit losses on loans to customers	(30,504,095)	(27,498,554)
VII	Investment securities	160,500,435	177,769,970
1	Available-for-sale securities	154,930,043	177,090,667
2	Held-to-maturity securities	5,787,122	786,778
3	Provision for impairment of investment securities	(216,730)	(107,475)
VIII	Long-term investments	5,835,582	5,835,582
1	Investment in subsidiaries	4,123,832	4,123,832
2	Investment in joint ventures	1,688,788	1,688,788
3	Other long-term investments	22,962	22,962
IX	Fixed assets	9,663,423	9,895,243
1	Tangible fixed assets	5,810,078	5,976,638
a	Cost	16,305,210	16,305,468
b	Accumulated depreciation	(10,495,132)	(10,328,830)
2	Intangible fixed assets	3,853,345	3,918,605
a	Cost	6,663,286	6,665,612
b	Accumulated amortization	(2,809,941)	(2,747,007)
X	Other assets	52,657,841	57,435,976
1	Receivables	35,638,411	40,262,627
2	Accrued interest and fee receivables	14,173,384	14,359,841
3	Other assets	2,925,202	2,892,664
4	Provisions for other assets	(79,156)	(79,156)
	TOTAL ASSETS	2,054,886,557	2,011,257,502
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State	46,137,063	21,814,105

No.	Items	As of 31/03/2024	As of 31/12/2023
	(1)	(2)	(3)
	Bank of Vietnam		
1	Deposits and borrowings from the Government and the State Bank of Vietnam	46,137,063	21,814,105
II	Deposits and borrowings from other credit institutions	316,799,508	295,337,817
1	Deposits from other credit institutions	283,026,589	258,392,237
2	Borrowings from other credit institutions	33,772,919	36,945,580
III	Customer deposits	1,424,422,204	1,409,417,688
IV	Derivatives and other financial liabilities	-	552,633
V	Financing funds, entrusted funds, and borrowings exposed to risks	2,128,249	2,163,999
VI	Valuable papers issued	101,543,990	115,375,727
VII	Other liabilities	37,810,082	44,843,702
1	Accrued interest and fee payables	23,867,334	27,958,258
2	Other payables and debts	13,942,748	16,885,444
	TOTAL LIABILITIES	1,928,841,096	1,889,505,671
VIII	OWNER'S EQUITY AND FUNDS	126,045,461	121,751,831
1	Capital	62,669,744	62,669,744
<i>a</i>	<i>Charter capital</i>	<i>53,699,917</i>	<i>53,699,917</i>
<i>b</i>	<i>Capital surplus</i>	<i>8,969,827</i>	<i>8,969,827</i>
2	Reserves	18,618,137	18,618,137
3	Undistributed profit	44,757,580	40,463,950
	TOTAL LIABILITIES AND OWNER'S EQUITY	2,054,886,557	2,011,257,502

OFF-BALANCE SHEET ITEMS

No.	Items	As of 31/03/2024	As of 31/12/2023
1	Credit guarantees	9,246,611	8,785,288
2	Foreign exchange commitments	917,690,185	725,754,038
	<i>Buying FX commitments</i>	<i>5,320,306</i>	<i>1,407,061</i>
	<i>Selling FX commitments</i>	<i>5,320,026</i>	<i>1,405,875</i>
	<i>Swap commitments</i>	<i>907,049,853</i>	<i>722,941,102</i>
3	Letters of credit commitments	56,431,800	55,973,190
4	Other guarantees	99,707,592	102,183,064
5	Other commitments	86,482,623	68,704,794
6	Loan interest and fees receivable not yet collected	10,046,646	9,516,848
7	Written-off bad debts	155,086,674	147,183,994
8	Assets and other documents	76,987,478	84,155,460

Hanoi, April 26th, 2024

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 - 2024

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	30,511,346	32,377,945	30,511,346	32,377,945
2	Interest and similar expenses	15,665,828	19,965,486	15,665,828	19,965,486
I	Net interest income	14,845,518	12,412,459	14,845,518	12,412,459
3	Fee and commission income	2,260,898	2,520,764	2,260,898	2,520,764
4	Fee and commission expenses	858,870	807,492	858,870	807,492
II	Net fee and commission income	1,402,028	1,713,272	1,402,028	1,713,272
III	Net gain from trading foreign currencies	1,338,188	1,178,965	1,338,188	1,178,965
IV	Net gain/(loss) from trading securities	651	-	651	-
V	Net gain/(loss) from investment securities	(105,924)	6,437	(105,924)	6,437
5	Other operating income	1,256,456	1,149,323	1,256,456	1,149,323
6	Other operating expense	465,456	150,759	465,456	150,759
VI	Net gain from other operating activities	791,000	998,564	791,000	998,564
VII	Income from capital contributions, equity investments	211	30,141	211	30,141
VIII	Operating expenses	4,462,982	4,015,136	4,462,982	4,015,136
IX	Net profit from operating activities before provision for credit losses	13,808,690	12,324,702	13,808,690	12,324,702
X	Provision expenses for credit losses	8,052,390	6,710,392	8,052,390	6,710,392
XI	Profit before tax	5,756,300	5,614,310	5,756,300	5,614,310

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)
7	Current corporate income tax	1,152,147	1,114,785	1,152,147	1,114,785
XII	Corporate income tax	1,152,147	1,114,785	1,152,147	1,114,785
XIII	Profit after tax	4,604,153	4,499,525	4,604,153	4,499,525

Hanoi, April 26th, 2024

Prepared by

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Tran Thi Thu Huong

Nguyen Hai Hung

Nguyen Tran Manh Trung

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)

Quarter I - 2024

Unit: Million VND

No.	Items	This period (from 01/01/2024 to 31/03/2024)	Previous period (from 01/01/2023 to 31/03/2023)
Cash flow from operating activities			
1	Interest and similar income received	30,640,247	31,274,898
2	Interest and similar expenses paid	(19,843,710)	(15,583,202)
3	Income received from services	1,381,299	1,576,874
4	Net gain from trading (foreign currencies, gold, securities)	1,572,226	1,272,463
5	Other income/(expenses)	(74,682)	108,269
6	Receipts from bad debts written-off or compensated by provision for credit losses	644,853	641,778
7	Payment to employees and for operating management	(6,312,746)	(4,758,165)
8	Corporate income tax paid during the period	(3,081,701)	(2,932,264)
Net cash flow from operating profit before movements in operating assets and working capital		4,925,786	11,600,651
Movements in operating assets		(16,210,025)	(31,501,840)
9	(Increase)/decrease in placements with and loans to other credit institutions	7,275,590	29,944,766
10	(Increase)/decrease in trading securities	17,223,398	(18,013,320)
11	(Increase)/decrease in derivatives and other financial assets	(256,512)	903,512
12	(Increase)/decrease in loans to customers	(40,313,389)	(58,013,730)
13	Decrease in provision for credit losses	(5,046,849)	(7,017,159)
14	(Increase)/decrease in other operating assets	4,907,737	20,694,091
Movements in operating liabilities		47,168,348	7,409,692
15	Increase/(decrease) in borrowings from Government and SBV	24,322,958	(4,720,707)
16	Increase/(decrease) in deposits and borrowings from other credit institutions	21,461,691	(34,219,060)
17	Increase/(decrease) in customer deposits	15,004,516	23,370,225
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(13,831,737)	20,222,029
19	Increase/(decrease) in grants, trusted funds and borrowings that the bank bears risk	(35,750)	(73,489)
20	Increase/(decrease) in derivatives and other financial liabilities	(552,633)	-
21	Increasing/(decrease) in other operating liabilities	799,303	2,830,694
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows from operating activities	35,884,109	(12,491,497)
Cash flow from investing activities			

No.	Items	This period (from 01/01/2024 to 31/03/2024)	Previous period (from 01/01/2023 to 31/03/2023)
1	Acquisition of fixed assets	(201,953)	(62,189)
2	Proceeds from sales, disposal of fixed assets	796	936
3	Expenses for sales, disposal of fixed assets	(270)	(121)
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 contributions to other entities (sales, liquidations of subsidiaries, capital contributions to joint ventures, associates, other long-term investments)	-	-
9	Dividend and profits from long term investments	211	30,141
II	Net cash flows from investing activities	(201,216)	(31,233)
Cash flow from financial activities			
1	Increase in chartered capital from contributions and/or share issuance	-	-
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	-	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows generated by financial activities	-	-
IV	Net cash flow of the period	35,682,893	(12,522,730)
V	Cash and cash equivalents at the beginning of the period	273,371,122	245,998,446
VI	Adjustment for impact of changes in foreign exchange rate	-	-
VII	Cash and cash equivalents at the end of the period	309,054,015	233,475,716

Hanoi, April 26th, 2024

Prepared by

Chief Accountant

Deputy General Director

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