

**BALANCE SHEET (NON-CONSOLIDATED)**

**Quarter IV - 2023**

*Unit: Million VND*

No.	Items	As of 31/12/2023	As of 31/12/2022 (restated number)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>9,610,410</b>	<b>10,940,803</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>40,596,555</b>	<b>29,726,607</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>276,784,594</b>	<b>241,389,033</b>
1	Placements with other credit institutions	260,206,169	223,981,711
2	Loans to other credit institutions	16,578,425	17,407,322
<b>IV</b>	<b>Trading securities</b>	<b>63,118</b>	<b>-</b>
1	Trading securities	63,118	-
2	Provision for impairment of trading securities	-	-
<b>V</b>	<b>Derivatives and other financial assets</b>	<b>-</b>	<b>3,077,852</b>
<b>VI</b>	<b>Loans to customers</b>	<b>1,433,266,054</b>	<b>1,235,007,756</b>
1	Loans to customers	1,460,764,608	1,264,198,628
2	Provision for credit losses on loans to customers	(27,498,554)	(29,190,872)
<b>VII</b>	<b>Investment securities</b>	<b>177,769,970</b>	<b>177,796,158</b>
1	Available-for-sale securities	177,090,667	176,271,031
2	Held-to-maturity securities	786,778	1,586,778
3	Provision for impairment of investment securities	(107,475)	(61,651)
<b>VIII</b>	<b>Long-term investments</b>	<b>5,835,582</b>	<b>5,551,782</b>
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	-	-
<b>IX</b>	<b>Fixed assets</b>	<b>9,895,243</b>	<b>9,979,311</b>
1	Tangible fixed assets	5,976,638	5,902,288
<i>a</i>	<i>Cost</i>	<i>16,305,468</i>	<i>15,879,661</i>
<i>b</i>	<i>Accumulated depreciation</i>	<i>(10,328,830)</i>	<i>(9,977,373)</i>
2	Intangible fixed assets	3,918,605	4,077,023
<i>a</i>	<i>Cost</i>	<i>6,665,612</i>	<i>6,642,707</i>
<i>b</i>	<i>Accumulated amortization</i>	<i>(2,747,007)</i>	<i>(2,565,684)</i>
<b>X</b>	<b>Other assets</b>	<b>57,422,292</b>	<b>80,152,153</b>
1	Receivables	40,302,627	65,208,103
2	Accrued interest and fee receivables	14,306,157	12,129,744
3	Other assets	2,892,664	2,844,640

No.	Items	As of 31/12/2023	As of 31/12/2022 (restated number)
		(1)	(2)
4	Provisions for other assets	(79,156)	(30,334)
	<b>TOTAL ASSETS</b>	<b>2,011,243,818</b>	<b>1,793,621,455</b>
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>I</b>	<b>Borrowings from the Government and the State Bank of Vietnam</b>	<b>21,814,105</b>	<b>104,779,302</b>
1	Deposits and borrowings from the Government and the State Bank of Vietnam	21,814,105	104,779,302
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>295,337,817</b>	<b>203,706,765</b>
1	Deposits from other credit institutions	258,392,237	138,777,306
2	Borrowings from other credit institutions	36,945,580	64,929,459
<b>III</b>	<b>Customer deposits</b>	<b>1,409,417,688</b>	<b>1,247,162,170</b>
<b>IV</b>	<b>Derivatives and other financial liabilities</b>	<b>552,633</b>	<b>-</b>
<b>V</b>	<b>Financing funds, entrusted funds, and borrowings exposed to risks</b>	<b>2,163,999</b>	<b>2,392,201</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>115,375,727</b>	<b>91,370,419</b>
<b>VII</b>	<b>Other liabilities</b>	<b>43,131,762</b>	<b>39,585,335</b>
1	Accrued interest and fee payables	27,834,386	21,180,448
2	Other payables and debts	15,297,376	18,404,887
	<b>TOTAL LIABILITIES</b>	<b>1,887,793,731</b>	<b>1,688,996,192</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>123,450,087</b>	<b>104,625,263</b>
1	Capital	62,669,744	57,027,333
<i>a</i>	<i>Charter capital</i>	<i>53,699,917</i>	<i>48,057,506</i>
<i>b</i>	<i>Capital surplus</i>	<i>8,969,827</i>	<i>8,969,827</i>
2	Reserves	18,631,378	15,690,243
3	Undistributed profit	42,148,965	31,907,687
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>2,011,243,818</b>	<b>1,793,621,455</b>

**OFF-BALANCE SHEET ITEMS**

No.	Items	As of 31/12/2023	As of 31/12/2022 (restated number)
1	Credit guarantees	8,785,288	7,692,271
2	Foreign exchange commitments	726,047,660	258,304,665
	<i>Buying FX commitments</i>	1,445,597	1,687,501
	<i>Selling FX commitments</i>	1,660,961	1,903,759
	<i>Swap commitments</i>	722,941,102	254,713,405
	<i>Futures commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	55,973,190	73,681,669
5	Other guarantees	102,183,064	78,183,982
6	Other commitments	68,704,794	52,300,321
7	Loan interest and fees receivable not yet collected	9,516,848	8,341,681
8	Written-off bad debts	147,183,994	116,463,270
9	Assets and other documents	84,155,460	97,857,680

*Hanoi, January 30<sup>th</sup>, 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 IV - 2023**

*Unit: Million VND*

No.	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year	This year	Previous year (restated number)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	32,163,286	30,031,056	130,642,839	103,386,321
2	Interest and similar expenses	17,946,825	17,570,609	78,748,955	56,536,426
<b>I</b>	<b>Net interest income</b>	<b>14,216,461</b>	<b>12,460,447</b>	<b>51,893,884</b>	<b>46,849,895</b>
3	Fee and commission income	2,419,285	2,592,188	9,546,879	8,381,799
4	Fee and commission expenses	1,172,567	1,028,801	3,598,992	3,359,322
<b>II</b>	<b>Net fee and commission income</b>	<b>1,246,718</b>	<b>1,563,387</b>	<b>5,947,887</b>	<b>5,022,477</b>
<b>III</b>	<b>Net gain from trading foreign currencies</b>	<b>760,956</b>	<b>1,134,303</b>	<b>4,262,766</b>	<b>3,580,681</b>
<b>IV</b>	<b>Net gain/(loss) from trading securities</b>	<b>(3,919)</b>	<b>1,876</b>	<b>(4,460)</b>	<b>(39,764)</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>(46,250)</b>	<b>58,315</b>	<b>(18,962)</b>	<b>(38,103)</b>
5	Other operating income	1,999,617	1,340,408	6,946,777	7,320,838
6	Other operating expense	448,903	360,679	1,170,374	897,863
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>1,550,714</b>	<b>979,729</b>	<b>5,776,403</b>	<b>6,422,975</b>
<b>VII</b>	<b>Income from capital contributions, equity investments</b>	<b>30,835</b>	<b>181</b>	<b>627,606</b>	<b>540,491</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>5,927,405</b>	<b>5,841,136</b>	<b>19,188,990</b>	<b>18,076,282</b>
<b>IX</b>	<b>Net profit from operating activities before provision for credit losses</b>	<b>11,828,110</b>	<b>10,357,102</b>	<b>49,296,134</b>	<b>44,262,370</b>
<b>X</b>	<b>Provision expenses for</b>	<b>4,458,897</b>	<b>5,129,684</b>	<b>24,991,748</b>	<b>23,723,874</b>

No.	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year	This year	Previous year (restated number)
(1)	(2)	(3)	(4)	(5)	
	<b>credit losses</b>				
<b>XI</b>	<b>Profit before tax</b>	<b>7,369,213</b>	<b>5,227,418</b>	<b>24,304,386</b>	<b>20,538,496</b>
7	Current corporate income tax	1,501,243	1,058,236	4,759,324	4,010,837
<b>XII</b>	<b>Corporate income tax</b>	<b>1,501,243</b>	<b>1,058,236</b>	<b>4,759,324</b>	<b>4,010,837</b>
<b>XIII</b>	<b>Profit after tax</b>	<b>5,867,970</b>	<b>4,169,182</b>	<b>19,545,062</b>	<b>16,527,659</b>

Hanoi, January 30<sup>th</sup>, 2024 ✓

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 IV - 2023**

*Unit: Million VND*

No.	Items	This period (from 01/01/2023 to 31/12/2023)	Previous period (from 01/01/2022 to 31/12/2022)
<b>Cash flow from operating activities</b>			
1	Interest and similar income received	128,490,279	101,180,811
2	Interest and similar expenses paid	(72,052,494)	(51,870,231)
3	Income received from services	5,802,682	4,804,326
4	Net gain from trading (foreign currencies, gold, securities)	4,285,168	3,437,428
5	Other income/(expenses)	350,706	4,427,962
6	Receipts from bad debts written-off or compensated by provision for credit losses	4,607,782	5,324,932
7	Payment to employees and for operating management	(17,108,267)	(16,076,693)
8	Corporate income tax paid during the period	(4,623,872)	(1,731,025)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>49,751,984</b>	<b>49,497,510</b>
<b>Movements in operating assets</b>		<b>(213,056,363)</b>	<b>(219,102,598)</b>
9	(Increase)/decrease in placements with and loans to other credit institutions	(9,562,440)	(27,552,808)
10	(Increase)/decrease in trading securities	(8,082,754)	7,014,008
11	(Increase)/decrease in derivatives and other financial assets	3,077,852	(1,623,062)
12	(Increase)/decrease in loans to customers	(196,565,980)	(144,113,558)
13	Decrease in provision for credit losses	(26,684,066)	(20,157,778)
14	(Increase)/decrease in other operating assets	24,761,025	(32,669,400)
<b>Movements in operating liabilities</b>		<b>191,107,275</b>	<b>254,025,966</b>
15	Increase/(decrease) in borrowings from Government and SBV	(82,965,197)	71,484,898
16	Increase/(decrease) in deposits and borrowings from other credit institutions	91,631,052	70,712,608
17	Increase/(decrease) in customer deposits	162,255,518	87,400,967
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	24,005,308	26,873,634
19	Increase/(decrease) in grants, trusted funds and borrowings that the bank bears risk	(228,202)	(135,729)
20	Increase/(decrease) in derivatives and other financial liabilities	552,633	-
21	Increasing/(decrease) in other operating liabilities	(4,413,837)	(2,310,412)
22	Cash outflow from reserves of the credit institution	-	-

No.	Items	This period (from 01/01/2023 to 31/12/2023)	Previous period (from 01/01/2022 to 31/12/2022)
<b>I</b>	<b>Net cash flows from operating activities</b>	<b>27,802,896</b>	<b>84,420,878</b>
	<b>Cash flow from investing activities</b>		
1	Acquisition of fixed assets	(781,738)	(538,526)
2	Proceeds from sales, disposal of fixed assets	10,303	16,828
3	Expenses for sales, disposal of fixed assets	(2,591)	(2,176)
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 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	627,606	540,491
<b>II</b>	<b>Net cash flows from investing activities</b>	<b>(430,220)</b>	<b>16,617</b>
	<b>Cash flow from financial activities</b>		
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	-	(3,844,600)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
<b>III</b>	<b>Net cash flows generated by financial activities</b>	<b>-</b>	<b>(3,844,600)</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>27,372,676</b>	<b>80,592,895</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>245,998,446</b>	<b>165,405,551</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>-</b>	<b>-</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>273,371,122</b>	<b>245,998,446</b>

Hanoi, January 30<sup>th</sup>, 2024

Prepared by

(signed)

Tran Thi Thu Huong

Chief Accountant

(signed)

Nguyen Hai Hung

Deputy General Director

(signed and sealed)

Nguyen Tran Manh Trung