

BALANCE SHEET (CONSOLIDATED)

Quarter II - 2023

Unit: Million VND

No,	Items	As of 30/06/2023	As of 31/12/2022 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	10,173,535	11,066,956
II	Balances with the State Bank of Vietnam ("SBV")	23,584,485	29,727,110
III	Placements with and loans to other credit institutions	230,782,730	242,431,953
1	Placements with other credit institutions	210,462,034	222,454,660
2	Loans to other credit institutions	20,320,696	19,977,293
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	1,441,612	1,406,183
1	Trading securities	1,622,489	1,622,967
2	Provision for impairment of trading securities	(180,877)	(216,784)
V	Derivative financial instruments and other financial assets	1,370,944	3,058,727
VI	Loans and advances to customers	1,330,128,708	1,245,057,876
1	Loans and advances to customers	1,359,356,681	1,274,821,709
2	Provision for credit losses	(29,227,973)	(29,763,833)
VII	Debt buying activities	-	-
VIII	Investment securities	193,231,588	180,312,848
1	Securities - available - for - sale	192,015,273	178,685,028
2	Securities - held - to - maturity	1,266,778	1,696,778
3	Provision for impairment of investment securities	(50,463)	(68,958)
IX	Long-term investments	3,269,660	3,519,441
1	Investment in Joint ventures	3,053,379	3,303,160
2	Other long-term investments	234,462	234,462
3	Provision for impairment of long-term investments	(18,181)	(18,181)
X	Fixed assets	9,867,790	10,202,191
1	Tangible assets	5,842,698	6,047,480
<i>a</i>	<i>Cost</i>	<i>16,302,762</i>	<i>16,190,830</i>
<i>b</i>	<i>Accumulated depreciation</i>	<i>(10,460,064)</i>	<i>(10,143,350)</i>
2	Intangible assets	4,025,092	4,154,711
<i>a</i>	<i>Cost</i>	<i>6,779,253</i>	<i>6,779,297</i>
<i>b</i>	<i>Accumulated amortization</i>	<i>(2,754,161)</i>	<i>(2,624,586)</i>
XI	Invested real estates	-	-
XI	Other assets	56,253,470	81,646,479
1	Receivables	39,818,158	65,993,812
2	Accrued interest and fee receivables	13,307,358	12,399,295
3	Deferred Taxes	-	-
4	Other assets	3,189,426	3,314,998
5	Provisions for other assets	(61,472)	(61,626)

No,	Items	As of 30/06/2023	As of 31/12/2022 (audited figures)
	(1)	(2)	(3)
	TOTAL ASSETS	1,860,104,522	1,808,429,764
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	5,438,198	104,779,302
1	Deposits and borrowings from the Government and the State Bank of Vietnam	5,438,198	104,779,302
2	Transactions of selling and repurchasing Government Bonds with the State Treasury	-	-
II	Deposits and borrowings from other credit institutions	263,937,809	209,429,843
1	Deposits from other credit institutions	218,049,015	139,932,528
2	Borrowings from other credit institutions	45,888,794	69,497,315
III	Customer deposits	1,310,048,451	1,249,176,034
IV	Financing funds, entrusted funds, and exposed funds	2,406,112	2,392,201
V	Valuable papers issued	112,618,359	91,370,419
VI	Other liabilities	47,595,220	43,114,308
1	Accrued interest and fee payables	29,355,619	21,587,660
2	Deferred Tax Payables	112	112
3	Other payables and debts	17,159,416	20,487,746
4	Provision for other liabilities	1,080,073	1,038,790
	TOTAL LIABILITIES	1,742,044,149	1,700,262,107
VII	OWNER'S EQUITY AND FUNDS	118,060,373	108,167,657
1	Capital	57,868,215	57,868,215
a	<i>Chartered capital</i>	48,057,506	48,057,506
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	8,974,677	8,974,677
d	<i>Treasury shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	836,032	836,032
2	Reserves	16,085,751	16,074,632
3	Foreign exchange translation reserve	6,860	120,993
4	Difference from assets revaluation	-	-
5	Undistributed profit	43,293,999	33,364,370
6	Minority Interest	805,548	739,447
	TOTAL LIABILITIES AND OWNER'S EQUITY	1,860,104,522	1,808,429,764

OFF-BALANCE SHEET ITEMS

No,	Items	As of 30/06/2023	As of 31/12/2022 (audited figures)
1	Credit guarantees	7,758,874	7,692,271
2	Foreign exchange transactions commitments	430,022,814	260,355,738
	<i>Buying FX commitments</i>	2,517,160	1,994,153
	<i>Selling FX commitments</i>	2,734,595	1,903,759
	<i>Swap commitments</i>	424,771,059	256,457,826
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	59,711,887	73,681,359
5	Other guarantees	84,881,226	78,231,151
6	Other commitments	54,524,954	53,105,344
7	Loan interest and fees receivable which have not been collected	9,370,682	8,353,544
8	Written-off bad debts	133,336,431	116,947,615
9	Assets and other documents	128,858,945	105,915,412

Hanoi, July 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 (CONSOLIDATED)

Quarter II - 2023

Unit: Million VND

No,	Items	Quarter II		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	34,116,537	25,058,970	66,876,837	47,191,315
2	Interest and similar expenses	21,359,067	13,046,045	41,453,196	25,032,525
I	Net interest income	12,757,470	12,012,925	25,423,641	22,158,790
3	Income from services	2,901,827	2,850,055	6,243,278	5,148,863
4	Expenses on services	1,117,648	1,289,822	2,458,428	2,310,503
II	Net profit from services	1,784,179	1,560,233	3,784,850	2,838,360
III	Net gain from dealing in foreign currencies	1,176,766	813,635	2,349,416	1,597,299
IV	Net gain from trading securities	201,509	64	229,524	56,493
V	Net gain/(loss) from investment securities	1,967	231,100	16,856	(1,707)
5	Other operating income	2,076,206	1,440,988	3,281,798	3,588,267
6	Other operating expense	298,059	329,685	483,693	599,435
VI	Net gain from other operating activities	1,778,147	1,111,303	2,798,105	2,988,832
VII	Income from capital contribution, equity investments	71,892	211,406	187,583	372,804
VIII	Operating expenses	4,743,381	4,272,331	9,057,270	8,093,357
IX	Net profit from operating activities before credit provision expenses	13,028,549	11,668,335	25,732,705	21,917,514
X	Provision expenses for credit losses	6,478,353	5,883,273	13,202,174	10,309,956
XI	Profit before tax	6,550,196	5,785,062	12,530,531	11,607,558
7	Current corporate income tax	1,286,541	1,104,211	2,435,675	2,228,795
8	Deferred corporate income tax	-	-	-	-
XII	Corporate income tax	1,286,541	1,104,211	2,435,675	2,228,795
XIII	Profit after tax	5,263,655	4,680,851	10,094,856	9,378,763
XIV	Non-controlling interests	60,349	35,438	85,173	69,443

No,	Items	Quarter II		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year	This year	Previous year
	(1)	(2)	(3)	(4)	(5)
XV	Profit attributable to the owners of the Bank	5,203,306	4,645,413	10,009,683	9,309,320

Hanoi, July 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

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)

Quarter II - 2023

Unit: Million VND

No	Items	This period (from 01/01/2023 to 30/06/2023)	Previous period (from 01/01/2022 to 30/06/2022)
Cash flow from operating activities			
1	Interest and similar income received	65,760,659	46,533,294
2	Interest and similar expenses paid	(33,307,061)	(21,111,893)
3	Income received from services	3,342,523	2,700,684
4	Net gain from trading (foreign currencies, gold, securities)	2,541,394	1,580,043
5	Other income/(expenses)	335,209	4,245,281
6	Receipts from bad debts written-off or compensated by provision for credit losses	2,014,323	2,131,979
7	Payment to employees and for operating management	(8,701,662)	(7,717,602)
8	Corporate income tax paid	(4,069,548)	(1,834,771)
Net cash flow from operating profit before movements in operating assets and working capital		27,915,837	26,527,015
Movements in operating assets		(62,527,891)	(146,739,270)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	8,449,229	(17,204,154)
10	(Increase)/decrease in trading securities	(742,159)	632,407
11	(Increase)/decrease in financial instruments derivatives and other financial assets	1,687,783	(6,027,282)
12	(Increase)/decrease in loans to customers	(84,534,972)	(107,815,513)
13	Decrease in provision for compensation of credit losses	(13,738,034)	(4,483,807)
14	(Increase)/decrease in other operating assets	26,350,262	(11,840,921)
Movements in operating liabilities		36,932,000	146,563,576
15	Increase/(decrease) in borrowings from Government and SBV	(99,341,104)	26,184,408
16	Increase/(decrease) in deposits and loans from other credit institutions	54,507,966	78,343,074
17	Increase/(decrease) in customer deposits	60,872,417	43,719,349
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	21,247,940	950,003
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	13,911	(67,617)
20	Increase/(decrease) in financial instruments derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other operating liabilities	(369,130)	(2,565,641)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows generated by operating activities	2,319,946	26,351,321
Cash flow from investing activities			
1	Acquisition of fixed assets	(306,472)	(201,102)

No	Items	This period (from 01/01/2023 to 30/06/2023)	Previous period (from 01/01/2022 to 30/06/2022)
2	Proceeds from sales, disposal of fixed assets	2,848	7,798
3	Expenses from sales, disposal of fixed assets	(296)	(535)
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)	-	6,200
9	Dividend and profits from long term investments	34,833	56,431
II	Net cash flows generated by investing activities	(269,087)	(131,208)
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	2,050,859	22,375,513
V	Cash and cash equivalents at the beginning of the period	244,298,220	164,376,586
VI	Adjustment for impact of changes in foreign exchange rate	(129,291)	(104,999)
VII	Cash and cash equivalents at the end of the period	246,219,788	186,647,100

Hanoi, July 28th, 2023

Prepared by

Chief Accountant

Deputy General Director

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