

BALANCE SHEET (NON-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	9,946,262	10,940,803
II	Balances with the State Bank of Vietnam (“SBV”)	23,583,981	29,726,607
III	Placements with and loans to other credit institutions	227,295,615	241,389,033
1	Placements with other credit institutions	211,869,539	223,981,711
2	Loans to other credit institutions	15,426,076	17,407,322
IV	Trading securities	50,504	-
1	Trading securities	50,504	-
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	1,390,263	3,077,852
VI	Loans and advances to customers	1,318,700,410	1,234,635,168
1	Loans and advances to customers	1,347,646,717	1,264,176,643
2	Provision for credit losses	(28,946,307)	(29,541,475)
VII	Investment securities	190,415,806	177,796,158
1	Securities - available-for-sale	189,254,294	176,271,031
2	Securities - held-to-maturity	1,186,778	1,586,778
3	Provision for impairment of investment securities	(25,266)	(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	9,664,806	9,978,145
1	Tangible assets	5,713,047	5,901,915
a	Cost	16,000,799	15,879,268
b	Accumulated depreciation	(10,287,752)	(9,977,353)
2	Intangible assets	3,951,759	4,076,230
a	Cost	6,644,014	6,642,707
b	Accumulated amortization	(2,692,255)	(2,566,477)
X	Other assets	54,562,026	80,144,803
1	Receivables	38,899,090	65,208,103
2	Accrued interest and fee receivables	12,997,249	12,129,744

No.	Items	As of 30/06/2023	As of 31/12/2022 (audited figures)
	(1)	(2)	(3)
3	Other assets	2,696,179	2,837,290
4	Provisions for other assets	(30,492)	(30,334)
	TOTAL ASSETS	1,841,445,255	1,793,240,351
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
II	Deposits and borrowings from other credit institutions	255,437,550	203,706,765
1	Deposits from other credit institutions	217,042,737	138,777,306
2	Borrowings from other credit institutions	38,394,813	64,929,459
III	Customer deposits	1,308,175,124	1,247,162,170
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	43,074,390	39,352,882
1	Accrued interest and fee payables	29,306,113	21,180,448
2	Other payables and debts	13,768,277	18,172,434
	TOTAL LIABILITIES	1,727,149,733	1,688,763,739
VII	OWNER'S EQUITY AND FUNDS	114,295,522	104,476,612
1	Capital	57,027,333	57,027,333
a	<i>Chartered capital</i>	48,057,506	48,057,506
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	8,969,827	8,969,827
d	<i>Treasury shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	-	-
2	Reserves	15,690,243	15,690,243
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	41,577,946	31,759,036
	TOTAL LIABILITIES AND OWNER'S EQUITY	1,841,445,255	1,793,240,351

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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	429,545,274	258,304,665
	<i>Buying FX commitments</i>	2,517,160	1,687,501
	<i>Selling FX commitments</i>	2,734,595	1,903,759
	<i>Swap commitments</i>	424,293,519	254,713,405
	<i>Futures commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	59,702,377	73,681,669
5	Other guarantees	84,842,717	78,201,955
6	Other commitments	54,524,954	52,300,321
7	Loan interest and fees receivable which have not been collected	9,312,253	8,341,331
8	Written-off bad debts	132,950,295	116,480,493
9	Assets and other documents	122,396,089	101,995,068

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 (NON-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	33,719,867	24,735,723	66,097,812	46,568,813
2	Interest and similar expenses	21,219,688	12,971,979	41,185,174	24,874,494
I	Net interest income	12,500,179	11,763,744	24,912,638	21,694,319
3	Income from services	2,359,858	1,981,218	4,880,622	3,556,882
4	Expenses on services	873,020	759,446	1,680,512	1,311,300
II	Net profit from services	1,486,838	1,221,772	3,200,110	2,245,582
III	Net gain from dealing in foreign currencies	1,187,112	835,287	2,366,077	1,610,882
IV	Net gain/(loss) from trading securities	511	(18,046)	511	(41,659)
V	Net gain/(loss) from investment securities	28,313	205,625	34,750	7,282
5	Other operating income	2,076,783	1,386,570	3,226,106	3,437,609
6	Other operating expense	274,374	173,840	425,133	320,652
VI	Net gain from other operating activities	1,802,409	1,212,730	2,800,973	3,116,957
VII	Income from capital contribution, equity investments	410,439	348,756	440,580	374,913
VIII	Operating expenses	4,447,727	4,010,881	8,462,863	7,628,181
IX	Net profit from operating activities before credit provision expenses	12,968,074	11,558,987	25,292,776	21,380,095
X	Provision expenses for credit losses	6,432,474	5,884,781	13,142,866	10,304,676
XI	Profit before tax	6,535,600	5,674,206	12,149,910	11,075,419
7	Current corporate income tax	1,219,286	1,065,894	2,334,071	2,137,347

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)
XII	Corporate income tax	1,219,286	1,065,894	2,334,071	2,137,347
XIII	Profit after tax	5,316,314	4,608,312	9,815,839	8,938,072

Hanoi, July 28th, 2023

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Nguyen Hai Hung

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CASH FLOW STATEMENT (NON-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	65,093,468	46,048,542
2	Interest and similar expenses paid	(33,040,721)	(20,965,114)
3	Income received from services	3,107,198	2,001,197
4	Net gain from trading (foreign currencies, gold, securities)	2,414,257	1,422,256
5	Other income/(expenses)	386,186	4,235,653
6	Receipts from bad debts written-off or compensated by provision for credit losses	1,966,377	2,107,257
7	Payment to employees and for operating management	(8,163,807)	(7,276,874)
8	Corporate income tax paid	(4,017,006)	(1,731,024)
Net cash flow from operating profit before movements in operating assets and working capital		27,745,952	25,841,893
Movements in operating assets		(58,644,467)	(147,025,510)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	11,031,542	(17,385,059)
10	(Increase)/decrease in trading securities	(633,767)	1,090,706
11	(Increase)/decrease in financial instruments derivatives and other financial assets	1,687,589	(6,027,282)
12	(Increase)/decrease in loans to customers	(83,470,074)	(108,228,589)
13	Decrease in provision for compensation of credit losses	(13,738,034)	(4,483,807)
14	(Increase)/decrease in other operating assets	26,478,277	(11,991,479)
Movements in operating liabilities		32,832,614	146,650,957
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	51,730,785	78,417,068
17	Increase/(decrease) in customer deposits	61,012,954	43,412,742
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	(1,831,872)	(2,245,647)
22	Cash outflow from reserves of the credit institution	-	-

No.	Items	This period (from 01/01/2023 to 30/06/2023)	Previous period (from 01/01/2022 to 30/06/2022)
I	Net cash flows generated by operating activities	1,934,099	25,467,340
Cash flow from investing activities			
1	Acquisition of fixed assets	(292,312)	(222,673)
2	Proceeds from sales, disposal of fixed assets	2,686	7,796
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)	(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	440,580	374,913
II	Net cash flows generated by investing activities	(133,142)	159,501
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	1,800,957	21,782,241
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	247,799,403	187,187,792

Hanoi, July 28th, 2023

Prepared by

(signed)

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Chief Accountant

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Nguyen Hai Hung

Deputy General Director

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Nguyen Tran Manh Trung