



An Binh Commercial Joint Stock Bank

CONSOLIDATED FINANCIAL STATEMENTS
QUARTER IV/2024

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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

For Quarter 4 as at 31 December 2024

Unit: VND million

No.	Items	Closing Balance	Opening Balance
A	ASSETS	176,741,649	162,099,173
I	Cash on hand	315,917	503,043
II	Balances with the State Bank of Vietnam	2,669,746	3,167,848
III	Deposits with and loans to other credit institutions	44,348,075	36,416,740
1	Deposits with other credit institutions	43,898,442	36,416,740
2	Loans to other credit institutions	449,633	-
3	Allowance for losses (*)	-	-
IV	Held-for-trading securities	118,272	871,942
1	Held-for-trading securities	118,272	871,942
2	Allowance for losses on held-for-trading securities (*)	-	-
V	Derivatives and other financial assets	-	-
VI	Loans and advances to customers	97,057,285	96,781,614
1	Loans and advances to customers	98,738,175	98,107,189
2	Allowance for loans and advances to customers (*)	(1,680,890)	(1,325,575)
VII	Purchased debts	6,193,062	957,762
1	Purchased debts	6,239,861	965,000
2	Allowance for purchased debts (*)	(46,799)	(7,238)
VIII	Investment securities	20,922,414	18,404,913
1	Available-for-sale securities	17,767,222	15,377,669
2	Held-to-maturity securities	4,173,443	3,275,068
3	Allowance for losses on investment securities (*)	(1,018,251)	(247,824)
IX	Long-term investments	58,791	58,791
1	Investments in subsidiaries	-	-
2	Joint venture capital contribution	-	-
3	Investments in associates	-	-
4	Other long-term investments	58,791	58,791
5	Allowance for diminution in the value of long-term investments (*)	-	-
X	Fixed assets	1,067,133	1,084,198
1	Tangible fixed assets	585,486	561,529
a	Cost	1,335,517	1,274,387
b	Accumulated depreciation (*)	(750,031)	(712,858)
2	Leased fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation (*)	-	-
3	Intangible fixed assets	481,647	522,669
a	Cost	869,013	869,407
b	Accumulated depreciation (*)	(387,366)	(346,738)
XI	Investment property	64,995	66,242
a	Cost	74,029	74,030
b	Accumulated depreciation (*)	(9,034)	(7,788)

No.	Items	Closing Balance	Opening Balance
XII	Other assets	3,925,959	3,786,080
1	Receivables	1,832,381	1,284,953
2	Accrued interest and fees receivable	999,098	1,455,147
3	Deferred corporate income tax assets	-	-
4	Other assets	1,348,050	1,284,089
	- In which: Goodwill	-	-
5	Allowance for losses on other assets (*)	(253,570)	(238,109)
	TOTAL ASSETS	176,741,649	162,099,173
B	LIABILITIES AND OWNER'S EQUITY		
I	Borrowings from the State Bank of Vietnam	3,732,769	-
1	Deposits and borrowings from the State Bank of Vietnam	3,732,769	-
2	Trading Government bonds with the State Treasury	-	-
II	Deposits and borrowings from other credit institutions	45,930,838	29,041,487
1	Deposits from other credit institutions	42,765,878	27,446,777
2	Borrowings from other credit institutions	3,164,960	1,594,710
III	Deposits from customers	90,719,121	100,034,291
IV	Derivatives and other financial liabilities	381,690	265,268
V	Grants, entrusted funds and loans exposed to risks	9,364	26,613
VI	Valuable papers issued	19,230,000	15,600,000
VII	Other liabilities	2,688,427	3,652,297
1	Accrued interest and fees payable	1,736,021	3,138,846
2	Deferred corporate income tax liabilities	-	-
3	Other liabilities	952,406	513,451
4	Allowance for other losses (Allowance for contingent liabilities)	-	-
	Total liabilities	162,692,209	148,619,956
VIII	Owners' equity	14,049,440	13,479,217
1	Capital	10,385,641	10,385,641
a	Charter capital	10,350,368	10,350,368
b	Construction investment fund, fixed asset purchases	994	994
c	Share premium	34,279	34,279
d	Treasury shares (*)	-	-
e	Preference shares	-	-
g	Other equity	-	-
2	Reserves	1,158,851	1,150,399
3	Foreign exchange differences	-	-
4	Asset revaluation differences	-	-
5	Retained earnings / Accumulated losses	2,504,948	1,943,177
6	Non controlling interest	-	-
	TOTAL LIABILITIES AND OWNERS' EQUITY	176,741,649	162,099,173

OFF-BALANCE SHEET ITEMS

No.	Items	Closing Balance	Opening Balance
1	Loan guarantees	-	-
2	Foreign exchange commitments	328,595,475	232,409,836
	<i>Commitments to buy foreign currencies</i>	<i>46,479,141</i>	<i>33,887,522</i>
	<i>Commitments to sell foreign currencies</i>	<i>46,528,277</i>	<i>33,973,525</i>
	<i>Commitments to swap currency transactions</i>	<i>235,588,057</i>	<i>164,548,789</i>
	<i>Commitments on future transactions</i>	-	-
3	Irrevocable loan commitments	3,497	21,737
4	Letters of credit	1,634,376	732,858
5	Other guarantees	6,590,915	5,243,658
6	Other commitments	1,014,680	-
7	Interest and fees receivable but not collected yet	1,262,266	1,018,755
8	Bad debts written off	7,625,711	8,099,504
9	Assets and other documents	8,012,338	6,828,673

Prepared by



Hà Chi Lê Hồng

Chief Accountant



Bùi Quốc Việt

Ho Chi Minh City, 21 January 2025

General Director



Phạm Duy Kiếu

CONSOLIDATED INCOME STATEMENT

For Quarter 4 ended 31 December 2024

Unit: VND million

No.	Items	Quarter 4		Accumulated	
		Current year	Previous year	Current year	Previous year
1	Interest and similar income	2,421,269	2,557,052	9,027,696	10,455,038
2	Interest and similar expenses	1,578,317	1,898,241	5,992,437	7,581,580
I	NET INTEREST AND SIMILAR INCOME	842,952	658,811	3,035,259	2,873,458
3	Fees and commission income	292,383	485,739	879,352	1,648,954
4	Fees and commission expenses	62,180	214,789	378,203	900,000
II	NET FEES AND COMMISSION INCOME	230,203	270,950	501,149	748,954
III	NET GAIN/ LOSS FROM TRADING OF FOREIGN CURRENCIES	(265,140)	(348,366)	245,756	228,453
IV	NET GAIN/ LOSS FROM TRADING OF HELD-FOR-TRADING SECURITIES	1,166	1,987	3,386	14,068
V	NET GAIN/ LOSS FROM SALE OF INVESTMENT SECURITIES	230,238	(32,813)	109,475	(16,984)
5	Other operating income	532,905	383,144	689,132	479,352
6	Other operating expenses	49,516	11,424	75,618	25,890
VI	NET GAIN/ LOSS FROM OTHER OPERATING ACTIVITIES	483,389	371,720	613,514	453,462
VII	GAIN FROM CAPITAL CONTRIBUTION, SHARE PURCHASES	3,507	-	11,296	24,195
VIII	OPERATING EXPENSES	749,069	607,852	2,338,384	2,252,357
IX	NET OPERATING PROFIT BEFORE ALLOWANCE EXPENSES FOR CREDIT LOSSES	777,246	314,437	2,181,451	2,073,249
X	ALLOWANCE EXPENSES FOR CREDIT LOSSES	221,285	438,616	1,386,791	1,489,205
XI	PROFIT BEFORE TAX	555,961	(124,179)	794,660	584,044
7	Corporate income tax expense – current	125,692	(13,215)	183,887	130,187
8	Corporate income tax expense – deferred	-	-	-	-
XII	CORPORATE INCOME TAX EXPENSE	125,692	(13,215)	183,887	130,187
XIII	PROFIT AFTER TAX	430,269	(110,964)	610,773	453,857

Ho Chi Minh City, 21 January 2025

Prepared by

Chief Accountant

General Director



Hà Thị Lệ Hồng

Bùi Quốc Việt

Phạm Duy Hiếu

CONSOLIDATED STATEMENT OF CASH FLOWS

Direct Method

For Quarter 4 ended 31 December 2024

Unit: VND million

No.	Items	Quarter 4/2024	Quarter 4/2023
	Cash flows from operating activities		
1	Interest and similar income received	9,453,795	10,050,022
2	Interest and similar expenses paid	(7,279,638)	(6,495,921)
3	Net fee and commission income received	501,149	748,954
4	Net receipts from trading securities, gold and foreign currencies	371,027	225,537
5	Other incomes	296,203	91,416
6	Collection of bad debts previously written-off	196,165	387,295
7	Salaries and operating expenses paid	(2,251,169)	(2,172,025)
8	Corporate income tax paid during the year	(105,913)	(151,369)
	Net cash flows from operating activities before changes in operating assets and liabilities	1,181,619	2,683,909
	Changes in operating assets		
9	(Increase)/Decrease in deposits with and loans to other credit institutions	(433,204)	67,154
10	(Increase)/Decrease in trading securities	(2,832,984)	(1,699,748)
11	(Increase)/Decrease in derivatives and other financial assets	-	440,445
12	(Increase)/Decrease in loans and advances to customers	(5,905,848)	(16,011,537)
13	Utilisation of allowance for credit losses	(52,812)	(599,842)
14	(Increase)/Decrease in other operating assets	(489,672)	1,187,772
	Changes in operating liabilities	-	
15	Increase/(Decrease) in borrowings from the State Bank of Vietnam	3,732,769	-
16	Increase/(Decrease) in deposits and borrowings from other credit institutions	16,889,350	6,860,205
17	Increase/(Decrease) in deposits from customers (including deposits from Vietnam State Treasury)	(9,315,170)	15,909,676
18	Increase/(Decrease) in valuable papers issued (excluding valuable papers issued which are included in financial activities)	3,630,000	7,900,000
19	Increase/(Decrease) in grants and entrusted funds received	(17,248)	(188,143)
20	Increase/(Decrease) in derivatives and other financial liabilities	116,421	265,268
21	Increase/(Decrease) in other operating liabilities	320,266	(280,108)
22	Utilisation of funds	-	-
1	Net cash flows from operating activities	6,823,487	16,535,051

No.	Items	Quarter 4/2024	Quarter 4/2023
	Cash flows from investing activities		
1	Payment for purchases of fixed assets	(163,215)	(139,315)
2	Proceeds from disposals of fixed assets	141,335	640
3	Payment for disposals of fixed assets	-	-
4	Purchase of investment properties	-	-
5	Proceeds from disposals of investment properties	-	-
6	Payment for disposals of investment properties	-	-
7	Payment for investment in other entities (Payment for purchase of subsidiaries, capital contribution in joint-ventures, associates and other long-term investments)	-	-
8	Proceeds from investments in other entities (Proceed from disposal of subsidiaries, capital contribution in joint-ventures, associates and other long-term investments)	-	58,511
9	Receipts of dividends from long-term investments	11,296	24,195
II	Net cash flows from investing activities	(10,584)	(55,969)
	Cash flows from financing activities		
1	Increase in equity from capital contribution and/or issuance of shares	-	-
2	Receipts from issuance of valuable papers	-	-
3	Payment for valuable papers settlement	-	-
4	Payment for dividends	-	-
5	Payment for purchase of treasury shares	-	-
6	Proceeds from sale of treasury shares	-	-
III	Net cash flows from financing activities	-	-
	Net cash flows during the period	6,812,903	16,479,082
	Cash and cash equivalents at the beginning of period	40,071,202	23,592,121
	Effect of exchange rate fluctuations	-	-
	Cash and cash equivalents at the end of period	46,884,105	40,071,203

Ho Chi Minh City, 21 January 2025

Prepared by



Hà Thị Lệ Hồng

Chief Accountant



Bùi Quốc Việt

General Director



Phạm Duy Hiếu

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Quarter 4/2024

1. Operating characteristics of the Bank

1. Establishment and Operation Banking License, its valid period:

An Binh Commercial Joint Stock Bank ("the Bank") is a commercial joint stock bank incorporated in the Socialist Republic of Vietnam..

The Bank was established under the Establishment and Banking Operation Licence No. 535/GP-UB issued by the People's Committee of Ho Chi Minh City on 13 May 1993, the Banking Operation Licence No. 0031/NH-GP issued by the State Bank of Vietnam (" the SBV") on 15 April 1993 which was replaced by License No. 120/GP-NHNN dated 12 December 2018 (updating and amending content of charter capital following Decision No.2137/QD-NHNN dated 16 October 2019 and amending content of the head office's address following Decision No.2575/QD-NHNN dated 13 December 2019 of the SBV). Decision No.672/QD-NHNN dated 12 April 2022 by the SBV amends the Bank's the content of the Establishment and Operation License. Decision No. 1360/QD-NHNN dated 13 July 2023 by the SBV amends the Bank's the content of the Establishment and Operation License.

The Business Registration Certificate No. 0301412222 was issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on 17 May 1993 and its amendments 29th was issued by the Department of Planning and Investment of Hanoi City on 28 June 2023.

2. Type of business structure: The Commercial Joint Stock Bank

3. Board of Directors:

Mr. Dao Manh Khang	Chairman
Mr. Vu Van Tien	Vice Chairman (*)
Mr. Nguyen Danh Luong	Member
Mr. John Chong Eng Chuan	Member
Mr. Foong Seong Yew	Member
Ms. Do Thi Nhung	Independent Member
Mr. Tran Ba Vinh	Independent Member (**)

(*) Mr. Vu Van Tien submitted his resignation on 15 January 2025 and is waiting for approval by the Annual General Meeting of Shareholders of 2025.

(**) Mr. Tran Ba Vinh submitted his resignation on 16 January 2025 and is waiting for approval by the Annual General Meeting of Shareholders of 2025.

4. Board of Supervision:

Ms. Nguyen Thi Hanh Tam	Chief Superviso
Ms. Pham Thi Hang	Full-time Member (Resigned on 05 April2024)
Ms. Nguyen Thi Thanh Thai	Part-time Member
Mr. Nguyen Hong Quang	Full-time Member (Appointed on 05 April 2024 for the term 2024-2027)

5. Board of Management and Chief Accountant:

Mr. Pham Duy Hieu	General Director (Appointed on 01 January 2025)
Mr. Nguyen Manh Quan	Deputy General Director (Resigned on 20 March 2024)
Ms. Nguyen Thi Huong	Deputy General Director

Mr. Do Lam Dien	Deputy General Director (Resigned on 31 January 2024)
Mr. Lai Tat Ha	Deputy General Director
Mr. Khuong Duc Tiep	Deputy General Director
Mr. Bui Quoc Viet	Chief Accountant

6. Registered Office:

The Bank's Head Office is located at 1st, 2nd, 3rd Floor, Geleximco Tower, 36 Hoang Cau Street, O Cho Dua Ward, Dong Da District, Ha Noi. The Bank's office is located at 18 Phan Dinh Giot, Ward 2, Tan Binh District, Ho Chi Minh City.

As at 31 December 2024, the Bank had one (1) Head Office, thirty-five (35) branches, one hundred and thirty (130) transaction offices located in cities and provinces throughout Vietnam. (As at 31 December 2023, the Bank had one (1) Head Office, thirty-five (35) branches, one hundred and thirty (130) transaction offices located in cities and provinces throughout Vietnam).

7. Subsidiaries and Affiliated Company:

ABBank Asset Management One Member Company Limited ("ABBA") was established in accordance with the Business and Operation License No. 01040009199, which was initially issued by Office of Business Registration No. 02 belonging to Department of Planning and Investment of Hanoi on 18 January 2010, and licenses of amending to raise the charter capital to 260,000 VND million and adjust its operation duration to the remaining period that the Bank is going to operate in Vietnam.

ABBA Security Company Limited (a subsidiary of the Bank was invested indirectly through ABBA) was founded in accordance with the Business License No. 0106112803, which was initially issued by Department of Planning and Investment of Hanoi on 27 February 2013, with the charter capital of 2,000 VND million and its operation duration is the remaining period that the Bank is going to operate in Vietnam.

8. Employees:

The Bank's total number of employees and its subsidiary as at 31 December 2024 was 4,357 employees (31 December 2023: 4,428 employees).

II. Annual accounting period and accounting currency

1. Annual accounting period (starts on 1 January and ends on 31 December).
2. Accounting currency: Vietnam Dong ("VND").

III. Applied accounting standards and system

- The Bank's consolidated financial statements are presented in Vietnam Dong million (rounded to the nearest million, "VND million"), which are prepared under the Vietnamese Accounting Systems applicable to Credit Institutions in accordance with the Decision No. 479/2004/QD-NHNN dated 29 April 2004, Circular No. 10/2014/TT-NHNN dated 20 March 2014 and Circular No. 22/2017/TT-NHNN dated 29 December 2017 amending, supplementing Decision No. 479/2004/QD-NHNN; Decision No. 16/2007/QD-NHNN dated 18 April 2007, Circular No. 49/2014/TT-NHNN on amendments and supplements to a number of articles in the financial reporting policies applicable to Credit Institutions issued together with Decision No. 16/2007/QD-NHNN dated 18 April 2007 and the accounting systems of Credit Institutions issued together with Decision No. 479/2004/QD-NHNN dated 29 April 2004 of the Governor of the SBV; Circular No. 27/2021/TT-NHNN amending chart of accounts of Credit Institutions enclosed with Decision No. 479/2004/QD-NHNN dated 29 April 2004 and regulations on financial statements of Credit Institutions enclosed with Decision No. 16/2007/QD-NHNN dated 18 April 2007 of the Governor

of the SBV.

- Vietnamese Accounting Standards System issued by the Ministry of Finance as per:
 - + Decision No. 149/2001/QĐ-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 1);
 - + Decision No. 165/2002/QĐ-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
 - + Decision No. 234/2003/QĐ-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
 - + Decision No. 12/2005/QĐ-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4);
 - + Decision No. 100/2005/QĐ-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5);
- Accounting regime and standards application: The Bank uses accounting software to record all the occurring economic transactions.
- The assessment criteria applied in making financial statements and important accounting evaluations: Making and presentation of financial statements comply with regulations in VAS 21_Presentation of Financial Statements, VAS 22 _ Disclosures in Financial Statements of Banks and Similar Financial Institutions.

IV. Accounting policies applied in credit institutions

1. Foreign currency transactions:

The Bank's transactions are accounted in original currencies. Monetary denominated in currencies other than VND are translated into VND at exchange rates on the accounting period ending date; non-monetary denominated in currencies other than VND are translated into VND at rates of exchange at the transaction dates.

Assets and liabilities balances in foreign currencies at the end of the month are translated into VND at the exchange rates of that day.

Foreign exchange differences arising from monthly translation are recognised in the foreign exchange differences in the Statement of Financial Position.

2. Regulations in preparing consolidated financial statements:

- Consolidated financial statements are the combined financial statements of the Bank and its subsidiaries as the quarterly reports and the annual statements as at 31 December. The financial statements' subsidiaries are prepared for the same reporting period as the Bank using consistent accounting policies.
- All intra-group transactions and balances, which include unrealized profits arising from internal transactions, are completely eliminated.
- The financial statements of the subsidiaries are combined to those of the Bank by full consolidation method from the day that control was obtained. Control is achieved when the Bank has rights, directly or indirectly, to govern the financial and operating policies of an enterprise so as to obtain benefits from its activities. The operation results of subsidiaries acquired or disposed of during the year are included in the Consolidated Income Statement from the effective date of acquisition or up to the effective date of disposal, as appropriate.

3. Derivatives and risk provision accounting:

Derivatives are recorded in the Statement of Financial Position with the value of the contract on the transaction date. Profit or loss from carrying out derivatives is recorded in the Income Statement. Unrealised profit or loss is recorded into the difference of derivatives revaluation term on Statement of Financial Position and is charged against the profit or loss account as at the year-end date.

4. Accounting for interest income, expense and discontinuation of accrued interest:

Recorded on the basis of cash basis and accrual basis. Discontinuation of accrued interest when the borrowing customers have overdue debts. Accrued overdue interest is moved out to the off-balance sheet items until collected.

5. Accounting for fees and commissions:

Commissions and fees are recorded under the cash basis of accounting.

6. Accounting for loans to customers and purchased debts:

6.1. Accounting for loans to customers:

- Regulations for loans recognition: presented at the outstanding principal balances on the reporting date.
- Regulations for debt classification and credit risk evaluation: Pursuant to Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV: Providing the classification of assets, risk provisioning levels and methods and use of provisions for handling risks in operations of credit institutions and foreign bank branches, this Circular shall enter in force as of 1 October 2021; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV: Providing the classification of assets in the operation of commercial banks, non-bank credit institutions and foreign bank branches, this Circular comes into force from 01 July 2024 replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.
- The fundamental for setting up an allowance for credit risk and writing off loans with no ability to collect: Pursuant Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.

6.2. Accounting for purchased debts:

- Regulations for purchased debts recognition: recognised at purchasing price on the contract.
- Regulations for debt classification and purchased debts risk evaluation: Pursuant to Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV: Providing the classification of assets, risk provisioning levels and methods and use of provisions for handling risks in operations of credit institutions and foreign bank branches; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV: Providing the classification of assets in the operation of commercial banks, non-bank credit institutions and foreign bank branches, replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.
- The fundamental for setting up an allowance for risks in debts purchasing: Pursuant Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.

7. Accounting for trading and investing securities transactions:

7.1. Regulations for classifying held-for-trading, available-for-sale and held-to-maturity securities:

- *Held-for-trading securities*: are debt, equity securities or other securities that are purchased by the Bank with the trading strategy of selling them within less than one year to enjoy the arbitrages.
- *Available-for-sale securities*: include debt and equity securities that are invested by the Bank with the long-term intent and being available for sale, they do not belong to the securities that are usually bought in or sold out; however, they are able to be sold out whenever considered to gain profit.
- *Held-to-maturity securities*: are debt securities that are purchased by the Bank with the investing intention to enjoy the interest and the Bank definitely assures the holding-to-maturity ability of this kind of securities. Held-to-maturity securities have a determined value and its specific maturity date. In case, the securities are sold out prior to maturity date, which is reclassified into a held-for-trading or available-for-sale securities instead.

7.2. Trading securities transaction:

- Regulations for recording the value of held-for-trading securities: initially recorded at its original purchase cost.
- Regulations and methods for evaluating and setting up allowance for losses on held-for-trading securities: Circular No. 48/2019/TT-BTC dated August 08, 2019 of the Ministry of Finance on instructions on the appropriating and handling of provisions of devaluation of stocks, losses of investments, bad debts and warranty on products, goods, services, construction works at enterprises. This Circular takes effect on 10 October 2019 and applied to the 2019 fiscal year; Circular 228/2009/TT-BTC dated on 7 December 2009, Circular 34/2011/TT-BTC and Circular 89/2013/TT-BTC shall be annulled.

7.3. Investment securities transaction:

- Regulations for recording the value of investment securities (available-for-sale securities and held-to-maturity securities): initially recognized at its par value; the difference between cost which includes transaction cost directly attributable to the acquisition, and par value is recorded into discount account or premium account and charged into the profit or loss account during the remaining of its maturity.
- Regulations and methods for evaluating and setting up allowance for losses on investment securities: Circular No. 48/2019/TT-BTC dated August 08, 2019 of the Ministry of Finance on instructions on the appropriating and handling of provisions of devaluation of stocks, losses of investments, bad debts and warranty on products, goods, services, construction works at enterprises. This Circular takes effect on 10 October 2019 and applied to the 2019 fiscal year; Circular 228/2009/TT-BTC dated on 7 December 2009, Circular 34/2011/TT-BTC and Circular 89/2013/TT-BTC shall be annulled.

* Special bonds issued by Vietnam Asset Management Company ("VAMC") are valuable papers issued by VAMC to purchase the Bank's bad debts. Regulations for purchase, sale and settlement of bad debts of VAMC pursuant to the Circular No. 19/2013/TT-NHNN ("Circular 19") dated 6 September 2013 and the Circular No. 14/2015/TT-NHNN dated 28 August 2015 ("Circular 14") issued by the SBV amending and supplementing certain articles of Circular 19. The Bank accounts for bad debts sold in exchange for special bonds issued by VAMC in accordance with the guidance of Official Letter No. 8499/NHNN-TCKT ("Official Letter 8499") dated 14 November 2013 issued by the SBV and Official Letter No. 925/NHNN-TCKT ("Official Letter 925") dated 19 February 2014 issued by the SBV.

8. Accounting for intangible fixed assets:

- Regulations for recording intangible fixed assets: Pursuant to the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.
- Depreciation method and depreciation period of intangible fixed assets: Straight-line basis in accordance with the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.

9. Accounting for goodwill:

- Regulations for recording goodwill.
- Method and time allocation for goodwill.

10. Accounting for tangible fixed assets:

- Regulations for recording tangible fixed assets: Pursuant to the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.
- Depreciation method, useful life, depreciation rate of tangible fixed assets: Straight-line basis in accordance with the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.

11. Accounting for lease transaction:

- Regulations for recording assets in transactions as follows:
 - + Operating leases: Payments made under operating lease contracts are recognized in the Income Statement for the period on a straight-line basis over the terms of the lease contracts.
 - + Financial leases: Asset leases will be classified as financial leases if the contents of the asset lease contracts include the transfer of most of risks and benefits associated with the assets' ownership from the lessors to the lessees.
- Method for financial leased asset depreciation and operating leased payment allocation: Rental expenses arising from operating leases are recognized on a straight-line basis over the term of the lease contract.

12. Investment property (in consolidated financial statements):

Investment property is property being land-use rights or a building-or part of a building-or both, infrastructure held by the Bank as the owner or as the lessee under a finance lease for the term of 50 years to earn rentals or for capital appreciation or both, and its carrying value is determined at its historical cost after deducting its accumulated depreciation. The cost of a purchased investment property comprises its purchase price and any directly attributable expenditure, such as professional fees for legal services, stamp duties and other transaction cost. The cost of a self-constructed investment property is its cost at the date when the construction is complete and any directly-attributable-to-investment-property expenditures.

13. Cash and cash equivalents:

Cash on hand, balances with the SBV, treasury bills and other short-term valuable papers having enough conditions for rediscounting at the SBV, securities with terms to maturity within no more than three months from trade dates, deposits with and loans to other credit institutions with no term or terms to maturity of not more than three months from the date of making deposits.

14. Provisions, contingent liabilities and unidentified assets:

In accordance with VAS 18 on provisions, contingent assets and liabilities pursuant to the Decision No. 100/QĐ-BTC dated 28 December 2005.

15. Accounting for employees' duties:

Under the Vietnam Labor Law.

16. Regulations and methods for recording corporate income tax and corporate income tax expense:

- Current corporate income tax and deferred corporate income tax
 - + Current corporate income tax is recorded at the expected value refunded from (payable to) the tax authorities, utilizing the tax rates and tax laws that have been effective until the end of accounting period.
 - + Deferred corporate income tax is a liability recorded as a result of the temporary difference between the book value and the tax base of an asset or liability for the purpose of financial reporting.
- Current income tax expense and deferred income tax expense: Recording on the amount of tax paid to the taxation authority till the reporting date.

17. Accounting for loan capital, debt securities issuance and equity instrument:

Regulations for recognizing interest expense: loan capital; bill, bond issued; preferred share; repurchase of valuable papers issued by the Bank: in accordance with accrued and cash basis.

18. Owner's equity:

- Ordinary Shares.
- Share premium: In receipt of equity from shareholders, the difference between issue price and par value is credited to the account of share premium in equity.

- Setting up and using funds from profit after tax pursuant to the law.

19. Entrusted risk activities:

Grants, entrusted funds in VND from local organizations that are received from Joint Stock Commercial Bank for Investment and Development of Vietnam – Transaction Center III used for loaning to small erts and the last borrower meets the regulations in Policy’s RDFII. SMEFP3 Project is received entrusted fund from the SBV for lending small and medium enterprises that satisfy the requirements under the regulations of the project.

20. Previous period accounting balance adjustments: Not having any adjustments in previous period balance.

V. Supplement information for items presented in the Statement of Financial Position: (Unit: VND million)

1. Held-for-trading securities	<u>Closing Balance</u>	<u>Opening Balance</u>
1.1. Debt securities	118,272	871,942
- Government or local authority securities	-	782,693
- Securities issued by other domestic credit institutions	-	-
- Securities issued by domestic financial institutions	118,272	89,249
- Foreign debt securities	-	-
1.2. Equity securities	-	-
- Equity securities issued by other credit institutions	-	-
- Equity securities issued by domestic financial institutions	-	-
- Foreign equity securities	-	-
1.3. Other held-for-trading securities	-	-
1.4. Allowance for losses on held-for-trading securities	-	-
Total	118,272	871,942

2. Derivatives and other financial assets: (Unit: VND million)

	Total contract value (at foreign exchange rate at the contract effective date)	Total carrying value (at foreign exchange rate on the reporting date)	
		Assets	Liabilities
<u>At the end of the period</u>			
1. Currency derivatives			
- Currency forward contracts	44,784,400	-	48,929
- Currency swap contracts	109,135,321	-	332,761
- Currency option purchase			
+ Call option purchase			
+ Put option purchase			
- Currency option sale			
+ Call option sale			
+ Put option sale			
- Currency future contracts			
2. Other derivative instruments			
<u>At the beginning of the period</u>			
1. Currency derivatives			
- Currency forward contract	29,048,729	-	86,876
- Currency swap contracts	81,748,339	-	178,392
- Currency option purchase			
+ Call option purchase			
+ Put option purchase			
- Currency option sale			
+ Call option sale			
+ Put option sale			
- Currency future contracts			
2. Other derivative instruments			

3. Loans and advances to customers	<u>Closing Balance</u>	<u>Opening Balance</u>
Loans to domestic economic entities and individuals	97,314,989	96,360,678
Discounted transferrable instruments and valuable papers	1,362,022	1,659,396
Finance leasing	-	-
Payments on behalf of customers	44,130	44,310
Loans funded by grants and entrusted funds received	16,729	42,696
Loans to foreign economic entities and individuals	305	109
Loans to under the Government's agreement	-	-
Frozen loans and loans for pending settlement	-	-
Total	98,738,175	98,107,189

- Loan portfolio by debt groups	<u>Closing Balance</u>	<u>Opening Balance</u>
Current debts	93,607,645	93,640,274
Special mention debts	1,439,319	1,609,750
Sub-standard debts	630,133	732,173
Doubtful debts	954,041	1,089,785
Loss debts	2,107,037	1,035,207
Total	98,738,175	98,107,189

(*)The Bank's NPL ratio as at 31 December 2024 is 2.48% according to the guidance of the SBV in Circular No. 31/2024/TT-NHNN dated 30 June 2024.

- Loan portfolio by terms:	<u>Closing Balance</u>	<u>Opening Balance</u>
Short-term loans	58,571,029	56,970,020
Medium-term loans	19,110,583	17,905,207
Long-term loans	21,056,563	23,231,962
Total	98,738,175	98,107,189

4. The fluctuation (increase/decrease) of Allowance for loans and advances to customers:

<u>This period</u>	<u>Specific allowance</u>	<u>General allowance</u>
Opening Balance	597,535	728,040
Allowance made during the period/ (The allowance reversed during the period)	429,603	(3,306)
Allowance used during the period	(70,982)	-
Closing Balance	956,156	724,734

<u>Previous period</u>	<u>Specific allowance</u>	<u>General allowance</u>
Opening Balance	421,986	604,547
Allowance made during the period/ (The allowance reversed during the period)	775,391	123,493
Allowance used during the period	(599,842)	-
Closing Balance	597,535	728,040

5. Investment securities

5.1. Available-for-sale investment securities

	<u>Closing Balance</u>	<u>Opening Balance</u>
a. Debt securities	17,764,822	15,375,269
b. Equity securities	2,400	2,400
c. Allowance for losses on available-for-sale investment securities	(40,007)	(25,766)
Total	17,727,216	15,351,903

5.2. Held-to-maturity investment securities

	<u>Closing Balance</u>	<u>Opening Balance</u>
a. Cost		3,275,068
b. Allowance for losses on held-to-maturity investment securities		(222,058)
Total		3,053,010

6. Capital contributions, long-term investments:

- Analysis of investment value by types of investment:	<u>Closing Balance</u>	<u>Opening Balance</u>
Investment in subsidiaries (*)	-	-
Investments in joint venture company	-	-
Investments in associates	-	-
Other long-term investments	58,791	58,791
Allowance for diminution in the value of long-term investments	-	-
Total	58,791	58,791

(*) This value is 0 when illustrated on the consolidated financial statements

7. Borrowings from Government and the SBV

	<u>Closing Balance</u>	<u>Opening Balance</u>
7.1. Borrowing from the SBV	3,732,769	-
7.2. Deposits from Vietnam State Treasury	-	-
7.3. Selling and buying Government Bonds with the State Treasury	-	-
7.4. Others	-	-
Total	3,732,769	-

8. Deposits and borrowings from other credit institutions

8.1. Deposits from other credit institutions

	<u>Closing Balance</u>	<u>Opening Balance</u>
a. Demand deposits	5,685	39,477
- In VND	5,134	38,950
- In foreign currencies	551	527
b. Term deposits	42,760,193	27,407,300
- In VND	33,328,893	21,854,050
- In foreign currencies	9,431,300	5,553,250
Total	42,765,878	27,446,777

8.2. Borrowings from other credit institutions

- In VND	3,006,911	1,453,820
- In foreign currencies	158,049	140,890
Total	3,164,960	1,594,710
Total deposits and borrowings from other credit institutions	45,930,838	29,041,487

9. Deposits from customers

Presented by types of deposits:

	<u>Closing Balance</u>	<u>Opening Balance</u>
Demand deposits	10,996,000	11,237,895
- Demand deposits in VND	10,118,637	10,532,553
- Demand deposits in foreign currencies	877,363	705,342
Term deposits	79,293,873	88,433,155
- Term deposits in VND	79,147,029	88,259,598
- Term deposits in foreign currencies	146,845	173,557
Specialised capital deposits	12,733	11,845
Marginal deposits	416,515	351,396
Total	90,719,121	100,034,291

10. Ordinary valuable papers issued (excluding complex financial instruments)

	<u>Closing Balance</u>	<u>Opening Balance</u>
Bonds		
- Par value	5,400,000	10,200,000
+ Less than 12 months	-	-
+ From 12 months to 5 years	5,000,000	9,800,000
+ More than 5 years	400,000	400,000
Promissory notes		
- Par value	-	-
+ Less than 12 months	-	-

+ From 12 months to 5 years	-	-
+ More than 5 years	-	-
Certificates of deposit		
- <i>Par value</i>	13,830,000	5,400,000
+ Less than 12 months	1,180,000	-
+ From 12 months to 5 years	12,650,000	5,400,000
+ More than 5 years	-	-
Total	19,230,000	15,600,000

11. Other liabilities	<u>Closing Balance</u>	<u>Opening Balance</u>
Internal payables	63,564	62,412
External payables	2,584,933	3,570,084
Other allowances:	-	-
- Allowance for commitments	-	-
- Allowance for payment services	-	-
- Allowance for other risks (allowance for operating risk,... excluding other allowances for	-	-
Bonus and welfare funds	39,929	19,806
Total	2,688,426	3,652,303

12. Obligations to the State Treasury: (Unit: VND million)

Items	Balance	Movements during the period		Balance
	Opening	Incurred	Paid /Net-off	Closing
1. Value added tax	(2,042)	81,686	74,781	4,863
2. Special consumption tax				
3. Corporate income tax	(10,437)	183,887	105,913	67,537
4. Import and export tax				
5. Tax on use of State Treasury				
6. Natural resource tax				
7. Other taxes	7,214	95,343	93,978	8,579
Total	(5,265)	360,916	274,672	80,979

13. Owner's equity:

13.1 The movement in Owner's equity: (Unit: VND million)

	Charter capital	Share Premium	Reserves	Difference in assets revaluating	Difference in foreign exchange rate	Investment and improvement fund	Financial reserve	Charter capital supplementation reserve	Other reserves	Retained earnings/ Accumulated losses	Non controlling interest	Other owner's equity	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Opening Balance	10,350,368	34,279	-	-	-	41,591	899,235	190,013	19,560	1,943,170	-	994	13,479,210
The increases during the period													
- The increase in equity													
- Net profit for the period										610,772			610,772
- The moving from reserves to equity													
- Other increases													
The decreases during the period													
- The utilisation													
- Appropriation to bonus and welfare funds						5,538		2,915		(48,994)			(40,541)
- Dividend distributions													
- Other decreases													-
Closing balance	10,350,368	34,279	-	-	-	61,460	899,235	192,333	5,826	2,504,948	-	994	14,049,440

13.2. Notes to complex financial instruments: (Unit: VND million)

	<u>Closing balance</u>	<u>Opening balance</u>
Convertible bonds		
- Total value	-	-

13.3. Shares:

	<u>Closing balance</u>	<u>Opening balance</u>
Number of registered shares for issuing	1,035,036,762	1,035,036,762
Number of shares sold to the public	1,035,036,762	1,035,036,762
+ <i>Ordinary shares</i>	1,035,036,762	1,035,036,762
Number of shares repurchased	-	-
+ <i>Ordinary shares</i>	-	-
Number of outstanding shares	1,035,036,762	1,035,036,762
+ <i>Ordinary shares</i>	1,035,036,762	1,035,036,762
Par-value of outstanding shares (VND)	10,000	10,000

VI. Supplement information for items presented in the Income Statement: (Unit: VND million)

14. Interest and similar income	<u>This period</u>	<u>Previous period</u>
Interest income from deposits	1,169,112	991,758
Interest income from loans to customers	7,009,031	8,394,444
Interest income from trading, investing in debt securities:	548,256	774,211
- <i>Interest income from trading securities</i>	-	-
- <i>Interest income from investment securities</i>	548,256	774,211
Income from guarantee services	137,408	155,113
Interest income on financing lease	-	-
Interest income from debts trading	116,504	126,802
Other income from credit activities	47,386	12,710
Total	9,027,696	10,455,038

15. Interest and similar expenses:	<u>This period</u>	<u>Previous period</u>
Interest expense on deposits	4,941,857	6,729,205
Interest expense on borrowings	88,071	227,847
Interest expense on valuable papers	962,346	618,468
Interest expense on financing lease	-	-
Other credit operating expenses	163	6,060
Total	5,992,437	7,581,580
Net interest and similar income	3,035,259	2,873,458
16. Net gain/ loss from trading of held-for-trading securities:	<u>This period</u>	<u>Previous period</u>
Gains from held-for-trading securities	6,408	17,096
Losses from held-for-trading securities	3,022	3,028
Allowance (expense)/ reversal on losses on held-for-trading securities	-	-
Net gain/ (loss) from trading of held-for-trading securities	3,386	14,069
17. Net gain/ loss from sale of investment securities:	<u>This period</u>	<u>Previous period</u>
Gains from sales of investment securities	290,920	225,894
Losses from sales of investment securities	51,360	90,819
Allowance (expense)/ reversal on losses on investment securities	(130,085)	(152,059)
Net gain/ (loss) from sale of investment securities	109,475	(16,984)
18. Gain from capital contribution, share purchases	<u>This period</u>	<u>Previous period</u>
Dividend income received from capital contribution, investment in share purchases	11,296	24,195
- From trading equity securities (recorded on Account 14)	-	-
- From investment equity securities (recorded on Account 15)	-	-
- From capital contributions, long-term investments (recorded on Account 34)	11,296	24,195
Other incomes	-	-
Total	11,296	24,195

19. Operating expenses:	<u>This period</u>	<u>Previous period</u>
19.1. Taxes, fees	2,096	5,677
19.2. Personnel expenses:	1,215,138	1,246,455
<i>In which: - Salary and allowances</i>	<i>1,080,029</i>	<i>1,107,748</i>
- Salary related contribution	86,139	89,525
- Benefits expenses	14,983	13,354
- Other allowances	33,987	35,828
19.3. Asset expenditure:	598,630	573,176
- <i>In which: depreciation of fixed assets</i>	<i>106,383</i>	<i>95,228</i>
19.4. Administration expenses:	408,560	313,770
<i>In which: - Travelling expenses</i>	<i>14,541</i>	<i>12,608</i>
- Credit institution's union expenses	420	1,345
19.5. Insurance for customers' deposits	94,408	85,961
19.6. Allowance (exclusive of on and off-balance sheet allowance on credit losses; allowance for loss on securities)	19,553	27,319
19.7. Other operating expenses	-	-
Total	2,338,384	2,252,357

VII. Other informations:

22. Concentration of assets, liabilities and off-balance sheet commitments by geographical area

Unit: VND million

	Total balances for loan	Total deposits	Credit commitments	Financial derivatives	Trading and investment in securities
Domestic	104,977,733	152,458,552	8,225,291	153,919,721	22,058,937
Overseas	449,938	256,447	-	-	-

24. Market risk

24.1 Interest rate risk (Unit: VND million)

Items	Overdue	Risk-free interest rate revaluation	Interest rate revaluated during the period						Total
			Less than 1 month	From 1 – 3 months	From 3 - 6 months	From 6 - 12 months	From 1 - 5 years	Over 5 years	
Assets									
Cash on hand	-	315,917	-	-	-	-	-	-	315,917
Balances with the State Bank of Vietnam	-	-	2,669,746	-	-	-	-	-	2,669,746
Deposits with and loans to other credit institutions (*)	-	-	40,023,275	4,324,800	-	-	-	-	44,348,075
Held-for-trading securities (*)	-	118,272	-	-	-	-	-	-	118,272
Derivatives and other financial assets (*)	-	-	-	-	-	-	-	-	-
Loans and advances to customers (*)	5,130,531	-	12,749,930	87,097,576	-	-	-	-	104,978,037
Investment securities (*)	150,000	4,025,843	-	-	-	1,439,991	6,859,841	9,464,991	21,940,666
Capital contributions, long-term investments (*)	-	58,791	-	-	-	-	-	-	58,791
Fixed assets and investment property	-	1,132,127	-	-	-	-	-	-	1,132,127
Other assets (*)	-	3,879,526	-	100,000	200,000	-	-	-	4,179,526
Total assets (1)	5,280,531	9,530,476	55,442,951	91,522,376	200,000	1,439,991	6,859,841	9,464,991	179,741,157
Liabilities									
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	42,661,840	6,589,075	317,900	25,134	69,658	-	49,663,607
Deposits from customers	-	-	22,094,084	24,785,398	25,539,811	15,894,045	2,391,137	14,645	90,719,120
Derivatives and other financial liabilities	-	381,690	-	-	-	-	-	-	381,690
Grants, entrusted funds and loans exposed to risks	-	-	52	222	-	2,951	6,139	-	9,364
Valuable papers issued	-	-	-	120,000	4,610,000	9,100,000	5,400,000	-	19,230,000
Other liabilities	-	2,688,426	-	-	-	-	-	-	2,688,426
Total liabilities (2)	-	3,070,116	64,755,976	31,494,695	30,467,711	25,022,130	7,866,934	14,645	162,692,207
Interest sensitivity gap of balance sheet items (1) - (2)	5,280,531	6,460,360	(9,313,025)	60,027,681	(30,267,711)	(23,582,139)	(1,007,093)	9,450,346	17,048,950
Off-balance-sheet commitments affecting to interest sensitivity gap of assets and liabilities (net)	-	-	-	-	659,472	-	-	-	659,472
Total interest sensitivity gap	5,280,531	6,460,360	(9,313,025)	60,027,681	(30,927,183)	(23,582,139)	(1,007,093)	9,450,346	16,389,478

24.2 Liquidity risk (Unit: VND million)

Items	Overdue		Current					Total
	Over 3 months	Up to 3 months	Up to 1 month	From over 1 to 3 months	From over 3 to 12 months	From over 1 to 5 years	Over 5 years	
Assets								
Cash on hand	-	-	315,917	-	-	-	-	315,917
Balances with the State Bank of Vietnam	-	-	2,669,746	-	-	-	-	2,669,746
Deposits with and loans to other credit institutions	-	-	40,023,275	4,324,800	-	-	-	44,348,075
Held-for-trading securities	-	-	118,272	-	-	-	-	118,272
Derivatives and other financial assets	-	-	57,662	-	-	-	-	57,662
Loans and advances to customers	3,691,212	1,439,319	5,837,843	16,621,120	38,645,929	20,133,321	18,609,293	104,978,037
Investment securities	150,000	-	-	-	1,439,991	10,883,284	9,467,391	21,940,666
Capital contributions, long-term investments	-	-	-	-	-	-	58,791	58,791
Fixed assets and investment properties	-	-	-	210	4,007	136,038	991,872	1,132,127
Other assets	293,026	-	1,459,195	408,957	1,067,681	950,668	-	4,179,527
Total assets	4,134,238	1,439,319	50,481,910	21,355,087	41,157,608	32,103,311	29,127,347	179,798,820
Liabilities	-	-	-	-	-	-	-	-
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	42,661,840	6,589,075	343,034	69,658	-	49,663,607
Deposits from customers	-	-	22,094,084	24,785,398	41,433,856	2,391,137	14,645	90,719,120
Derivatives and other financial liabilities	-	-	-	278,139	161,213	-	-	439,352
Grants, entrusted funds and loans exposed to risks	-	-	52	222	2,951	6,139	-	9,364
Valuable papers issued	-	-	-	120,000	13,710,000	5,400,000	-	19,230,000
Other liabilities	-	-	2,688,426	-	-	-	-	2,688,426
Total liabilities	-	-	67,444,402	31,772,834	55,651,054	7,866,934	14,645	162,749,869
Net liquidity gap	4,134,238	1,439,319	(16,962,492)	(10,417,747)	(14,493,446)	24,236,377	29,112,702	17,048,951

24.3 Currency risk (Unit: VND million)

Assets and liabilities categorised by currencies that are translated into VND as at 31 December 2024 as follows:

Items	EUR	USD	Other currencies	Total
Assets				
Cash on hand	398	7,104	439	7,941
Balances with the State Bank of Vietnam	74	83,477	-	83,551
Deposits with and loans to other credit institutions	29,355	9,840,236	35,939	9,905,530
Held-for-trading securities	-	-	-	-
Derivatives and other financial assets	-	-	-	-
Loans and advances to customers	320,366	1,686,525	-	2,006,891
Investment securities	-	-	-	-
Capital contributions, long-term investments	-	-	-	-
Fixed assets and investment property	-	-	-	-
Other assets	364	111,355	-	111,719
Total assets	350,557	11,728,697	36,378	12,115,632
Liabilities and equity				
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	50	9,589,829	21	9,589,900
Deposits from customers	15,552	982,190	26,633	1,024,375
Derivatives and other financial liabilities	332,225	6,046	-	338,271
Grants, entrusted funds and loans exposed to risks	-	-	-	-
Valuable papers issued	-	-	-	-
Other liabilities	142	47,204	917	48,263
Equity and reserves	-	-	-	-
Total liabilities and owner's equity	347,969	10,625,269	27,571	11,000,809
FX position on-balance sheet	2,588	1,103,428	8,807	1,114,823
FX position off-balance sheet	-	707,064	1,558	708,622
Total FX position on and off-balance sheet	2,588	1,810,492	10,365	1,823,445

Ho Chi Minh City, 21 January 2025

Prepared by



Hà Thị Lệ Hồng

Chief Accountant



Bùi Quốc Việt

General Director



Phạm Duy Kiển