



**An Binh Commercial Joint Stock Bank**

**SEPARATE FINANCIAL STATEMENTS**

**QUARTER I/2025**

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## SEPARATE STATEMENT OF FINANCIAL POSITION

For Quarter 1 as at 31 March 2025

Unit: VND million

No.	Items	Closing Balance	Opening Balance
<b>A</b>	<b>ASSETS</b>	<b>183,659,449</b>	<b>176,619,414</b>
<b>I</b>	<b>Cash on hand</b>	<b>353,621</b>	<b>315,917</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam</b>	<b>3,966,856</b>	<b>2,669,746</b>
<b>III</b>	<b>Deposits with and loans to other credit institutions</b>	<b>48,610,323</b>	<b>44,326,927</b>
1	Deposits with other credit institutions	48,610,323	43,877,294
2	Loans to other credit institutions	-	449,633
3	Allowance for losses (*)	-	-
<b>IV</b>	<b>Held-for-trading securities</b>	<b>-</b>	<b>-</b>
1	Held-for-trading securities	-	-
2	Allowance for losses on held-for-trading securities (*)	-	-
<b>V</b>	<b>Derivatives and other financial assets</b>	<b>-</b>	<b>-</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>96,332,824</b>	<b>97,032,286</b>
1	Loans and advances to customers	98,044,744	98,738,176
2	Allowance for loans and advances to customers (*)	(1,711,920)	(1,705,890)
<b>VII</b>	<b>Purchased debts</b>	<b>2,289,821</b>	<b>6,193,062</b>
1	Purchased debts	2,307,124	6,239,861
2	Allowance for purchased debts (*)	(17,303)	(46,799)
<b>VIII</b>	<b>Investment securities</b>	<b>26,755,489</b>	<b>20,922,414</b>
1	Available-for-sale securities	23,860,366	17,767,222
2	Held-to-maturity securities	4,045,533	4,173,443
3	Allowance for losses on investment securities (*)	(1,150,410)	(1,018,251)
<b>IX</b>	<b>Long-term investments</b>	<b>318,791</b>	<b>318,791</b>
1	Investments in subsidiaries	260,000	260,000
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 (*)	-	-
<b>X</b>	<b>Fixed assets</b>	<b>1,046,339</b>	<b>1,067,014</b>
1	Tangible fixed assets	574,977	585,367
a	Cost	1,340,776	1,334,260
b	Accumulated depreciation (*)	(765,799)	(748,893)
2	Leased fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation (*)	-	-
3	Intangible fixed assets	471,362	481,647
a	Cost	869,013	869,013
b	Accumulated depreciation (*)	(397,651)	(387,366)
<b>XI</b>	<b>Investment property</b>	<b>-</b>	<b>-</b>
a	Cost	-	-
b	Accumulated depreciation (*)	-	-

No.	Items	Closing Balance	Opening Balance
<b>XII</b>	<b>Other assets</b>	<b>3,985,385</b>	<b>3,773,257</b>
1	Receivables	1,570,210	1,926,384
2	Accrued interest and fees receivable	1,592,636	994,079
3	Deferred corporate income tax assets	11,058	11,058
4	Other assets	1,016,381	1,046,661
	- In which: Goodwill	-	-
5	Allowance for losses on other assets (*)	(204,900)	(204,925)
	<b>TOTAL ASSETS</b>	<b>183,659,449</b>	<b>176,619,414</b>
<b>B</b>	<b>LIABILITIES AND OWNER'S EQUITY</b>		
<b>I</b>	<b>Borrowings from the State Bank of Vietnam</b>	<b>2,463,983</b>	<b>3,732,769</b>
1	Deposits and borrowings from the State Bank of Vietnam	2,463,983	3,732,769
2	Trading Government bonds with the State Treasury	-	-
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>51,478,813</b>	<b>45,930,839</b>
1	Deposits from other credit institutions	47,360,622	42,765,878
2	Borrowings from other credit institutions	4,118,191	3,164,961
<b>III</b>	<b>Deposits from customers</b>	<b>89,756,791</b>	<b>90,729,587</b>
<b>IV</b>	<b>Derivatives and other financial liabilities</b>	<b>278,201</b>	<b>381,690</b>
<b>V</b>	<b>Grants, entrusted funds and loans exposed to risks</b>	<b>7,401</b>	<b>9,364</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>22,310,000</b>	<b>19,230,000</b>
<b>VII</b>	<b>Other liabilities</b>	<b>3,101,888</b>	<b>2,668,329</b>
1	Accrued interest and fees payable	2,248,672	1,736,023
2	Deferred corporate income tax liabilities	-	-
3	Other liabilities	853,216	932,306
4	Allowance for other losses (Allowance for contingent liabilities)	-	-
	<b>Total liabilities</b>	<b>169,397,077</b>	<b>162,682,578</b>
<b>VIII</b>	<b>Owners' equity</b>	<b>14,262,372</b>	<b>13,936,836</b>
1	Capital	10,384,647	10,384,647
a	Charter capital	10,350,368	10,350,368
b	Construction investment fund, fixed asset purchases	-	-
c	Share premium	34,279	34,279
d	Treasury shares (*)	-	-
e	Preference shares	-	-
g	Other equity	-	-
2	Reserves	1,209,735	1,209,735
3	Foreign exchange differences	-	-
4	Asset revaluation differences	-	-
5	Retained earnings / Accumulated losses	2,667,990	2,342,454
6	Non controlling interest	-	-
	<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>183,659,449</b>	<b>176,619,414</b>

OFF-BALANCE SHEET ITEMS

No.	Items	Closing Balance	Opening Balance
1	Loan guarantees	-	-
2	Foreign exchange commitments	401,957,206	328,595,475
	Commitments to buy foreign currencies	80,198,214	46,479,141
	Commitments to sell foreign currencies	80,197,559	46,528,277
	Commitments to swap currency transactions	241,561,433	235,588,057
	Commitments on future transactions	-	-
3	Irrevocable loan commitments	1,366	3,497
4	Letters of credit	1,042,390	1,634,376
5	Other guarantees	6,158,696	6,590,915
6	Other commitments	252,570	1,014,680
7	Interest and fees receivable but not collected yet	1,247,144	1,262,266
8	Bad debts written off	7,809,256	7,625,711
9	Assets and other documents	8,439,341	8,012,338

Prepared by



Phan Nguyễn Minh Cẩm

Chief Accountant



Bùi Quốc Việt

Ho Chi Minh City, 11 April 2025

General Director



Phạm Duy Hiếu

## SEPARATE INCOME STATEMENT

For Quarter 1 ended 31 March 2025

Unit: VND million

No.	Items	Quarter 1		Accumulated	
		Current year	Previous year	Current year	Previous year
1	Interest and similar income	2,642,457	2,208,539	2,642,457	2,208,539
2	Interest and similar expenses	1,819,575	1,553,660	1,819,575	1,553,660
<b>I</b>	<b>NET INTEREST AND SIMILAR INCOME</b>	<b>822,882</b>	<b>654,879</b>	<b>822,882</b>	<b>654,879</b>
3	Fees and commission income	212,772	257,232	212,772	257,232
4	Fees and commission expenses	43,490	147,254	43,490	147,254
<b>II</b>	<b>NET FEES AND COMMISSION INCOME</b>	<b>169,282</b>	<b>109,978</b>	<b>169,282</b>	<b>109,978</b>
<b>III</b>	<b>NET GAIN/ LOSS FROM TRADING OF FOREIGN CURRENCIES</b>	<b>145,143</b>	<b>116,894</b>	<b>145,143</b>	<b>116,894</b>
<b>IV</b>	<b>NET GAIN/ LOSS FROM TRADING OF HELD-FOR-TRADING SECURITIES</b>	<b>(350)</b>	<b>(75)</b>	<b>(350)</b>	<b>(75)</b>
<b>V</b>	<b>NET GAIN/ LOSS FROM SALE OF INVESTMENT SECURITIES</b>	<b>(5,245)</b>	<b>(45,579)</b>	<b>(5,245)</b>	<b>(45,579)</b>
5	Other operating income	236,606	42,587	236,606	42,587
6	Other operating expenses	64,556	5,833	64,556	5,833
<b>VI</b>	<b>NET GAIN/ LOSS FROM OTHER OPERATING ACTIVITIES</b>	<b>172,050</b>	<b>36,754</b>	<b>172,050</b>	<b>36,754</b>
<b>VII</b>	<b>GAIN FROM CAPITAL CONTRIBUTION, SHARE PURCHASES</b>	<b>-</b>	<b>861</b>	<b>-</b>	<b>861</b>
<b>VIII</b>	<b>OPERATING EXPENSES</b>	<b>556,717</b>	<b>518,470</b>	<b>556,717</b>	<b>518,470</b>
<b>IX</b>	<b>NET OPERATING PROFIT BEFORE ALLOWANCE EXPENSES FOR CREDIT LOSSES</b>	<b>747,045</b>	<b>355,242</b>	<b>747,045</b>	<b>355,242</b>
<b>X</b>	<b>ALLOWANCE EXPENSES FOR CREDIT LOSSES</b>	<b>340,125</b>	<b>177,030</b>	<b>340,125</b>	<b>177,030</b>
<b>XI</b>	<b>PROFIT BEFORE TAX</b>	<b>406,920</b>	<b>178,212</b>	<b>406,920</b>	<b>178,212</b>
7	Corporate income tax expense – current	81,384	35,642	81,384	35,642
8	Corporate income tax expense – deferred	-	-	-	-
<b>XII</b>	<b>CORPORATE INCOME TAX EXPENSE</b>	<b>81,384</b>	<b>35,642</b>	<b>81,384</b>	<b>35,642</b>
<b>XIII</b>	<b>PROFIT AFTER TAX</b>	<b>325,536</b>	<b>142,570</b>	<b>325,536</b>	<b>142,570</b>

Prepared by

Chief Accountant

General Director

Phan Nguyễn Minh Tâm

Bùi Quốc Việt

Phạm Duy Hiếu



## SEPARATE STATEMENT OF CASH FLOWS

### Direct Method

For Quarter 1 ended 31 March 2025

Unit: VND million

No.	Items	Quarter 1/2025	Quarter 1/2024
	<b>Cash flows from operating activities</b>		
1	Interest and similar income received	2,116,335	1,956,406
2	Interest and similar expenses paid	(1,364,356)	(1,969,046)
3	Net fee and commission income received	169,282	109,978
4	Net receipts from trading securities, gold and foreign currencies	99,152	12,682
5	Other incomes	43,975	5,222
6	Collection of bad debts previously written-off	128,012	31,532
7	Salaries and operating expenses paid	(523,330)	(475,979)
8	Corporate income tax paid during the year	65,483	-
	<b>Net cash flows from operating activities before changes in operating assets and liabilities</b>	<b>734,553</b>	<b>(329,205)</b>
	<b>Changes in operating assets</b>		
9	(Increase)/Decrease in deposits with and loans to other credit institutions	449,633	-
10	(Increase)/Decrease in trading securities	(5,977,875)	1,435,559
11	(Increase)/Decrease in derivatives and other financial assets	-	-
12	(Increase)/Decrease in loans and advances to customers	4,626,170	19,939,235
13	Utilisation of allowance for credit losses	(137,718)	(16,746)
14	(Increase)/Decrease in other operating assets	312,891	275,532
	<b>Changes in operating liabilities</b>		
15	Increase/(Decrease) in borrowings from the State Bank of Vietnam	(1,268,785)	-
16	Increase/(Decrease) in deposits and borrowings from other credit institutions	5,547,974	(820,053)
17	Increase/(Decrease) in deposits from customers (including deposits from Vietnam State Treasury)	(972,796)	(16,514,376)
18	Increase/(Decrease) in valuable papers issued (excluding valuable papers issued which are included in financial activities)	3,080,000	-
19	Increase/(Decrease) in grants and entrusted funds received	(1,963)	(5,333)
20	Increase/(Decrease) in derivatives and other financial liabilities	(103,489)	321,926
21	Increase/(Decrease) in other operating liabilities	(177,038)	(44,819)
22	Utilisation of funds	-	-
<b>I</b>	<b>Net cash flows from operating activities</b>	<b>6,111,557</b>	<b>4,241,720</b>

No.	Items	Quarter 1/2025	Quarter 1/2024
	<b>Cash flows from investing activities</b>		
1	Payment for purchases of fixed assets	(43,775)	(53,175)
2	Proceeds from disposals of fixed assets	61	-
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)	-	157
9	Receipts of dividends from long-term investments	-	861
<b>II</b>	<b>Net cash flows from investing activities</b>	<b>(43,714)</b>	<b>(52,157)</b>
	<b>Cash flows from financing activities</b>		
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	-	-
<b>III</b>	<b>Net cash flows from financing activities</b>	<b>-</b>	<b>-</b>
	<b>Net cash flows during the period</b>	<b>6,067,843</b>	<b>4,189,563</b>
	<b>Cash and cash equivalents at the beginning of period</b>	<b>46,862,957</b>	<b>39,941,019</b>
	<b>Effect of exchange rate fluctuations</b>	<b>-</b>	<b>-</b>
	<b>Cash and cash equivalents at the end of period</b>	<b>52,930,800</b>	<b>44,130,582</b>

Ho Chi Minh City, 11 April 2025

Prepared by

Chief Accountant

General Director



Phan Nguyễn Minh Tâm



Bùi Quốc Việt




Phạm Duy Hiếu

## NOTES TO THE SEPARATE FINANCIAL STATEMENTS Quarter 1/2025

### I. 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. Tran Ba Vinh submitted his resignation on 16 January 2025 and is waiting approval at the 2025 Annual General Meeting of Shareholders.

#### 4. Board of Supervision:

Ms. Nguyen Thi Hanh Tam	Chief Supervisor
Ms. Nguyen Thi Thanh Thai	Part-time Member
Mr. Nguyen Hong Quang	Full-time Member

#### 5. Board of Management and Chief Accountant:

Mr. Pham Duy Hieu	General Director (Appointed on 01 January 2025)
Ms. Nguyen Thi Huong	Deputy General Director
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 March 2025, 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 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).

**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 with the charter capital of 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 as at 31 March 2025 was 3,698 employees (31 December 2024: 3,709 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 separate 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/QĐ-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/QĐ-NHNN; Decision No. 16/2007/QĐ-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/QĐ-NHNN dated 18 April 2007 and the accounting systems of Credit Institutions issued together with Decision No. 479/2004/QĐ-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/QĐ-NHNN dated 29 April 2004 and regulations on financial statements of Credit Institutions enclosed with Decision No. 16/2007/QĐ-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/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
- + Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4);
- + Decision No. 100/2005/QD-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. *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.

##### 3. *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.

##### 4. *Accounting for fees and commissions:*

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

##### 5. *Accounting for loans to customers and purchased debts:*

###### 5.1. *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.

**5.2. 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.

**6. Accounting for trading and investing securities transactions:**

**6.1. 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.

**6.2. 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.

**6.3. 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.

**7. 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.

**8. Accounting for goodwill:**

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

**9. 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.

**10. 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.

**11. Investment property (in consolidated financial statements):**

- Regulation for recording investment property.
- Method for investment property depreciation.

**12. 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.

**13. 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.

**14. Accounting for employees' duties:**

Under the Vietnam Labor Law.

**15. 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.

**16. 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.

**17. 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.

**18. 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.

**19. 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)**

	<u>Closing Balance</u>	<u>Opening Balance</u>
<b>1. Held-for-trading securities</b>		
1.1. Debt securities	-	-
- Government or local authority securities	-	-
- Securities issued by other domestic credit institutions	-	-
- Securities issued by domestic financial institutions	-	-
- 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	-	-
<b>Total</b>	-	-

**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
<b><u>At the end of the period</u></b>			
<b>1. Currency derivatives</b>			
- Currency forward contracts	68,586,240	-	346
- Currency swap contracts	112,008,599	-	277,855
- Currency option purchase			
+ Call option purchase			
+ Put option purchase			
- Currency option sale			
+ Call option sale			
+ Put option sale			
- Currency future contracts			
<b>2. Other derivative instruments</b>			
<b><u>At the beginning of the period</u></b>			
<b>1. Currency derivatives</b>			
- Currency forward contract	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			
<b>2. Other derivative instruments</b>			

<b>3. Loans and advances to customers</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Loans to domestic economic entities and individuals	96,664,082	97,314,989
Discounted transferrable instruments and valuable papers	1,321,250	1,362,023
Finance leasing	-	-
Payments on behalf of customers	46,834	44,130
Loans funded by grants and entrusted funds received	12,438	16,729
Loans to foreign economic entities and individuals	140	305
Loans to under the Government's agreement	-	-
Frozen loans and loans for pending settlement	-	-
<b>Total</b>	<b>98,044,744</b>	<b>98,738,176</b>

<b>- Loan portfolio by debt groups:</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Current debts	93,171,466	93,607,645
Special mention debts	1,143,985	1,439,320
Sub-standard debts	613,400	630,133
Doubtful debts	837,812	954,041
Loss debts	2,278,081	2,107,037
<b>Total</b>	<b>98,044,744</b>	<b>98,738,176</b>

(\*) The Bank's NPL ratio as at 31 March 2025 is 2.44% according to the guidance of the SBV in Circular No. 31/2024/TT-NHNN dated 30 June 2024.

<b>- Loan portfolio by terms:</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Short-term loans	57,033,890	58,571,030
Medium-term loans	20,244,345	19,110,583
Long-term loans	20,766,509	21,056,563
<b>Total</b>	<b>98,044,744</b>	<b>98,738,176</b>

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

<u><b>This period</b></u>	<u><b>Specific allowance</b></u>	<u><b>General allowance</b></u>
<b>Opening Balance</b>	<b>981,156</b>	<b>724,734</b>
Allowance made during the period/ (The allowance reversed during the period)	150,232	(6,484)
Allowance used during the period	(137,718)	-
<b>Closing Balance</b>	<b>993,670</b>	<b>718,250</b>

<u><b>Previous period</b></u>	<u><b>Specific allowance</b></u>	<u><b>General allowance</b></u>
<b>Opening Balance</b>	<b>597,535</b>	<b>728,040</b>
Allowance made during the period/ (The allowance reversed during the period)	454,603	(3,306)
Allowance used during the period	(70,982)	-
<b>Closing Balance</b>	<b>981,156</b>	<b>724,734</b>

<b>5. Investment securities</b>	<u><b>Closing Balance</b></u>	<u><b>Opening Balance</b></u>
<b>5.1. Available-for-sale investment securities</b>		
a. Debt securities	23,857,966	17,764,822
b. Equity securities	2,400	2,400
c. Allowance for losses on available-for-sale investment securities	(39,537)	(40,007)
<b>Total</b>	<b>23,820,829</b>	<b>17,727,215</b>

<b>5.2. Held-to-maturity investment securities</b>	<u><b>Closing Balance</b></u>	<u><b>Opening Balance</b></u>
a. Cost	4,045,533	4,173,443
b. Allowance for losses on held-to-maturity investment securities	(1,110,873)	(978,244)
<b>Total</b>	<b>2,934,660</b>	<b>3,195,199</b>

**6. Capital contributions, long-term investments:**

<b>- Analysis of investment value by types of investment:</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Investment in subsidiaries (*)	260,000	260,000
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	-	-
<b>Total</b>	<b>318,791</b>	<b>318,791</b>

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

**7. Borrowings from Government and the SBV**

	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
7.1. Borrowing from the SBV	2,463,967	3,732,769
7.2. Deposits from Vietnam State Treasury	16	-
7.3. Selling and buying Government Bonds with the State Treasury	-	-
7.4. Others	-	-
<b>Total</b>	<b>2,463,983</b>	<b>3,732,769</b>

**8. Deposits and borrowings from other credit institutions**

	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
<b>8.1. Deposits from other credit institutions</b>		
a. Demand deposits	6,743	5,685
- In VND	6,276	5,134
- In foreign currencies	467	551
b. Term deposits	47,353,879	42,760,193
- In VND	32,309,899	33,328,893
- In foreign currencies	15,043,980	9,431,300
<b>Total</b>	<b>47,360,622</b>	<b>42,765,878</b>

<b>8.2. Borrowings from other credit institutions</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
- In VND	4,071,215	3,006,912
- In foreign currencies	46,976	158,049
<b>Total</b>	<b>4,118,191</b>	<b>3,164,961</b>
<b>Total deposits and borrowings from other credit institutions</b>	<b>51,478,813</b>	<b>45,930,839</b>

## 9. Deposits from customers

<b>Presented by types of deposits:</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Demand deposits	9,249,816	11,004,466
- Demand deposits in VND	8,529,113	10,127,103
- Demand deposits in foreign currencies	720,703	877,363
Term deposits	80,098,727	79,295,873
- Term deposits in VND	79,932,240	79,149,029
- Term deposits in foreign currencies	166,487	146,844
Specialised capital deposits	43,666	12,733
Marginal deposits	364,582	416,515
<b>Total</b>	<b>89,756,791</b>	<b>90,729,587</b>

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

	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
<b>Bonds</b>		
- 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

	<u>Closing Balance</u>	<u>Opening Balance</u>
<b>Promissory notes</b>		
- <i>Par value</i>	-	-
+ Less than 12 months	-	-
+ From 12 months to 5 years	-	-
+ More than 5 years	-	-
<b>Certificates of deposit</b>		
- <i>Par value</i>	16,910,000	13,830,000
+ Less than 12 months	16,910,000	13,830,000
+ From 12 months to 5 years	-	-
+ More than 5 years	-	-
<b>Total</b>	<b>22,310,000</b>	<b>19,230,000</b>

	<u>Closing Balance</u>	<u>Opening Balance</u>
<b>11. Other liabilities</b>		
Internal payables	6,655	58,960
External payables	3,074,770	2,572,987
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	20,463	36,382
<b>Total</b>	<b>3,101,888</b>	<b>2,668,329</b>

**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	4,313	3,327	7,578	62
2. Special consumption tax				
3. Corporate income tax	64,583	81,384	65,483	66,317
4. Import and export tax				
5. Tax on use of State Treasury				
6. Natural resource tax				
7. Other taxes	8,339	36,752	30,838	14,253
<b>Total</b>	<b>77,235</b>	<b>121,463</b>	<b>103,899</b>	<b>80,632</b>

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13. Owner's equity:

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

	Charter capital	Share Premium	Reserves	Difference in assets revaluing	Difference in foreign exchange rate	Investment and improvement fund	Financial reserve	Charter capital supplement 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	-	-	-	14,331	961,958	229,669	3,777	2,342,454	-	-	13,936,836
The increases during the period													
- The increase in equity													
- Net profit for the period										325,536			325,536
- The moving from reserves to equity													
- The sales of treasury stocks													
- Other increases													
The decreases during the period													
- The utilisation													
- Appropriation to bonus and welfare funds													
- The purchase of treasury stocks													
- Dividend distributions													
- Other decreases													
Closing balance	10,350,368	34,279	-	-	-	14,331	961,958	229,669	3,777	2,667,990	-	-	14,262,372

**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)**

	<u>This period</u>	<u>Previous period</u>
<b>14. Interest and similar income</b>		
Interest income from deposits	468,023	194,593
Interest income from loans to customers	1,842,563	1,810,836
Interest income from trading, investing in debt securities:	236,618	158,065
- <i>Interest income from trading securities</i>	-	-
- <i>Interest income from investment securities</i>	236,618	158,065
Income from guarantee services	27,221	24,779
Interest income on financing lease	-	-
Interest income from debts trading	66,220	18,079
Other income from credit activities	1,812	2,187
<b>Total</b>	<b>2,642,457</b>	<b>2,208,539</b>

<b>15. Interest and similar expenses:</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
Interest expense on deposits	1,473,322	1,280,111
Interest expense on borrowings	61,245	15,034
Interest expense on valuable papers	285,008	258,415
Interest expense on financing lease	-	-
Other credit operating expenses	-	100
<b>Total</b>	<b>1,819,575</b>	<b>1,553,660</b>
<b>Net interest and similar income</b>	<b>822,882</b>	<b>654,879</b>
<b>16. Net gain/ loss from trading of held-for-trading securities:</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
Gains from held-for-trading securities	104	1,321
Losses from held-for-trading securities	454	1,396
Allowance (expense)/ reversal on losses on held-for-trading securities	-	-
<b>Net gain/ (loss) from trading of held-for-trading securities</b>	<b>(350)</b>	<b>(75)</b>
<b>17. Net gain/ loss from sale of investment securities :</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
Gains from sales of investment securities	2,247	18,309
Losses from sales of investment securities	7,962	20,058
Allowance (expense)/ reversal on losses on investment securities	470	(43,830)
<b>Net gain/ (loss) from sale of investment securities</b>	<b>(5,245)</b>	<b>(45,579)</b>
<b>18. Gain from capital contribution, share purchases</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
Dividend income received from capital contribution, investment in share purchases	-	861
- 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)	-	861
Other incomes	-	-
<b>Total</b>	<b>-</b>	<b>861</b>

	<u>This period</u>	<u>Previous period</u>
<b>19. Operating expenses:</b>		
19.1. Taxes, fees	346	834
19.2. Personnel expenses:	291,979	274,239
<i>In which: - Salary and allowances</i>	265,112	243,010
- Salary related contribution	21,583	21,772
- Benefits expenses	1,642	1,389
- Other allowances	3,642	8,068
19.3. Asset expenditure:	171,186	140,772
<i>-In which: depreciation of fixed assets</i>	27,256	24,844
19.4. Administration expenses:	70,239	76,981
<i>In which: - Travelling expenses</i>	1,355	2,547
- Credit institution's union expenses	-	-
19.5. Insurance for customers' deposits	22,967	25,644
19.6. Allowance (exclusive of on and off-balance sheet allowance on credit losses; allowance for loss on securities)	-	-
19.7. Other operating expenses	-	-
<b>Total</b>	<b>556,717</b>	<b>518,470</b>

**VII. Other informations:**

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

Unit: VND million

	<b>Total balances for loan</b>	<b>Total deposits</b>	<b>Credit commitments</b>	<b>Financial derivatives</b>	<b>Trading and investment in securities</b>
Domestic	100,351,728	159,298,257	7,201,086	180,594,839	27,905,899
Overseas	140	129,156	-	-	-

## 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	
<b>Assets</b>									
Cash on hand	-	353,621	-	-	-	-	-	-	353,621
Balances with the State Bank of Vietnam	-	-	3,966,856	-	-	-	-	-	3,966,856
Deposits with and loans to other credit institutions (*)	-	-	40,136,353	8,473,970	-	-	-	-	48,610,323
Held-for-trading securities (*)	-	-	-	-	-	-	-	-	-
Derivatives and other financial assets (*)	-	-	-	-	-	-	-	-	-
Loans and advances to customers (*)	4,873,278	-	13,083,723	82,394,867	-	-	-	-	100,351,868
Investment securities (*)	150,000	3,897,933	-	128,273	2,928,004	3,155,288	7,267,247	10,379,154	27,905,899
Capital contributions, long-term investments (*)	-	318,791	-	-	-	-	-	-	318,791
Fixed assets and investment property	-	1,046,339	-	-	-	-	-	-	1,046,339
Other assets (*)	-	4,190,285	-	-	-	-	-	-	4,190,285
<b>Total assets (1)</b>	<b>5,023,278</b>	<b>9,806,969</b>	<b>57,186,932</b>	<b>90,997,110</b>	<b>2,928,004</b>	<b>3,155,288</b>	<b>7,267,247</b>	<b>10,379,154</b>	<b>186,743,982</b>
<b>Liabilities</b>									
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	44,876,051	8,965,919	39,669	6,483	54,674	-	53,942,796
Deposits from customers	-	-	18,270,299	23,744,954	31,245,039	13,389,160	3,092,703	14,635	89,756,790
Derivatives and other financial liabilities	-	278,201	-	-	-	-	-	-	278,201
Grants, entrusted funds and loans exposed to risks	-	-	-	-	1,361	686	5,354	-	7,401
Valuable papers issued	-	-	60,000	4,550,000	5,100,000	7,200,000	5,400,000	-	22,310,000
Other liabilities	-	3,101,888	-	-	-	-	-	-	3,101,888
<b>Total liabilities (2)</b>	<b>-</b>	<b>3,380,089</b>	<b>63,206,350</b>	<b>37,260,873</b>	<b>36,386,069</b>	<b>20,596,329</b>	<b>8,552,731</b>	<b>14,635</b>	<b>169,397,076</b>
<b>Interest sensitivity gap of balance sheet items (1) - (2)</b>	<b>5,023,278</b>	<b>6,426,880</b>	<b>(6,019,418)</b>	<b>53,736,237</b>	<b>(33,458,065)</b>	<b>(17,441,041)</b>	<b>(1,285,484)</b>	<b>10,364,519</b>	<b>17,346,906</b>
<b>Off-balance-sheet commitments affecting to interest sensitivity gap of assets and liabilities (net)</b>	<b>-</b>	<b>-</b>	<b>252,570</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>252,570</b>
<b>Total interest sensitivity gap</b>	<b>5,023,278</b>	<b>6,426,880</b>	<b>(6,271,988)</b>	<b>53,736,237</b>	<b>(33,458,065)</b>	<b>(17,441,041)</b>	<b>(1,285,484)</b>	<b>10,364,519</b>	<b>17,094,336</b>

**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	
<b>Assets</b>								
Cash on hand	-	-	353,621	-	-	-	-	353,621
Balances with the State Bank of Vietnam	-	-	3,966,856	-	-	-	-	3,966,856
Deposits with and loans to other credit institutions	-	-	40,136,353	8,473,970	-	-	-	48,610,323
Held-for-trading securities	-	-	-	-	-	-	-	-
Derivatives and other financial assets	-	-	-	-	-	-	-	-
Loans and advances to customers	3,729,293	1,143,985	7,526,700	17,091,976	31,031,295	21,252,070	18,576,548	100,351,867
Investment securities	150,000	-	-	128,273	6,083,293	11,162,780	10,381,554	27,905,900
Capital contributions, long-term investments	-	-	-	-	-	-	318,791	318,791
Fixed assets and investment properties	-	-	-	-	2,441	122,804	921,094	1,046,339
Other assets	248,033	-	1,887,576	44,347	1,164,340	845,989	-	4,190,285
<b>Total assets</b>	<b>4,127,326</b>	<b>1,143,985</b>	<b>53,871,106</b>	<b>25,738,566</b>	<b>38,281,369</b>	<b>33,383,643</b>	<b>30,197,987</b>	<b>186,743,982</b>
<b>Liabilities</b>	-	-	-	-	-	-	-	-
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	44,876,051	8,965,919	46,152	54,674	-	53,942,796
Deposits from customers	-	-	18,270,299	23,744,954	44,634,199	3,092,703	14,635	89,756,790
Derivatives and other financial liabilities	-	-	10,172	161,638	106,391	-	-	278,201
Grants, entrusted funds and loans exposed to risks	-	-	-	-	2,047	5,354	-	7,401
Valuable papers issued	-	-	60,000	4,550,000	12,300,000	5,400,000	-	22,310,000
Other liabilities	-	-	3,101,888	-	-	-	-	3,101,888
<b>Total liabilities</b>	-	-	<b>66,318,410</b>	<b>37,422,511</b>	<b>57,088,789</b>	<b>8,552,731</b>	<b>14,635</b>	<b>169,397,076</b>
<b>Net liquidity gap</b>	<b>4,127,326</b>	<b>1,143,985</b>	<b>(12,447,304)</b>	<b>(11,683,945)</b>	<b>(18,807,420)</b>	<b>24,830,912</b>	<b>30,183,352</b>	<b>17,346,906</b>

**24.3 Currency risk (Unit: VND million)**

Assets and liabilities categorised by currencies that are translated into VND as at 31 March 2025 as follows:

Items	EUR	USD	Other currencies	Total
<b>Assets</b>				
Cash on hand	338	9,445	447	10,230
Balances with the State Bank of Vietnam	78	200,794	-	200,872
Deposits with and loans to other credit institutions	56,525	16,474,840	37,187	16,568,552
Held-for-trading securities	-	-	-	-
Derivatives and other financial assets	-	-	-	-
Loans and advances to customers	390,672	1,687,751	-	2,078,423
Investment securities	-	-	-	-
Capital contributions, long-term investments	-	-	-	-
Fixed assets and investment property	-	-	-	-
Other assets	449	72,278	-	72,727
<b>Total assets</b>	<b>448,062</b>	<b>18,445,108</b>	<b>37,634</b>	<b>18,930,804</b>
<b>Liabilities and equity</b>				
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	15,091,402	21	15,091,423
Deposits from customers	28,372	832,561	26,457	887,390
Derivatives and other financial liabilities	416,640	2,671,830	-	3,088,470
Grants, entrusted funds and loans exposed to risks	-	-	-	-
Valuable papers issued	-	-	-	-
Other liabilities	115	66,409	3,819	70,343
Equity and reserves	-	-	-	-
<b>Total liabilities and owner's equity</b>	<b>445,127</b>	<b>18,662,202</b>	<b>30,297</b>	<b>19,137,626</b>
<b>FX position on-balance sheet</b>	<b>2,935</b>	<b>(217,094)</b>	<b>7,337</b>	<b>(206,822)</b>
<b>FX position off-balance sheet</b>	<b>-</b>	<b>2,069,973</b>	<b>2,445</b>	<b>2,072,418</b>
<b>Total FX position on and off-balance sheet</b>	<b>2,935</b>	<b>1,852,879</b>	<b>9,782</b>	<b>1,865,596</b>

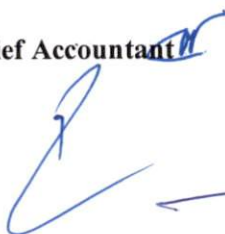
Ho Chi Minh City, 11 April 2025

Prepared by



Phan Nguyễn Minh Tâm

Chief Accountant



Bùi Quốc Việt

General Director



Phạm Duy Hiếu