

9. FINANCIAL STATEMENTS

9.5. CONSOLIDATED STATEMENT OF INCOME

for the year ended 31 December 2022

Form B03/TCTD-HN
(Issued under Circular No. 49/2014-TT-NHNN dated 31
December 2014 of the State Bank of Vietnam)

	Note	2022 VND million	2021 VND million
1 Interest and similar income		40,773,670	35,606,329
2 Interest and similar expenses		(23,223,586)	(20,035,980)
I Net interest income	27	17,550,084	15,570,349
3 Fee and commission income		1,241,869	908,741
4 Fee and commission expenses		(351,315)	(323,118)
II Net fee and commission income	28	890,554	585,623
III Net gain from foreign currencies trading	29	116,250	143,539
V Net gain from investment securities trading	30	92,641	988,410
5 Other income		807,767	1,133,849
6 Other expenses		(120,540)	(272,502)
VI Net other income	31	687,227	861,347
VII Income from capital contribution, share purchase		4,226	3,750
VIII Income from capital contribution, share purchase	32	(4,391,593)	(4,405,941)
IX Net operating profit before allowance and provision expenses		14,949,389	13,747,077
X Allowance expenses for credit risks	33	(5,260,021)	(7,487,035)
XI Profit before tax (carried forward to next page)		9,689,368	6,260,042

The accompanying notes are an integral part of these consolidated financial statements

	Note	2022 VND million	2021 VND million
XI Profit before tax (brought forward from previous page)		9,689,368	6,260,042
7 Income tax expense - current	34	(1,961,243)	(1,256,692)
8 Income tax expense - deferred	34	793	3,811
XII Income tax expense	34	(1,960,450)	(1,252,881)
XIII Net profit after tax		7,728,918	5,007,161
			(Restated)
XV Basic earnings per share (VND/share)	35	2,520	1,803

20 March 2023

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