

9. FINANCIAL STATEMENTS

9.6. CONSOLIDATED STATEMENT OF CASH FLOWS

for the year ended 31 December 2022 (Direct method)

Form B04/TCTD-HN
(Issued under Circular No. 49/2014-TT-NHNN dated 31
December 2014 of the State Bank of Vietnam)

	2022 VND million	2021 VND million
CASH FLOWS FROM OPERATING ACTIVITIES		
01 Interest and similar income received	31,743,193	37,019,925
02 Interest and similar expenses paid	(21,841,721)	(20,981,622)
03 Net fee and commission income received	757,558	600,383
04 Net receipts from foreign currencies and investment securities trading	260,627	1,087,900
05 Other income	60,297	238,319
06 Proceeds from loans previously written off	626,930	623,028
07 Operating and salary expenses payments	(4,340,550)	(4,298,311)
08 Corporate income tax paid	(502,344)	(1,244,609)
Net cash flows from operating activities before changes in operating assets and liabilities	6,763,990	13,045,013
Changes in operating assets		
09 Increase in balances with and loans to other credit institutions	(2,059,212)	(8,496,184)
10 (Increase)/decrease in securities held for trading	(7,901,835)	4,368,164
11 Increase in derivatives and other financial assets	(17,324)	(118,576)
12 Increase in loans to customers	(23,217,091)	(56,778,814)
13 Decrease in allowance for credit losses and debt handling	(2,907,739)	(6,736,609)
14 Increase in other assets	(7,011,932)	(10,881,861)
Changes in operating liabilities		
15 Increase in amounts due to the Government and the SBV	8,204,210	901,271
16 (Decrease)/increase in deposits and borrowings from other credit institutions	(1,448,614)	40,770,160
17 Increase in deposits from customers	34,478,765	23,615,099
18 (Decrease)/increase in valuable papers issued	(9,851,906)	15,258,035
19 (Decrease)/increase in other borrowed and entrusted funds	(3,336,565)	1,439,203
21 Increase in operating liabilities	6,042,059	1,305,448
I NET CASH FLOWS FROM OPERATING ACTIVITIES	(2,263,194)	17,690,349

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

	2022 VND million	2021 VND million
CASH FLOWS FROM INVESTING ACTIVITIES		
01 Payments for purchases of fixed assets	(71,255)	(195,065)
02 Proceeds from disposals of fixed assets	15,151	(9,874)
08 Collections on investments in other entities	6,119	1,500
09 Dividends and profit received from long-term investments	4,226	3,750
II NET CASH FLOWS FROM INVESTING ACTIVITIES	(45,759)	(199,689)
CASH FLOWS FROM FINANCING ACTIVITIES		
01 Additions to charter capital	-	6,739,434
04 Dividends paid to shareholders, profits distributed	(122)	(933)
III NET CASH FLOWS FROM FINANCING ACTIVITIES	(122)	6,738,501
IV NET CASH FLOWS DURING THE YEAR	(2,309,075)	24,229,161
V CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	71,809,167	47,580,006
VII CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR (NOTE 36)	69,500,092	71,809,167

20 March 2023

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