



ANZ Bank (Vietnam) Limited

Summary financial statements for the year ended
31 December 2023





KPMG Limited
46th Floor, Keangnam Landmark 72
E6 Pham Hung Street, Me Tri Ward
South Tu Liem District, Hanoi, Vietnam
+84 (24) 3946 1600 | kpmg.com.vn

INDEPENDENT AUDITOR’S REPORT ON THE SUMMARY FINANCIAL STATEMENTS

**To the Members’ Council
ANZ Bank (Vietnam) Limited**

The accompanying summary financial statements, which comprise the statement of financial position as at 31 December 2023, the statement of income for the year then ended, are derived from the audited (complete) financial statements of ANZ Bank (Vietnam) Limited (“the Bank”) for the year ended 31 December 2023. We expressed an unmodified audit opinion on those (complete) financial statements in our audit report dated 29 March 2024.

The summary financial statements do not contain statement of cash flows and all disclosures required by Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions stipulated by the State Bank of Vietnam and the relevant statutory requirements applicable to financial reporting. Reading the summary financial statements, therefore, is not a substitute for reading the (complete) financial statements of the Bank.

Management’s Responsibility

The Bank’s Management is responsible for the preparation and fair presentation of the summary financial statements in accordance with generally accepted principles of preparation and presentation of summary financial statements in Vietnam.

Auditor’s Responsibility

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which are conducted in accordance with Vietnamese Standard on Auditing No. 810 – *Engagements to Report on Summary Financial Statements*.



Auditor's Opinion

In our opinion, the summary financial statements derived from the audited (complete) financial statements of ANZ Bank (Vietnam) Limited for the year ended 31 December 2023 are consistent, in all material respects, with those audited (complete) financial statements of the Bank, in accordance with the generally accepted principles of preparation and presentation of summary financial statements in Vietnam.

KPMG Limited

Vietnam

Audited Report No.: 23-02-00572-24-2



Truong Vinh Phuc
Practicing Auditor Registration
Certificate No. 1901-2023-007-1
Deputy General Director

Hanoi, 29 March 2024

Pham Huy Cuong
Practicing Auditor Registration
Certificate No. 2675-2024-007-1

ANZ Bank (Vietnam) Limited
10th Floor, Tower 2, Capital Place Building, 29 Lieu Giai
Ngoc Khanh Ward, Ba Dinh District, Hanoi, Vietnam
Statement of financial position as at 31 December 2023

No.	Items	31/12/2023 VND million	31/12/2022 VND million
A	ASSETS		
II	Balances with the State Bank of Vietnam	272,127	239,797
III	Deposits with and loans to other credit institutions	26,588,484	24,687,504
1	Deposits with other credit institutions	24,653,484	23,487,504
2	Loans to other credit institutions	1,935,000	1,200,000
IV	Held-for-trading securities	-	1,198,782
1	Held-for-trading securities	-	1,198,782
VI	Loans and advances to customers	5,842,024	6,832,702
1	Loans and advances to customers	5,886,171	6,884,335
2	Allowance for loans and advances to customers	(44,147)	(51,633)
VII	Investment securities	1,778,916	3,904,398
1	Available-for-sale securities	1,778,916	3,904,398
VIII	Debts purchased	-	-
1	Debts purchased	-	-
2	Allowance for debts purchased	-	-
X	Fixed assets	39,639	46,325
1	Tangible fixed assets	39,639	46,325
a	Cost	105,454	121,714
b	Accumulated depreciation	(65,815)	(75,389)
3	Intangible fixed assets	-	-
a	Cost	5,724	5,724
b	Accumulated amortisation	(5,724)	(5,724)
XII	Other assets	184,512	981,646
1	Receivables	51,567	763,057
2	Accrued interest and fee receivables	126,195	206,581
3	Deferred tax assets	1,429	4,483
4	Other assets	5,321	7,525
	TOTAL ASSETS	34,705,702	37,891,154

ANZ Bank (Vietnam) Limited
 10th Floor, Tower 2, Capital Place Building, 29 Lieu Giai
 Ngoc Khanh Ward, Ba Dinh District, Hanoi, Vietnam
 Statement of financial position as at 31 December 2023 (continued)

No.	Items	31/12/2023 VND million	31/12/2022 VND million
B	LIABILITIES AND OWNER'S EQUITY		
	LIABILITIES		
II	Deposits and borrowings from other credit institutions	17,272,502	8,824,753
1	Deposits from other credit institutions	17,272,502	8,824,753
III	Deposits from customers	10,976,667	22,801,844
VII	Other liabilities	126,940	704,637
1	Accrued interest and fee payables	21,758	83,002
3	Other liabilities	105,182	621,635
	TOTAL LIABILITIES	28,376,109	32,331,234
VIII	Owner's equity	6,329,593	5,559,920
1	Charter capital	4,511,907	4,511,907
2	Reserves	619,023	503,572
3	Foreign exchange differences	114,247	114,247
5	Retained profits	1,084,416	430,194
	TOTAL OWNER'S EQUITY	6,329,593	5,559,920
	TOTAL LIABILITIES AND OWNER'S EQUITY	34,705,702	37,891,154

No.	Items	31/12/2023 VND million	31/12/2022 VND million
	OFF-BALANCE SHEET ITEMS		
2	Foreign exchange commitments	332,983,686	138,811,613
	<i>Foreign exchange commitments – buy</i>	<i>164,115,640</i>	<i>65,634,995</i>
	<i>Foreign exchange commitments – sell</i>	<i>168,868,046</i>	<i>73,176,618</i>
3	Irrevocable loan commitments	-	323,063
4	Letters of credit	970,445	843,166
5	Other guarantees	472,907	924,946
8	Written-off doubtful debts	98,120	106,565

29 March 2024

Prepared by:



Nguyen Phuong Lan
 Chief Accountant

Reviewed by:



Ngo Thi Ha
 Chief Financial Officer

Approved by:



Mark Alexander Fitz-Gerald
 Chief Executive Officer



ANZ Bank (Vietnam) Limited
10th Floor, Tower 2, Capital Place Building, 29 Lieu Giai
Ngoc Khanh Ward, Ba Dinh District, Hanoi, Vietnam
Statement of income for the year ended 31 December 2023

No.	Items	2023 VND million	2022 VND million
1	Interest and similar income	1,685,079	995,932
2	Interest and similar expenses	(695,431)	(506,535)
I	Net interest income	989,648	489,397
3	Fee and commission income	49,206	46,470
4	Fee and commission expenses	(15,607)	(14,612)
II	Net fee and commission income	33,599	31,858
III	Net gain from trading of foreign currencies	281,164	401,334
IV	Net gain from held-for-trading securities	3,625	731
V	Net loss from investment securities	(17,896)	(5,648)
5	Other income	155,588	176,462
6	Other expenses	-	(41)
VI	Net other income	155,588	176,421
VIII	Operating expenses	(483,383)	(475,394)
IX	Net operating profit before allowance for credit losses expenses	962,345	618,699
X	Reversals of allowance for credit losses	7,486	15,665
XI	Profit before tax	969,831	634,364
7	Current corporate income tax expense	(197,104)	(128,350)
8	Deferred corporate income tax (expense)/benefit	(3,054)	97
XII	Corporate income tax expenses	(200,158)	(128,253)
XI	Net profit after tax	769,673	506,111

29 March 2024

Prepared by:



Nguyen Phuong Lan
Chief Accountant

Reviewed by:



Ngo Thi Ha
Chief Financial Officer

Approved by:



Mark Alexander Fitz-Gerald
Chief Executive Officer

