

**BALANCE SHEET (CONSOLIDATED)**

**Quarter I - 2021**

Unit: Million VND

No.	Items	As of 31/03/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>8,512,099</b>	<b>9,930,181</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>10,213,007</b>	<b>57,616,650</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>139,620,432</b>	<b>102,532,818</b>
1	Placements with other credit institutions	130,669,839	92,628,245
2	Loans to other credit institutions	8,950,593	9,904,573
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>1,714,943</b>	<b>5,601,747</b>
1	Trading securities	1,794,656	5,723,160
2	Provision for impairment of trading securities	(79,713)	(121,413)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>2,494,187</b>	<b>137,122</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>1,003,228,487</b>	<b>1,002,771,868</b>
1	Loans and advances to customers	1,017,140,022	1,015,333,270
2	Provision for credit losses	(13,911,535)	(12,561,402)
<b>VII</b>	<b>Investment securities</b>	<b>124,271,909</b>	<b>114,941,998</b>
1	Securities - available - for - sale	122,125,838	112,677,836
2	Securities - held - to - maturity	2,616,788	2,616,778
3	Provision for impairment of investment securities	(470,717)	(352,616)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,470,443</b>	<b>3,335,507</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	3,253,711	3,117,572
3	Investment in associates	-	-
4	Other long-term investments	240,662	240,662
5	Provision for impairment of long-term investments	(23,930)	(22,727)
<b>IX</b>	<b>Fixed assets</b>	<b>10,594,037</b>	<b>10,811,098</b>
1	Tangible assets	6,248,344	6,409,409
a	Cost	15,449,924	15,445,093
b	Accumulated depreciation	(9,201,580)	(9,035,684)
2	Intangible assets	4,345,693	4,401,689
a	Cost	6,394,313	6,387,313
b	Accumulated amortization	(2,048,620)	(1,985,624)

No.	Items	As of 31/03/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
<b>X</b>	<b>Other assets</b>	<b>39,864,965</b>	<b>33,757,479</b>
1	Receivables	27,623,762	22,822,852
2	Accrued interest and fee receivables	9,122,220	7,799,044
3	Other assets	3,191,398	3,208,896
	<i>In which: Goodwill</i>	-	-
4	Provisions for other assets	(72,415)	(73,313)
	<b>TOTAL ASSETS</b>	<b>1,343,984,509</b>	<b>1,341,436,468</b>
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>I</b>	<b>Borrowings from the Government and the State Bank of Vietnam</b>	<b>33,117,292</b>	<b>44,597,188</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>123,597,851</b>	<b>128,519,115</b>
1	Deposits from other credit institutions	75,671,938	98,537,440
2	Borrowings from other credit institutions	47,925,913	29,981,675
<b>III</b>	<b>Customer deposits</b>	<b>1,003,700,363</b>	<b>990,331,285</b>
<b>IV</b>	<b>Derivative financial instruments and other financial liabilities</b>	-	-
<b>V</b>	<b>Financing funds, entrusted funds, and exposed funds</b>	<b>2,685,092</b>	<b>2,733,251</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>59,875,570</b>	<b>59,875,570</b>
<b>VII</b>	<b>Other liabilities</b>	<b>29,171,236</b>	<b>29,968,809</b>
1	Accrued interest and fee payables	16,266,722	16,085,370
2	Deferred Tax Payables	45,244	38,008
3	Other payables and debts	12,106,832	13,075,416
4	Provision for contingent liabilities and off-balance sheet commitments	752,438	770,015
	<b>TOTAL LIABILITIES</b>	<b>1,252,147,404</b>	<b>1,256,025,218</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>91,837,105</b>	<b>85,411,250</b>
1	Capital	46,724,652	46,724,652
a	<i>Chartered capital</i>	37,234,046	37,234,046
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	8,974,698	8,974,698
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	515,908	515,908
2	Reserves	11,605,409	11,605,468
3	Foreign exchange translation reserve	466,292	481,781
4	Difference from assets revaluation	-	-
5	Undistributed profit	32,438,131	26,000,630
<b>IX</b>	<b>Minority Interest</b>	<b>602,621</b>	<b>598,719</b>
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,343,984,509</b>	<b>1,341,436,468</b>

**OFF-BALANCE SHEET ITEMS**

No.	Items	As of 31/03/2021	As of 31/12/2020 (audited figures)
1	Credit guarantees	8,260,662	7,995,477
2	Foreign exchange transactions commitments	500,659,410	303,101,636
	<i>Buying FX commitments</i>	<i>10,721,908</i>	<i>13,463,062</i>
	<i>Selling FX commitments</i>	<i>10,938,892</i>	<i>13,673,951</i>
	<i>Swap commitments</i>	<i>478,998,610</i>	<i>275,964,623</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	54,494,794	48,283,386
5	Other guarantees	50,863,592	50,018,900
6	Other commitments	58,738,546	52,679,205

*Hanoi, April 29<sup>th</sup>, 2021*

**Prepared by**

**Chief Accountant**

**Deputy General Director**

*(signed)*

*(signed)*

*(signed and sealed)*

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Hong Van

## INCOME STATEMENT (CONSOLIDATED)

### Quarter I - 2021

*Unit: Million VND*

No.	Items	Quarter I		Accumulated since beginning of year until end of this Quarter	
		THIS YEAR	PREVIOUS YEAR	THIS YEAR	PREVIOUS YEAR
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	21,095,542	21,511,509	21,095,542	21,511,509
2	Interest and similar expenses	10,453,406	13,093,071	10,453,406	13,093,071
<b>I</b>	<b>Net interest and similar income</b>	<b>10,642,136</b>	<b>8,418,438</b>	<b>10,642,136</b>	<b>8,418,438</b>
3	Fees and commission income	2,221,818	1,924,473	2,221,818	1,924,473
4	Fees and commission expenses	938,646	865,447	938,646	865,447
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,283,172</b>	<b>1,059,026</b>	<b>1,283,172</b>	<b>1,059,026</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>340,401</b>	<b>393,086</b>	<b>340,401</b>	<b>393,086</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>177,352</b>	<b>263,099</b>	<b>177,352</b>	<b>263,099</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>(110,284)</b>	<b>164,620</b>	<b>(110,284)</b>	<b>164,620</b>
5	Other operating income	652,094	428,781	652,094	428,781
6	Other operating expense	213,554	153,401	213,554	153,401
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>438,540</b>	<b>275,380</b>	<b>438,540</b>	<b>275,380</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>151,236</b>	<b>111,118</b>	<b>151,236</b>	<b>111,118</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>3,512,229</b>	<b>3,317,572</b>	<b>3,512,229</b>	<b>3,317,572</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>9,410,324</b>	<b>7,367,195</b>	<b>9,410,324</b>	<b>7,367,195</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>1,350,133</b>	<b>4,392,768</b>	<b>1,350,133</b>	<b>4,392,768</b>
<b>XI</b>	<b>Profit before tax</b>	<b>8,060,191</b>	<b>2,974,427</b>	<b>8,060,191</b>	<b>2,974,427</b>
7	Current enterprise income tax	1,581,804	595,321	1,581,804	595,321
8	Deferred enterprise income tax	7,236	(25,611)	7,236	(25,611)

No.	Items	Quarter I		Accumulated since beginning of year until end of this Quarter	
		THIS YEAR	PREVIOUS YEAR	THIS YEAR	PREVIOUS YEAR
	(1)	(2)	(3)	(4)	(5)
XII	Corporate income tax	1,589,040	569,710	1,589,040	569,710
XIII	Profit after tax	6,471,151	2,404,717	6,471,151	2,404,717
XIV	Minority Interest	9,618	(9,749)	9,618	(9,749)
XV	Shareholders' Earnings	6,461,533	2,414,466	6,461,533	2,414,466

Hanoi, April 29<sup>th</sup>, 2021

Prepared by

Chief Accountant

Deputy General Director

(signed)

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Ngo Xuan Hai

Nguyen Hai Hung

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**CASH FLOW STATEMENT (CONSOLIDATED)**  
**(Direct Method)**

**Quarter I - 2021**

Unit: Million VND

No	Items	This period (from 01/01/2021 to 31/03/2021)	Previous period (from 01/01/2020 to 31/03/2020)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	19,790,406	20,932,962
2	Interest and similar expenses	(10,303,251)	(12,231,214)
3	Income from services	1,121,717	1,090,700
4	Net gain from trading (foreign currencies, gold, securities)	914,191	1,314,413
5	Other income (expenses)	76,659	110,748
6	Receipts from debts written-off or paid off by risk fund	368,314	296,389
7	Payment to employees and for operating management	(4,182,964)	(4,032,175)
8	Corporate income tax paid	(1,306,110)	(630,432)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>6,478,962</b>	<b>6,851,391</b>
<b>Movements in operating assets</b>		<b>(13,326,857)</b>	<b>12,416,414</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	953,980	1,679,841
10	(Increase)/decrease in trading securities	(5,552,954)	5,719,509
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(2,357,065)	469,712
12	(Increase)/decrease in loans and advances to customers	(1,806,752)	14,532,140
13	Decrease in provision to write off bad debts	-	(6,018,467)
14	(Increase)/decrease in other operating assets	(4,564,066)	(3,966,321)
<b>Movements in operating liabilities</b>		<b>(3,853,327)</b>	<b>(21,033,688)</b>
15	Increase/(decrease) in borrowings from Government and SBV	(11,479,896)	(5,619,336)
16	Increase/(decrease) in deposits and loans from other credit institutions	(4,921,264)	(17,922,626)
17	Increase/(decrease) in customer deposits	13,369,078	2,965,275
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	-	15
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(48,159)	36,182
20	Increase/(decrease) in derivatives and other financial liabilities	-	150,870
21	Increasing/(decrease) in other liabilities	(773,086)	(644,068)
22	Cash outflow from reserves of the credit institution	-	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>(10,701,222)</b>	<b>(1,765,883)</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(56,979)	(276,246)

No	Items	This period (from 01/01/2021 to 31/03/2021)	Previous period (from 01/01/2020 to 31/03/2020)
2	Proceeds from disposal of fixed assets	1,236	354
3	Expenses from disposal of fixed assets	(31)	(44)
4	Investment in real estates	-	-
5	Proceeds from disposal of investment real estates	-	-
6	Expenses from disposal of investment real estates	-	-
7	Additional equity investments in associates and joint ventures	-	-
8	Receipts from equity investment in associates and joint ventures	-	23,990
9	Dividend and profits from long term investments	11,675	2,385
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(44,099)</b>	<b>(249,561)</b>
<b>Cash flow from financial activities</b>			
1	Increase in chartered capital from contribution and/or issuing stocks	-	-
2	Receipt from issuing long term valuable papers qualified as owners' capital and other long term borrowings	-	-
3	Payments for issued long term valuable papers qualified as owners' capital and other long term borrowings	-	-
4	Dividend paid	-	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
<b>III</b>	<b>Net cash flows (used)/from financial activities</b>	<b>-</b>	<b>-</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>(10,745,321)</b>	<b>(2,015,444)</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>160,175,076</b>	<b>155,046,744</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>(34,810)</b>	<b>16,685</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>149,394,945</b>	<b>153,047,985</b>

Hanoi, April 29<sup>th</sup>, 2021

Prepared by

Chief Accountant

Deputy General Director

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Ngo Xuan Hai

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