

BALANCE SHEET (CONSOLIDATED)

Quarter I - 2022

Unit: Million VND

No,	Items	As of 31/03/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,731,856	11,330,659
II	Balances with the State Bank of Vietnam ("SBV")	19,945,813	23,383,443
III	Placements with and loans to other credit institutions	177,089,244	149,316,646
1	Placements with other credit institutions	153,981,574	129,799,364
2	Loans to other credit institutions	23,107,670	19,517,282
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	4,169,069	2,475,309
1	Trading securities	4,256,339	2,522,807
2	Provision for impairment of trading securities	(87,270)	(47,498)
V	Derivative financial instruments and other financial assets	3,329,136	1,454,790
VI	Loans and advances to customers	1,199,357,414	1,104,872,665
1	Loans and advances to customers	1,229,579,098	1,130,667,767
2	Provision for credit losses	(30,221,684)	(25,795,102)
VII	Investment securities	182,530,487	177,544,548
1	Securities - available - for - sale	180,142,378	174,973,469
2	Securities - held - to - maturity	2,696,932	2,696,832
3	Provision for impairment of investment securities	(308,823)	(125,753)
VIII	Long-term investments	3,410,049	3,290,027
1	Investment in Subsidiaries		
2	Investment in Joint ventures	3,196,780	3,073,356
3	Investment in associates	-	-
4	Other long-term investments	234,462	240,662
5	Provision for impairment of long-term investments	(21,193)	(23,991)
IX	Fixed assets	10,273,641	10,496,152
1	Tangible assets	6,035,257	6,192,822
a	Cost	15,765,498	15,773,302
b	Accumulated depreciation	(9,730,241)	(9,580,480)
2	Intangible assets	4,238,384	4,303,330
a	Cost	6,626,472	6,627,694
b	Accumulated amortization	(2,388,088)	(2,324,364)
X	Other assets	53,893,458	47,423,159

No,	Items	As of 31/03/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
1	Receivables	39,960,018	34,233,578
2	Accrued interest and fee receivables	10,645,228	9,856,571
3	Deferred Taxes	344	338
4	Other assets	3,358,387	3,403,230
	<i>In which: Goodwill</i>	-	-
5	Provisions for other assets	(70,519)	(70,558)
	TOTAL ASSETS	1,663,730,167	1,531,587,398
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	51,244,665	33,294,404
II	Deposits and borrowings from other credit institutions	194,897,542	138,833,846
1	Deposits from other credit institutions	88,860,218	33,670,804
2	Borrowings from other credit institutions	106,037,324	105,163,042
III	Customer deposits	1,212,678,007	1,161,848,113
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	2,457,433	2,527,930
VI	Valuable papers issued	67,896,785	64,494,785
VII	Other liabilities	36,259,312	36,936,809
1	Accrued interest and fee payables	19,082,987	16,867,319
2	Deferred Tax Payables	-	-
3	Other payables and debts	16,087,899	19,015,117
4	Provision for other liabilities	1,088,426	1,054,373
	TOTAL LIABILITIES	1,565,433,744	1,437,937,887
VIII	OWNER'S EQUITY AND FUNDS	98,296,423	93,649,511
1	Capital	57,548,112	57,548,112
<i>a</i>	<i>Chartered capital</i>	48,057,506	48,057,506
<i>b</i>	<i>Capital to purchase fixed assets</i>	-	-
<i>c</i>	<i>Capital surplus</i>	8,974,698	8,974,698
<i>d</i>	<i>Registered shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	515,908	515,908
2	Reserves	13,672,052	13,673,265
3	Foreign exchange translation reserve	226,294	245,231
4	Difference from assets revaluation	-	-
5	Undistributed profit	26,125,429	21,488,131
IX	Minority Interest	724,536	694,772
	TOTAL LIABILITIES AND OWNER'S EQUITY	1,663,730,167	1,531,587,398

OFF-BALANCE SHEET ITEMS

No,	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	3,529,575	3,237,485
2	Foreign exchange transactions commitments	374,757,587	479,385,067
	<i>Buying FX commitments</i>	8,728,138	5,748,679
	<i>Selling FX commitments</i>	8,942,497	5,964,386
	<i>Swap commitments</i>	357,086,952	467,672,002
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	65,316,280	46,584,571
5	Other guarantees	64,339,140	60,180,414
6	Other commitments	97,129,611	104,576,907

Hanoi, April 28th, 2022

Prepared by

Chief Accountant

**On behalf of the General Director
Deputy General Director**

(signed)

(signed)

(signed and sealed)

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Bao Thanh Van

INCOME STATEMENT (CONSOLIDATED)

Quarter I - 2022

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	22,132,345	21,095,542	22,132,345	21,095,542
2	Interest and similar expenses	11,986,480	10,453,406	11,986,480	10,453,406
I	Net interest and similar income	10,145,865	10,642,136	10,145,865	10,642,136
3	Fees and commission income	2,298,808	2,221,818	2,298,808	2,221,818
4	Fees and commission expenses	1,020,681	938,646	1,020,681	938,646
II	Net gain from fees and commission income	1,278,127	1,283,172	1,278,127	1,283,172
III	Net gain from dealing in foreign currencies	783,664	340,401	783,664	340,401
IV	Net gain from trading securities	56,429	177,352	56,429	177,352
V	Net gain/(loss) from investment securities	(232,807)	(110,284)	(232,807)	(110,284)
5	Other operating income	2,147,279	652,094	2,147,279	652,094
6	Other operating expense	269,750	213,554	269,750	213,554
VI	Net gain from other operating activities	1,877,529	438,540	1,877,529	438,540
VII	Net share of profit in associates and joint ventures and dividend income	161,398	151,236	161,398	151,236
VIII	Operating expenses	3,821,026	3,512,229	3,821,026	3,512,229
IX	Net profit before provision for credit losses	10,249,179	9,410,324	10,249,179	9,410,324
X	Provision of credit losses	4,426,683	1,350,133	4,426,683	1,350,133
XI	Profit before tax	5,822,496	8,060,191	5,822,496	8,060,191
7	Current corporate income tax	1,124,584	1,581,804	1,124,584	1,581,804
8	Deferred corporate income tax	-	7,236	-	7,236
XII	Corporate income tax	1,124,584	1,589,040	1,124,584	1,589,040
XIII	Profit after tax	4,697,912	6,471,151	4,697,912	6,471,151
XIV	Minority Interest	34,005	9,618	34,005	9,618

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)
XV	Shareholders' Earnings	4,663,907	6,461,533	4,663,907	6,461,533

Hanoi, April 28th, 2022

Prepared by

Chief Accountant

**On behalf of the General Director
Deputy General Director**

(signed)

(signed)

(signed and sealed)

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Bao Thanh Van

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter I - 2022

Unit: Million VND

No	Items	This period (from 01/01/2022 to 31/03/2022)	Previous period (from 01/01/2021 to 31/03/2021)
Cash flow from operating activities			
1	Interest and similar income	21,360,339	19,790,406
2	Interest and similar expenses	(9,777,888)	(10,303,251)
3	Income from services	4,326,033	1,121,717
4	Net gain from trading (foreign currencies, gold, securities)	978,791	914,191
5	Other income (expenses)	958,811	76,659
6	Receipts from debts written-off or paid off by risk fund	967,589	368,314
7	Payment to employees and for operating management	(4,317,148)	(4,182,964)
8	Corporate income tax paid	(707,399)	(1,306,110)
Net cash flow from operating profit before movements in operating assets and working capital		13,789,128	6,478,962
Movements in operating assets		(123,463,632)	(13,326,857)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(10,270,109)	953,980
10	(Increase)/decrease in trading securities	(6,897,128)	(5,552,954)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(1,874,346)	(2,357,065)
12	(Increase)/decrease in loans and advances to customers	(98,911,331)	(1,806,752)
13	Decrease in provision to write off bad debts	-	-
14	(Increase)/decrease in other operating assets	(5,510,718)	(4,564,066)
Movements in operating liabilities		126,050,900	(3,853,327)
15	Increase/(decrease) in borrowings from Government and SBV	17,950,261	(11,479,896)
16	Increase/(decrease) in deposits and loans from other credit institutions	56,063,696	(4,921,264)
17	Increase/(decrease) in customer deposits	50,829,894	13,369,078
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	3,400,000	-
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(70,497)	(48,159)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(2,122,454)	(773,086)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	16,376,396	(10,701,222)
Cash flow from investing activities			
1	Acquisition of fixed assets	(77,156)	(56,979)
2	Proceeds from disposal of fixed assets	1,632	1,236

No	Items	This period (from 01/01/2022 to 31/03/2022)	Previous period (from 01/01/2021 to 31/03/2021)
3	Expenses from disposal of fixed assets	(252)	(31)
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	6,200	-
9	Dividend and profits from long term investments	55,236	11,675
II	Net cash flows (used)/from investing activities	(14,340)	(44,099)
Cash flow from financial activities			
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	(3,844,600)	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	(3,844,600)	-
IV	Net cash flow of the period	12,517,456	(10,745,321)
V	Cash and cash equivalents at the beginning of the period	164,376,586	160,175,076
VI	Adjustment for impact of changes in foreign exchange rate	(51,400)	(34,810)
VII	Cash and cash equivalents at the end of the period	176,842,642	149,394,945

Hanoi, April 28th, 2022

Prepared by

(signed)

Ngô Xuân Hải

Chief Accountant

(signed)

Nguyễn Hải Hưng

On behalf of the General Director
Deputy General Director

(signed and sealed)

Nguyễn Bảo Thanh Văn