

**BALANCE SHEET (NON-CONSOLIDATED)**

**Quarter II - 2020**

Unit: Million VND

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>8,026,797</b>	<b>8,146,848</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>12,877,486</b>	<b>24,855,833</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>129,849,147</b>	<b>129,708,014</b>
1	Placements with other credit institutions	125,462,558	122,644,254
2	Loans to other credit institutions	4,386,589	7,063,760
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>477,670</b>	<b>2,474,983</b>
1	Trading securities	477,670	2,474,983
2	Provision for impairment of trading securities	-	-
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>461,071</b>	<b>469,712</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>919,625,755</b>	<b>912,464,202</b>
1	Loans and advances to customers	932,367,568	925,252,830
2	Provision for credit losses	(12,741,813)	(12,788,628)
<b>VII</b>	<b>Investment securities</b>	<b>107,072,131</b>	<b>103,346,746</b>
1	Securities - available-for-sale	101,709,695	95,855,956
2	Securities held to maturity	9,259,865	15,367,993
3	Provision for impairment of investment securities	(3,897,429)	(7,877,203)
<b>VIII</b>	<b>Long-term investments</b>	<b>5,751,782</b>	<b>5,751,782</b>
1	Investment in Subsidiaries	4,040,032	4,040,032
2	Investment in Joint ventures	1,688,788	1,688,788
3	Investment in associates	-	-
4	Other long-term investments	22,962	22,962
5	Provision for impairment of long-term investments	-	-
<b>IX</b>	<b>Fixed assets</b>	<b>10,490,495</b>	<b>10,793,632</b>
1	Tangible assets (a+b)	6,121,172	6,314,789
a	Cost	14,721,640	14,577,971
b	Accumulated depreciation	(8,600,468)	(8,263,182)
2	Intangible assets	4,369,323	4,478,843
a	Cost	6,175,176	6,172,117
b	Accumulated amortization	(1,805,853)	(1,693,274)
<b>X</b>	<b>Other assets</b>	<b>33,411,145</b>	<b>30,530,512</b>



No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
1	Receivables	23,198,921	21,088,360
2	Accrued interest and fee receivables	7,325,893	6,498,602
3	Other assets	2,886,489	2,943,708
4	Provisions for other assets	(158)	(158)
	<b>TOTAL ASSETS</b>	<b>1,228,043,479</b>	<b>1,228,542,264</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>44,380,201</b>	<b>70,602,893</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>110,465,246</b>	<b>106,799,400</b>
1	Deposits from other credit institutions	94,861,845	80,760,381
2	Borrowings from other credit institutions	15,603,401	26,039,019
<b>III</b>	<b>Customer deposits</b>	<b>911,234,985</b>	<b>889,792,714</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>5,703,857</b>	<b>5,775,899</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>51,166,354</b>	<b>56,966,353</b>
<b>VII</b>	<b>Other liabilities</b>	<b>26,876,451</b>	<b>24,298,446</b>
1	Accrued interest and fee payables	17,206,088	17,710,303
2	Deferred Tax Payables	-	-
3	Other payables and debts	9,670,363	6,588,143
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	<b>TOTAL LIABILITIES</b>	<b>1,149,827,094</b>	<b>1,154,235,705</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>78,216,385</b>	<b>74,306,559</b>
1	Capital	46,203,873	46,203,873
<i>a</i>	<i>Chartered capital</i>	<i>37,234,046</i>	<i>37,234,046</i>
<i>b</i>	<i>Capital to purchase fixed assets</i>	-	-
<i>c</i>	<i>Capital surplus</i>	<i>8,969,827</i>	<i>8,969,827</i>
<i>d</i>	<i>Registered shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	-	-
2	Reserves	9,219,169	9,219,169
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	22,793,343	18,883,517
<b>IX</b>	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,228,043,479</b>	<b>1,228,542,264</b>

**OFF-BALANCE SHEET ITEMS**

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	512,439	526,118
2	Foreign exchange transactions commitments	355,471,953	190,185,460
	<i>Buying FX commitments</i>	7,459,199	4,525,641
	<i>Selling FX commitments</i>	7,674,383	4,741,892
	<i>Swap commitments</i>	340,338,371	180,917,927
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	37,902,260	34,468,529
5	Other guarantees	47,435,201	51,482,054
6	Other commitments	35,641,810	20,798,816

*Hanoi, July 27<sup>th</sup>, 2020*

**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 Hong Van

**INCOME STATEMENT (NON-CONSOLIDATED)**

**Quarter II - 2020**

Unit: Million VND

No.	Items	Quarter II		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	20,134,764	20,077,065	41,422,714	39,503,530
2	Interest and similar expenses	(12,500,533)	(12,024,226)	(25,545,466)	(23,673,900)
<b>I</b>	<b>Net interest and similar income</b>	<b>7,634,231</b>	<b>8,052,839</b>	<b>15,877,248</b>	<b>15,829,630</b>
3	Fees and commission income	1,381,896	1,371,046	2,790,000	2,635,155
4	Fees and commission expenses	(493,153)	(552,324)	(985,228)	(991,165)
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>888,743</b>	<b>818,722</b>	<b>1,804,772</b>	<b>1,643,990</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>598,769</b>	<b>367,749</b>	<b>989,711</b>	<b>773,516</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>3,525</b>	<b>60,435</b>	<b>366,679</b>	<b>133,560</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>(30,085)</b>	<b>(160,245)</b>	<b>137,211</b>	<b>(243,237)</b>
5	Other operating Income	441,015	363,364	842,174	743,906
6	Other operating expense	(120,227)	(131,393)	(201,550)	(310,697)
<b>VI</b>	<b>Net gain/ (loss) from other operating activities</b>	<b>320,788</b>	<b>231,971</b>	<b>640,624</b>	<b>433,209</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>523,803</b>	<b>656,737</b>	<b>523,803</b>	<b>659,512</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>(3,113,166)</b>	<b>(3,491,690)</b>	<b>(6,282,977)</b>	<b>(6,585,292)</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>6,826,608</b>	<b>6,536,518</b>	<b>14,057,071</b>	<b>12,644,888</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>(2,194,736)</b>	<b>(4,136,043)</b>	<b>(6,574,605)</b>	<b>(7,359,883)</b>
<b>XI</b>	<b>Profit before tax</b>	<b>4,631,872</b>	<b>2,400,475</b>	<b>7,482,466</b>	<b>5,285,005</b>
7	Current enterprise income tax	(821,802)	(382,631)	(1,391,467)	(959,454)

No.	Items	Quarter II		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	(821,802)	(382,631)	(1,391,467)	(959,454)
XIII	Profit after tax	3,810,070	2,017,844	6,090,999	4,325,551

Hanoi, July 27<sup>th</sup>, 2020

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Hong Van

**CASH FLOW STATEMENT (NON-CONSOLIDATED)**  
**(Direct Method)**  
**Quarter II - 2020**

*Unit. Million VND*

No.	Items	This period (from 01/01/2020 to 30/06/2020)	Previous period (from 01/01/2019 to 30/06/2019)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	40,615,672	39,537,028
2	Interest and similar expenses	(26,103,336)	(23,741,887)
3	Income from services	1,834,496	1,677,321
4	Net gain from trading (foreign currencies, gold, securities)	1,365,656	918,069
5	Other income (expenses)	36,491	(49,083)
6	Receipts from debts written-off or paid off by risk fund	589,353	443,249
7	Payment to employees and for operating management	(6,263,693)	(6,545,335)
8	Corporate income tax paid	(608,591)	(401,650)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>11,466,048</b>	<b>11,837,712</b>
<b>Movements in operating assets</b>		<b>(14,517,205)</b>	<b>(27,138,162)</b>
9	(Increase)/decrease in placements with and loans to other credit institutions	2,677,171	529,898
10	(Increase)/decrease in trading securities	4,294,812	186,517
11	(Increase)/decrease in derivatives financial instruments and other financial assets	8,641	6,152
12	(Increase)/decrease in loans and advances to customers	(7,114,738)	(20,820,779)
13	Decrease in provision to write off bad debts	(9,873,818)	(4,047,293)
14	(Increase)/decrease in other operating assets	(4,509,273)	(2,992,657)
<b>Movements in operating liabilities</b>		<b>(6,512,911)</b>	<b>13,094,364</b>
15	Increase/(decrease) in borrowings from Government and SBV	(26,222,692)	8,882,209
16	Increase/(decrease) in deposits and loans from other credit institutions	3,665,846	(15,104,242)
17	Increase/(decrease) in customer deposits	21,442,271	20,393,097
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(5,799,999)	13,450,004
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(72,042)	(32,153)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	473,705	(14,494,551)
22	Cash outflow from reserves of the credit institution	-	-

No.	Items	This period (from 01/01/2020 to 30/06/2020)	Previous period (from 01/01/2019 to 30/06/2019)
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>(9,564,068)</b>	<b>(2,206,086)</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(244,493)	(75,385)
2	Proceeds from disposal of fixed assets	11,872	238,144
3	Expenses from disposal of fixed assets	(7,208)	(219,254)
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	-	404,905
9	Dividend and profits from long term investments	523,803	502,600
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>283,974</b>	<b>851,010</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>(9,280,095)</b>	<b>(1,355,076)</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>155,646,935</b>	<b>156,431,277</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>-</b>	<b>(288)</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>146,366,841</b>	<b>155,075,913</b>

Hanoi, July 27<sup>th</sup>, 2020

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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