

BALANCE SHEET (NON-CONSOLIDATED)

Quarter II - 2022

Unit: Million VND

No.	Items	As of 30/6/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,721,379	11,196,660
II	Balances with the State Bank of Vietnam (“SBV”)	25,160,715	23,382,941
III	Placements with and loans to other credit institutions	186,195,946	147,331,139
1	Placements with other credit institutions	168,710,365	130,825,951
2	Loans to other credit institutions	17,485,581	16,505,188
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	-	1,084,670
1	Trading securities	-	1,092,554
2	Provision for impairment of trading securities	-	(7,884)
V	Derivative financial instruments and other financial assets	7,482,072	1,454,790
VI	Loans and advances to customers	1,196,868,014	1,094,460,294
1	Loans and advances to customers	1,228,291,674	1,120,063,085
2	Provision for credit losses	(31,423,660)	(25,602,791)
VII	Investment securities	175,661,126	175,660,110
1	Securities - available-for-sale	173,186,301	173,192,431
2	Securities - held-to-maturity	2,586,926	2,586,832
3	Provision for impairment of investment securities	(112,101)	(119,153)
VIII	Long-term investments	5,551,782	5,551,782
1	Investment in Subsidiaries	3,840,032	3,840,032
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	-	-
IX	Fixed assets	9,886,782	10,222,501
1	Tangible assets	5,761,992	6,017,969
a	Cost	15,444,590	15,438,174
b	Accumulated depreciation	(9,682,598)	(9,420,205)
2	Intangible assets	4,124,790	4,204,532
a	Cost	6,527,346	6,478,776
b	Accumulated amortization	(2,402,556)	(2,274,244)
X	Other assets	58,102,061	45,273,501
1	Receivables	45,166,328	32,811,819

No.	Items	As of 30/6/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
2	Accrued interest and fee receivables	10,144,033	9,566,114
3	Other assets	2,832,292	2,936,274
4	Provisions for other assets	(40,592)	(40,706)
	TOTAL ASSETS	1,674,629,877	1,515,618,388
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	59,478,812	33,294,404
1	Deposits and borrowings from the Government and the State Bank of Vietnam	59,478,812	33,294,404
2	Transactions of selling and repurchasing Government Bonds with the State Treasury	-	-
II	Deposits and borrowings from other credit institutions	211,411,225	132,994,157
1	Deposits from other credit institutions	94,468,826	32,491,329
2	Borrowings from other credit institutions	116,942,399	100,502,828
III	Customer deposits	1,203,173,945	1,159,761,203
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	2,460,313	2,527,930
VI	Valuable papers issued	65,446,788	64,496,785
VII	Other liabilities	33,591,372	32,405,553
1	Accrued interest and fee payables	20,484,940	16,550,294
2	Deferred Tax Payables	-	-
3	Other payables and debts	13,106,432	15,855,259
4	Provision for other liabilities	-	-
	TOTAL LIABILITIES	1,575,562,455	1,425,480,032
VIII	OWNER'S EQUITY AND FUNDS	99,067,422	90,138,356
1	Capital	57,027,333	57,027,333
<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>	8,969,827	8,969,827
<i>d</i>	<i>Registered shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	-	-
2	Reserves	13,229,963	13,229,963
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	28,810,126	19,881,060
IX	TOTAL LIABILITIES AND OWNER'S EQUITY	1,674,629,877	1,515,618,388

OFF-BALANCE SHEET ITEMS

No.	Items	As of 30/06/2022	As of 31/12/2021 (audited figures)
1	Credit guarantees	4,223,421	3,237,485
2	Foreign exchange transactions commitments	414,059,038	479,385,067
	<i>Buying FX commitments</i>	<i>11,338,629</i>	<i>5,748,679</i>
	<i>Selling FX commitments</i>	<i>11,555,318</i>	<i>5,964,386</i>
	<i>Swap commitments</i>	<i>391,165,091</i>	<i>467,672,002</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	72,741,933	46,584,571
5	Other guarantees	66,694,278	60,127,571
6	Other commitments	82,981,293	104,576,907
7	Loan interest and fees receivable which have not been collected	8,965,642	7,889,972
8	Written-off bad debts	100,045,401	94,716,462
9	Assets and other documents	106,355,085	108,079,700

Hanoi, July 29th, 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 Tran Manh Trung

INCOME STATEMENT (NON-CONSOLIDATED)

Quarter II - 2022

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	24,735,723	21,027,337	46,568,813	41,850,147
2	Interest and similar expenses	12,971,979	10,375,284	24,874,494	20,759,736
I	Net interest and similar income	11,763,744	10,652,053	21,694,319	21,090,411
3	Fees and commission income	1,981,218	1,818,455	3,556,882	3,468,471
4	Fees and commission expenses	759,446	703,407	1,311,300	1,210,862
II	Net gain from fees and commission income	1,221,772	1,115,048	2,245,582	2,257,609
III	Net gain from dealing in foreign currencies	835,287	490,775	1,610,882	941,732
IV	Net gain from trading securities	(18,046)	20,625	(41,659)	128,104
V	Net gain/(loss) from investment securities	205,625	21,023	7,282	(88,224)
5	Other operating Income	1,386,570	1,413,755	3,437,609	2,002,578
6	Other operating expense	173,840	243,057	320,652	413,391
VI	Net gain/ (loss) from other operating activities	1,212,730	1,170,698	3,116,957	1,589,187
VII	Net share of profit in associates and joint ventures and dividend income	348,756	622,177	374,913	682,757
VIII	Operating expenses	4,010,881	3,963,929	7,628,181	7,409,398
IX	Net profit before provision for credit losses	11,558,987	10,128,470	21,380,095	19,192,178
X	Provision of credit losses	5,884,781	7,084,081	10,304,676	8,387,016
XI	Profit before tax	5,674,206	3,034,389	11,075,419	10,805,162
7	Current corporate income tax	1,065,894	482,006	2,137,347	2,024,573
XII	Corporate income tax	1,065,894	482,006	2,137,347	2,024,573

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)
XIII	Profit after tax	4,608,312	2,552,383	8,938,072	8,780,589

Hanoi, July 29th, 2022

Prepared by

Chief Accountant

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

(signed)

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Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Tran Manh Trung

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)

Quarter II - 2022

Unit: Million VND

No.	Items	This period (from 01/01/2022 to 30/06/2022)	Previous period (from 01/01/2021 to 30/06/2021)
Cash flow from operating activities			
1	Interest and similar income	46,143,909	40,288,533
2	Interest and similar expenses	(20,964,709)	(21,497,866)
3	Income from services	(994,913)	2,241,905
4	Net gain from trading (foreign currencies, gold, securities)	1,422,256	1,059,621
5	Other income (expenses)	971,382	(72,141)
6	Receipts from debts written-off or paid off by risk fund	2,107,257	1,531,939
7	Payment to employees and for operating management	(7,386,689)	(7,944,963)
8	Corporate income tax paid	(1,731,024)	(1,263,314)
Net cash flow from operating profit before movements in operating assets and working capital		19,567,469	14,343,714
Movements in operating assets		(146,915,694)	(110,429,147)
9	(Increase)/decrease in placements with and loans to other credit institutions	(17,385,059)	(2,112,732)
10	(Increase)/decrease in trading securities	1,090,706	(36,352,769)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(6,027,282)	(1,304,055)
12	(Increase)/decrease in loans and advances to customers	(108,228,589)	(60,072,477)
13	Decrease in provision to write off bad debts	(4,483,807)	(2,348,397)
14	(Increase)/decrease in other operating assets	(11,881,663)	(8,238,717)
Movements in operating liabilities		152,815,565	121,889,799
15	Increase/(decrease) in borrowings from Government and SBV	26,184,408	35,288,557
16	Increase/(decrease) in deposits and loans from other credit institutions	78,417,068	34,486,240
17	Increase/(decrease) in customer deposits	43,412,742	49,363,900
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	950,003	5,084,997
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(67,617)	(79,240)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	3,918,961	(2,254,655)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	25,467,340	25,804,366

No.	Items	This period (from 01/01/2022 to 30/06/2022)	Previous period (from 01/01/2021 to 30/06/2021)
Cash flow from investing activities			
1	Acquisition of fixed assets	(222,673)	(146,894)
2	Proceeds from disposal of fixed assets	7,796	2,742
3	Expenses from disposal of fixed assets	(535)	52,311
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	-	-
9	Dividend and profits from long term investments	374,913	682,757
II	Net cash flows (used)/from investing activities	159,501	590,916
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	21,782,241	26,395,282
V	Cash and cash equivalents at the beginning of the period	165,405,551	161,014,220
VI	Adjustment for impact of changes in foreign exchange rate	-	-
VII	Cash and cash equivalents at the end of the period	187,187,792	187,409,502

Hanoi, July 29th, 2022

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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