

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 2020

Unit: Million VND

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	7,974,449	8,146,848
II	Balances with the State Bank of Vietnam ("SBV")	17,214,354	24,855,833
III	Placements with and loans to other credit institutions	128,792,221	129,708,014
1	Placements with other credit institutions	122,400,805	122,644,254
2	Loans to other credit institutions	6,391,416	7,063,760
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	2,358,361	2,474,983
1	Trading securities	2,366,615	2,474,983
2	Provision for impairment of trading securities	(8,254)	-
V	Derivative financial instruments and other financial assets	587,411	469,712
VI	Loans and advances to customers	933,525,060	912,464,202
1	Loans and advances to customers	948,418,535	925,252,830
2	Provision for credit losses	(14,893,475)	(12,788,628)
VII	Investment securities	108,973,635	103,346,746
1	Securities - available-for-sale	103,505,757	95,855,956
2	Securities - held-to-maturity	9,259,880	15,367,993
3	Provision for impairment of investment securities	(3,792,002)	(7,877,203)
VIII	Long-term investments	5,751,782	5,751,782
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	-	-
IX	Fixed assets	10,302,568	10,793,632
1	Tangible assets (a+b)	6,006,971	6,314,789
a	Cost	14,770,834	14,577,971
b	Accumulated depreciation	(8,763,863)	(8,263,182)
2	Intangible assets	4,295,597	4,478,843
a	Cost	6,169,934	6,172,117
b	Accumulated amortization	(1,874,337)	(1,693,274)
X	Other assets	34,433,451	30,530,512

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
1	Receivables	24,432,758	21,088,360
2	Accrued interest and fee receivables	7,230,507	6,498,602
3	Other assets	2,770,344	2,943,708
4	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,249,913,292	1,228,542,264
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	14,715,033	70,602,893
II	Deposits and borrowings from other credit institutions	122,390,939	106,799,400
1	Deposits from other credit institutions	105,682,911	80,760,381
2	Borrowings from other credit institutions	16,708,028	26,039,019
III	Customer deposits	937,489,799	889,792,714
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	5,660,599	5,775,899
VI	Valuable papers issued	63,075,573	56,966,353
VII	Other liabilities	26,256,289	24,298,446
1	Accrued interest and fee payables	16,931,171	17,710,303
2	Deferred Tax Payables	-	-
3	Other payables and debts	9,325,118	6,588,143
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,169,588,232	1,154,235,705
VIII	OWNER'S EQUITY AND FUNDS	80,325,060	74,306,559
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	24,902,018	18,883,517
IX	TOTAL LIABILITIES AND OWNER'S EQUITY	1,249,913,292	1,228,542,264

OFF-BALANCE SHEET ITEMS

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	7,991,032	526,118
2	Foreign exchange transactions commitments	327,347,273	190,185,460
	<i>Buying FX commitments</i>	5,958,569	4,525,641
	<i>Selling FX commitments</i>	6,175,058	4,741,892
	<i>Swap commitments</i>	315,213,645	180,917,927
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	42,552,578	34,468,529
5	Other guarantees	46,849,637	51,482,054
6	Other commitments	42,000,101	20,798,816

Hanoi, October 28th, 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 III - 2020

Unit: Million VND

No.	Items	Quarter III		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	20,486,936	20,652,258	61,909,650	60,155,788
2	Interest and similar expenses	(11,604,181)	(12,492,049)	(37,149,647)	(36,165,949)
I	Net interest and similar income	8,882,755	8,160,209	24,760,003	23,989,839
3	Fees and commission income	1,462,174	1,409,011	4,252,174	4,044,166
4	Fees and commission expenses	(509,759)	(482,593)	(1,494,987)	(1,473,758)
II	Net gain from fees and commission income	952,415	926,418	2,757,187	2,570,408
III	Net gain from dealing in foreign currencies	437,085	394,123	1,426,796	1,167,639
IV	Net gain from trading securities	15,257	201,323	381,936	334,883
V	Net gain/(loss) from investment securities	105,427	24,275	242,638	(218,962)
5	Other operating Income	839,361	480,539	1,681,535	1,224,445
6	Other operating expense	(183,391)	(151,915)	(384,941)	(462,612)
VI	Net gain/ (loss) from other operating activities	655,970	328,624	1,296,594	761,833
VII	Net share of profit in associates and joint ventures and dividend income	8,144	84,468	531,947	743,980
VIII	Operating expenses	(3,596,745)	(3,610,735)	(9,879,722)	(10,196,027)
IX	Net profit before provision for credit losses	7,460,308	6,508,705	21,517,379	19,153,593
X	Provision of credit losses	(4,812,207)	(3,507,139)	(11,386,812)	(10,867,022)
XI	Profit before tax	2,648,101	3,001,566	10,130,567	8,286,571
7	Current enterprise income tax	(528,630)	(579,462)	(1,920,097)	(1,538,916)

No.	Items	Quarter III		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	(528,630)	(579,462)	(1,920,097)	(1,538,916)
XIII	Profit after tax	2,119,471	2,422,104	8,210,470	6,747,655

Hanoi, October 28th, 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

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

Quarter III - 2020

Unit: Million VND

No.	Items	This period (from 01/01/2020 to 30/09/2020)	Previous period (from 01/01/2019 to 30/09/2019)
Cash flow from operating activities			
1	Interest and similar income	61,007,273	60,064,135
2	Interest and similar expenses	(38,006,045)	(35,082,971)
3	Income from services	2,785,510	2,407,940
4	Net gain from trading (foreign currencies, gold, securities)	1,806,295	1,283,560
5	Other income (expenses)	32,885	(347,981)
6	Receipts from debts written-off or paid off by risk fund	1,184,713	673,277
7	Payment to employees and for operating management	(9,199,883)	(6,441,049)
8	Corporate income tax paid	(1,188,149)	(784,419)
Net cash flow from operating profit before movements in operating assets and working capital		18,422,599	21,772,492
Movements in operating assets		(39,917,122)	(54,788,758)
9	(Increase)/decrease in placements with and loans to other credit institutions	672,344	(143,888)
10	(Increase)/decrease in trading securities	618,044	(8,571,117)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(117,699)	114,850
12	(Increase)/decrease in loans and advances to customers	(23,165,705)	(34,519,760)
13	Decrease in provision to write off bad debts	(12,534,364)	(4,047,194)
14	(Increase)/decrease in other operating assets	(5,389,742)	(7,621,649)
Movements in operating liabilities		13,183,862	27,642,130
15	Increase/(decrease) in borrowings from Government and SBV	(55,887,860)	10,904,183
16	Increase/(decrease) in deposits and loans from other credit institutions	15,591,539	(18,352,211)
17	Increase/(decrease) in customer deposits	47,697,085	39,217,928
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	6,109,220	9,000,000
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(115,300)	(117,094)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(210,822)	(13,010,676)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	(8,310,661)	(5,374,136)

No.	Items	This period (from 01/01/2020 to 30/09/2020)	Previous period (from 01/01/2019 to 30/09/2019)
Cash flow from investing activities			
1	Acquisition of fixed assets	(330,357)	(161,682)
2	Proceeds from disposal of fixed assets	102,672	384,035
3	Expenses from disposal of fixed assets	(50,928)	(250,853)
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	531,947	587,068
II	Net cash flows (used)/from investing activities	253,334	963,473
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	-	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	-
IV	Net cash flow of the period	(8,057,327)	(4,410,663)
V	Cash and cash equivalents at the beginning of the period	155,646,935	156,431,277
VI	Adjustment for impact of changes in foreign exchange rate	-	(861)
VII	Cash and cash equivalents at the end of the period	147,589,608	152,019,753

Hanoi, October 28th, 2020

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Ngô Xuân Hải

Nguyễn Hải Hưng

Nguyễn Hồng Văn