

BALANCE SHEET (NON-CONSOLIDATED)

Quarter IV - 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	9,746,787	8,146,848
II	Balances with the State Bank of Vietnam ("SBV")	57,616,304	24,855,833
III	Placements with and loans to other credit institutions	102,712,904	129,708,014
1	Placements with other credit institutions	93,651,129	122,644,254
2	Loans to other credit institutions	9,061,775	7,063,760
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	4,252,697	2,474,983
1	Trading securities	4,252,697	2,474,983
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	137,122	469,712
VI	Loans and advances to customers	992,629,841	912,464,202
1	Loans and advances to customers	1,004,975,541	925,252,830
2	Provision for credit losses	(12,345,700)	(12,788,628)
VII	Investment securities	113,301,684	103,346,746
1	Securities - available-for-sale	111,057,472	95,855,956
2	Securities - held-to-maturity	2,586,778	15,367,993
3	Provision for impairment of investment securities	(342,566)	(7,877,203)
VIII	Long-term investments	5,551,782	5,751,782
1	Investment in Subsidiaries	3,840,032	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	10,515,830	10,793,632
1	Tangible assets (a+b)	6,201,397	6,314,789
a	Cost	15,089,112	14,577,971
b	Accumulated depreciation	(8,887,715)	(8,263,182)
2	Intangible assets	4,314,433	4,478,843
a	Cost	6,259,206	6,172,117
b	Accumulated amortization	(1,944,773)	(1,693,274)
X	Other assets	31,456,057	30,530,512

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
1	Receivables	21,209,490	21,088,360
2	Accrued interest and fee receivables	7,532,193	6,498,602
3	Other assets	2,754,970	2,943,708
4	Provisions for other assets	(40,596)	(158)
	TOTAL ASSETS	1,327,921,008	1,228,542,264
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	44,597,188	70,602,893
II	Deposits and borrowings from other credit institutions	124,872,145	106,799,400
1	Deposits from other credit institutions	97,373,193	80,760,381
2	Borrowings from other credit institutions	27,498,952	26,039,019
III	Customer deposits	988,070,156	889,792,714
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	2,733,251	5,775,899
VI	Valuable papers issued	59,875,570	56,966,353
VII	Other liabilities	25,659,752	24,298,446
1	Accrued interest and fee payables	15,910,403	17,710,303
2	Deferred Tax Payables	-	-
3	Other payables and debts	9,749,349	6,588,143
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,245,808,062	1,154,235,705
VIII	OWNER'S EQUITY AND FUNDS	82,112,946	74,306,559
1	Capital	46,203,873	46,203,873
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,969,827	8,969,827
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	11,186,651	9,219,169
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	24,722,422	18,883,517
IX	TOTAL LIABILITIES AND OWNER'S EQUITY	1,327,921,008	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	7,995,477	526,118
2	Foreign exchange transactions commitments	303,101,636	190,185,460
	<i>Buying FX commitments</i>	13,463,062	4,525,641
	<i>Selling FX commitments</i>	13,673,951	4,741,892
	<i>Swap commitments</i>	275,964,623	180,917,927
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	48,283,386	34,468,529
5	Other guarantees	49,991,037	51,482,054
6	Other commitments	52,679,205	20,798,816

Hanoi, January 29th, 2021

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 IV - 2020

Unit: Million VND

No.	Items	Quarter IV		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	20,826,434	21,641,436	82,736,084	81,797,224
2	Interest and similar expenses	10,734,695	12,983,301	47,884,342	49,149,250
I	Net interest and similar income	10,091,739	8,658,135	34,851,742	32,647,974
3	Fees and commission income	1,743,896	1,691,821	5,996,070	5,735,987
4	Fees and commission expenses	738,909	888,736	2,233,896	2,362,494
II	Net gain from fees and commission income	1,004,987	803,085	3,762,174	3,373,493
III	Net gain from dealing in foreign currencies	460,533	351,201	1,887,329	1,518,840
IV	Net gain from trading securities	77,645	97,096	459,581	431,979
V	Net gain/(loss) from investment securities	121,757	(571,905)	364,395	(790,867)
5	Other operating Income	801,224	772,889	2,482,759	1,997,334
6	Other operating expense	352,104	338,945	737,045	801,557
VI	Net gain/ (loss) from other operating activities	449,120	433,944	1,745,714	1,195,777
VII	Net share of profit in associates and joint ventures and dividend income	-	1,388	531,947	745,368
VIII	Operating expenses	5,248,347	4,537,255	15,128,069	14,733,282
IX	Net profit before provision for credit losses	6,957,434	5,235,689	28,474,813	24,389,282
X	Provision of credit losses	639,420	2,061,185	12,026,232	12,928,207
XI	Profit before tax	6,318,014	3,174,504	16,448,581	11,461,075
7	Current enterprise income tax	1,272,637	638,862	3,192,734	2,177,778

No.	Items	Quarter IV		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	1,272,637	638,862	3,192,734	2,177,778
XIII	Profit after tax	5,045,377	2,535,642	13,255,847	9,283,297

Hanoi, January 29th, 2021

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 IV - 2020

Unit: Million VND

No.	Items	This period (from 01/01/2020 to 31/12/2020)	Previous period (from 01/01/2019 to 31/12/2019)
Cash flow from operating activities			
1	Interest and similar income	81,478,707	81,832,354
2	Interest and similar expenses	(49,781,552)	(47,122,181)
3	Income from services	3,792,764	3,315,005
4	Net gain from trading (foreign currencies, gold, securities)	2,359,083	326,124
5	Other income (expenses)	26,141	(142,188)
6	Receipts from debts written-off or paid off by risk fund	1,722,617	1,304,723
7	Payment to employees and for operating management	(14,187,006)	(13,512,603)
8	Corporate income tax paid	(2,538,581)	(1,360,313)
Net cash flow from operating profit before movements in operating assets and working capital		22,872,173	24,640,921
Movements in operating assets		(105,070,379)	(87,766,893)
9	(Increase)/decrease in placements with and loans to other credit institutions	(1,998,015)	(2,056,594)
10	(Increase)/decrease in trading securities	1,032,289	1,795,083
11	(Increase)/decrease in derivatives financial instruments and other financial assets	332,590	(188,546)
12	(Increase)/decrease in loans and advances to customers	(79,722,711)	(73,699,210)
13	Decrease in provision to write off bad debts	(19,058,178)	(8,590,545)
14	(Increase)/decrease in other operating assets	(5,656,354)	(5,027,081)
Movements in operating liabilities		89,222,153	61,285,055
15	Increase/(decrease) in borrowings from Government and SBV	(26,005,705)	8,002,734
16	Increase/(decrease) in deposits and loans from other credit institutions	18,072,745	(1,951,730)
17	Increase/(decrease) in customer deposits	98,277,442	65,447,003
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	2,909,217	10,949,994
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(3,042,648)	(158,130)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(988,898)	(21,002,596)
22	Cash outflow from reserves of the credit institution	-	(2,220)
I	Net cash flows (used in)/from operating activities	7,023,947	(1,840,917)

No.	Items	This period (from 01/01/2020 to 31/12/2020)	Previous period (from 01/01/2019 to 31/12/2019)
Cash flow from investing activities			
1	Acquisition of fixed assets	(581,124)	(521,696)
2	Proceeds from disposal of fixed assets	107,932	387,449
3	Expenses from disposal of fixed assets	(53,715)	(251,423)
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	200,000	854,905
9	Dividend and profits from long term investments	531,947	588,456
II	Net cash flows (used)/from investing activities	205,040	1,057,691
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	(1,861,702)	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	(1,861,702)	-
IV	Net cash flow of the period	5,367,285	(783,226)
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	-	(1,116)
VII	Cash and cash equivalents at the end of the period	161,014,220	155,646,935

Hanoi, January 29th, 2021

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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