

**BALANCE SHEET (NON-CONSOLIDATED)**

**Quarter IV - 2021**

Unit: Million VND

No.	Items	As of 31/12/2021	As of 31/12/2020 (Restated numbers)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>11,196,660</b>	<b>9,746,787</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>23,382,941</b>	<b>57,616,304</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>147,279,851</b>	<b>102,712,904</b>
1	Placements with other credit institutions	130,774,663	93,651,129
2	Loans to other credit institutions	16,505,188	9,061,775
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>1,084,670</b>	<b>4,252,697</b>
1	Trading securities	1,092,554	4,252,697
2	Provision for impairment of trading securities	(7,884)	-
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>1,454,790</b>	<b>137,122</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>1,094,460,294</b>	<b>992,608,863</b>
1	Loans and advances to customers	1,120,063,085	1,004,975,541
2	Provision for credit losses	(25,602,791)	(12,366,678)
<b>VII</b>	<b>Debt purchasing</b>	<b>-</b>	<b>-</b>
<b>VIII</b>	<b>Investment securities</b>	<b>175,660,110</b>	<b>113,301,684</b>
1	Securities - available-for-sale	173,192,431	111,057,472
2	Securities - held-to-maturity	2,586,832	2,586,778
3	Provision for impairment of investment securities	(119,153)	(342,566)
<b>IX</b>	<b>Long-term investments</b>	<b>5,551,782</b>	<b>5,551,782</b>
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	-	-
<b>X</b>	<b>Fixed assets</b>	<b>10,222,501</b>	<b>10,529,702</b>
1	Tangible assets (a+b)	6,017,969	6,215,196
a	Cost	15,438,174	15,101,407
b	Accumulated depreciation	(9,420,205)	(8,886,211)
2	Intangible assets	4,204,532	4,314,506
a	Cost	6,478,776	6,259,326

No.	Items	As of 31/12/2021	As of 31/12/2020 (Restated numbers)
	(1)	(2)	(3)
<i>b</i>	<i>Accumulated amortization</i>	(2,274,244)	(1,944,820)
<b>XI</b>	<b>Other assets</b>	<b>45,270,809</b>	<b>31,532,992</b>
1	Receivables	32,811,819	21,226,646
2	Accrued interest and fee receivables	9,563,422	7,530,992
3	Other assets	2,936,274	2,815,950
4	Provisions for other assets	(40,706)	(40,596)
	<b>TOTAL ASSETS</b>	<b>1,515,564,408</b>	<b>1,327,990,837</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>33,294,404</b>	<b>44,597,188</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>132,994,157</b>	<b>124,872,145</b>
1	Deposits from other credit institutions	32,491,329	97,373,193
2	Borrowings from other credit institutions	100,502,828	27,498,952
<b>III</b>	<b>Customer deposits</b>	<b>1,159,709,915</b>	<b>988,070,156</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>2,527,930</b>	<b>2,733,251</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>64,496,785</b>	<b>59,875,570</b>
<b>VII</b>	<b>Other liabilities</b>	<b>32,402,861</b>	<b>25,706,720</b>
1	Accrued interest and fee payables	16,547,602	15,910,403
2	Deferred Tax Payables	-	-
3	Other payables and debts	15,855,259	9,796,317
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	<b>TOTAL LIABILITIES</b>	<b>1,425,426,052</b>	<b>1,245,855,030</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>90,138,356</b>	<b>82,135,807</b>
1	Capital	57,027,333	46,203,873
<i>a</i>	<i>Chartered capital</i>	<i>48,057,506</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	13,229,963	11,186,651
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	19,881,060	24,745,283
<b>IX</b>	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,515,564,408</b>	<b>1,327,990,837</b>

**OFF-BALANCE SHEET ITEMS**

<b>No.</b>	<b>Items</b>	<b>As of 31/12/2021</b>	<b>As of 31/12/2020 (audited figures)</b>
1	Credit guarantees	3,237,485	7,995,477
2	Foreign exchange transactions commitments	479,385,067	303,101,636
	<i>Buying FX commitments</i>	5,748,679	13,463,062
	<i>Selling FX commitments</i>	5,964,386	13,673,951
	<i>Swap commitments</i>	467,672,002	275,964,623
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	46,584,571	48,283,386
5	Other guarantees	60,127,571	49,991,037
6	Other commitments	104,576,907	52,679,205

*Hanoi, January 28<sup>th</sup>, 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 (NON-CONSOLIDATED)**

**Quarter IV - 2021**

Unit: Million VND

No.	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year (Restated numbers)	This year	Previous year (Restated numbers)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	21,364,899	20,825,233	83,606,485	82,734,883
2	Interest and similar expenses	11,090,366	10,734,695	42,586,939	47,884,342
<b>I</b>	<b>Net interest and similar income</b>	<b>10,274,533</b>	<b>10,090,538</b>	<b>41,019,546</b>	<b>34,850,541</b>
3	Fees and commission income	1,946,327	1,759,042	6,981,479	6,011,216
4	Fees and commission expenses	803,309	738,909	2,612,680	2,233,896
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,143,018</b>	<b>1,020,133</b>	<b>4,368,799</b>	<b>3,777,320</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>459,679</b>	<b>460,533</b>	<b>1,885,780</b>	<b>1,887,329</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>1,749</b>	<b>77,645</b>	<b>187,120</b>	<b>459,581</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>72,862</b>	<b>121,757</b>	<b>211,772</b>	<b>364,395</b>
5	Other operating Income	1,538,711	820,912	4,172,619	2,502,447
6	Other operating expense	373,725	352,104	1,025,115	737,045
<b>VI</b>	<b>Net gain/ (loss) from other operating activities</b>	<b>1,164,986</b>	<b>468,808</b>	<b>3,147,504</b>	<b>1,765,402</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>63,468</b>	<b>-</b>	<b>750,387</b>	<b>531,947</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>5,482,358</b>	<b>5,232,427</b>	<b>16,372,780</b>	<b>15,112,149</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>7,697,937</b>	<b>7,006,987</b>	<b>35,198,128</b>	<b>28,524,366</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>4,471,036</b>	<b>660,398</b>	<b>18,337,702</b>	<b>12,047,210</b>
<b>XI</b>	<b>Profit before tax</b>	<b>3,226,901</b>	<b>6,346,589</b>	<b>16,860,426</b>	<b>16,477,156</b>
7	Current corporate income tax	653,856	1,278,352	3,238,080	3,198,449
<b>XII</b>	<b>Corporate income tax</b>	<b>653,856</b>	<b>1,278,352</b>	<b>3,238,080</b>	<b>3,198,449</b>

No.	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year <i>(Restated numbers)</i>	This year	Previous year <i>(Restated numbers)</i>
	<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(5)</i>
XIII	Profit after tax	2,573,045	5,068,237	13,622,346	13,278,707

Hanoi, January 28<sup>th</sup>, 2022

**Prepared by**

(signed)

Ngo Xuan Hai

**Chief Accountant**

(signed)

Nguyen Hai Hung

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

*(signed and sealed)*

Nguyen Bao Thanh Van

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

**Quarter IV - 2021**

Unit: Million VND

No.	Items	This period (from 01/01/2021 to 31/12/2021)	Previous period (from 01/01/2020 to 31/12/2020)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	81,779,497	81,478,707
2	Interest and similar expenses	(41,905,168)	(49,781,552)
3	Income from services	4,308,154	3,792,764
4	Net gain from trading (foreign currencies, gold, securities)	2,062,018	2,359,083
5	Other income (expenses)	(138,284)	(26,301)
6	Receipts from debts written-off or paid off by risk fund	3,192,446	1,722,617
7	Payment to employees and for operating management	(15,276,355)	(14,187,006)
8	Corporate income tax paid	(3,847,538)	(2,538,581)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>30,174,770</b>	<b>22,819,731</b>
<b>Movements in operating assets</b>		<b>(199,969,171)</b>	<b>(105,070,379)</b>
9	(Increase)/decrease in placements with and loans to other credit institutions	(7,443,414)	(1,998,015)
10	(Increase)/decrease in trading securities	(58,975,629)	(11,377,033)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(1,317,668)	332,590
12	(Increase)/decrease in loans and advances to customers	(115,087,544)	(79,722,711)
13	Decrease in provision to write off bad debts	(5,107,615)	(19,648,178)
14	(Increase)/decrease in other operating assets	(12,037,301)	7,342,968
<b>Movements in operating liabilities</b>		<b>174,056,278</b>	<b>89,222,153</b>
15	Increase/(decrease) in borrowings from Government and SBV	(11,302,784)	(26,005,705)
16	Increase/(decrease) in deposits and loans from other credit institutions	8,122,012	18,072,745
17	Increase/(decrease) in customer deposits	171,639,759	98,277,442
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	4,621,215	2,909,217
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(205,321)	(3,042,648)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	1,181,397	(988,898)
22	Cash outflow from reserves of the credit institution	-	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>4,261,877</b>	<b>6,971,505</b>

No.	Items	This period (from 01/01/2021 to 31/12/2021)	Previous period (from 01/01/2020 to 31/12/2020)
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(676,712)	(581,124)
2	Proceeds from disposal of fixed assets	7,368	107,932
3	Expenses from disposal of fixed assets	(2,877)	(1,273)
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
9	Dividend and profits from long term investments	750,387	531,947
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>78,166</b>	<b>257,482</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	-	(1,861,702)
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>(1,861,702)</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>4,340,043</b>	<b>5,367,285</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>161,014,220</b>	<b>155,646,935</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>-</b>	<b>-</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>165,354,263</b>	<b>161,014,220</b>

Hanoi, January 28<sup>th</sup>, 2022

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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