

BALANCE SHEET (NON-CONSOLIDATED)

Quarter I - 2022

Unit: Million VND

No.	Items	As of 31/03/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,577,358	11,196,660
II	Balances with the State Bank of Vietnam ("SBV")	19,945,311	23,382,941
III	Placements with and loans to other credit institutions	174,536,876	147,331,139
1	Placements with other credit institutions	154,033,452	130,825,951
2	Loans to other credit institutions	20,503,424	16,505,188
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	2,647,315	1,084,670
1	Trading securities	2,677,152	1,092,554
2	Provision for impairment of trading securities	(29,837)	(7,884)
V	Derivative financial instruments and other financial assets	3,329,136	1,454,790
VI	Loans and advances to customers	1,188,780,556	1,094,460,294
1	Loans and advances to customers	1,218,803,243	1,120,063,085
2	Provision for credit losses	(30,022,687)	(25,602,791)
VII	Debt purchasing	-	-
VIII	Investment securities	180,451,519	175,660,110
1	Securities - available-for-sale	178,166,703	173,192,431
2	Securities - held-to-maturity	2,586,932	2,586,832
3	Provision for impairment of investment securities	(302,116)	(119,153)
IX	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	-	-
X	Fixed assets	10,011,161	10,222,501
1	Tangible assets	5,867,459	6,017,969
a	Cost	15,433,724	15,438,174
b	Accumulated depreciation	(9,566,265)	(9,420,205)
2	Intangible assets	4,143,702	4,204,532
a	Cost	6,479,358	6,478,776

No.	Items	As of 31/03/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
<i>b</i>	<i>Accumulated amortization</i>	(2,335,656)	(2,274,244)
XI	Other assets	50,974,040	45,273,501
1	Receivables	37,788,443	32,811,819
2	Accrued interest and fee receivables	10,296,774	9,566,114
3	Other assets	2,929,529	2,936,274
4	Provisions for other assets	(40,706)	(40,706)
	TOTAL ASSETS	1,645,805,054	1,515,618,388
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	51,244,665	33,294,404
II	Deposits and borrowings from other credit institutions	188,637,052	132,994,157
1	Deposits from other credit institutions	87,904,941	32,491,329
2	Borrowings from other credit institutions	100,732,111	100,502,828
III	Customer deposits	1,210,242,889	1,159,761,203
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	2,457,433	2,527,930
VI	Valuable papers issued	67,896,785	64,496,785
VII	Other liabilities	30,858,757	32,405,553
1	Accrued interest and fee payables	18,762,123	16,550,294
2	Deferred Tax Payables	-	-
3	Other payables and debts	12,096,634	15,855,259
4	Provision for other liabilities	-	-
	TOTAL LIABILITIES	1,551,337,581	1,425,480,032
VIII	OWNER'S EQUITY AND FUNDS	94,467,473	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	24,210,177	19,881,060
IX	TOTAL LIABILITIES AND OWNER'S EQUITY	1,645,805,054	1,515,618,388

OFF-BALANCE SHEET ITEMS

No.	Items	As of 31/03/2022	As of 31/12/2021 (audited figures)
1	Credit guarantees	3,529,575	3,237,485
2	Foreign exchange transactions commitments	374,757,587	479,385,067
	<i>Buying FX commitments</i>	8,728,138	5,748,679
	<i>Selling FX commitments</i>	8,942,497	5,964,386
	<i>Swap commitments</i>	357,086,952	467,672,002
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	65,316,269	46,584,571
5	Other guarantees	64,319,891	60,127,571
6	Other commitments	97,129,611	104,576,907

Hanoi, April 28th, 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 I - 2022

Unit: Million VND

No.	Items	Quarter I		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	21,833,090	20,822,810	21,833,090	20,822,810
2	Interest and similar expenses	11,902,515	10,384,452	11,902,515	10,384,452
I	Net interest and similar income	9,930,575	10,438,358	9,930,575	10,438,358
3	Fees and commission income	1,575,664	1,650,016	1,575,664	1,650,016
4	Fees and commission expenses	551,854	507,455	551,854	507,455
II	Net gain from fees and commission income	1,023,810	1,142,561	1,023,810	1,142,561
III	Net gain from dealing in foreign currencies	775,595	450,957	775,595	450,957
IV	Net gain from trading securities	(23,613)	107,479	(23,613)	107,479
V	Net gain/(loss) from investment securities	(198,343)	(109,247)	(198,343)	(109,247)
5	Other operating Income	2,051,039	588,823	2,051,039	588,823
6	Other operating expense	146,812	170,334	146,812	170,334
VI	Net gain/ (loss) from other operating activities	1,904,227	418,489	1,904,227	418,489
VII	Net share of profit in associates and joint ventures and dividend income	26,157	60,580	26,157	60,580
VIII	Operating expenses	3,617,300	3,445,469	3,617,300	3,445,469
IX	Net profit before provision for credit losses	9,821,108	9,063,708	9,821,108	9,063,708
X	Provision of credit losses	4,419,895	1,292,935	4,419,895	1,292,935
XI	Profit before tax	5,401,213	7,770,773	5,401,213	7,770,773
7	Current corporate income tax	1,071,453	1,542,567	1,071,453	1,542,567
XII	Corporate income tax	1,071,453	1,542,567	1,071,453	1,542,567

No.	Items	Quarter I		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	4,329,760	6,228,206	4,329,760	6,228,206

Hanoi, April 28th, 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

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter I - 2022

Unit: Million VND

No.	Items	This period (from 01/01/2022 to 31/03/2022)	Previous period (from 01/01/2021 to 31/03/2021)
Cash flow from operating activities			
1	Interest and similar income	21,202,501	19,758,345
2	Interest and similar expenses	(9,705,063)	(10,241,104)
3	Income from services	(2,164,445)	1,166,596
4	Net gain from trading (foreign currencies, gold, securities)	637,057	531,050
5	Other income (expenses)	912,674	(46,081)
6	Receipts from debts written-off or paid off by risk fund	939,258	364,900
7	Payment to employees and for operating management	(4,037,442)	(4,003,458)
8	Corporate income tax paid	(653,856)	(1,263,314)
Net cash flow from operating profit before movements in operating assets and working capital		7,130,684	6,266,934
Movements in operating assets		(122,733,124)	(12,778,356)
9	(Increase)/decrease in placements with and loans to other credit institutions	(10,814,836)	1,606,562
10	(Increase)/decrease in trading securities	(6,537,017)	(5,390,112)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(1,874,346)	(2,357,065)
12	(Increase)/decrease in loans and advances to customers	(98,740,158)	(1,662,924)
13	Decrease in provision to write off bad debts	-	-
14	(Increase)/decrease in other operating assets	(4,766,767)	(4,974,817)
Movements in operating liabilities		130,833,777	(4,174,234)
15	Increase/(decrease) in borrowings from Government and SBV	17,950,261	(11,479,896)
16	Increase/(decrease) in deposits and loans from other credit institutions	55,642,895	(4,648,304)
17	Increase/(decrease) in customer deposits	50,481,686	12,267,692
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	3,400,000	-
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(70,497)	(48,159)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	3,429,432	(265,567)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	15,231,337	(10,685,656)

No.	Items	This period (from 01/01/2022 to 31/03/2022)	Previous period (from 01/01/2021 to 31/03/2021)
Cash flow from investing activities			
1	Acquisition of fixed assets	(80,303)	38,589
2	Proceeds from disposal of fixed assets	1,630	1,236
3	Expenses from disposal of fixed assets	(252)	52,411
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	26,157	60,580
II	Net cash flows (used)/from investing activities	(52,768)	152,816
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	11,333,969	(10,532,840)
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	176,739,520	150,481,380

Hanoi, April 28th, 2022

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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