

BALANCE SHEET (NON-CONSOLIDATED)

Quarter II - 2021

Unit: Million VND

No.	Items	As of 30/06/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	8,767,217	9,746,787
II	Balances with the State Bank of Vietnam ("SBV")	37,857,943	57,616,304
III	Placements with and loans to other credit institutions	151,958,849	102,712,904
1	Placements with other credit institutions	140,784,342	93,651,129
2	Loans to other credit institutions	11,174,507	9,061,775
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	2,134,580	4,252,697
1	Trading securities	2,139,083	4,252,697
2	Provision for impairment of trading securities	(4,503)	-
V	Derivative financial instruments and other financial assets	1,441,177	137,122
VI	Loans and advances to customers	1,046,657,316	992,629,841
1	Loans and advances to customers	1,065,048,018	1,004,975,541
2	Provision for credit losses	(18,390,702)	(12,345,700)
VII	Debt purchasing	-	-
VIII	Investment securities	151,684,346	113,301,684
1	Securities - available-for-sale	149,528,347	111,057,472
2	Securities - held-to-maturity	2,586,789	2,586,778
3	Provision for impairment of investment securities	(430,790)	(342,566)
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	10,094,142	10,515,830
1	Tangible assets (a+b)	5,883,482	6,201,397
a	Cost	15,087,238	15,089,112
b	Accumulated depreciation	(9,203,756)	(8,887,715)
2	Intangible assets	4,210,660	4,314,433
a	Cost	6,289,544	6,259,206
b	Accumulated amortization	(2,078,884)	(1,944,773)

No.	Items	As of 30/06/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
XI	Other assets	41,842,585	31,456,057
1	Receivables	29,891,169	21,209,490
2	Accrued interest and fee receivables	9,319,762	7,532,193
3	Other assets	2,672,250	2,754,970
4	Provisions for other assets	(40,596)	(40,596)
	TOTAL ASSETS	1,457,989,937	1,327,921,008
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	79,885,745	44,597,188
II	Deposits and borrowings from other credit institutions	159,358,385	124,872,145
1	Deposits from other credit institutions	106,054,563	97,373,193
2	Borrowings from other credit institutions	53,303,822	27,498,952
III	Customer deposits	1,037,434,056	988,070,156
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	2,654,011	2,733,251
VI	Valuable papers issued	64,960,567	59,875,570
VII	Other liabilities	23,685,381	25,659,752
1	Accrued interest and fee payables	15,166,768	15,910,403
2	Deferred Tax Payables	-	-
3	Other payables and debts	8,518,613	9,749,349
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,367,978,145	1,245,808,062
VIII	OWNER'S EQUITY AND FUNDS	90,011,792	82,112,946
1	Capital	46,203,873	46,203,873
a	<i>Chartered capital</i>	37,234,046	37,234,046
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	8,969,827	8,969,827
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	-	-
2	Reserves	11,186,651	11,186,651
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	32,621,268	24,722,422
IX	TOTAL LIABILITIES AND OWNER'S EQUITY	1,457,989,937	1,327,921,008

OFF-BALANCE SHEET ITEMS

No.	Items	As of 30/06/2021	As of 31/12/2020 (audited figures)
1	Credit guarantees	8,215,682	7,995,477
2	Foreign exchange transactions commitments	546,902,630	303,101,636
	<i>Buying FX commitments</i>	<i>12,159,347</i>	<i>13,463,062</i>
	<i>Selling FX commitments</i>	<i>12,373,429</i>	<i>13,673,951</i>
	<i>Swap commitments</i>	<i>522,369,855</i>	<i>275,964,623</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	54,377,157	48,283,386
5	Other guarantees	53,185,219	49,991,037
6	Other commitments	84,496,936	52,679,205

Hanoi, July 30th, 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 II - 2021

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	21,027,337	20,134,764	41,850,147	41,422,714
2	Interest and similar expenses	10,375,284	12,500,533	20,759,736	25,545,466
I	Net interest and similar income	10,652,053	7,634,231	21,090,411	15,877,248
3	Fees and commission income	1,818,455	1,381,896	3,468,471	2,790,000
4	Fees and commission expenses	703,407	493,153	1,210,862	985,228
II	Net gain from fees and commission income	1,115,048	888,743	2,257,609	1,804,772
III	Net gain from dealing in foreign currencies	490,775	598,769	941,732	989,711
IV	Net gain from trading securities	20,625	3,525	128,104	366,679
V	Net gain/(loss) from investment securities	21,023	(30,085)	(88,224)	137,211
5	Other operating Income	1,413,755	441,015	2,002,578	842,174
6	Other operating expense	243,057	120,227	413,391	201,550
VI	Net gain/ (loss) from other operating activities	1,170,698	320,788	1,589,187	640,624
VII	Net share of profit in associates and joint ventures and dividend income	622,177	523,803	682,757	523,803
VIII	Operating expenses	3,963,929	3,113,166	7,409,398	6,282,977
IX	Net profit before provision for credit losses	10,128,470	6,826,608	19,192,178	14,057,071
X	Provision of credit losses	7,084,081	2,194,736	8,387,016	6,574,605
XI	Profit before tax	3,034,389	4,631,872	10,805,162	7,482,466
7	Current enterprise income tax	482,006	821,802	2,024,573	1,391,467

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)
XII	Corporate income tax	482,006	821,802	2,024,573	1,391,467
XIII	Profit after tax	2,552,383	3,810,070	8,780,589	6,090,999

Hanoi, July 30th, 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 II - 2021

Unit: Million VND

No.	Items	This period (from 01/01/2021 to 30/06/2021)	Previous period (from 01/01/2020 to 30/06/2020) (reviewed figures)
Cash flow from operating activities			
1	Interest and similar income	40,288,533	40,615,672
2	Interest and similar expenses	(21,497,866)	(26,103,336)
3	Income from services	2,241,905	1,834,496
4	Net gain from trading (foreign currencies, gold, securities)	1,059,621	1,365,656
5	Other income (expenses)	(72,141)	36,491
6	Receipts from debts written-off or paid off by risk fund	1,531,939	589,353
7	Payment to employees and for operating management	(7,944,963)	(6,263,693)
8	Corporate income tax paid	(1,263,314)	(608,591)
Net cash flow from operating profit before movements in operating assets and working capital		14,343,714	11,466,048
Movements in operating assets		(110,429,147)	(14,517,205)
9	(Increase)/decrease in placements with and loans to other credit institutions	(2,112,732)	2,677,171
10	(Increase)/decrease in trading securities	(36,352,769)	4,294,812
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(1,304,055)	8,641
12	(Increase)/decrease in loans and advances to customers	(60,072,477)	(7,114,738)
13	Decrease in provision to write off bad debts	(2,348,397)	(9,873,818)
14	(Increase)/decrease in other operating assets	(8,238,717)	(4,509,273)
Movements in operating liabilities		121,889,799	(6,512,911)
15	Increase/(decrease) in borrowings from Government and SBV	35,288,557	(26,222,692)
16	Increase/(decrease) in deposits and loans from other credit institutions	34,486,240	3,665,846
17	Increase/(decrease) in customer deposits	49,363,900	21,442,271
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	5,084,997	(5,799,999)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(79,240)	(72,042)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(2,254,655)	473,705
22	Cash outflow from reserves of the credit institution	-	-

No.	Items	This period (from 01/01/2021 to 30/06/2021)	Previous period (from 01/01/2020 to 30/06/2020) (reviewed figures)
I	Net cash flows (used in)/from operating activities	25,804,366	(9,564,068)
Cash flow from investing activities			
1	Acquisition of fixed assets	(146,894)	(244,493)
2	Proceeds from disposal of fixed assets	2,742	11,872
3	Expenses from disposal of fixed assets	52,311	(7,208)
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	682,757	523,803
II	Net cash flows (used)/from investing activities	590,916	283,974
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	26,395,282	(9,280,094)
V	Cash and cash equivalents at the beginning of the period	161,014,220	155,646,935
VI	Adjustment for impact of changes in foreign exchange rate		
VII	Cash and cash equivalents at the end of the period	187,409,502	146,366,841

Hanoi, July 30th, 2021

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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