

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 2021

Unit: Million VND

No.	Items	As of 30/09/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,666,563	9,746,787
II	Balances with the State Bank of Vietnam ("SBV")	27,798,395	57,616,304
III	Placements with and loans to other credit institutions	111,451,201	102,712,904
1	Placements with other credit institutions	96,130,270	93,651,129
2	Loans to other credit institutions	15,320,931	9,061,775
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	2,582,811	4,252,697
1	Trading securities	2,599,338	4,252,697
2	Provision for impairment of trading securities	(16,527)	-
V	Derivative financial instruments and other financial assets	1,312,378	137,122
VI	Loans and advances to customers	1,052,322,242	992,629,841
1	Loans and advances to customers	1,073,433,150	1,004,975,541
2	Provision for credit losses	(21,110,908)	(12,345,700)
VII	Debt purchasing	-	-
VIII	Investment securities	167,972,391	113,301,684
1	Securities - available-for-sale	165,589,235	111,057,472
2	Securities - held-to-maturity	2,586,811	2,586,778
3	Provision for impairment of investment securities	(203,655)	(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	9,933,554	10,515,830
1	Tangible assets (a+b)	5,780,980	6,201,397
a	Cost	15,139,208	15,089,112
b	Accumulated depreciation	(9,358,228)	(8,887,715)
2	Intangible assets	4,152,574	4,314,433
a	Cost	6,293,128	6,259,206

No.	Items	As of 30/09/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
<i>b</i>	<i>Accumulated amortization</i>	(2,140,554)	(1,944,773)
XI	Other assets	44,000,122	31,456,057
1	Receivables	31,902,905	21,209,490
2	Accrued interest and fee receivables	9,182,597	7,532,193
3	Other assets	2,955,216	2,754,970
4	Provisions for other assets	(40,596)	(40,596)
	TOTAL ASSETS	1,432,591,439	1,327,921,008
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	17,290,591	44,597,188
II	Deposits and borrowings from other credit institutions	154,671,941	124,872,145
1	Deposits from other credit institutions	49,854,805	97,373,193
2	Borrowings from other credit institutions	104,817,136	27,498,952
III	Customer deposits	1,070,822,553	988,070,156
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	2,554,400	2,733,251
VI	Valuable papers issued	70,193,874	59,875,570
VII	Other liabilities	24,777,164	25,659,752
1	Accrued interest and fee payables	15,282,972	15,910,403
2	Deferred Tax Payables	-	-
3	Other payables and debts	9,494,192	9,749,349
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,340,310,523	1,245,808,062
VIII	OWNER'S EQUITY AND FUNDS	92,280,916	82,112,946
1	Capital	57,027,333	46,203,873
<i>a</i>	<i>Chartered capital</i>	48,057,506	37,234,046
<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	11,186,651	11,186,651
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	24,066,932	24,722,422
IX	TOTAL LIABILITIES AND OWNER'S EQUITY	1,432,591,439	1,327,921,008

OFF-BALANCE SHEET ITEMS

No.	Items	As of 30/09/2021	As of 31/12/2020 (audited figures)
1	Credit guarantees	1,406,715	7,995,477
2	Foreign exchange transactions commitments	456,405,738	303,101,636
	<i>Buying FX commitments</i>	<i>3,123,815</i>	<i>13,463,062</i>
	<i>Selling FX commitments</i>	<i>3,339,952</i>	<i>13,673,951</i>
	<i>Swap commitments</i>	<i>449,941,971</i>	<i>275,964,623</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	42,681,343	48,283,386
5	Other guarantees	50,684,930	49,991,037
6	Other commitments	91,202,391	52,679,205

Hanoi, October 27th, 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 III - 2021

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	20,391,439	20,486,936	62,241,586	61,909,650
2	Interest and similar expenses	10,736,837	11,604,181	31,496,573	37,149,647
I	Net interest and similar income	9,654,602	8,882,755	30,745,013	24,760,003
3	Fees and commission income	1,566,681	1,462,174	5,035,152	4,252,174
4	Fees and commission expenses	598,509	509,759	1,809,371	1,494,987
II	Net gain from fees and commission income	968,172	952,415	3,225,781	2,757,187
III	Net gain from dealing in foreign currencies	484,369	437,085	1,426,101	1,426,796
IV	Net gain from trading securities	57,267	15,257	185,371	381,936
V	Net gain/(loss) from investment securities	227,134	105,427	138,910	242,638
5	Other operating Income	631,330	839,361	2,633,908	1,681,535
6	Other operating expense	237,999	183,391	651,390	384,941
VI	Net gain/ (loss) from other operating activities	393,331	655,970	1,982,518	1,296,594
VII	Net share of profit in associates and joint ventures and dividend income	4,162	8,144	686,919	531,947
VIII	Operating expenses	3,481,024	3,596,745	10,890,422	9,879,722
IX	Net profit before provision for credit losses	8,308,013	7,460,308	27,500,191	21,517,379
X	Provision of credit losses	5,479,650	4,812,207	13,866,666	11,386,812
XI	Profit before tax	2,828,363	2,648,101	13,633,525	10,130,567
7	Current enterprise income tax	559,651	528,630	2,584,224	1,920,097

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	559,651	528,630	2,584,224	1,920,097
XIII	Profit after tax	2,268,712	2,119,471	11,049,301	8,210,470

Hanoi, October 27th, 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 III - 2021

Unit: Million VND

No.	Items	This period (from 01/01/2021 to 30/09/2021)	Previous period (from 01/01/2020 to 30/09/2020)
Cash flow from operating activities			
1	Interest and similar income	60,858,959	61,007,273
2	Interest and similar expenses	(32,121,877)	(38,006,045)
3	Income from services	3,179,938	2,785,510
4	Net gain from trading (foreign currencies, gold, securities)	1,667,186	1,806,295
5	Other income (expenses)	(165,771)	32,885
6	Receipts from debts written-off or paid off by risk fund	1,939,745	1,184,713
7	Payment to employees and for operating management	(10,151,286)	(9,199,883)
8	Corporate income tax paid	(2,805,881)	(1,188,149)
Net cash flow from operating profit before movements in operating assets and working capital		22,401,013	18,422,599
Movements in operating assets		(144,668,934)	(39,917,122)
9	(Increase)/decrease in placements with and loans to other credit institutions	(6,259,156)	672,344
10	(Increase)/decrease in trading securities	(52,861,911)	618,044
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(1,175,256)	(117,699)
12	(Increase)/decrease in loans and advances to customers	(68,457,609)	(23,165,705)
13	Decrease in provision to write off bad debts	(5,107,615)	(12,534,364)
14	(Increase)/decrease in other operating assets	(10,807,387)	(5,389,742)
Movements in operating liabilities		94,530,683	13,183,862
15	Increase/(decrease) in borrowings from Government and SBV	(27,306,597)	(55,887,860)
16	Increase/(decrease) in deposits and loans from other credit institutions	29,799,796	15,591,539
17	Increase/(decrease) in customer deposits	82,752,397	47,697,085
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	10,318,304	6,109,220
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(178,851)	(115,300)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(854,366)	(210,822)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	(27,737,238)	(8,310,661)

No.	Items	This period (from 01/01/2021 to 30/09/2021)	Previous period (from 01/01/2020 to 30/09/2020)
Cash flow from investing activities			
1	Acquisition of fixed assets	(424,508)	(330,357)
2	Proceeds from disposal of fixed assets	3,886	102,672
3	Expenses from disposal of fixed assets	51,949	(50,928)
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	686,919	531,947
II	Net cash flows (used)/from investing activities	318,246	253,334
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	(27,418,992)	(8,057,327)
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	133,595,228	147,589,608

Hanoi, October 27th, 2021

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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