

**BALANCE SHEET (NON-CONSOLIDATED)**

**Quarter I - 2021**

Unit: Million VND

No.	Items	As of 31/03/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>8,341,280</b>	<b>9,746,787</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>10,212,626</b>	<b>57,616,304</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>139,382,687</b>	<b>102,712,904</b>
1	Placements with other credit institutions	131,927,474	93,651,129
2	Loans to other credit institutions	7,455,213	9,061,775
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>202,704</b>	<b>4,252,697</b>
1	Trading securities	203,270	4,252,697
2	Provision for impairment of trading securities	(566)	-
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>2,494,187</b>	<b>137,122</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>992,999,830</b>	<b>992,629,841</b>
1	Loans and advances to customers	1,006,638,465	1,004,975,541
2	Provision for credit losses	(13,638,635)	(12,345,700)
<b>VII</b>	<b>Investment securities</b>	<b>122,632,542</b>	<b>113,301,684</b>
1	Securities - available-for-sale	120,505,821	111,057,472
2	Securities held to maturity	2,586,788	2,586,778
3	Provision for impairment of investment securities	(460,067)	(342,566)
<b>VIII</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>IX</b>	<b>Fixed assets</b>	<b>10,305,746</b>	<b>10,515,830</b>
1	Tangible assets	6,045,628	6,201,397
a	Cost	15,093,940	15,089,112
b	Accumulated depreciation	(9,048,312)	(8,887,715)
2	Intangible assets	4,260,118	4,314,433
a	Cost	6,266,263	6,259,206
b	Accumulated amortization	(2,006,145)	(1,944,773)
<b>X</b>	<b>Other assets</b>	<b>37,700,866</b>	<b>31,456,057</b>

No.	Items	As of 31/03/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
1	Receivables	26,254,268	21,209,490
2	Accrued interest and fee receivables	8,771,813	7,532,193
3	Other assets	2,715,381	2,754,970
4	Provisions for other assets	(40,596)	(40,596)
	<b>TOTAL ASSETS</b>	<b>1,329,824,250</b>	<b>1,327,921,008</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>33,117,292</b>	<b>44,597,188</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>120,223,841</b>	<b>124,872,145</b>
1	Deposits from other credit institutions	75,633,323	97,373,193
2	Borrowings from other credit institutions	44,590,518	27,498,952
<b>III</b>	<b>Customer deposits</b>	<b>1,000,337,848</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>2,685,092</b>	<b>2,733,251</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>59,875,570</b>	<b>59,875,570</b>
<b>VII</b>	<b>Other liabilities</b>	<b>25,246,678</b>	<b>25,659,752</b>
1	Accrued interest and fee payables	16,058,998	15,910,403
2	Deferred Tax Payables	-	-
3	Other payables and debts	9,187,680	9,749,349
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	<b>TOTAL LIABILITIES</b>	<b>1,241,486,321</b>	<b>1,245,808,062</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>88,337,929</b>	<b>82,112,946</b>
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	11,186,651
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	30,947,405	24,722,422
<b>IX</b>	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,329,824,250</b>	<b>1,327,921,008</b>

**OFF-BALANCE SHEET ITEMS**

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	8,260,662	7,995,477
2	Foreign exchange transactions commitments	500,659,410	303,101,636
	<i>Buying FX commitments</i>	<i>10,721,908</i>	<i>13,463,062</i>
	<i>Selling FX commitments</i>	<i>10,938,892</i>	<i>13,673,951</i>
	<i>Swap commitments</i>	<i>478,998,610</i>	<i>275,964,623</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	54,494,794	48,283,386
5	Other guarantees	50,789,063	49,991,037
6	Other commitments	58,738,546	52,679,205

*Hanoi, April 29<sup>th</sup>, 2021*

**Prepared by**

**Chief Accountant**

**Deputy General Director**

*(signed)*

*(signed)*

*(signed and sealed)*

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Hong Van

## INCOME STATEMENT (NON-CONSOLIDATED)

### Quarter I - 2021

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	20,822,810	21,287,950	20,822,810	21,287,950
2	Interest and similar expenses	10,384,452	13,044,933	10,384,452	13,044,933
<b>I</b>	<b>Net interest and similar income</b>	<b>10,438,358</b>	<b>8,243,017</b>	<b>10,438,358</b>	<b>8,243,017</b>
3	Fees and commission income	1,650,016	1,408,104	1,650,016	1,408,104
4	Fees and commission expenses	507,455	492,075	507,455	492,075
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,142,561</b>	<b>916,029</b>	<b>1,142,561</b>	<b>916,029</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>450,957</b>	<b>390,942</b>	<b>450,957</b>	<b>390,942</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>107,479</b>	<b>363,154</b>	<b>107,479</b>	<b>363,154</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>(109,247)</b>	<b>167,296</b>	<b>(109,247)</b>	<b>167,296</b>
5	Other operating Income	588,823	401,159	588,823	401,159
6	Other operating expense	170,334	81,323	170,334	81,323
<b>VI</b>	<b>Net gain/ (loss) from other operating activities</b>	<b>418,489</b>	<b>319,836</b>	<b>418,489</b>	<b>319,836</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>60,580</b>	<b>-</b>	<b>60,580</b>	<b>-</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>3,445,469</b>	<b>3,169,811</b>	<b>3,445,469</b>	<b>3,169,811</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>9,063,708</b>	<b>7,230,463</b>	<b>9,063,708</b>	<b>7,230,463</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>1,292,935</b>	<b>4,379,869</b>	<b>1,292,935</b>	<b>4,379,869</b>
<b>XI</b>	<b>Profit before tax</b>	<b>7,770,773</b>	<b>2,850,594</b>	<b>7,770,773</b>	<b>2,850,594</b>

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)
7	Current enterprise income tax	1,542,567	569,665	1,542,567	569,665
<b>XII</b>	<b>Corporate income tax</b>	<b>1,542,567</b>	<b>569,665</b>	<b>1,542,567</b>	<b>569,665</b>
<b>XIII</b>	<b>Profit after tax</b>	<b>6,228,206</b>	<b>2,280,929</b>	<b>6,228,206</b>	<b>2,280,929</b>

Hanoi, April 29<sup>th</sup>, 2021

**Prepared by**

**Chief Accountant**

**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 I - 2021**

*Unit: Million VND*

No.	Items	This period (from 01/01/2021 to 31/03/2021)	Previous period (from 01/01/2020 to 31/03/2020)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	19,758,345	20,884,525
2	Interest and similar expenses	(10,241,104)	(12,208,366)
3	Income from services	1,166,596	961,447
4	Net gain from trading (foreign currencies, gold, securities)	531,050	656,795
5	Other income (expenses)	(46,081)	33,621
6	Receipts from debts written-off or paid off by risk fund	364,900	296,374
7	Payment to employees and for operating management	(4,003,458)	(3,812,390)
8	Corporate income tax paid	(1,263,314)	(609,162)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>6,266,934</b>	<b>6,202,844</b>
<b>Movements in operating assets</b>		<b>(12,778,356)</b>	<b>11,445,831</b>
9	(Increase)/decrease in placements with and loans to other credit institutions	1,606,562	1,763,002
10	(Increase)/decrease in trading securities	(5,390,112)	5,408,018
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(2,357,065)	469,712
12	(Increase)/decrease in loans and advances to customers	(1,662,924)	11,235,980
13	Decrease in provision to write off bad debts	-	(6,018,467)
14	(Increase)/decrease in other operating assets	(4,974,817)	(1,412,414)
<b>Movements in operating liabilities</b>		<b>(4,174,234)</b>	<b>(19,763,987)</b>
15	Increase/(decrease) in borrowings from Government and SBV	(11,479,896)	(5,619,336)
16	Increase/(decrease) in deposits and loans from other credit institutions	(4,648,304)	(17,888,818)
17	Increase/(decrease) in customer deposits	12,267,692	3,156,286
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	-	15
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(48,159)	36,182
20	Increase/(decrease) in derivatives and other financial liabilities	-	150,870
21	Increasing/(decrease) in other liabilities	(265,567)	400,814
22	Cash outflow from reserves of the credit institution	-	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>(10,685,656)</b>	<b>(2,115,312)</b>

No.	Items	This period (from 01/01/2021 to 31/03/2021)	Previous period (from 01/01/2020 to 31/03/2020)
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	38,589	(154,253)
2	Proceeds from disposal of fixed assets	1,236	353
3	Expenses from disposal of fixed assets	52,411	(44)
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	60,580	-
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>152,816</b>	<b>(153,944)</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	-	-
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>-</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>(10,532,840)</b>	<b>(2,269,256)</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>150,481,380</b>	<b>153,377,679</b>

Hanoi, April 29<sup>th</sup>, 2021

Prepared by

Chief Accountant

Deputy General Director

(signed)

(signed)

(signed and sealed)

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Hong Van