

## BALANCE SHEET (CONSOLIDATED)

Quarter II - 2021

Unit: Million VND

No.	Items	As of 30/06/2021	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>8,952,203</b>	<b>9,930,181</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>37,858,344</b>	<b>57,616,650</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>152,895,821</b>	<b>102,532,818</b>
1	Placements with other credit institutions	139,831,056	92,628,245
2	Loans to other credit institutions	13,064,765	9,904,573
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>3,375,866</b>	<b>5,601,747</b>
1	Trading securities	3,455,359	5,723,160
2	Provision for impairment of trading securities	(79,493)	(121,413)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>1,441,177</b>	<b>137,122</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>1,057,905,018</b>	<b>1,002,771,868</b>
1	Loans and advances to customers	1,076,580,794	1,015,333,270
2	Provision for credit losses	(18,675,776)	(12,561,402)
<b>VII</b>	<b>Investment securities</b>	<b>153,323,706</b>	<b>114,941,998</b>
1	Securities - available - for - sale	151,148,357	112,677,836
2	Securities - held - to - maturity	2,616,789	2,616,778
3	Provision for impairment of investment securities	(441,440)	(352,616)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,151,500</b>	<b>3,335,507</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,934,768	3,117,572
3	Investment in associates	-	-
4	Other long-term investments	240,662	240,662
5	Provision for impairment of long-term investments	(23,930)	(22,727)
<b>IX</b>	<b>Fixed assets</b>	<b>10,424,057</b>	<b>10,811,098</b>
1	Tangible assets (a+b)	6,099,543	6,409,409
a	Cost	15,464,952	15,445,093
b	Accumulated depreciation	9,365,409	(9,035,684)
2	Intangible assets	4,324,514	4,401,689
a	Cost	6,448,897	6,387,313
b	Accumulated amortization	(2,124,383)	(1,985,624)

No.	Items	As of 30/06/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
<b>X</b>	<b>Other assets</b>	<b>43,694,666</b>	<b>33,757,479</b>
1	Receivables	30,868,082	22,822,852
2	Accrued interest and fee receivables	9,694,667	7,799,044
3	Other assets	3,203,582	3,208,896
	<i>In which: Goodwill</i>	-	-
4	Provisions for other assets	(71,665)	(73,313)
	<b>TOTAL ASSETS</b>	<b>1,473,022,358</b>	<b>1,341,436,468</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>79,885,745</b>	<b>44,597,188</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>164,527,010</b>	<b>128,519,115</b>
1	Deposits from other credit institutions	107,936,912	98,537,440
2	Borrowings from other credit institutions	56,590,098	29,981,675
<b>III</b>	<b>Customer deposits</b>	<b>1,039,519,813</b>	<b>990,331,285</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>2,654,011</b>	<b>2,733,251</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>64,960,567</b>	<b>59,875,570</b>
<b>VII</b>	<b>Other liabilities</b>	<b>28,285,656</b>	<b>29,968,809</b>
1	Accrued interest and fee payables	15,373,660	16,085,370
2	Deferred Tax Payables	58,062	38,008
3	Other payables and debts	12,101,842	13,075,416
4	Provision for contingent liabilities and off-balance sheet commitments	752,092	770,015
	<b>TOTAL LIABILITIES</b>	<b>1,379,832,802</b>	<b>1,256,025,218</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>93,189,556</b>	<b>85,411,250</b>
1	Capital	46,724,652	46,724,652
a	<i>Chartered capital</i>	37,234,046	37,234,046
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	8,974,698	8,974,698
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	515,908	515,908
2	Reserves	11,616,766	11,605,468
3	Foreign exchange translation reserve	505,992	481,781
4	Difference from assets revaluation	-	-
5	Undistributed profit	33,731,825	26,000,630
<b>IX</b>	<b>Minority Interest</b>	<b>610,321</b>	<b>598,719</b>
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,473,022,358</b>	<b>1,341,436,468</b>

**OFF-BALANCE SHEET ITEMS**

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	8,215,682	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	53,291,916	50,018,900
6	Other commitments	84,496,936	52,679,205

*Hanoi, July 30<sup>th</sup>, 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 (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	21,320,045	20,352,594	42,415,587	41,864,103
2	Interest and similar expenses	10,441,461	12,554,695	20,894,867	25,647,766
<b>I</b>	<b>Net interest and similar income</b>	<b>10,878,584</b>	<b>7,797,899</b>	<b>21,520,720</b>	<b>16,216,337</b>
3	Fees and commission income	2,448,201	1,947,948	4,670,019	3,872,421
4	Fees and commission expenses	1,091,380	845,467	2,030,026	1,710,914
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,356,821</b>	<b>1,102,481</b>	<b>2,639,993</b>	<b>2,161,507</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>516,014</b>	<b>643,551</b>	<b>856,415</b>	<b>1,036,637</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>72,152</b>	<b>125,970</b>	<b>249,504</b>	<b>389,069</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>21,994</b>	<b>(29,150)</b>	<b>(88,290)</b>	<b>135,470</b>
5	Other operating income	1,493,133	475,473	2,145,227	904,254
6	Other operating expense	358,859	280,380	572,413	433,781
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>1,134,274</b>	<b>195,093</b>	<b>1,572,814</b>	<b>470,473</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>103,558</b>	<b>138,833</b>	<b>254,794</b>	<b>249,951</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>4,187,076</b>	<b>3,281,706</b>	<b>7,699,305</b>	<b>6,599,278</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>9,896,321</b>	<b>6,692,971</b>	<b>19,306,645</b>	<b>14,060,166</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>7,106,255</b>	<b>2,207,393</b>	<b>8,456,388</b>	<b>6,600,161</b>
<b>XI</b>	<b>Profit before tax</b>	<b>2,790,066</b>	<b>4,485,578</b>	<b>10,850,257</b>	<b>7,460,005</b>
7	Current enterprise income tax	538,687	855,021	2,120,491	1,450,342
8	Deferred enterprise income tax	12,818	20,314	20,054	(5,297)

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	551,505	875,335	2,140,545	1,445,045
XIII	Profit after tax	2,238,561	3,610,243	8,709,712	6,014,960
XIV	Minority Interest	32,135	38,593	41,753	28,844
XV	Shareholders' Earnings	2,206,426	3,571,650	8,667,959	5,986,116

Hanoi, July 30<sup>th</sup>, 2021

**Prepared by**

**Chief Accountant**

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

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Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Hong Van

**CASH FLOW STATEMENT (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)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	40,562,760	40,859,734
2	Interest and similar expenses	(21,634,978)	(26,146,736)
3	Income from services	2,598,486	2,293,016
4	Net gain from trading (foreign currencies, gold, securities)	1,563,165	1,993,352
5	Other income (expenses)	55,024	47,485
6	Receipts from debts written-off or paid off by risk fund	1,536,834	590,719
7	Payment to employees and for operating management	(8,066,712)	(6,528,417)
8	Corporate income tax paid	(1,332,297)	(644,853)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>15,282,282</b>	<b>12,464,300</b>
<b>Movements in operating assets</b>		<b>(112,099,090)</b>	<b>(13,141,897)</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(3,256,192)	2,887,024
10	(Increase)/decrease in trading securities	(36,244,651)	3,987,220
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	(61,247,524)	(2,228,269)
13	Decrease in provision to write off bad debts	(2,348,397)	(9,873,819)
14	(Increase)/decrease in other operating assets	(7,698,271)	(7,922,694)
<b>Movements in operating liabilities</b>		<b>123,280,942</b>	<b>(7,397,249)</b>
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	36,007,895	4,238,876
17	Increase/(decrease) in customer deposits	49,188,528	20,534,568
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	(2,209,795)	(75,960)
22	Cash outflow from reserves of the credit institution	-	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>26,464,134</b>	<b>(8,074,846)</b>
<b>Cash flow from investing activities</b>			

No	Items	This period (from 01/01/2021 to 30/06/2021)	Previous period (from 01/01/2020 to 30/06/2020) (reviewed figures)
1	Acquisition of fixed assets	(177,528)	(368,075)
2	Proceeds from disposal of fixed assets	2,744	11,873
3	Expenses from disposal of fixed assets	(131)	(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	-	23,990
9	Dividend and profits from long term investments	42,336	24,698
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(132,579)</b>	<b>(314,722)</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	(21,267)	(19,527)
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>(21,267)</b>	<b>(19,527)</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>26,310,288</b>	<b>(8,409,095)</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>160,175,076</b>	<b>155,046,744</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>60,239</b>	<b>(187,805)</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>186,545,603</b>	<b>146,449,844</b>

Hanoi, July 30<sup>th</sup>, 2021

Prepared by

(signed)

Ngô Xuân Hải

Chief Accountant

(signed)

Nguyễn Hải Hưng

On behalf of the General Director  
Deputy General Director

(signed and sealed)

Nguyễn Hồng Văn