

**BALANCE SHEET (CONSOLIDATED)**

**Quarter III - 2020**

Unit: Million VND

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>8,128,568</b>	<b>8,282,726</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>17,214,434</b>	<b>24,873,714</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>128,657,592</b>	<b>129,388,518</b>
1	Placements with other credit institutions	121,873,964	123,084,758
2	Loans to other credit institutions	6,783,628	6,303,760
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>3,486,087</b>	<b>3,825,374</b>
1	Trading securities	3,729,764	4,051,245
2	Provision for impairment of trading securities	(243,677)	(225,871)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>587,411</b>	<b>469,712</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>942,889,055</b>	<b>922,325,251</b>
1	Loans and advances to customers	958,011,088	935,270,945
2	Provision for credit losses	(15,122,033)	(12,945,694)
<b>VII</b>	<b>Investment securities</b>	<b>110,486,984</b>	<b>104,615,279</b>
1	Securities - available - for - sale	104,996,531	97,131,629
2	Securities - held - to - maturity	9,289,880	15,367,993
3	Provision for impairment of investment securities	(3,799,427)	(7,884,343)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,201,275</b>	<b>3,282,709</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,993,837	3,018,057
3	Investment in associates	-	-
4	Other long-term investments	240,662	264,652
5	Provision for impairment of long-term investments	(33,224)	-
<b>IX</b>	<b>Fixed assets</b>	<b>10,596,961</b>	<b>10,996,975</b>
1	Tangible assets (a+b)	6,212,644	6,422,382
a	Cost	15,119,660	14,817,602
b	Accumulated depreciation	(8,907,016)	(8,395,220)
2	Intangible assets	4,384,317	4,574,593
a	Cost	6,297,884	6,302,326
b	Accumulated amortization	(1,913,567)	(1,727,733)

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
<b>X</b>	<b>Other assets</b>	<b>35,956,114</b>	<b>32,651,217</b>
1	Receivables	25,317,281	22,349,498
2	Accrued interest and fee receivables	7,435,498	6,675,886
3	Other assets	3,237,076	3,636,910
	<i>In which: Goodwill</i>	-	-
4	Provisions for other assets	(33,741)	(11,077)
	<b>TOTAL ASSETS</b>	<b>1,261,204,481</b>	<b>1,240,711,475</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>14,715,033</b>	<b>70,602,893</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>125,879,374</b>	<b>109,483,059</b>
1	Deposits from other credit institutions	107,337,297	82,538,040
2	Borrowings from other credit institutions	18,542,077	26,945,019
<b>III</b>	<b>Customer deposits</b>	<b>939,175,387</b>	<b>892,785,228</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>5,660,599</b>	<b>5,775,899</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>63,075,573</b>	<b>57,066,353</b>
<b>VII</b>	<b>Other liabilities</b>	<b>29,376,052</b>	<b>27,643,225</b>
1	Accrued interest and fee payables	17,092,802	17,835,374
2	Deferred Tax Payables	-	-
3	Other payables and debts	11,737,839	9,322,163
4	Provision for contingent liabilities and off-balance sheet commitments	545,411	485,688
	<b>TOTAL LIABILITIES</b>	<b>1,177,882,018</b>	<b>1,163,356,657</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>83,322,463</b>	<b>77,354,818</b>
1	Capital	46,724,652	46,724,637
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	8,974,683
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	515,908	515,908
2	Reserves	9,606,249	9,610,061
3	Foreign exchange translation reserve	527,374	626,014
4	Difference from assets revaluation	-	-
5	Undistributed profit	25,895,094	19,832,683
<b>IX</b>	<b>Minority Interest</b>	<b>569,094</b>	<b>561,423</b>
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,261,204,481</b>	<b>1,240,711,475</b>

**OFF-BALANCE SHEET ITEMS**

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	7,991,032	526,118
2	Foreign exchange transactions commitments	327,347,273	190,185,460
	<i>Buying FX commitments</i>	5,958,569	4,525,641
	<i>Selling FX commitments</i>	6,175,058	4,741,892
	<i>Swap commitments</i>	315,213,645	180,917,927
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	42,552,578	34,487,895
5	Other guarantees	46,854,798	51,550,780
6	Other commitments	42,000,101	20,798,816

*Hanoi, October 28<sup>th</sup>, 2020*

**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 III - 2020**

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	20,793,395	20,873,022	62,657,498	60,828,189
2	Interest and similar expenses	(11,715,115)	(12,543,172)	(37,362,881)	(36,321,498)
<b>I</b>	<b>Net interest and similar income</b>	<b>9,078,280</b>	<b>8,329,850</b>	<b>25,294,617</b>	<b>24,506,691</b>
3	Fees and commission income	2,032,996	1,861,468	5,905,417	5,503,092
4	Fees and commission expenses	(976,367)	(769,876)	(2,687,281)	(2,456,128)
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,056,629</b>	<b>1,091,592</b>	<b>3,218,136</b>	<b>3,046,964</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>477,474</b>	<b>401,667</b>	<b>1,514,111</b>	<b>1,188,862</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>9,143</b>	<b>176,068</b>	<b>398,212</b>	<b>312,057</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>106,327</b>	<b>23,423</b>	<b>241,797</b>	<b>(219,396)</b>
5	Other operating income	919,165	517,873	1,823,419	1,366,333
6	Other operating expense	(237,211)	(260,856)	(670,992)	(764,291)
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>681,954</b>	<b>257,017</b>	<b>1,152,427</b>	<b>602,042</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>101,155</b>	<b>96,263</b>	<b>351,106</b>	<b>511,070</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>(3,748,792)</b>	<b>(3,752,698)</b>	<b>(10,348,070)</b>	<b>(10,609,756)</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>7,762,170</b>	<b>6,623,182</b>	<b>21,822,336</b>	<b>19,338,534</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>(4,858,146)</b>	<b>(3,501,760)</b>	<b>(11,458,307)</b>	<b>(10,882,208)</b>
<b>XI</b>	<b>Profit before tax</b>	<b>2,904,024</b>	<b>3,121,422</b>	<b>10,364,029</b>	<b>8,456,326</b>
7	Current enterprise income tax	(564,907)	(604,741)	(2,015,249)	(1,626,737)
8	Deferred enterprise income tax	2,532	465	7,829	(5,083)

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	562,375	604,276	2,007,420	1,631,820
XIII	Profit after tax	2,341,649	2,517,146	8,356,609	6,824,506
XIV	Minority Interest	(4,997)	(6,003)	(33,841)	(18,498)
XV	Shareholders' Earnings	2,336,652	2,511,143	8,322,768	6,806,008

Hanoi, October 28<sup>th</sup>, 2020

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 III - 2020**

*Unit: Million VND*

No	Items	This period (from 01/01/2020 to 30/09/2020)	Previous period (from 01/01/2019 to 30/09/2019)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	61,585,560	60,925,995
2	Interest and similar expenses	(38,144,181)	(35,329,700)
3	Income from services	3,538,915	3,188,955
4	Net gain from trading (foreign currencies, gold, securities)	2,485,427	2,204,556
5	Other income (expenses)	188,067	1,068,629
6	Receipts from debts written-off or paid off by risk fund	1,214,227	(673,277)
7	Payment to employees and for operating management	(9,621,607)	(9,516,178)
8	Corporate income tax paid	(1,254,078)	(885,351)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>19,992,330</b>	<b>20,983,629</b>
<b>Movements in operating assets</b>		<b>(38,846,252)</b>	<b>(53,156,524)</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	714,586	(272,375)
10	(Increase)/decrease in trading securities	595,608	(12,219,228)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(117,699)	114,850
12	(Increase)/decrease in loans and advances to customers	(16,091,284)	(30,083,064)
13	Decrease in provision to write off bad debts	(12,534,368)	(4,047,194)
14	(Increase)/decrease in other operating assets	(11,413,095)	(6,649,513)
<b>Movements in operating liabilities</b>		<b>11,597,620</b>	<b>27,220,863</b>
15	Increase/(decrease) in borrowings from Government and SBV	(55,887,860)	10,904,183
16	Increase/(decrease) in deposits and loans from other credit institutions	16,396,315	(18,018,778)
17	Increase/(decrease) in customer deposits	46,390,159	39,650,075
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	6,009,220	8,900,000
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(115,300)	(117,094)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(1,194,914)	(14,097,523)
22	Cash outflow from reserves of the credit institution	-	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>(7,256,302)</b>	<b>(4,952,032)</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(456,317)	788

No	Items	This period (from 01/01/2020 to 30/09/2020)	Previous period (from 01/01/2019 to 30/09/2019)
2	Proceeds from disposal of fixed assets	102,675	384,215
3	Expenses from disposal of fixed assets	(50,928)	(250,858)
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	221,435
9	Dividend and profits from long term investments	51,391	338,656
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(329,189)</b>	<b>694,236</b>
<b>Cash flow from financial activities</b>			
1	Increase in chartered capital from contribution and/or issuing stocks	-	586,867
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	(19,527)	(26,124)
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>(19,527)</b>	<b>560,743</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>(7,605,018)</b>	<b>(3,697,053)</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>155,046,744</b>	<b>155,544,719</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>(224,760)</b>	<b>114,718</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>147,216,966</b>	<b>151,962,384</b>

Hanoi, October 28<sup>th</sup>, 2020

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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