

**BALANCE SHEET (CONSOLIDATED)**

**Quarter IV - 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>9,930,181</b>	<b>8,282,726</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>57,616,650</b>	<b>24,873,714</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>102,532,918</b>	<b>129,388,518</b>
1	Placements with other credit institutions	92,628,345	123,084,758
2	Loans to other credit institutions	9,904,573	6,303,760
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>5,601,747</b>	<b>3,825,374</b>
1	Trading securities	5,723,160	4,051,245
2	Provision for impairment of trading securities	(121,413)	(225,871)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>137,122</b>	<b>469,712</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>1,002,770,924</b>	<b>922,325,251</b>
1	Loans and advances to customers	1,015,333,270	935,270,945
2	Provision for credit losses	(12,562,346)	(12,945,694)
<b>VII</b>	<b>Investment securities</b>	<b>114,941,998</b>	<b>104,615,279</b>
1	Securities - available - for - sale	112,677,836	97,131,629
2	Securities - held - to - maturity	2,616,778	15,367,993
3	Provision for impairment of investment securities	(352,616)	(7,884,343)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,321,069</b>	<b>3,282,709</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	3,113,631	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>10,810,593</b>	<b>10,996,975</b>
1	Tangible assets (a+b)	6,408,904	6,422,382
a	Cost	15,445,093	14,817,602
b	Accumulated depreciation	(9,036,189)	(8,395,220)
2	Intangible assets	4,401,689	4,574,593
a	Cost	6,387,313	6,302,326
b	Accumulated amortization	(1,985,624)	(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>33,729,720</b>	<b>32,651,217</b>
1	Receivables	22,827,271	22,349,498
2	Accrued interest and fee receivables	7,766,916	6,675,886
3	Other assets	3,208,850	3,636,910
	<i>In which: Goodwill</i>	-	-
4	Provisions for other assets	(73,317)	(11,077)
	<b>TOTAL ASSETS</b>	<b>1,341,392,922</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>44,597,188</b>	<b>70,602,893</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>128,519,115</b>	<b>109,483,059</b>
1	Deposits from other credit institutions	98,537,440	82,538,040
2	Borrowings from other credit institutions	29,981,675	26,945,019
<b>III</b>	<b>Customer deposits</b>	<b>990,331,385</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>2,733,251</b>	<b>5,775,899</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>59,875,570</b>	<b>57,066,353</b>
<b>VII</b>	<b>Other liabilities</b>	<b>29,941,399</b>	<b>27,643,225</b>
1	Accrued interest and fee payables	16,083,373	17,835,374
2	Deferred Tax Payables	-	-
3	Other payables and debts	13,090,350	9,322,163
4	Provision for contingent liabilities and off-balance sheet commitments	767,676	485,688
	<b>TOTAL LIABILITIES</b>	<b>1,255,997,908</b>	<b>1,163,356,657</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>85,395,014</b>	<b>77,354,818</b>
1	Capital	46,724,652	46,724,637
<i>a</i>	<i>Chartered capital</i>	37,234,046	37,234,046
<i>b</i>	<i>Capital to purchase fixed assets</i>	-	-
<i>c</i>	<i>Capital surplus</i>	8,974,698	8,974,683
<i>d</i>	<i>Registered shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	515,908	515,908
2	Reserves	11,605,298	9,610,061
3	Foreign exchange translation reserve	481,781	626,014
4	Difference from assets revaluation	-	-
5	Undistributed profit	25,984,590	19,832,683
<b>IX</b>	<b>Minority Interest</b>	<b>598,693</b>	<b>561,423</b>
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,341,392,922</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	7,995,477	526,118
2	Foreign exchange transactions commitments	303,101,636	190,185,460
	<i>Buying FX commitments</i>	<i>13,463,062</i>	<i>4,525,641</i>
	<i>Selling FX commitments</i>	<i>13,673,951</i>	<i>4,741,892</i>
	<i>Swap commitments</i>	<i>275,964,623</i>	<i>180,917,927</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments		
4	Letters of credit	48,283,386	34,487,895
5	Other guarantees	50,018,900	51,550,780
6	Other commitments	52,679,205	20,798,816

*Hanoi, January 29<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 IV - 2020

*Unit: Million VND*

No.	Items	Quarter IV		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	21,024,226	21,914,582	83,681,724	82,742,771
2	Interest and similar expenses	10,737,463	13,222,236	48,100,344	49,543,734
<b>I</b>	<b>Net interest and similar income</b>	<b>10,286,763</b>	<b>8,692,346</b>	<b>35,581,380</b>	<b>33,199,037</b>
3	Fees and commission income	2,437,072	2,385,038	8,342,489	7,888,130
4	Fees and commission expenses	1,314,417	1,376,624	4,001,698	3,832,752
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,122,655</b>	<b>1,008,414</b>	<b>4,340,791</b>	<b>4,055,378</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>485,605</b>	<b>375,438</b>	<b>1,999,716</b>	<b>1,564,300</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>203,063</b>	<b>53,507</b>	<b>601,275</b>	<b>365,564</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>119,153</b>	<b>(571,332)</b>	<b>360,950</b>	<b>(790,728)</b>
5	Other operating income	877,094	991,097	2,700,513	2,357,430
6	Other operating expense	153,704	95,704	824,696	859,995
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>723,390</b>	<b>895,393</b>	<b>1,875,817</b>	<b>1,497,435</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>168,991</b>	<b>117,330</b>	<b>520,097</b>	<b>628,400</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>5,713,435</b>	<b>5,125,106</b>	<b>16,061,505</b>	<b>15,734,862</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>7,396,185</b>	<b>5,445,990</b>	<b>29,218,521</b>	<b>24,784,524</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>689,874</b>	<b>2,121,323</b>	<b>12,148,181</b>	<b>13,003,531</b>
<b>XI</b>	<b>Profit before tax</b>	<b>6,706,311</b>	<b>3,324,667</b>	<b>17,070,340</b>	<b>11,780,993</b>
7	Current enterprise income tax	1,301,797	659,815	3,317,046	2,286,552
8	Deferred enterprise income tax	20,124	12,369	12,295	17,452

No.	Items  (1)	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		THIS YEAR  (2)	PREVIOUS YEAR  (3)	THIS YEAR  (4)	PREVIOUS YEAR  (5)
XII	Corporate income tax	1,321,921	672,184	3,329,341	2,304,004
XIII	Profit after tax	5,384,390	2,652,483	13,740,999	9,476,989
XIV	Minority Interest	28,051	(2,776)	61,892	15,722
XV	Shareholders' Earnings	5,356,339	2,655,259	13,679,107	9,461,267

Hanoi, January 29<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 IV - 2020**

Unit: Million VND

No	Items	This period (from 01/01/2020 to 31/12/2020)	Previous period (from 01/01/2019 to 31/12/2019)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	82,241,866	82,973,160
2	Interest and similar expenses	(49,905,127)	(47,525,820)
3	Income from services	4,715,311	4,256,422
4	Net gain from trading (foreign currencies, gold, securities)	3,052,192	2,676,918
5	Other income (expenses)	413,836	(205,603)
6	Receipts from debts written-off or paid off by risk fund	1,751,795	1,337,954
7	Payment to employees and for operating management	(15,264,558)	(14,329,018)
8	Corporate income tax paid	(2,631,635)	(1,500,561)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>24,373,680</b>	<b>27,683,452</b>
<b>Movements in operating assets</b>		<b>(105,983,022)</b>	<b>(91,283,259)</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,406,360)	(2,320,366)
10	(Increase)/decrease in trading securities	658,939	(8,477,370)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	332,590	(188,546)
12	(Increase)/decrease in loans and advances to customers	(73,351,099)	(61,586,214)
13	Decrease in provision to write off bad debts	(19,120,548)	(8,758,783)
14	(Increase)/decrease in other operating assets	(12,096,544)	(9,951,980)
<b>Movements in operating liabilities</b>		<b>89,507,376</b>	<b>62,053,130</b>
15	Increase/(decrease) in borrowings from Government and SBV	(26,005,705)	8,002,734
16	Increase/(decrease) in deposits and loans from other credit institutions	19,036,056	(1,916,553)
17	Increase/(decrease) in customer deposits	97,546,157	66,969,109
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	2,809,217	10,849,994
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(3,042,648)	(158,130)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(835,701)	(21,691,804)
22	Cash outflow from reserves of the credit institution	-	(2,220)
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>7,898,034</b>	<b>(1,546,677)</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(714,954)	(378,539)

No	Items	This period (from 01/01/2020 to 31/12/2020)	Previous period (from 01/01/2019 to 31/12/2019)
2	Proceeds from disposal of fixed assets	107,934	389,844
3	Expenses from disposal of fixed assets	(53,715)	(251,854)
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	304,905
9	Dividend and profits from long term investments	67,061	367,593
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(569,684)</b>	<b>431,949</b>
<b>Cash flow from financial activities</b>			
1	Increase in chartered capital from contribution and/or issuing stocks	-	586,882
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	(1,881,229)	(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>(1,881,229)</b>	<b>560,758</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>5,447,121</b>	<b>(553,970)</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>(318,690)</b>	<b>55,995</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>160,175,175</b>	<b>155,046,744</b>

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

Prepared by

(signed)

Ngo Xuan Hai

Chief Accountant

(signed)

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On behalf of the General Director  
Deputy General Director

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