

**BALANCE SHEET (CONSOLIDATED)**

**Quarter II - 2022**

Unit: Million VND

No,	Items	As of 30/06/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>9,828,518</b>	<b>11,330,659</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam (“SBV”)</b>	<b>25,161,218</b>	<b>23,383,443</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>188,405,480</b>	<b>149,316,646</b>
1	Placements with other credit institutions	168,069,088	129,799,364
2	Loans to other credit institutions	20,336,392	19,517,282
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>1,254,550</b>	<b>2,475,309</b>
1	Trading securities	1,275,396	2,522,807
2	Provision for impairment of trading securities	(20,846)	(47,498)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>7,482,072</b>	<b>1,454,790</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>1,206,862,124</b>	<b>1,104,872,665</b>
1	Loans and advances to customers	1,238,483,280	1,130,667,767
2	Provision for credit losses	(31,621,156)	(25,795,102)
<b>VII</b>	<b>Investment securities</b>	<b>178,070,963</b>	<b>177,544,548</b>
1	Securities - available - for - sale	175,494,195	174,973,469
2	Securities - held - to - maturity	2,696,926	2,696,832
3	Provision for impairment of investment securities	(120,158)	(125,753)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,500,567</b>	<b>3,290,027</b>
1	Investment in Joint ventures	3,117,098	3,073,356
2	Other long-term investments	404,662	240,662
3	Provision for impairment of long-term investments	(21,193)	(23,991)
<b>IX</b>	<b>Fixed assets</b>	<b>10,122,739</b>	<b>10,496,152</b>
1	Tangible assets	5,912,813	6,192,822
<i>a</i>	<i>Cost</i>	<i>15,755,493</i>	<i>15,773,302</i>
<i>b</i>	<i>Accumulated depreciation</i>	<i>(9,842,680)</i>	<i>(9,580,480)</i>
2	Intangible assets	4,209,926	4,303,330
<i>a</i>	<i>Cost</i>	<i>6,666,347</i>	<i>6,627,694</i>
<i>b</i>	<i>Accumulated amortization</i>	<i>(2,456,421)</i>	<i>(2,324,364)</i>
<b>X</b>	<b>Other assets</b>	<b>60,373,664</b>	<b>47,423,159</b>
1	Receivables	46,652,927	34,233,578
2	Accrued interest and fee receivables	10,498,967	9,856,571
3	Deferred Taxes	344	338
4	Other assets	3,291,805	3,403,230
5	Provisions for other assets	(70,379)	(70,558)

No,	Items	As of 30/06/2022	As of 31/12/2021 (audited figures)
	(1)	(2)	(3)
	<b>TOTAL ASSETS</b>	<b>1,691,061,895</b>	<b>1,531,587,398</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>59,478,812</b>	<b>33,294,404</b>
1	Deposits and borrowings from the Government and the State Bank of Vietnam	59,478,812	33,294,404
2	Transactions of selling and repurchasing Government Bonds with the State Treasury	-	-
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>217,176,920</b>	<b>138,833,846</b>
1	Deposits from other credit institutions	95,578,340	33,670,804
2	Borrowings from other credit institutions	121,598,580	105,163,042
<b>III</b>	<b>Customer deposits</b>	<b>1,205,567,462</b>	<b>1,161,848,113</b>
<b>IV</b>	<b>Financing funds, entrusted funds, and exposed funds</b>	<b>2,460,313</b>	<b>2,527,930</b>
<b>V</b>	<b>Valuable papers issued</b>	<b>65,446,788</b>	<b>64,494,785</b>
<b>VI</b>	<b>Other liabilities</b>	<b>38,149,519</b>	<b>36,936,809</b>
1	Accrued interest and fee payables	20,803,940	16,867,319
2	Deferred Tax Payables	-	-
3	Other payables and debts	16,259,907	19,015,117
4	Provision for other liabilities	1,085,672	1,054,373
	<b>TOTAL LIABILITIES</b>	<b>1,588,279,814</b>	<b>1,437,937,887</b>
<b>VII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>102,782,081</b>	<b>93,649,511</b>
1	Capital	57,612,492	57,548,112
<i>a</i>	<i>Chartered capital</i>	<i>48,057,506</i>	<i>48,057,506</i>
<i>b</i>	<i>Capital to purchase fixed assets</i>	-	-
<i>c</i>	<i>Capital surplus</i>	<i>8,974,688</i>	<i>8,974,698</i>
<i>d</i>	<i>Registered shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	<i>580,298</i>	<i>515,908</i>
2	Reserves	13,658,594	13,673,265
3	Foreign exchange translation reserve	115,464	245,231
4	Undistributed profit	30,625,845	21,488,131
5	Minority Interest	769,686	694,772
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,691,061,895</b>	<b>1,531,587,398</b>

**OFF-BALANCE SHEET ITEMS**

<b>No,</b>	<b>Items</b>	<b>As of end of the period</b>	<b>As of beginning of the year (audited figures)</b>
1	Credit guarantees	4,223,421	3,237,485
2	Foreign exchange transactions commitments	414,175,303	479,385,067
	<i>Buying FX commitments</i>	<i>11,454,894</i>	<i>5,748,679</i>
	<i>Selling FX commitments</i>	<i>11,555,318</i>	<i>5,964,386</i>
	<i>Swap commitments</i>	<i>391,165,091</i>	<i>467,672,002</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit commitments	72,741,942	46,584,571
5	Other guarantees	66,722,347	60,180,414
6	Other commitments	82,981,293	104,576,907
7	Loan interest and fees receivable which have not been collected	8,980,577	7,902,142
8	Written-off bad debts	100,427,038	95,150,049
9	Assets and other documents	106,394,861	108,136,345

*Hanoi, July 29<sup>th</sup>, 2022*

**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 Tran Manh Trung

## INCOME STATEMENT (CONSOLIDATED)

### Quarter II - 2022

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	25,018,399	21,320,045	47,150,744	42,415,587
2	Interest and similar expenses	13,046,045	10,441,461	25,032,525	20,894,867
<b>I</b>	<b>Net interest and similar income</b>	<b>11,972,354</b>	<b>10,878,584</b>	<b>22,118,219</b>	<b>21,520,720</b>
3	Fees and commission income	2,850,055	2,448,201	5,148,863	4,670,019
4	Fees and commission expenses	1,289,822	1,091,380	2,310,503	2,030,026
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,560,233</b>	<b>1,356,821</b>	<b>2,838,360</b>	<b>2,639,993</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>813,635</b>	<b>516,014</b>	<b>1,597,299</b>	<b>856,415</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>(7,467)</b>	<b>72,152</b>	<b>48,962</b>	<b>249,504</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>238,631</b>	<b>21,994</b>	<b>5,824</b>	<b>(88,290)</b>
5	Other operating income	1,440,988	1,493,133	3,588,267	2,145,227
6	Other operating expense	329,685	358,859	599,435	572,413
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>1,111,303</b>	<b>1,134,274</b>	<b>2,988,832</b>	<b>1,572,814</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>251,977</b>	<b>103,558</b>	<b>413,375</b>	<b>254,794</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>4,272,331</b>	<b>4,187,076</b>	<b>8,093,357</b>	<b>7,699,305</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>11,668,335</b>	<b>9,896,321</b>	<b>21,917,514</b>	<b>19,306,645</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>5,883,273</b>	<b>7,106,255</b>	<b>10,309,956</b>	<b>8,456,388</b>
<b>XI</b>	<b>Profit before tax</b>	<b>5,785,062</b>	<b>2,790,066</b>	<b>11,607,558</b>	<b>10,850,257</b>
7	Current corporate income tax	1,104,211	538,687	2,228,795	2,120,491
8	Deferred corporate income tax	-	(45,078)	-	(37,842)
<b>XII</b>	<b>Corporate income tax</b>	<b>1,104,211</b>	<b>493,609</b>	<b>2,228,795</b>	<b>2,082,649</b>
<b>XIII</b>	<b>Profit after tax</b>	<b>4,680,851</b>	<b>2,296,457</b>	<b>9,378,763</b>	<b>8,767,608</b>
<b>XIV</b>	<b>Minority Interest</b>	<b>35,438</b>	<b>46,262</b>	<b>69,443</b>	<b>55,880</b>

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)
XV	Shareholders' Earnings	4,645,413	2,250,195	9,309,320	8,711,728

Hanoi, July 29<sup>th</sup>, 2022

**Prepared by**

**Chief Accountant**

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

(signed)

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(signed and sealed)

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Tran Manh Trung

**CASH FLOW STATEMENT (CONSOLIDATED)**  
**(Direct Method)**

**Quarter II - 2022**

Unit: Million VND

No	Items	This period (from 01/01/2022 to 30/06/2022)	Previous period (from 01/01/2021 to 30/06/2021)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	46,492,723	40,562,760
2	Interest and similar expenses	(21,111,893)	(21,634,979)
3	Income from services	5,985,668	2,598,486
4	Net gain from trading (foreign currencies, gold, securities)	1,580,043	1,563,165
5	Other income (expenses)	981,011	55,024
6	Receipts from debts written-off or paid off by risk fund	2,131,979	1,536,834
7	Payment to employees and for operating management	(7,717,602)	(8,066,712)
8	Corporate income tax paid	(1,834,771)	(1,332,297)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>26,507,158</b>	<b>15,282,281</b>
<b>Movements in operating assets</b>		<b>(146,562,012)</b>	<b>(112,097,774)</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(17,086,897)	(3,256,192)
10	(Increase)/decrease in trading securities	699,938	(36,244,651)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(6,027,282)	(1,304,055)
12	(Increase)/decrease in loans and advances to customers	(107,815,513)	(61,247,524)
13	Decrease in provision to write off bad debts	(4,483,807)	(2,348,397)
14	(Increase)/decrease in other operating assets	(11,848,451)	(7,696,955)
<b>Movements in operating liabilities</b>		<b>146,573,955</b>	<b>123,272,376</b>
15	Increase/(decrease) in borrowings from Government and SBV	26,184,408	35,288,557
16	Increase/(decrease) in deposits and loans from other credit institutions	78,343,074	36,007,895
17	Increase/(decrease) in customer deposits	43,719,349	49,181,278
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	950,003	5,084,997
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(67,617)	(79,240)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(2,555,262)	(2,211,111)
22	Cash outflow from reserves of the credit institution	-	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>26,519,101</b>	<b>26,456,883</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(201,102)	(177,528)
2	Proceeds from disposal of fixed assets	7,798	2,744

No	Items	This period (from 01/01/2022 to 30/06/2022)	Previous period (from 01/01/2021 to 30/06/2021)
3	Expenses from disposal of fixed assets	(535)	(131)
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	(164,000)	-
9	Dividend and profits from long term investments	97,002	42,336
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(260,837)</b>	<b>(132,579)</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	(3,844,600)	(21,267)
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>(3,844,600)</b>	<b>(21,267)</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>22,413,664</b>	<b>26,303,037</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>164,376,586</b>	<b>160,175,076</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>(136,093)</b>	<b>60,239</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>186,654,157</b>	<b>186,538,352</b>

Hanoi, July 29<sup>th</sup>, 2022

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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