

**BALANCE SHEET (CONSOLIDATED)**

**Quarter IV - 2021**

Unit: Million VND

No,	Items	As of 31/12/2021	As of 31/12/2020 (Restated numbers)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>11,330,659</b>	<b>9,930,181</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>23,383,443</b>	<b>57,616,650</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>149,265,358</b>	<b>102,532,818</b>
1	Placements with other credit institutions	129,748,076	92,628,245
2	Loans to other credit institutions	19,517,282	9,904,573
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>2,475,309</b>	<b>5,601,747</b>
1	Trading securities	2,522,807	5,723,160
2	Provision for impairment of trading securities	(47,498)	(121,413)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>1,454,790</b>	<b>137,122</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>1,104,872,766</b>	<b>1,002,750,890</b>
1	Loans and advances to customers	1,130,667,767	1,015,333,270
2	Provision for credit losses	(25,795,001)	(12,582,380)
<b>VII</b>	<b>Investment securities</b>	<b>177,544,548</b>	<b>114,941,998</b>
1	Securities - available - for - sale	174,973,469	112,677,836
2	Securities - held - to - maturity	2,696,832	2,616,778
3	Provision for impairment of investment securities	(125,753)	(352,616)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,290,088</b>	<b>3,335,507</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	3,073,356	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>10,496,153</b>	<b>10,824,970</b>
1	Tangible assets (a+b)	6,192,823	6,423,208
a	Cost	15,773,222	15,457,388
b	Accumulated depreciation	(9,580,399)	(9,034,180)
2	Intangible assets	4,303,330	4,401,762
a	Cost	6,627,694	6,387,433
b	Accumulated amortization	(2,324,364)	(1,985,671)
<b>X</b>	<b>Other assets</b>	<b>47,355,210</b>	<b>33,838,095</b>

No,	Items	As of 31/12/2021	As of 31/12/2020 (Restated numbers)
	(1)	(2)	(3)
1	Receivables	34,168,564	22,843,565
2	Accrued interest and fee receivables	9,853,693	7,797,843
3		338	-
4	Other assets	3,403,173	3,270,000
	<i>In which: Goodwill</i>	-	-
5	Provisions for other assets	(70,558)	(73,313)
	<b>TOTAL ASSETS</b>	<b>1,531,468,324</b>	<b>1,341,509,978</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>33,294,404</b>	<b>44,597,188</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>138,833,846</b>	<b>128,519,115</b>
1	Deposits from other credit institutions	33,670,804	98,537,440
2	Borrowings from other credit institutions	105,163,042	29,981,675
<b>III</b>	<b>Customer deposits</b>	<b>1,161,796,827</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>2,527,930</b>	<b>2,733,251</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>64,494,785</b>	<b>59,875,570</b>
<b>VII</b>	<b>Other liabilities</b>	<b>36,865,414</b>	<b>30,014,345</b>
1	Accrued interest and fee payables	16,864,628	16,085,370
2	Deferred Tax Payables	-	38,008
3	Other payables and debts	18,945,066	13,120,952
4	Provision for contingent liabilities and off-balance sheet commitments	1,055,720	770,015
	<b>TOTAL LIABILITIES</b>	<b>1,437,815,206</b>	<b>1,256,070,754</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>93,653,118</b>	<b>85,439,224</b>
1	Capital	57,548,112	46,724,652
<i>a</i>	<i>Chartered capital</i>	48,057,506	37,234,046
<i>b</i>	<i>Capital to purchase fixed assets</i>	-	-
<i>c</i>	<i>Capital surplus</i>	8,974,698	8,974,698
<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	13,667,287	11,605,468
3	Foreign exchange translation reserve	248,642	481,781
4	Difference from assets revaluation	-	-
5	Undistributed profit	21,493,885	26,027,244
<b>IX</b>	<b>Minority Interest</b>	<b>695,192</b>	<b>600,079</b>
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,531,468,324</b>	<b>1,341,509,978</b>

**OFF-BALANCE SHEET ITEMS**

No,	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	3,237,485	7,995,477
2	Foreign exchange transactions commitments	479,385,067	303,101,636
	<i>Buying FX commitments</i>	5,748,679	13,463,062
	<i>Selling FX commitments</i>	5,964,386	13,673,951
	<i>Swap commitments</i>	467,672,002	275,964,623
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	46,584,571	48,283,386
5	Other guarantees	60,180,414	50,018,900
6	Other commitments	104,576,907	52,679,205

*Hanoi, January 28<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 Bao Thanh Van

**INCOME STATEMENT (CONSOLIDATED)**

**Quarter IV - 2021**

Unit: Million VND

No,	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year (Restated numbers)	This year	Previous year (Restated numbers)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	21,536,919	21,019,018	84,631,892	83,676,516
2	Interest and similar expenses	11,140,980	10,734,007	42,843,427	48,096,888
<b>I</b>	<b>Net interest and similar income</b>	<b>10,395,939</b>	<b>10,285,011</b>	<b>41,788,465</b>	<b>35,579,628</b>
3	Fees and commission income	2,720,027	2,453,218	9,570,259	8,358,635
4	Fees and commission expenses	1,562,183	1,308,900	4,618,019	3,996,181
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,157,844</b>	<b>1,144,318</b>	<b>4,952,240</b>	<b>4,362,454</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>457,375</b>	<b>485,610</b>	<b>1,812,484</b>	<b>1,999,721</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>240,507</b>	<b>203,063</b>	<b>495,864</b>	<b>601,275</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>70,857</b>	<b>119,153</b>	<b>215,222</b>	<b>360,950</b>
5	Other operating income	1,689,758	891,200	4,525,062	2,714,619
6	Other operating expense	220,467	114,234	1,118,203	785,226
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>1,469,291</b>	<b>776,966</b>	<b>3,406,859</b>	<b>1,929,393</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>95,295</b>	<b>172,932</b>	<b>477,382</b>	<b>524,038</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>5,831,801</b>	<b>5,721,358</b>	<b>17,178,024</b>	<b>16,069,428</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>8,055,307</b>	<b>7,465,695</b>	<b>35,970,492</b>	<b>29,288,031</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>4,377,224</b>	<b>709,908</b>	<b>18,381,525</b>	<b>12,168,215</b>
<b>XI</b>	<b>Profit before tax</b>	<b>3,678,083</b>	<b>6,755,787</b>	<b>17,588,967</b>	<b>17,119,816</b>
7	Current corporate income tax	692,882	1,306,807	3,408,363	3,322,056
8	Deferred corporate income tax	(504)	20,381	(38,346)	12,552
<b>XII</b>	<b>Corporate income tax</b>	<b>692,378</b>	<b>1,327,188</b>	<b>3,370,017</b>	<b>3,334,608</b>
<b>XIII</b>	<b>Profit after tax</b>	<b>2,985,705</b>	<b>5,428,599</b>	<b>14,218,950</b>	<b>13,785,208</b>

No,	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year <i>(Restated numbers)</i>	This year	Previous year <i>(Restated numbers)</i>
	<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(5)</i>
XIV	Minority Interest	64,889	31,165	126,634	65,006
XV	Shareholders' Earnings	2,920,816	5,397,434	14,092,316	13,720,202

Hanoi, January 28<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 Bao Thanh Van

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

**Quarter IV - 2021**

Unit: Million VND

No	Items	Year 2021	Year 2020
<b>Cash flow from operating activities</b>			
1	Interest and similar income	82,893,702	82,205,508
2	Interest and similar expenses	(42,200,133)	(49,901,673)
3	Income from services	4,944,834	4,717,441
4	Net gain from trading (foreign currencies, gold, securities)	2,477,321	3,052,193
5	Other income (expenses)	(49,164)	394,785
6	Receipts from debts written-off or paid off by risk fund	3,244,952	1,751,795
7	Payment to employees and for operating management	(16,687,841)	(15,289,442)
8	Corporate income tax paid	(3,999,157)	(2,631,634)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>30,624,514</b>	<b>24,298,973</b>
<b>Movements in operating assets</b>		<b>(201,849,172)</b>	<b>(106,066,316)</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(9,749,589)	(2,406,359)
10	(Increase)/decrease in trading securities	(59,257,892)	(11,750,383)
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(1,317,668)	332,590
12	(Increase)/decrease in loans and advances to customers	(115,334,497)	(80,062,325)
13	Decrease in provision to write off bad debts	(5,174,930)	(19,710,547)
14	(Increase)/decrease in other operating assets	(11,014,596)	7,530,708
<b>Movements in operating liabilities</b>		<b>176,494,108</b>	<b>89,612,979</b>
15	Increase/(decrease) in borrowings from Government and SBV	(11,302,784)	(26,005,705)
16	Increase/(decrease) in deposits and loans from other credit institutions	10,314,731	19,036,056
17	Increase/(decrease) in customer deposits	171,465,542	97,546,057
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	4,621,215	2,809,217
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(205,321)	(3,042,648)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	1,600,725	(729,998)
22	Cash outflow from reserves of the credit institution	-	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>5,269,450</b>	<b>7,845,636</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(662,458)	(715,459)
2	Proceeds from disposal of fixed assets	7,370	108,296
3	Expenses from disposal of fixed assets	(2,877)	(1,273)
4	Investment in real estates	-	-

No	Items	Year 2021	Year 2020
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	83,771	67,061
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(574,194)</b>	<b>(517,375)</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)	(1,881,229)
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>(1,881,229)</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>4,673,989</b>	<b>5,447,022</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>(523,767)</b>	<b>318,690</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>164,325,298</b>	<b>160,175,076</b>

Hanoi, January 28<sup>th</sup>, 2022

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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