

BALANCE SHEET (CONSOLIDATED)

Quarter III - 2021

Unit: Million VND

No.	Items	As of 30/09/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	9,843,822	9,930,181
II	Balances with the State Bank of Vietnam ("SBV")	27,798,897	57,616,650
III	Placements with and loans to other credit institutions	112,616,156	102,532,818
1	Placements with other credit institutions	94,736,184	92,628,245
2	Loans to other credit institutions	17,879,972	9,904,573
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	3,931,998	5,601,747
1	Trading securities	4,084,278	5,723,160
2	Provision for impairment of trading securities	(152,280)	(121,413)
V	Derivative financial instruments and other financial assets	1,312,378	137,122
VI	Loans and advances to customers	1,063,141,547	1,002,771,868
1	Loans and advances to customers	1,084,605,792	1,015,333,270
2	Provision for credit losses	(21,464,245)	(12,561,402)
VII	Investment securities	169,797,283	114,941,998
1	Securities - available - for - sale	167,390,277	112,677,836
2	Securities - held - to - maturity	2,616,811	2,616,778
3	Provision for impairment of investment securities	(209,805)	(352,616)
VIII	Long-term investments	3,221,319	3,335,507
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	3,004,587	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)
IX	Fixed assets	10,251,153	10,811,098
1	Tangible assets (a+b)	5,985,898	6,409,409
a	Cost	15,509,235	15,445,093
b	Accumulated depreciation	(9,523,337)	(9,035,684)
2	Intangible assets	4,265,255	4,401,689
a	Cost	6,453,937	6,387,313
b	Accumulated amortization	(2,188,682)	(1,985,624)

No.	Items	As of 30/09/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
X	Other assets	45,894,458	33,757,479
1	Receivables	32,917,517	22,822,852
2	Accrued interest and fee receivables	9,551,833	7,799,044
3	Other assets	3,496,783	3,208,896
	<i>In which: Goodwill</i>	-	-
4	Provisions for other assets	(71,675)	(73,313)
	TOTAL ASSETS	1,447,809,011	1,341,436,468
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	17,290,591	44,597,188
II	Deposits and borrowings from other credit institutions	160,353,249	128,519,115
1	Deposits from other credit institutions	51,657,213	98,537,440
2	Borrowings from other credit institutions	108,696,036	29,981,675
III	Customer deposits	1,072,892,689	990,331,285
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	2,554,400	2,733,251
VI	Valuable papers issued	70,193,874	59,875,570
VII	Other liabilities	28,922,976	29,968,809
1	Accrued interest and fee payables	15,517,303	16,085,370
2	Deferred Tax Payables	166	38,008
3	Other payables and debts	12,587,048	13,075,416
4	Provision for contingent liabilities and off-balance sheet commitments	818,459	770,015
	TOTAL LIABILITIES	1,352,207,779	1,256,025,218
VIII	OWNER'S EQUITY AND FUNDS	95,601,232	85,411,250
1	Capital	57,548,112	46,124,652
a	<i>Chartered capital</i>	48,057,506	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	11,612,828	11,605,468
3	Foreign exchange translation reserve	423,291	481,781
4	Difference from assets revaluation	-	-
5	Undistributed profit	25,386,698	26,000,630
IX	Minority Interest	630,303	598,719

No.	Items	As of 30/09/2021	As of 31/12/2020 (audited figures)
	(1)	(2)	(3)
	TOTAL LIABILITIES AND OWNER'S EQUITY	1,447,809,011	1,341,436,468

OFF-BALANCE SHEET ITEMS

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	1,406,715	7,995,477
2	Foreign exchange transactions commitments	456,405,738	303,101,636
	<i>Buying FX commitments</i>	<i>3,123,815</i>	<i>13,463,062</i>
	<i>Selling FX commitments</i>	<i>3,339,952</i>	<i>13,673,951</i>
	<i>Swap commitments</i>	<i>449,941,971</i>	<i>275,964,623</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	42,681,343	48,283,386
5	Other guarantees	50,769,970	50,018,900
6	Other commitments	91,202,391	52,679,205

Hanoi, October 27th, 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 III - 2021

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	20,679,386	20,793,395	63,094,973	62,657,498
2	Interest and similar expenses	10,807,580	11,715,115	31,702,447	37,362,881
I	Net interest and similar income	9,871,806	9,078,280	31,392,526	25,294,617
3	Fees and commission income	2,180,213	2,032,996	6,850,232	5,905,417
4	Fees and commission expenses	1,025,810	976,367	3,055,836	2,687,281
II	Net gain from fees and commission income	1,154,403	1,056,629	3,794,396	3,218,136
III	Net gain from dealing in foreign currencies	498,694	477,474	1,355,109	1,514,111
IV	Net gain from trading securities	5,853	9,143	255,357	398,212
V	Net gain/(loss) from investment securities	232,655	106,327	144,365	241,797
5	Other operating income	690,077	919,165	2,835,304	1,823,419
6	Other operating expense	325,323	237,211	897,736	670,992
VI	Net gain from other operating activities	364,754	681,954	1,937,568	1,152,427
VII	Net share of profit in associates and joint ventures and dividend income	127,293	101,155	382,087	351,106
VIII	Operating expenses	3,646,918	3,748,792	11,346,223	10,348,070
IX	Net profit before provision for credit losses	8,608,540	7,762,170	27,915,185	21,822,336
X	Provision of credit losses	5,547,913	4,858,146	14,004,301	11,458,307
XI	Profit before tax	3,060,627	2,904,024	13,910,884	10,364,029
7	Current enterprise income tax	594,990	564,907	2,715,481	2,015,249
8	Deferred enterprise income tax	-	(2,532)	(37,842)	(7,829)

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	594,990	562,375	2,677,639	2,007,420
XIII	Profit after tax	2,465,637	2,341,649	11,233,245	8,356,609
XIV	Minority Interest	5,865	4,997	61,745	33,841
XV	Shareholders' Earnings	2,459,772	2,336,652	11,171,500	8,322,768

Hanoi, October 27th, 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

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)

Quarter III - 2021

Unit: Million VND

No	Items	This period (from 01/01/2021 to 30/09/2021)	Previous period (from 01/01/2020 to 30/09/2020)
Cash flow from operating activities			
1	Interest and similar income	61,694,995	61,585,560
2	Interest and similar expenses	(32,319,044)	(38,144,181)
3	Income from services	3,718,670	3,538,915
4	Net gain from trading (foreign currencies, gold, securities)	2,136,781	2,485,427
5	Other income (expenses)	(281,117)	188,067
6	Receipts from debts written-off or paid off by risk fund	1,946,410	1,214,227
7	Payment to employees and for operating management	(11,058,096)	(9,621,607)
8	Corporate income tax paid	(2,918,966)	(1,254,078)
Net cash flow from operating profit before movements in operating assets and working capital		22,919,633	19,992,330
Movements in operating assets		(146,379,704)	(38,846,252)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(7,975,399)	714,586
10	(Increase)/decrease in trading securities	(53,042,726)	595,608
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(1,175,256)	(117,699)
12	(Increase)/decrease in loans and advances to customers	(69,272,522)	(16,091,284)
13	Decrease in provision to write off bad debts	(5,107,615)	(12,534,368)
14	(Increase)/decrease in other operating assets	(9,806,186)	(11,413,095)
Movements in operating liabilities		96,182,799	11,597,620
15	Increase/(decrease) in borrowings from Government and SBV	(27,306,597)	(55,887,860)
16	Increase/(decrease) in deposits and loans from other credit institutions	31,834,134	16,396,315
17	Increase/(decrease) in customer deposits	82,561,404	46,390,159
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	10,318,304	6,009,220
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(178,851)	(115,300)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(1,045,595)	(1,194,914)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	(27,277,272)	(7,256,302)
Cash flow from investing activities			
1	Acquisition of fixed assets	(447,280)	(456,318)

No	Items	This period (from 01/01/2021 to 30/09/2021)	Previous period (from 01/01/2020 to 30/09/2020)
2	Proceeds from disposal of fixed assets	3,888	102,675
3	Expenses from disposal of fixed assets	(494)	(50,928)
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	67,384	51,391
II	Net cash flows (used)/from investing activities	(376,502)	(329,189)
Cash flow from financial activities			
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	-	-
III	Net cash flows (used)/from financial activities	(21,267)	(19,527)
IV	Net cash flow of the period	(27,675,041)	(7,605,018)
V	Cash and cash equivalents at the beginning of the period	160,175,076	155,046,744
VI	Adjustment for impact of changes in foreign exchange rate	(121,132)	(224,760)
VII	Cash and cash equivalents at the end of the period	132,378,903	147,216,966

Hanoi, October 27^h, 2021

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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Ngo Xuan Hai

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