

**CONSOLIDATED STATEMENT OF INCOME**

Form B03/TCTD-HN

for the year ended 31 December 2019

No.	Items	Note	2019 VND million	2018 VND million
1	Interest and similar income	24	67,724,190	55,863,951
2	Interest and similar expenses	25	(33,146,840)	(27,455,435)
<b>I</b>	<b>Net interest income</b>		<b>34,577,350</b>	<b>28,408,516</b>
3	Fee and commission income		9,002,507	7,022,155
4	Fee and commission expenses		(4,695,663)	(3,619,663)
<b>II</b>	<b>Net fee and commission income</b>	<b>26</b>	<b>4,306,844</b>	<b>3,402,492</b>
<b>III</b>	<b>Net gain from trading of foreign currencies</b>	<b>27</b>	<b>3,378,274</b>	<b>2,266,429</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>28</b>	<b>145,982</b>	<b>250,462</b>
<b>V</b>	<b>Net gain from investment securities</b>	<b>29</b>	<b>7,040</b>	<b>-</b>
5	Other income		3,427,765	3,515,904
6	Other expenses		(357,970)	(281,539)
<b>VI</b>	<b>Net other income</b>	<b>30</b>	<b>3,069,795</b>	<b>3,234,365</b>
<b>VII</b>	<b>Income from capital contributions and equity investments</b>	<b>31</b>	<b>245,096</b>	<b>1,716,169</b>
	<b>TOTAL OPERATING INCOME</b>		<b>45,730,381</b>	<b>39,278,433</b>
<b>VIII</b>	<b>TOTAL OPERATING EXPENSES</b>	<b>32</b>	<b>(15,817,575)</b>	<b>(13,611,094)</b>
<b>IX</b>	<b>Net operating profit before allowance for credit losses</b>		<b>29,912,806</b>	<b>25,667,339</b>
<b>X</b>	<b>Allowance for credit losses</b>	<b>33</b>	<b>(6,790,429)</b>	<b>(7,398,113)</b>
<b>XI</b>	<b>PROFIT BEFORE TAX</b>		<b>23,122,377</b>	<b>18,269,226</b>
7	Current corporate income tax expenses	34(a)	(4,992,464)	(3,648,356)
8	Deferred corporate income tax expenses	34(b)	396,075	1,192
<b>XII</b>	<b>Corporate income tax expenses</b>		<b>(4,596,389)</b>	<b>(3,647,164)</b>
<b>XIII</b>	<b>NET PROFIT AFTER TAX</b>		<b>18,525,988</b>	<b>14,622,062</b>
<b>XIV</b>	<b>Non-controlling interest</b>		<b>(15,090)</b>	<b>(16,484)</b>
<b>XVI</b>	<b>Net profit for the year</b>		<b>18,510,898</b>	<b>14,605,578</b>
<b>XV</b>	<b>Basic earnings per share (VND/share) (Restated)</b>	<b>35</b>	<b>4,481</b>	<b>3,323</b>

Hanoi, 11 March 2020

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The accompanying notes are an integral part of these consolidated financial statements