

CONSOLIDATED BALANCE SHEET

as at 31 December 2020

Form B02/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014)

No.	ITEMS	NOTE	31/12/2020 VND million	31/12/2019 VND million
A	ASSETS			
I	Cash on hand, gold, silver and gemstones	4	15,095,394	13,778,358
II	Balances with the State Banks	5	33,139,373	34,684,091
III	Balances with and loans to other credit institutions	6	267,969,645	249,470,372
1	Balances with other credit institutions		204,713,783	190,100,329
2	Loans to other credit institutions		64,255,862	62,370,043
3	Allowance for balances with and loans to other credit institutions		(1,000,000)	(3,000,000)
IV	Trading securities	7	1,954,061	1,801,126
1	Trading securities		1,991,861	1,889,628
2	Allowance for trading securities		(37,800)	(88,502)
V	Derivative financial instruments and other financial assets	8	-	98,312
VI	Loans to customers		820,545,467	724,473,254
1	Loans to customers	9	839,788,261	734,706,891
2	Allowance for loans to customers	10	(19,242,794)	(10,233,637)
VIII	Investment securities	11	156,931,097	167,529,689
1	Available-for-sale securities		42,148,831	35,699,090
2	Held-to-maturity securities		115,382,544	132,271,302
3	Allowance for investment securities		(600,278)	(440,703)
IX	Capital contributions, long-term investments		2,239,006	2,464,493
2	Investments in joint-ventures	12(a)	714,935	940,807
3	Investments in associates	12(b)	11,248	10,863
4	Other long-term investments	12(c)	1,587,823	1,587,823
5	Allowance for long-term investments	12(c)	(75,000)	(75,000)
X	Fixed assets		8,539,362	6,706,503
1	Tangible fixed assets	13	5,411,139	4,445,709
a	Cost		12,866,189	11,162,170
b	Accumulated depreciation		(7,455,050)	(6,716,461)
3	Intangible fixed assets	14	3,128,223	2,260,794
a	Cost		4,211,880	3,050,669
b	Accumulated amortisation		(1,083,657)	(789,875)
XII	Other assets		19,816,687	21,807,494
1	Receivables	15(a)	6,668,595	8,830,390
2	Accrued interest and fee receivables	15(b)	7,206,125	8,064,808
3	Deferred tax assets	15(c)	909,263	405,543
4	Other assets	15(d)	5,036,638	4,510,592
5	Allowance for other assets	15(d)	(3,934)	(3,839)
	TOTAL ASSETS		1,326,230,092	1,222,813,692

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

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B	LIABILITIES AND SHAREHOLDERS' EQUITY			
I	Amounts due to the Government and the State Banks	16	41,176,995	92,365,806
II	Deposits and borrowings from other credit institutions	17	103,583,833	73,617,085
1	Deposits from other credit institutions		100,916,433	71,046,512
2	Borrowings from other credit institutions		2,667,400	2,570,573
III	Deposits from customers	18	1,032,113,567	928,450,869
IV	Derivative financial instruments and other financial liabilities	8	52,031	-
V	Funds for finance, entrusted investments and entrusted loans	19	14,679	20,431
VI	Valuable papers issued	20	21,240,197	21,383,932
VII	Other liabilities		33,953,811	26,021,232
1	Accrued interest and fee payables	21(a)	9,797,834	10,363,285
2	Deferred tax liabilities		-	22,023
3	Other liabilities	21(b)	24,155,977	15,635,924
	TOTAL LIABILITIES		1,232,135,113	1,141,859,355
VIII	Shareholders' equity			
1	Capital		42,428,821	42,428,821
a	Charter capital		37,088,774	37,088,774
c	Share premium		4,995,389	4,995,389
g	Other capital		344,658	344,658
2	Reserves		14,925,803	12,186,141
3	Foreign exchange differences		5,103	16,361
4	Differences upon asset revaluation		-	113,011
5	Retained profits		36,650,228	26,126,544
a	Previous year's retained profits		22,803,530	12,188,552
b	Current year's retained profits		13,846,698	13,937,992
6	Non-controlling interest		85,024	83,459
	TOTAL SHAREHOLDERS' EQUITY	22(a)	94,094,979	80,954,337
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		1,326,230,092	1,222,813,692

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OFF-BALANCE SHEET ITEMS			
1	Credit guarantees	654,296	292,563
2	Foreign exchange commitments	116,656,912	91,594,629
	<i>Forward buying commitments</i>	<i>53,984,032</i>	<i>25,775,812</i>
	<i>Forward selling commitments</i>	<i>62,672,880</i>	<i>65,818,817</i>
4	Letters of credit	45,980,494	57,345,298
5	Other guarantees	50,892,327	53,115,849
6	Other commitments	680,372	349,311

Hanoi, 31 March 2021

Prepared by:

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