

CONSOLIDATED STATEMENT OF INCOME

for the year ended 31 December 2020

Form B03/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014)

No.	ITEMS	NOTE	2020 VND million	2019 VND million
1	Interest and similar income	24	69,205,134	67,665,496
2	Interest and similar expenses	25	(32,919,659)	(33,127,768)
I	Net interest income		36,285,475	34,537,728
3	Fee and commission income	26	10,588,163	9,005,109
4	Fee and commission expenses	26	(3,980,846)	(4,695,663)
II	Net fee and commission income	26	6,607,317	4,309,446
III	Net gain from trading of foreign currencies	27	3,906,399	3,378,274
IV	Net gain from trading securities	28	1,810	145,982
V	Net (loss)/gain from investment securities	29	(98)	7,040
5	Other income	30	2,544,714	3,427,795
6	Other expenses	30	(744,461)	(357,970)
VI	Net other income	30	1,800,253	3,069,825
VII	Income from capital contributions and equity investments	31	461,385	245,096
	TOTAL OPERATING INCOME		49,062,541	45,693,391
VIII	TOTAL OPERATING EXPENSES	32	(16,038,250)	(15,874,542)
IX	Net operating profit before allowance for credit losses		33,024,291	29,818,849
X	Allowance for credit losses	33	(9,974,730)	(6,607,278)
XI	PROFIT BEFORE TAX		23,049,561	23,211,571
7	Current corporate income tax expenses	34(a)	(5,081,068)	(5,010,302)
8	Deferred corporate income tax expenses	34(b)	504,025	396,075
XII	Corporate income tax expenses		(4,577,043)	(4,614,227)
XIII	NET PROFIT AFTER TAX		18,472,518	18,597,344
XIV	Non-controlling interest		(21,207)	(15,090)
XVI	Net profit for the year		18,451,311	18,582,254
XV	Basic earnings per share (VND/share)	35	4,470	4,406

Hanoi, 31 March 2021

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