

BALANCE SHEET (CONSOLIDATED)

Quarter II - 2019

Unit: Million VND

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash, gold and gemstones	7,557,058	7,028,347
II	Balances with the State Bank of Vietnam ("SBV")	31,819,095	23,182,208
III	Placements with and loans to other credit institutions	120,540,195	130,512,012
1	Placements with other credit institutions	116,862,927	126,276,846
2	Loans to other credit institutions	3,677,268	4,235,166
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	8,176,232	3,131,835
1	Trading securities	8,329,452	3,279,561
2	Provision for impairment of trading securities	(153,220)	(147,726)
V	Derivative financial instruments and other financial assets	275,014	281,166
VI	Loans and advances to customers	872,517,451	851,917,565
1	Loans and advances to customers	885,535,114	864,925,948
2	Provision for credit losses	(13,017,663)	(13,008,383)
VII	Investment securities	93,219,706	102,100,093
1	Securities - available - for - sale	83,447,464	88,586,344
2	Securities - held - to - maturity	16,013,551	16,207,592
3	Provision for impairment of investment securities	(6,241,309)	(2,693,843)
VIII	Long-term investments	3,383,900	3,317,405
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	3,016,965	2,906,452
3	Investment in associates	-	-
4	Other long-term investments	368,122	412,645
5	Provision for impairment of long-term investments	(1,187)	(1,692)
IX	Fixed assets	10,513,334	11,114,537
1	Tangible assets (a+b)	5,911,147	6,193,312
a	Cost	13,985,256	13,925,207
b	Accumulated depreciation	(8,074,109)	(7,731,895)
2	Intangible assets	4,602,187	4,921,225
a	Cost	6,209,563	6,424,369
b	Accumulated amortization	(1,607,376)	(1,503,144)
X	Other assets	35,794,075	31,849,567

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
1	Receivables	25,557,972	21,556,765
2	Accrued interest and fee receivables	6,935,008	6,901,214
3	Other assets	3,309,984	3,400,524
	<i>In which: Goodwill</i>	-	907
4	Provisions for other assets	(8,889)	(8,936)
	TOTAL ASSETS	1,183,796,060	1,164,434,735
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	71,482,368	62,600,159
II	Deposits and borrowings from other credit institutions	96,386,168	111,399,612
1	Deposits from other credit institutions	81,464,976	73,941,924
2	Borrowings from other credit institutions	14,921,192	37,457,688
III	Customer deposits	846,859,983	825,816,119
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	5,901,876	5,934,029
VI	Valuable papers issued	59,516,363	46,216,359
VII	Other liabilities	31,152,059	45,012,940
1	Accrued interest and fee payables	15,777,249	15,820,192
2	Deferred Tax Payables	-	-
3	Other payables and debts	14,946,679	28,772,169
4	Provision for contingent liabilities and off-balance sheet commitments	428,131	420,579
	TOTAL LIABILITIES	1,111,298,817	1,096,979,218
VIII	OWNER'S EQUITY AND FUNDS	72,497,243	67,455,517
1	Capital	46,729,363	46,416,214
a	<i>Chartered capital</i>	37,234,046	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>	520,619	207,470
2	Reserves	8,178,825	8,167,617
3	Foreign exchange translation reserve	768,361	599,602
4	Difference from assets revaluation	-	-
5	Undistributed profit	16,231,997	11,975,822
IX	Minority Interest	588,697	296,262
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,183,796,060	1,164,434,735

OFF-BALANCE SHEET ITEMS

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	1,909,156	3,058,616
2	Foreign exchange transactions commitments	195,771,902	167,327,100
	<i>Buying FX commitments</i>	<i>2,775,229</i>	<i>2,507,667</i>
	<i>Selling FX commitments</i>	<i>2,996,770</i>	<i>2,724,166</i>
	<i>Swap commitments</i>	<i>189,999,903</i>	<i>162,095,267</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	56,200,972	52,940,203
5	Other guarantees	51,509,437	57,634,431
6	Other commitments	19,413,365	37,414,889

Hanoi, July 30th, 2019

Prepared by

Chief Accountant

**On behalf of the General Director
Deputy General Director**

(signed)

(signed)

(signed and sealed)

Le Viet Nga

Nguyen Hai Hung

Nguyen Hong Van

INCOME STATEMENT (CONSOLIDATED)

Quarter II - 2019

Unit: Million VND

No.	Items	Quarter II		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	20,296,571	18,513,427	39,955,167	36,124,052
2	Interest and similar expenses	(12,069,366)	(11,306,566)	(23,778,326)	(21,683,618)
I	Net interest and similar income	8,227,205	7,206,861	16,176,841	14,440,434
3	Fees and commission income	1,936,032	1,419,963	3,641,624	2,664,482
4	Fees and commission expenses	(949,985)	(813,157)	(1,686,252)	(1,465,185)
II	Net gain from fees and commission income	986,047	606,806	1,955,372	1,199,297
III	Net gain from dealing in foreign currencies	372,703	123,759	787,195	357,659
IV	Net gain from trading securities	4,822	(25,992)	135,989	213,359
V	Net gain/(loss) from investment securities	(62,964)	50,774	(145,892)	130,398
5	Other operating income	660,349	712,121	1,066,843	1,375,699
6	Other operating expense	(464,744)	(283,707)	(721,818)	(590,702)
VI	Net gain from other operating activities	195,605	428,414	345,025	784,997
VII	Net share of profit in associates and joint ventures and dividend income	313,652	111,345	414,807	210,340
VIII	Operating expenses	(3,619,264)	(3,663,247)	(6,857,058)	(7,118,674)
IX	Net profit before provision for credit losses	6,417,806	4,838,720	12,812,279	10,217,810
X	Provision of credit losses	(4,235,843)	(2,600,786)	(7,477,375)	(4,952,183)
XI	Profit before tax	2,181,963	2,237,934	5,334,904	5,265,627
7	Current enterprise income tax	(419,272)	(431,336)	(1,021,996)	(1,012,094)
8	Deferred enterprise income tax	5,585	5,741	(5,548)	(657)
XII	Corporate income tax	(413,687)	(425,595)	(1,027,544)	(1,012,751)

No.	Items	Quarter II		Accumulated since beginning of Year until end of this Quarter	
		THIS YEAR	PREVIOUS YEAR	THIS YEAR	PREVIOUS YEAR
	(1)	(2)	(3)	(4)	(5)
XIII	Profit after tax	1,768,276	1,812,339	4,307,360	4,252,876
XIV	Minority Interest	(1,612)	(4,226)	(12,495)	(16,184)
XV	Shareholders' Earnings	1,766,664	1,808,113	4,294,865	4,236,692

Hanoi, July 30th, 2019

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Le Viet Nga

Nguyen Hai Hung

Nguyen Hong Van

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)

Quarter II - 2019

Unit: Million VND

No	Items	This period (from 01/01/2019 to 30/06/2019)	Previous period (from 01/01/2018 to 30/06/2018)
Cash flow from operating activities			
1	Interest and similar income	39,844,902	35,998,639
2	Interest and similar expenses	(23,838,947)	(19,822,609)
3	Income from services	2,021,351	1,326,349
4	Net gain from trading (foreign currencies, gold, securities)	1,677,764	(684,765)
5	Other income (expenses)	(60,619)	26,499
6	Receipts from debts written-off or paid off by risk fund	474,214	792,092
7	Payment to employees and for operating management	(6,526,943)	(6,592,555)
8	Corporate income tax paid	(466,220)	(799,784)
Net cash flow from operating profit before movements in operating assets and working capital		13,125,502	10,243,866
Movements in operating assets		(28,053,774)	(74,667,605)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	66,700	(11,868,443)
10	(Increase)/decrease in trading securities	283,030	18,206,770
11	(Increase)/decrease in derivatives financial instruments and other financial assets	6,152	528,762
12	(Increase)/decrease in loans and advances to customers	(16,561,873)	(74,216,908)
13	Decrease in provision to write off bad debts	(4,047,293)	(2,661,208)
14	(Increase)/decrease in other operating assets	(7,800,490)	(4,656,578)
Movements in operating liabilities		12,806,515	37,836,799
15	Increase/(decrease) in borrowings from Government and SBV	8,882,209	34,969,550
16	Increase/(decrease) in deposits and loans from other credit institutions	(15,013,444)	(30,956,056)
17	Increase/(decrease) in customer deposits	21,043,864	99,511,691
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	13,300,004	8,615,110
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(32,153)	180,963
20	Increase/(decrease) in derivatives and other financial liabilities	-	98,116
21	Increasing/(decrease) in other liabilities	(15,373,965)	(74,582,575)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	(2,121,757)	(26,586,940)
Cash flow from investing activities			
1	Acquisition of fixed assets	(87,063)	(388,183)
2	Proceeds from disposal of fixed assets	238,158	2,237

No	Items	This period (from 01/01/2019 to 30/06/2019)	Previous period (from 01/01/2018 to 30/06/2018)
3	Expenses from disposal of fixed assets	(219,254)	(4,584)
4	Investment in other entities	-	-
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	201,435	-
9	Dividend and profits from long term investments	328,207	182,880
II	Net cash flows (used)/from investing activities	461,483	(207,650)
Cash flow from financial activities			
1	Increase in chartered capital from contribution and/or issuing stocks	593,300	-
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	(211)	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	593,089	-
IV	Net cash flow of the period	(1,067,185)	(26,794,590)
V	Cash and cash equivalents at the beginning of the period	155,544,719	131,707,327
VI	Adjustment for impact of changes in foreign exchange rate	327,666	106,836
VII	Cash and cash equivalents at the end of the period	154,805,200	105,019,573

Hanoi, July 30th, 2019

Prepared by

(signed)

Le Viet Nga

Chief Accountant

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On behalf of the General Director
Deputy General Director

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Nguyen Hong Van