

BALANCE SHEET (CONSOLIDATED)

Quarter II - 2018

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 and cash equivalents	8,080,738	5,979,833
II	Balances with the State Bank of Vietnam (“SBV”)	4,381,164	20,756,531
III	Placements with and loans to other Financial Institutions	82,063,827	107,510,487
1	Placements with other Financial Institutions	78,417,187	101,938,284
2	Loans to other Financial Institutions	3,646,640	5,572,203
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	3,113,598	3,528,982
1	Trading securities	3,166,704	3,602,443
2	Provision for impairment of trading securities	(53,106)	(73,461)
V	Derivative financial instruments and other financial assets	-	528,762
VI	Loans and advances to customers	855,081,224	782,385,236
1	Loans and advances to customers	867,566,175	790,688,059
2	Provision for credit losses	(12,484,951)	(8,302,823)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	137,510,740	128,392,765
1	Securities - available - for - sale	135,336,693	125,759,661
2	Securities - held - to - maturity	2,651,129	5,133,392
3	Provision for impairment of investment securities	(477,082)	(2,500,288)
IX	Long-term investments	3,141,561	3,114,101
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,730,608	2,704,255
3	Investment in associates	-	-
4	Other long-term investments	412,645	412,645
5	Provision for impairment of long-term investments	(1,692)	(2,799)
X	Fixed assets	11,214,019	11,436,527
<i>1</i>	<i>Tangible assets (a+b)</i>	<i>6,212,443</i>	<i>6,386,736</i>
a	Cost	13,554,513	13,310,305
b	Accumulated depreciation	(7,342,070)	(6,923,569)

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	5,001,576	5,049,791
a	Cost	6,390,484	6,320,043
b	Accumulated amortization	(1,388,908)	(1,270,252)
XI	Other assets	35,494,575	31,427,618
1	Receivables	17,646,645	13,714,382
2	Fees and interest receivables	14,642,754	14,523,919
3	Deferred Taxes	-	-
4	Other assets	3,212,935	3,197,133
5	Provisions for other assets	(7,759)	(7,816)
	TOTAL ASSETS	1,140,081,446	1,095,060,842
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	50,176,449	15,206,899
II	Deposits and borrowings from other Financial Institutions	84,200,817	115,158,765
1	Placements from other Financial Institutions	49,660,308	68,526,012
2	Borrowings from other Financial Institutions	34,540,509	46,632,753
III	Customer deposits and other amounts due to customers	852,448,921	752,935,338
IV	Derivative financial instruments and other financial liabilities	98,116	-
V	Financing funds, entrusted funds, and exposed funds	6,545,121	6,364,158
VI	Valuable papers issued	31,116,883	22,501,773
VII	Other liabilities	47,452,676	119,128,626
1	Accrued interest expenses, other payables	14,262,328	12,357,877
2	Deferred Tax Payables	-	-
3	Payables, other debts	32,844,438	106,429,185
4	Provision for contingent liabilities and off-balance sheet commitments	345,910	341,564
	TOTAL LIABILITIES	1,072,038,983	1,031,295,559
VIII	OWNER'S EQUITY AND FUNDS	68,042,463	63,765,283
1	Capital	46,208,756	46,208,756
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,710	8,974,710
d	Registered shares	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	7,493,676	7,476,339
3	Foreign exchange translation reserve	657,437	550,601
4	Difference from assets revaluation	-	-
5	Undistributed profit	13,372,385	9,233,969
IX	Minority Interest	310,209	295,618
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,140,081,446	1,095,060,842

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,458,408	3,383,765
2	Foreign exchange transactions commitments	145,867,698	195,261,549
	<i>Buying FX commitments</i>	<i>3,464,136</i>	<i>4,202,387</i>
	<i>Selling FX commitments</i>	<i>3,553,248</i>	<i>4,411,779</i>
	<i>Swap commitments</i>	<i>138,850,314</i>	<i>186,647,383</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	62,365,019	55,316,608
5	Other guarantees	54,939,087	54,223,212
6	Other commitments	26,861,462	28,719,395

Hanoi, 30th July 2018 

Prepared by

(signed)

Nguyen Thi Minh Ngoc

Chief Accountant

(signed)

Nguyen Hai Hung

On behalf of the General Director
Deputy General Director

(signed and sealed)

Le Nhu Hoa

INCOME STATEMENT (CONSOLIDATED)

Quarter II-2018

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	18,513,427	16,681,904	36,124,052	31,554,505
2	Interest and similar expenses	11,306,566	9,362,507	21,683,618	18,069,584
I	Net interest and similar income	7,206,861	7,319,397	14,440,434	13,484,921
3	Fees and commission income	1,419,963	918,980	2,664,482	1,866,508
4	Fees and commission expenses	813,157	522,096	1,465,185	957,552
II	Net gain/(loss) from fees and commission income	606,806	396,884	1,199,297	908,956
III	Net gain/(loss) from dealing in foreign currencies	123,759	85,590	357,659	353,395
IV	Net gain/(loss) from trading securities	(25,992)	64,825	213,359	177,864
V	Net gain from investment securities	50,774	71,433	130,398	53,674
5	Other operating Income	712,121	437,617	1,375,699	1,239,669
6	Other operating expense	283,707	299,299	590,702	446,060
VI	Net gain/ (loss) from other operating activities	428,414	138,318	784,997	793,609
VII	Net share of profit in associates and joint ventures and dividend income	111,345	531,763	210,340	558,894
VIII	Operating expenses	3,663,247	3,559,871	7,118,674	6,674,175
IX	Net profit before provision for credit losses	4,838,720	5,048,339	10,217,810	9,657,138

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)
X	Provision of credit losses	2,600,786	2,778,783	4,952,183	4,843,509
XI	Profit before tax	2,237,934	2,269,556	5,265,627	4,813,629
7	Current enterprise income tax	431,336	387,694	1,012,094	892,640
8	Deferred enterprise income tax	(5,741)	-	657	-
XII	Corporate income tax	425,595	387,694	1,012,751	892,640
XIII	Profit after tax	1,812,339	1,881,862	4,252,876	3,920,989
XIV	Minority Interest	4,226	9,047	16,184	16,518
XV	Shareholders' Earnings	1,808,113	1,872,815	4,236,692	3,904,471

Hanoi, 30th July 2018 

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Nguyen Thi Minh Ngoc

Nguyen Hai Hung

Le Nhu Hoa

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter II - 2018

Unit: Million VND

No	Items	This year (1/1/2018 to 30/6/2018)	Previous year (1/1/2017 to 30/6/2017)
Cash flow from operating activities			
1	Interest and similar income	36,000,743	30,868,543
2	Interest and similar expenses	(19,822,551)	(17,363,078)
3	Income from services	1,326,358	997,104
4	Net gain from trading (foreign currencies, gold, securities)	(684,765)	743,697
5	Other income (expenses)	26,499	(460,482)
6	Receipts from debts written-off or paid off by risk fund	792,092	650,745
7	Payment to employees and for operating management	(6,592,338)	(6,134,413)
8	Corporate income tax paid	(799,906)	(1,009,362)
Net cash flow from operating profit before movements in operating assets and working capital		10,246,132	8,292,754
Movements in operating assets		74,779,196)	(78,633,633)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(11,868,444)	13,609
10	(Increase)/decrease in trading securities	18,206,770	(10,218,389)
11	(Increase)/decrease in derivatives financial statements and other financial assets	528,762	271,118
12	(Increase)/decrease in loans and advances to customers	(74,216,908)	(66,565,272)
13	Use of provision to write off bad debts	(2,661,208)	(1,497,247)
14	(Increase)/decrease in other operating assets	(4,768,168)	(637,452)
Movements in operating liabilities		37,755,062	85,179,917
15	Increase/(decrease) in borrowings from Government and SBV	34,969,550	20,962,408
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(30,957,948)	34,071,303
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	99,513,583	37,870,593
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	8,615,110	(5,546,781)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	180,963	430,219
20	Increase/(decrease) in derivatives and other financial liabilities	98,116	-
21	Increasing/(decrease) in other liabilities	(74,664,312)	(2,607,201)
22	Cash outflow from reserves of the credit institution	-	(624)
I	Net cash flows (used in)/from operating activities	(26,778,002)	14,839,038

Cash flow from investing activities			
1	Acquisition of fixed assets	(233,133)	(773,070)
2	Proceeds from disposal of equipments	2,237	39,967
3	Expenses from disposal of equipments	(4,584)	(4,647)
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	-	600,000
9	Dividend and profits from long term investments	182,880	14,016
II	Net cash flows (used)/from investing activities	(52,600)	(123,734)
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	-	(2,606,383)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	(2,606,383)
IV	Net cash flow of the period	(26,830,602)	12,108,921
V	Cash and cash equivalents at the beginning of the period	131,707,327	113,814,949
VI	Adjustment for impact of changes in foreign exchange rate	106,836	115,613
VII	Cash and cash equivalents at the end of the period	104,983,561	126,039,483

Hanoi, 30th July 2018 

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On behalf of the General Director
Deputy General Director

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