

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 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	6,754,850	5,896,090
II	Balances with the State Bank of Vietnam (“SBV”)	7,978,620	20,752,988
III	Placements with and loans to other Financial Institutions	105,046,910	108,640,609
1	Placements with other Financial Institutions	102,085,227	102,159,206
2	Loans to other Financial Institutions	2,961,683	6,481,403
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	489,641	2,907,488
1	Trading securities	489,641	2,907,488
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	104,283	528,762
VI	Loans and advances to customers	867,030,000	774,766,818
1	Loans and advances to customers	882,585,592	782,854,679
2	Provision for credit losses	(15,555,592)	(8,087,861)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	122,984,431	126,609,580
1	Securities – available-for-sale	120,772,875	124,039,900
2	Securities – held-to-maturity	2,706,748	5,058,392
3	Provision for impairment of investment securities	(495,192)	(2,488,712)
IX	Long-term investments	6,449,775	6,448,019
1	Investment in Subsidiaries	4,590,032	4,590,032
2	Investment in Joint ventures	1,688,788	1,688,788
3	Investment in associates	-	-
4	Other long-term investments	170,955	170,955
5	Provision for impairment of long-term investments	-	(1,756)
X	Fixed assets	10,674,542	11,080,736
1	<i>Tangible assets (a+b)</i>	6,014,113	6,299,839
a	Cost	13,440,125	13,124,443
b	Accumulated depreciation	(7,426,012)	(6,824,604)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,660,429	4,780,897
a	Cost	6,076,587	6,028,528
b	Accumulated amortization	(1,416,158)	(1,247,631)
XI	Other assets	35,975,522	30,441,911
1	Receivables	17,883,137	12,927,855
2	Fees and interest receivables	15,078,246	14,435,343
3	Deferred Taxes	-	-
4	Other assets	3,014,297	3,078,871
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,163,488,574	1,088,073,001
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	60,513,882	15,206,899
II	Deposits and borrowings from other Financial Institutions	120,486,767	112,055,714
1	Placements from other Financial Institutions	73,679,829	66,952,385
2	Borrowings from other Financial Institutions	46,806,938	45,103,329
III	Customer deposits and other amounts due to customers	824,884,621	752,569,535
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,598,132	6,364,158
VI	Valuable papers issued	40,916,885	22,501,773
VII	Other liabilities	42,613,752	117,702,592
1	Accrued interest expenses, other payables	15,380,351	12,224,737
2	Deferred Tax Payables	-	-
3	Payables, other debts	27,233,401	105,477,855
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,096,014,039	1,026,400,671
VIII	OWNER'S EQUITY AND FUNDS	67,474,535	61,672,330
1	Capital	46,203,873	46,203,873
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,969,827	8,969,827
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	7,049,913	7,049,913
3	Foreign exchange translation reserve	-	-

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
4	Difference from assets revaluation	-	-
5	Undistributed profit	14,220,749	8,418,544
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,163,488,574	1,088,073,001

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,521,835	3,383,765
2	Foreign exchange transactions commitments	167,896,117	195,249,551
	<i>Buying FX commitments</i>	<i>9,146,099</i>	<i>4,190,389</i>
	<i>Selling FX commitments</i>	<i>9,362,255</i>	<i>4,411,779</i>
	<i>Swap commitments</i>	<i>149,387,763</i>	<i>186,647,383</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	59,501,152	55,301,021
5	Other guarantees	58,178,527	54,129,485
6	Other commitments	27,912,510	28,719,395

Hanoi, 30th October 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 (NON-CONSOLIDATED)

Quarter III-2018

Unit: Million VND

No.	Items	Quarter III		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	18,961,981	15,998,738	54,634,413	47,234,303
2	Interest and similar expenses	11,654,656	9,766,469	33,255,225	27,810,442
I	Net interest and similar income	7,307,325	6,232,269	21,379,188	19,423,861
3	Fees and commission income	1,084,387	809,724	3,003,661	2,205,198
4	Fees and commission expenses	485,620	491,847	1,412,065	1,059,063
II	Net gain/(loss) from fees and commission income	598,767	317,877	1,591,596	1,146,135
III	Net gain/(loss) from dealing in foreign currencies	172,608	161,734	511,850	504,414
IV	Net gain/(loss) from trading securities	41,438	125,218	279,418	257,017
V	Net gain from investment securities	(30,229)	(137,882)	99,669	(107,812)
5	Other operating Income	922,026	637,885	2,087,294	1,804,055
6	Other operating expense	149,516	93,019	583,762	523,107
VI	Net gain/ (loss) from other operating activities	772,510	544,866	1,503,532	1,280,948
VII	Net share of profit in associates and joint ventures and dividend income	17,801	40,399	434,542	245,669
VIII	Operating expenses	3,424,283	3,231,946	10,335,896	9,729,356
IX	Net profit before provision for credit losses	5,455,937	4,052,535	15,463,899	13,020,876
X	Provision of credit losses	3,356,911	1,789,685	8,258,854	6,602,488
XI	Profit before tax	2,099,026	2,262,850	7,205,045	6,418,388
7	Current enterprise income tax	413,930	444,260	1,350,262	1,274,007

No.	Items	Quarter III		Accumulated since beginning of Year until end of this Quarter	
		THIS YEAR	PREVIOUS YEAR	THIS YEAR	PREVIOUS YEAR
	(1)	(2)	(3)	(4)	(5)
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	413,930	444,260	1,350,262	1,274,007
XIII	Profit after tax	1,685,096	1,818,590	5,854,783	5,144,381

Hanoi, 30th October 2018

Prepared by

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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

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter III - 2018

Unit: Million VND

No.	Items	This year (1/1/2018 to 30/09/2018)	Previous year (1/1/2017 to 30/09/2017)
Cash flow from operating activities			
1	Interest and similar income	54,023,969	45,949,609
2	Interest and similar expenses	(30,034,564)	(26,258,699)
3	Income from services	1,589,189	1,022,803
4	Net gain from trading (foreign currencies, gold, securities)	890,937	653,619
5	Other income (expenses)	72,139	(343,265)
6	Receipts from debts written-off or paid off by risk fund	1,568,484	1,118,332
7	Payment to employees and for operating management	(10,339,653)	(8,625,113)
8	Corporate income tax paid	(1,021,859)	(1,280,474)
Net cash flow from operating profit before movements in operating assets and working capital		16,748,642	12,236,812
Movements in operating assets		(80,055,224)	(110,320,213)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	3,514,115	1,121,159
10	(Increase)/decrease in trading securities	23,545,321	(7,703,364)
11	(Increase)/decrease in derivatives financial statements and other financial assets	424,479	336,607
12	(Increase)/decrease in loans and advances to customers	(99,509,616)	(98,813,402)
13	Use of provision to write off bad debts	(2,673,623)	(1,791,749)
14	(Increase)/decrease in other operating assets	(5,355,900)	(3,469,464)
Movements in operating liabilities		66,619,288	107,466,264
15	Increase/(decrease) in borrowings from Government and SBV	45,306,983	25,925,736
16	Increase/(decrease) in deposits and loans from other Financial Institutions	8,431,053	27,187,935
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	72,315,086	69,686,096
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	18,415,112	(5,547,232)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	233,974	385,102
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(78,082,920)	(10,170,749)
22	Cash outflow from reserves of the credit institution	-	(624)
I	Net cash flows (used in)/from operating activities	3,312,706	9,382,863

No.	Items	This year (1/1/2018 to 30/09/2018)	Previous year (1/1/2017 to 30/09/2017)
Cash flow from investing activities			
1	Acquisition of fixed assets	(691,245)	(981,440)
2	Proceeds from disposal of equipment	3,450	40,838
3	Expenses from disposal of equipment	(4,749)	(4,627)
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	434,542	239,315
II	Net cash flows (used)/from investing activities	(258,002)	(105,914)
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	3,054,704	6,670,566
V	Cash and cash equivalents at the beginning of the period	132,496,563	114,082,031
VI	Adjustment for impact of changes in foreign exchange rate	104	-
VII	Cash and cash equivalents at the end of the period	135,551,371	120,752,597

Hanoi, 30th October 2018

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

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Nguyen Thi Minh Ngoc

Nguyen Hai Hung

Le Nhu Hoa

