

BALANCE SHEET (NON-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	7,317,739	6,911,704
II	Balances with the State Bank of Vietnam ("SBV")	31,797,910	23,167,119
III	Placements with and loans to other credit institutions	120,437,532	131,359,620
1	Placements with other credit institutions	115,960,264	126,352,454
2	Loans to other credit institutions	4,477,268	5,007,166
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	6,754,487	1,851,263
1	Trading securities	6,754,487	1,851,263
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	275,014	281,166
VI	Loans and advances to customers	863,986,299	843,154,235
1	Loans and advances to customers	876,733,417	855,912,638
2	Provision for credit losses	(12,747,118)	(12,758,403)
VII	Investment securities	91,904,857	100,572,703
1	Securities - available-for-sale	82,153,768	87,243,509
2	Securities - held-to-maturity	16,013,551	16,013,551
3	Provision for impairment of investment securities	(6,262,462)	(2,684,357)
VIII	Long-term investments	6,201,782	6,449,775
1	Investment in Subsidiaries	4,490,032	4,590,032
2	Investment in Joint ventures	1,688,788	1,688,788
3	Investment in associates	-	-
4	Other long-term investments	22,962	170,955
5	Provision for impairment of long-term investments	-	-
IX	Fixed assets	10,140,599	10,739,189
1	Tangible assets (a+b)	5,804,173	6,088,666
a	Cost	13,753,901	13,704,944
b	Accumulated depreciation	(7,949,728)	(7,616,278)
2	Intangible assets	4,336,426	4,650,523
a	Cost	5,912,586	6,125,777
b	Accumulated amortization	(1,576,160)	(1,475,254)
X	Other assets	33,903,655	30,318,087
1	Receivables	24,306,718	20,546,824
2	Accrued interest and fee receivables	6,747,134	6,744,794

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
3	Other assets	2,849,961	3,026,627
4	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,172,719,874	1,154,804,861
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	93,646,888	108,751,130
1	Deposits from other credit institutions	79,314,777	72,059,742
2	Borrowings from other credit institutions	14,332,111	36,691,388
III	Customer deposits	844,738,808	824,345,711
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	59,466,363	46,016,359
VII	Other liabilities	27,985,628	41,996,881
1	Accrued interest and fee payables	15,647,121	15,701,863
2	Deferred Tax Payables	-	-
3	Other payables and debts	12,338,507	26,295,018
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,103,221,931	1,089,644,269
VIII	OWNER'S EQUITY AND FUNDS	69,497,943	65,160,592
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	7,828,895	7,828,895
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	15,465,175	11,127,824
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,172,719,874	1,154,804,861

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	56,188,117	52,923,328
5	Other guarantees	51,414,327	57,526,733
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 (NON-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	20,077,065	18,294,963	39,503,530	35,672,432
2	Interest and similar expenses	(12,024,226)	(11,261,908)	(23,673,900)	(21,600,569)
I	Net interest and similar income	8,052,839	7,033,055	15,829,630	14,071,863
3	Fees and commission income	1,371,046	993,186	2,635,155	1,919,274
4	Fees and commission expenses	(552,324)	(502,755)	(991,165)	(926,445)
II	Net gain from fees and commission income	818,722	490,431	1,643,990	992,829
III	Net gain from dealing in foreign currencies	367,749	113,062	773,516	339,242
IV	Net gain from trading securities	60,435	18,487	133,560	237,980
V	Net gain/(loss) from investment securities	(63,318)	50,003	(146,310)	129,898
5	Other operating Income	581,748	607,633	962,290	1,165,268
6	Other operating expense	(349,777)	(196,437)	(529,081)	(434,246)
VI	Net gain/ (loss) from other operating activities	231,971	411,196	433,209	731,022
VII	Net share of profit in associates and joint ventures and dividend income	656,737	416,741	659,512	416,741
VIII	Operating expenses	(3,491,690)	(3,554,689)	(6,585,292)	(6,911,613)
IX	Net profit before provision for credit losses	6,633,445	4,978,286	12,741,815	10,007,962
X	Provision of credit losses	(4,232,970)	(2,586,504)	(7,456,810)	(4,901,943)
XI	Profit before tax	2,400,475	2,391,782	5,285,005	5,106,019
7	Current enterprise income tax	(382,631)	(393,950)	(959,454)	(936,332)

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)
XII	Corporate income tax	(382,631)	(393,950)	(959,454)	(936,332)
XIII	Profit after tax	2,017,844	1,997,832	4,325,551	4,169,687

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 (NON-CONSOLIDATED)
(Direct Method)

Quarter II - 2019

Unit: Million VND

No.	Items	This period (from 01/01/2019 to 30/06/2019)	Previous period (from 01/01/2019 to 30/06/2019)
Cash flow from operating activities			
1	Interest and similar income	39,537,028	35,705,564
2	Interest and similar expenses	(23,741,887)	(19,705,813)
3	Income from services	1,677,321	992,264
4	Net gain from trading (foreign currencies, gold, securities)	760,766	707,120
5	Other income (expenses)	(49,083)	(15,634)
6	Receipts from debts written-off or paid off by risk fund	443,249	782,497
7	Payment to employees and for operating management	(6,545,335)	(7,663,434)
8	Corporate income tax paid	(401,650)	(728,031)
Net cash flow from operating profit before movements in operating assets and working capital		11,680,409	10,074,533
Movements in operating assets		(26,981,742)	(75,451,391)
9	(Increase)/decrease in placements with and loans to other credit institutions	529,898	(12,158,677)
10	(Increase)/decrease in trading securities	3,764,622	18,918,009
11	(Increase)/decrease in derivatives financial instruments and other financial assets	6,152	528,762
12	(Increase)/decrease in loans and advances to customers	(20,820,779)	(75,937,084)
13	Decrease in provision to write off bad debts	(4,047,293)	(2,636,619)
14	(Increase)/decrease in other operating assets	(6,414,342)	(4,165,782)
Movements in operating liabilities		13,095,247	38,278,872
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	(15,104,242)	(30,260,118)
17	Increase/(decrease) in customer deposits	20,393,097	99,175,681
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	13,450,004	8,415,110
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	(14,493,668)	(74,300,430)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	(2,206,086)	(27,097,986)
Cash flow from investing activities			



No.	Items	This period (from 01/01/2019 to 30/06/2019)	Previous period (from 01/01/2019 to 30/06/2019)
1	Acquisition of fixed assets	(75,385)	(369,765)
2	Proceeds from disposal of fixed assets	238,144	2,228
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	404,905	-
9	Dividend and profits from long term investments	502,600	416,741
II	Net cash flows (used)/from investing activities	851,010	44,620
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	-	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	-
IV	Net cash flow of the period	(1,355,076)	(27,053,366)
V	Cash and cash equivalents at the beginning of the period	156,431,277	132,496,563
VI	Adjustment for impact of changes in foreign exchange rate	(288)	104
VII	Cash and cash equivalents at the end of the period	155,075,913	105,443,301

Hanoi, July 30th, 2019

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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