

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 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	8,980,616	6,911,704
II	Balances with the State Bank of Vietnam ("SBV")	23,682,295	23,167,119
III	Placements with and loans to other credit institutions	124,507,896	131,359,620
1	Placements with other credit institutions	119,356,842	126,352,454
2	Loans to other credit institutions	5,151,054	5,007,166
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	4,656,329	1,851,263
1	Trading securities	4,656,329	1,851,263
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	166,316	281,166
VI	Loans and advances to customers	874,087,898	843,154,235
1	Loans and advances to customers	890,432,398	855,912,638
2	Provision for credit losses	(16,344,500)	(12,758,403)
VII	Investment securities	106,338,754	100,572,703
1	Securities - available-for-sale	96,473,245	87,243,509
2	Securities - held-to-maturity	16,013,551	16,013,551
3	Provision for impairment of investment securities	(6,148,042)	(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	10,048,428	10,739,189
1	Tangible assets (a+b)	5,749,974	6,088,666
a	Cost	13,846,526	13,704,944
b	Accumulated depreciation	(8,096,552)	(7,616,278)
2	Intangible assets	4,298,454	4,650,523
a	Cost	5,916,767	6,125,777
b	Accumulated amortization	(1,618,313)	(1,475,254)
X	Other assets	32,488,016	30,318,087
1	Receivables	22,981,979	20,546,824

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
3	Other assets	2,824,501	3,026,627
4	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,191,158,330	1,154,804,861
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	73,504,342	62,600,159
II	Deposits and borrowings from other credit institutions	90,398,919	108,751,130
1	Deposits from other credit institutions	64,612,995	72,059,742
2	Borrowings from other credit institutions	25,785,924	36,691,388
III	Customer deposits	863,563,639	824,345,711
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	5,816,935	5,934,029
VI	Valuable papers issued	55,016,359	46,016,359
VII	Other liabilities	30,932,885	41,996,881
1	Accrued interest and fee payables	16,697,949	15,701,863
2	Deferred Tax Payables	-	-
3	Other payables and debts	14,234,936	26,295,018
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,119,233,079	1,089,644,269
VIII	OWNER'S EQUITY AND FUNDS	71,925,251	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	17,892,483	11,127,824
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,191,158,330	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	1,778,424	3,058,616
2	Foreign exchange transactions commitments	219,976,174	167,327,100
	<i>Buying FX commitments</i>	7,359,990	2,507,667
	<i>Selling FX commitments</i>	7,581,399	2,724,166
	<i>Swap commitments</i>	205,034,785	162,095,267
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	55,628,212	52,923,328
5	Other guarantees	50,582,800	57,526,733
6	Other commitments	17,206,949	37,414,889

Hanoi, October 29th, 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 III - 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	20,652,258	18,961,981	60,155,788	54,634,413
2	Interest and similar expenses	(12,492,049)	(11,654,656)	(36,165,949)	(33,255,225)
I	Net interest and similar income	8,160,209	7,307,325	23,989,839	21,379,188
3	Fees and commission income	1,409,011	1,084,387	4,044,166	3,003,661
4	Fees and commission expenses	(482,593)	(485,620)	(1,473,758)	(1,412,065)
II	Net gain from fees and commission income	926,418	598,767	2,570,408	1,591,596
III	Net gain from dealing in foreign currencies	394,123	172,608	1,167,639	511,850
IV	Net gain from trading securities	201,323	41,438	334,883	279,418
V	Net gain/(loss) from investment securities	24,275	(30,229)	(218,962)	99,669
5	Other operating Income	480,539	922,026	1,224,445	2,087,294
6	Other operating expense	(151,915)	(149,516)	(462,612)	(583,762)
VI	Net gain/ (loss) from other operating activities	328,624	772,510	761,833	1,503,532
VII	Net share of profit in associates and joint ventures and dividend income	84,468	17,801	743,980	434,542
VIII	Operating expenses	(3,610,735)	(3,424,283)	(10,196,027)	(10,335,896)
IX	Net profit before provision for credit losses	6,508,705	5,455,937	19,153,593	15,463,899
X	Provision of credit losses	(3,507,139)	(3,356,911)	(10,867,022)	(8,258,854)
XI	Profit before tax	3,001,566	2,099,026	8,286,571	7,205,045
7	Current enterprise income tax	(579,462)	(413,930)	(1,538,916)	(1,350,262)

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	2,422,104	1,685,096	6,747,655	5,854,783

Hanoi, October 29th, 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 III - 2019

Unit: Million VND

No.	Items	This period (from 01/01/2019 to 30/09/2019)	Previous period (from 01/01/2019 to 30/09/2019)
Cash flow from operating activities			
1	Interest and similar income	60,064,135	54,023,969
2	Interest and similar expenses	(35,082,971)	(30,034,564)
3	Income from services	2,407,940	1,589,189
4	Net gain from trading (foreign currencies, gold, securities)	1,283,560	890,937
5	Other income (expenses)	(347,981)	72,139
6	Receipts from debts written-off or paid off by risk fund	673,277	1,568,484
7	Payment to employees and for operating management	(6,441,049)	(10,339,653)
8	Corporate income tax paid	(784,419)	(1,021,859)
Net cash flow from operating profit before movements in operating assets and working capital		21,772,492	16,748,642
Movements in operating assets		(54,788,758)	(80,055,224)
9	(Increase)/decrease in placements with and loans to other credit institutions	(143,888)	3,514,115
10	(Increase)/decrease in trading securities	(8,571,117)	23,545,321
11	(Increase)/decrease in derivatives financial instruments and other financial assets	114,850	424,479
12	(Increase)/decrease in loans and advances to customers	(34,519,760)	(99,509,616)
13	Decrease in provision to write off bad debts	(4,047,194)	(2,673,623)
14	(Increase)/decrease in other operating assets	(7,621,649)	(5,355,900)
Movements in operating liabilities		27,642,130	66,619,288
15	Increase/(decrease) in borrowings from Government and SBV	10,904,183	45,306,983
16	Increase/(decrease) in deposits and loans from other credit institutions	(18,352,211)	8,431,053
17	Increase/(decrease) in customer deposits	39,217,928	72,315,086
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	9,000,000	18,415,112
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(117,094)	233,974
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(13,010,676)	(78,082,920)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	(5,374,136)	3,312,706

No.	Items	This period (from 01/01/2019 to 30/09/2019)	Previous period (from 01/01/2019 to 30/09/2019)
1	Acquisition of fixed assets	(161,682)	(691,245)
2	Proceeds from disposal of fixed assets	384,035	3,450
3	Expenses from disposal of fixed assets	(250,853)	(4,749)
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	587,068	434,542
II	Net cash flows (used)/from investing activities	963,473	(258,002)
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	(4,410,663)	3,054,704
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	(861)	104
VII	Cash and cash equivalents at the end of the period	152,019,753	135,551,371

Hanoi, October 29th, 2019

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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