

BALANCE SHEET (NON-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	7,949,777	5,896,090
II	Balances with the State Bank of Vietnam (“SBV”)	4,363,565	20,752,988
III	Placements with and loans to other Financial Institutions	83,179,949	108,640,609
1	Placements with other Financial Institutions	79,187,309	102,159,206
2	Loans to other Financial Institutions	3,992,640	6,481,403
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	1,996,949	2,907,488
1	Trading securities	1,996,949	2,907,488
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	-	528,762
VI	Loans and advances to customers	846,731,719	774,766,818
1	Loans and advances to customers	858,976,057	782,854,679
2	Provision for credit losses	(12,244,338)	(8,087,861)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	135,920,235	126,609,580
1	Securities – available-for-sale	133,799,444	124,039,900
2	Securities – held-to-maturity	2,586,748	5,058,392
3	Provision for impairment of investment securities	(465,957)	(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	10,822,825	11,080,736
1	<i>Tangible assets (a+b)</i>	6,112,384	6,299,839
a	Cost	13,345,479	13,124,443
b	Accumulated depreciation	(7,233,095)	(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	Intangible assets	4,710,441	4,780,897
a	Cost	6,074,747	6,028,528
b	Accumulated amortization	(1,364,306)	(1,247,631)
XI	Other assets	34,113,074	30,441,911
1	Receivables	16,694,605	12,927,855
2	Fees and interest receivables	14,446,104	14,435,343
3	Deferred Taxes	-	-
4	Other assets	2,972,523	3,078,871
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,131,527,868	1,088,073,001
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	81,793,705	112,055,714
1	Placements from other Financial Institutions	48,403,068	66,952,385
2	Borrowings from other Financial Institutions	33,390,637	45,103,329
III	Customer deposits and other amounts due to customers	851,747,108	752,569,535
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	30,916,883	22,501,773
VII	Other liabilities	44,453,844	117,702,592
1	Accrued interest expenses, other payables	14,104,350	12,224,737
2	Deferred Tax Payables	-	-
3	Payables, other debts	30,349,494	105,477,855
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,065,731,226	1,026,400,671
VIII	OWNER'S EQUITY AND FUNDS	65,796,642	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	12,542,856	8,418,544
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,131,527,868	1,088,073,001

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,458,408	3,383,765
2	Foreign exchange transactions commitments	145,741,683	195,249,551
	<i>Buying FX commitments</i>	<i>3,338,121</i>	<i>4,190,389</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	62,227,824	55,301,021
5	Other guarantees	54,840,725	54,129,485
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 (NON-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	18,294,963	16,516,551	35,672,432	31,235,565
2	Interest and similar expenses	11,261,908	9,349,525	21,600,569	18,043,973
I	Net interest and similar income	7,033,055	7,167,026	14,071,863	13,191,592
3	Fees and commission income	993,186	673,853	1,919,274	1,395,474
4	Fees and commission expenses	502,755	314,735	926,445	567,216
II	Net gain/(loss) from fees and commission income	490,431	359,118	992,829	828,258
III	Net gain/(loss) from dealing in foreign currencies	113,062	77,584	339,242	342,680
IV	Net gain/(loss) from trading securities	18,487	55,904	237,980	131,799
V	Net gain from investment securities	50,003	53,598	129,898	30,070
5	Other operating Income	607,633	401,205	1,165,268	1,166,170
6	Other operating expense	196,437	298,067	434,246	430,088
VI	Net gain/ (loss) from other operating activities	411,196	103,138	731,022	736,082
VII	Net share of profit in associates and joint ventures and dividend income	416,741	203,000	416,741	205,270
VIII	Operating expenses	3,554,689	3,465,500	6,911,613	6,497,410
IX	Net profit before provision for credit losses	4,978,286	4,553,868	10,007,962	8,968,341
X	Provision of credit losses	2,586,504	2,773,137	4,901,943	4,812,803
XI	Profit before tax	2,391,782	1,780,731	5,106,019	4,155,538
7	Current enterprise income tax	393,950	354,769	936,332	829,747

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)
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	393,950	354,769	936,332	829,747
XIII	Profit after tax	1,997,832	1,425,962	4,169,687	3,325,791

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

CASH FLOW STATEMENT (NON-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	35,705,563	30,358,803
2	Interest and similar expenses	(19,705,813)	(17,288,719)
3	Income from services	992,264	890,522
4	Net gain from trading (foreign currencies, gold, securities)	707,120	137,921
5	Other income (expenses)	(15,634)	(315,880)
6	Receipts from debts written-off or paid off by risk fund	782,498	650,141
7	Payment to employees and for operating management	(7,663,434)	(5,855,200)
8	Corporate income tax paid	(728,153)	(955,875)
Net cash flow from operating profit before movements in operating assets and working capital		10,074,411	7,621,713
Movements in operating assets		(75,451,391)	(77,660,321)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(12,158,677)	(234,169)
10	(Increase)/decrease in trading securities	18,918,009	(7,496,596)
11	(Increase)/decrease in derivatives financial statements and other financial assets	528,762	271,118
12	(Increase)/decrease in loans and advances to customers	(75,937,084)	(66,186,269)
13	Use of provision to write off bad debts	(2,636,619)	(1,497,247)
14	(Increase)/decrease in other operating assets	(4,165,782)	(2,517,158)
Movements in operating liabilities		38,242,983	85,009,375
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	(30,262,009)	33,929,509
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	99,177,573	37,603,460
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	8,415,110	(5,546,781)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	180,963	440,219
20	Increase/(decrease) in derivatives and other financial liabilities	98,116	-
21	Increasing/(decrease) in other liabilities	(74,336,320)	(2,378,816)
22	Cash outflow from reserves of the credit institution	-	(624)
I	Net cash flows (used in)/from operating activities	(27,133,997)	14,970,767

No.	Items	This year (1/1/2018 to 30/6/2018)	Previous year (1/1/2017 to 30/6/2017)
Cash flow from investing activities			
1	Acquisition of fixed assets	(369,765)	(734,607)
2	Proceeds from disposal of equipments	2,228	39,959
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	416,741	198,916
II	Net cash flows (used)/from investing activities	44,620	99,621
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	(27,089,377)	12,464,005
V	Cash and cash equivalents at the beginning of the period	132,496,563	114,082,032
VI	Adjustment for impact of changes in foreign exchange rate	104	34,531
VII	Cash and cash equivalents at the end of the period	105,407,290	126,580,568

Hanoi, 30th July 2018 

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

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Nguyen Thi Minh Ngoc

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