

BALANCE SHEET (NON-CONSOLIDATED)

Quarter I - 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	7,031,729	6,911,704
II	Balances with the State Bank of Vietnam ("SBV")	32,063,208	23,167,119
III	Placements with and loans to other credit institutions	110,601,289	131,359,620
1	Placements with other credit institutions	107,004,931	126,352,454
2	Loans to other credit institutions	3,596,358	5,007,166
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	3,489,957	1,851,263
1	Trading securities	3,489,957	1,851,263
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	317,945	281,166
VI	Loans and advances to customers	836,169,334	843,154,235
1	Loans and advances to customers	852,151,577	855,912,638
2	Provision for credit losses	(15,982,243)	(12,758,403)
VII	Investment securities	95,606,237	100,572,703
1	Securities - available-for-sale	82,363,370	87,243,509
2	Securities - held-to-maturity	16,013,551	16,013,551
3	Provision for impairment of investment securities	(2,770,684)	(2,684,357)
VIII	Long-term investments	6,449,775	6,449,775
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	-	-
IX	Fixed assets	10,523,392	10,739,189
1	Tangible assets (a+b)	5,919,554	6,088,666
a	Cost	13,707,757	13,704,944
b	Accumulated depreciation	(7,788,203)	(7,616,278)
2	Intangible assets	4,603,838	4,650,523

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
<i>a</i>	<i>Cost</i>	6,130,875	6,125,777
<i>b</i>	<i>Accumulated amortization</i>	(1,527,037)	(1,475,254)
X	Other assets	32,819,993	30,318,087
1	Receivables	23,073,661	20,546,824
2	Accrued interest and fee receivables	6,776,412	6,744,794
3	Other assets	2,970,078	3,026,627
4	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,135,072,859	1,154,804,861
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	58,048,220	62,600,159
II	Deposits and borrowings from other credit institutions	92,775,403	108,751,130
1	Deposits from other credit institutions	79,600,917	72,059,742
2	Borrowings from other credit institutions	13,174,486	36,691,388
III	Customer deposits	821,887,100	824,345,711
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	5,906,646	5,934,029
VI	Valuable papers issued	46,016,359	46,016,359
VII	Other liabilities	42,971,280	41,996,881
1	Accrued interest and fee payables	16,040,407	15,701,863
2	Deferred Tax Payables	-	-
3	Other payables and debts	26,930,873	26,295,018
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,067,605,008	1,089,644,269
VIII	OWNER'S EQUITY AND FUNDS	67,467,851	65,160,592
1	Capital	46,203,873	46,203,873
<i>a</i>	<i>Chartered capital</i>	37,234,046	37,234,046
<i>b</i>	<i>Capital to purchase fixed assets</i>	-	-
<i>c</i>	<i>Capital surplus</i>	8,969,827	8,969,827
<i>d</i>	<i>Registered shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	-	-
2	Reserves	7,828,895	7,828,895
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	13,435,083	11,127,824

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,135,072,859	1,154,804,861

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,056,795	3,058,616
2	Foreign exchange transactions commitments	229,940,067	167,327,100
	<i>Buying FX commitments</i>	6,384,869	2,507,667
	<i>Selling FX commitments</i>	6,602,054	2,724,166
	<i>Swap commitments</i>	216,953,144	162,095,267
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	62,021,863	52,923,328
5	Other guarantees	52,686,558	57,526,733
6	Other commitments	32,171,707	37,414,889

Hanoi, April 26th, 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 I - 2019

Unit: Million VND

No.	Items	Quarter I		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	19,426,465	17,377,469	19,426,465	17,377,469
2	Interest and similar expenses	(11,649,674)	(10,338,661)	(11,649,674)	(10,338,661)
I	Net interest and similar income	7,776,791	7,038,808	7,776,791	7,038,808
3	Fees and commission income	1,264,109	926,088	1,264,109	926,088
4	Fees and commission expenses	(438,841)	(423,690)	(438,841)	(423,690)
II	Net gain from fees and commission income	825,268	502,398	825,268	502,398
III	Net gain from dealing in foreign currencies	405,767	226,180	405,767	226,180
IV	Net gain from trading securities	73,125	219,493	73,125	219,493
V	Net gain/(loss) from investment securities	(82,992)	79,895	(82,992)	79,895
5	Other operating Income	380,542	557,635	380,542	557,635
6	Other operating expense	(179,304)	(237,809)	(179,304)	(237,809)
VI	Net gain/ (loss) from other operating activities	201,238	319,826	201,238	319,826
VII	Net share of profit in associates and joint ventures and dividend income	2,775	-	2,775	-
VIII	Operating expenses	(3,093,602)	(3,356,924)	(3,093,602)	(3,356,924)
IX	Net profit before provision for credit losses	6,108,370	5,029,676	6,108,370	5,029,676
X	Provision of credit losses	(3,223,840)	(2,315,439)	(3,223,840)	(2,315,439)
XI	Profit before tax	2,884,530	2,714,237	2,884,530	2,714,237
7	Current enterprise income tax	(576,823)	(542,382)	(576,823)	(542,382)

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)
XII	Corporate income tax	(576,823)	(542,382)	(576,823)	(542,382)
XIII	Profit after tax	2,307,707	2,171,855	2,307,707	2,171,855

Hanoi, April 26th, 2019

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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Le Viet Nga

Nguyen Hai Hung

Nguyen Hong Van

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter I - 2019

Unit: Million VND

No.	Items	This year (1/1/2019 to 31/3/2019)	Previous year (1/1/2019 to 31/3/2019)
Cash flow from operating activities			
1	Interest and similar income	19,416,447	17,269,446
2	Interest and similar expenses	(11,304,858)	(9,187,637)
3	Income from services	844,195	501,581
4	Net gain from trading (foreign currencies, gold, securities)	395,900	525,568
5	Other income (expenses)	(35,246)	11,659
6	Receipts from debts written-off or paid off by risk fund	221,463	325,112
7	Payment to employees and for operating management	(3,684,966)	(4,252,550)
8	Corporate income tax paid	(738)	(108,737)
Net cash flow from operating profit before movements in operating assets and working capital		5,852,197	5,084,442
Movements in operating assets		6,310,208	(32,156,320)
9	(Increase)/decrease in placements with and loans to other credit institutions	1,410,809	1,122,614
10	(Increase)/decrease in trading securities	3,327,772	7,843,379
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(36,779)	(123,076)
12	(Increase)/decrease in loans and advances to customers	3,761,061	(35,142,382)
13	Decrease in provision to write off bad debts	-	(2,473,560)
14	(Increase)/decrease in other operating assets	(2,152,655)	(3,383,295)
Movements in operating liabilities		(22,341,234)	13,861,062
15	Increase/(decrease) in borrowings from Government and SBV	(4,551,939)	12,877,790
16	Increase/(decrease) in deposits and loans from other credit institutions	(15,975,727)	(4,043,662)
17	Increase/(decrease) in customer deposits	(2,458,611)	36,093,300
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	-	(9)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(27,383)	136,469
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	672,426	(31,202,826)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	(10,178,829)	(13,210,816)
Cash flow from investing activities			

No.	Items	This year (1/1/2019 to 31/3/2019)	Previous year (1/1/2019 to 31/3/2019)
1	Acquisition of fixed assets	(155,826)	(216,404)
2	Proceeds from disposal of fixed assets	967	1,189
3	Expenses from disposal of fixed assets	(495)	(3,942)
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	-	-
9	Dividend and profits from long term investments	2,775	-
II	Net cash flows (used)/from investing activities	(152,579)	(219,157)
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	(10,331,408)	(13,429,973)
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	-	104
VII	Cash and cash equivalents at the end of the period	146,099,869	119,066,694

Hanoi, April 26th, 2019

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(signed)

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Chief Accountant

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On behalf of the General Director
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