

BALANCE SHEET (NON-CONSOLIDATED)

Quarter I - 2020

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	7,180,183	8,146,848
II	Balances with the State Bank of Vietnam ("SBV")	25,157,291	24,855,833
III	Placements with and loans to other credit institutions	126,340,963	129,708,014
1	Placements with other credit institutions	121,057,134	122,644,254
2	Loans to other credit institutions	5,283,829	7,063,760
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	55,494	2,474,983
1	Trading securities	55,494	2,474,983
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	-	469,712
VI	Loans and advances to customers	901,108,068	912,464,202
1	Loans and advances to customers	914,016,850	925,252,830
2	Provision for credit losses	(12,908,782)	(12,788,628)
VII	Investment securities	103,659,716	103,346,746
1	Securities - available-for-sale	96,776,500	95,855,956
2	Securities - held-to-maturity	12,244,371	15,367,993
3	Provision for impairment of investment securities	(5,361,155)	(7,877,203)
VIII	Long-term investments	5,751,782	5,751,782
1	Investment in Subsidiaries	4,040,032	4,040,032
2	Investment in Joint ventures	1,688,788	1,688,788
3	Investment in associates	-	-
4	Other long-term investments	22,962	22,962
5	Provision for impairment of long-term investments	-	-
IX	Fixed assets	10,692,751	10,793,632
1	Tangible assets (a+b)	6,268,768	6,314,789
a	Cost	14,709,008	14,577,971
b	Accumulated depreciation	(8,440,240)	(8,263,182)
2	Intangible assets	4,423,983	4,478,843
a	Cost	6,173,406	6,172,117
b	Accumulated amortization	(1,749,423)	(1,693,274)
X	Other assets	30,996,952	30,530,512

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
1	Receivables	21,169,710	21,088,360
2	Accrued interest and fee receivables	6,894,520	6,498,602
3	Other assets	2,932,880	2,943,708
4	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,210,943,200	1,228,542,264
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	64,983,557	70,602,893
II	Deposits and borrowings from other credit institutions	88,910,582	106,799,400
1	Deposits from other credit institutions	70,388,599	80,760,381
2	Borrowings from other credit institutions	18,521,983	26,039,019
III	Customer deposits	892,949,000	889,792,714
IV	Derivative financial instruments and other financial liabilities	150,870	-
V	Financing funds, entrusted funds, and exposed funds	5,812,081	5,775,899
VI	Valuable papers issued	56,966,368	56,966,353
VII	Other liabilities	25,529,593	24,298,446
1	Accrued interest and fee payables	18,569,180	17,710,303
2	Deferred Tax Payables	-	-
3	Other payables and debts	6,960,413	6,588,143
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,135,302,051	1,154,235,705
VIII	OWNER'S EQUITY AND FUNDS	75,641,149	74,306,559
1	Capital	46,203,873	46,203,873
<i>a</i>	<i>Chartered capital</i>	<i>37,234,046</i>	<i>37,234,046</i>
<i>b</i>	<i>Capital to purchase fixed assets</i>	<i>-</i>	<i>-</i>
<i>c</i>	<i>Capital surplus</i>	<i>8,969,827</i>	<i>8,969,827</i>
<i>d</i>	<i>Registered shares</i>	<i>-</i>	<i>-</i>
<i>e</i>	<i>Preferred shares</i>	<i>-</i>	<i>-</i>
<i>g</i>	<i>Other capital</i>	<i>-</i>	<i>-</i>
2	Reserves	9,219,169	9,219,169
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	20,218,107	18,883,517
IX	TOTAL LIABILITIES AND OWNER'S EQUITY	1,210,943,200	1,228,542,264

OFF-BALANCE SHEET ITEMS

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	540,683	526,118
2	Foreign exchange transactions commitments	325,979,426	190,185,460
	<i>Buying FX commitments</i>	<i>11,507,839</i>	<i>4,525,641</i>
	<i>Selling FX commitments</i>	<i>11,730,313</i>	<i>4,741,892</i>
	<i>Swap commitments</i>	<i>302,741,274</i>	<i>180,917,927</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	37,046,408	34,468,529
5	Other guarantees	48,227,646	51,482,054
6	Other commitments	25,475,425	20,798,816

Hanoi, April 24th, 2020

Prepared by

Chief Accountant

**On behalf of the General Director
Deputy General Director**

(signed)

(signed)

(signed and sealed)

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Hong Van

INCOME STATEMENT (NON-CONSOLIDATED)

Quarter I - 2020

Unit: Million VND

No.	Items	Quarter IV		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	21,287,950	19,426,465	21,287,950	19,426,465
2	Interest and similar expenses	(13,044,933)	(11,649,674)	(13,044,933)	(11,649,674)
I	Net interest and similar income	8,243,017	7,776,791	8,243,017	7,776,791
3	Fees and commission income	1,408,104	1,264,109	1,408,104	1,264,109
4	Fees and commission expenses	(492,075)	(438,841)	(492,075)	(438,841)
II	Net gain from fees and commission income	916,029	825,268	916,029	825,268
III	Net gain from dealing in foreign currencies	390,942	405,767	390,942	405,767
IV	Net gain from trading securities	363,154	73,125	363,154	73,125
V	Net gain/(loss) from investment securities	167,296	(82,992)	167,296	(82,992)
5	Other operating Income	401,159	380,542	401,159	380,542
6	Other operating expense	(81,323)	(179,304)	(81,323)	(179,304)
VI	Net gain/ (loss) from other operating activities	319,836	201,238	319,836	201,238
VII	Net share of profit in associates and joint ventures and dividend income	-	2,775	-	2,775
VIII	Operating expenses	(3,169,811)	(3,093,602)	(3,169,811)	(3,093,602)
IX	Net profit before provision for credit losses	7,230,463	6,108,370	7,230,463	6,108,370
X	Provision of credit losses	(4,379,869)	(3,223,840)	(4,379,869)	(3,223,840)
XI	Profit before tax	2,850,594	2,884,530	2,850,594	2,884,530
7	Current enterprise income tax	(569,665)	(576,823)	(569,665)	(576,823)

No.	Items	Quarter IV		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	(569,665)	(576,823)	(569,665)	(576,823)
XIII	Profit after tax	2,280,929	2,307,707	2,280,929	2,307,707

Hanoi, April 24th, 2020

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Ngo Xuan Hai

Nguyen Hai Hung

Nguyen Hong Van

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter I - 2020

Unit: Million VND

No.	Items	This period (from 01/01/2020 to 31/03/2020)	Previous period (from 01/01/2019 to 31/03/2019)
Cash flow from operating activities			
1	Interest and similar income	20,884,525	19,416,447
2	Interest and similar expenses	(12,208,366)	(11,304,858)
3	Income from services	961,447	844,195
4	Net gain from trading (foreign currencies, gold, securities)	656,795	395,900
5	Other income (expenses)	33,621	(35,246)
6	Receipts from debts written-off or paid off by risk fund	296,374	221,463
7	Payment to employees and for operating management	(3,812,390)	(3,684,966)
8	Corporate income tax paid	(609,162)	(738)
Net cash flow from operating profit before movements in operating assets and working capital		6,202,844	5,852,197
Movements in operating assets		11,445,831	6,310,208
9	(Increase)/decrease in placements with and loans to other credit institutions	1,763,002	1,410,809
10	(Increase)/decrease in trading securities	5,408,018	3,327,772
11	(Increase)/decrease in derivatives financial instruments and other financial assets	469,712	(36,779)
12	(Increase)/decrease in loans and advances to customers	11,235,980	3,761,061
13	Decrease in provision to write off bad debts	(6,018,467)	-
14	(Increase)/decrease in other operating assets	(1,412,414)	(2,152,655)
Movements in operating liabilities		(19,763,987)	(22,341,234)
15	Increase/(decrease) in borrowings from Government and SBV	(5,619,336)	(4,551,939)
16	Increase/(decrease) in deposits and loans from other credit institutions	(17,888,818)	(15,975,727)
17	Increase/(decrease) in customer deposits	3,156,286	(2,458,611)
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	15	-
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	36,182	(27,383)
20	Increase/(decrease) in derivatives and other financial liabilities	150,870	-
21	Increasing/(decrease) in other liabilities	400,814	672,426
22	Cash outflow from reserves of the credit institution	-	-

No.	Items	This period (from 01/01/2020 to 31/03/2020)	Previous period (from 01/01/2019 to 31/03/2019)
I	Net cash flows (used in)/from operating activities	(2,115,312)	(10,178,829)
Cash flow from investing activities			
1	Acquisition of fixed assets	(154,253)	(155,826)
2	Proceeds from disposal of fixed assets	353	967
3	Expenses from disposal of fixed assets	(44)	(495)
4	Investment in real estates	-	-
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	(153,944)	(152,579)
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	(2,269,256)	(10,331,408)
V	Cash and cash equivalents at the beginning of the period	155,646,935	156,431,277
VI	Adjustment for impact of changes in foreign exchange rate	-	-
VII	Cash and cash equivalents at the end of the period	153,377,679	146,099,869

Hanoi, April 24th, 2020

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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