

BALANCE SHEET (NON-CONSOLIDATED)

Quarter IV - 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	6,911,704	5,896,090
II	Balances with the State Bank of Vietnam (“SBV”)	23,167,119	20,752,988
III	Placements with and loans to other Financial Institutions	131,359,621	108,640,609
1	Placements with other Financial Institutions	126,493,010	102,159,206
2	Loans to other Financial Institutions	4,866,611	6,481,403
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	1,851,263	2,907,488
1	Trading securities	1,851,263	2,907,488
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	281,166	528,762
VI	Loans and advances to customers	843,157,625	774,766,818
1	Loans and advances to customers	855,912,638	782,854,679
2	Provision for credit losses	(12,755,013)	(8,087,861)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	100,571,177	126,609,580
1	Securities – available-for-sale	87,123,509	124,039,900
2	Securities – held-to-maturity	16,133,551	5,058,392
3	Provision for impairment of investment securities	(2,685,883)	(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	10,739,189	11,080,736
1	<i>Tangible assets (a+b)</i>	6,088,666	6,299,839
a	Cost	13,704,944	13,124,443
b	Accumulated depreciation	(7,616,278)	(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	4,650,523	4,780,897
a	Cost	6,125,777	6,028,528
b	Accumulated amortization	(1,475,254)	(1,247,631)
XI	Other assets	30,140,028	30,441,911
1	Receivables	20,368,765	12,927,855
2	Fees and interest receivables	6,744,794	14,435,343
3	Deferred Taxes	-	-
4	Other assets	3,026,627	3,078,871
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,154,628,667	1,088,073,001
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	62,600,159	15,206,899
II	Deposits and borrowings from other Financial Institutions	108,224,786	112,055,714
1	Placements from other Financial Institutions	72,059,742	66,952,385
2	Borrowings from other Financial Institutions	36,165,044	45,103,329
III	Customer deposits and other amounts due to customers	824,345,711	752,569,535
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	5,934,029	6,364,158
VI	Valuable papers issued	46,016,359	22,501,773
VII	Other liabilities	42,345,489	117,702,592
1	Accrued interest expenses, other payables	15,701,863	12,224,737
2	Deferred Tax Payables	-	-
3	Payables, other debts	26,643,626	105,477,855
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	1,089,466,533	1,026,400,671
VIII	OWNER'S EQUITY AND FUNDS	65,162,134	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	7,829,126	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	11,129,135	8,418,544
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,154,628,667	1,088,073,001

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,058,616	3,383,765
2	Foreign exchange transactions commitments	167,327,100	195,249,551
	<i>Buying FX commitments</i>	<i>2,507,667</i>	<i>4,190,389</i>
	<i>Selling FX commitments</i>	<i>2,724,166</i>	<i>4,411,779</i>
	<i>Swap commitments</i>	<i>162,095,267</i>	<i>186,647,383</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	52,937,264	55,301,021
5	Other guarantees	57,530,263	54,129,485
6	Other commitments	37,414,889	28,719,395

Hanoi, January 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 IV-2018

Unit: Million VND

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)
1	Interest and similar income	18,626,780	17,340,148	73,261,193	64,574,451
2	Interest and similar expenses	18,212,458	10,313,061	51,467,683	38,123,503
I	Net interest and similar income	414,322	7,027,087	21,793,510	26,450,948
3	Fees and commission income	1,209,809	975,763	4,213,470	3,180,961
4	Fees and commission expenses	670,836	573,409	2,082,901	1,632,472
II	Net gain/(loss) from fees and commission income	538,973	402,354	2,130,569	1,548,489
III	Net gain/(loss) from dealing in foreign currencies	174,997	183,013	686,847	687,427
IV	Net gain/(loss) from trading securities	(47,465)	27,740	231,953	284,757
V	Net gain from investment securities	122,762	21,293	222,431	(86,519)
5	Other operating Income	652,661	1,240,326	2,739,955	3,044,381
6	Other operating expense	382,902	493,923	966,664	1,017,030
VI	Net gain/ (loss) from other operating activities	269,759	746,403	1,773,291	2,027,351
VII	Net share of profit in associates and joint ventures and dividend income	98,000	175,596	532,542	421,265
VIII	Operating expenses	2,979,689	4,974,233	13,315,585	14,703,589
IX	Net profit before provision for credit losses	(1,408,341)	3,609,253	14,055,558	16,630,129
X	Provision of credit losses	(570,579)	1,677,336	7,688,275	8,279,824
XI	Profit before tax	(837,762)	1,931,917	6,367,283	8,350,305
7	Current enterprise income tax	(177,735)	358,776	1,172,527	1,632,783



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)
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	(177,735)	358,776	1,172,527	1,632,783
XIII	Profit after tax	(660,027)	1,573,141	5,194,756	6,717,522

Hanoi, January 30th, 2019 

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

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Le Viet Nga

Nguyen Hai Hung

Nguyen Hong Van

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter IV - 2018

Unit: Million VND

No.	Items	This year	Previous year
Cash flow from operating activities			
1	Interest and similar income	80,947,447	64,036,507
2	Interest and similar expenses	(47,919,517)	(35,688,556)
3	Income from services	2,122,683	1,481,919
4	Net gain from trading (foreign currencies, gold, securities)	1,141,231	1,071,890
5	Other income (expenses)	70,245	(425,992)
6	Receipts from debts written-off or paid off by risk fund	1,944,503	2,288,622
7	Payment to employees and for operating management	(13,838,355)	(12,565,302)
8	Corporate income tax paid	(1,435,911)	(1,694,735)
Net cash flow from operating profit before movements in operating assets and working capital		23,032,326	18,504,353
Movements in operating assets		(58,101,522)	(133,623,106)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,586,801	(2,178,278)
10	(Increase)/decrease in trading securities	25,846,953	9,159,783
11	(Increase)/decrease in derivatives financial statements and other financial assets	247,596	153,928
12	(Increase)/decrease in loans and advances to customers	(72,836,662)	(124,591,426)
13	Use of provision to write off bad debts	(2,673,623)	(7,663,702)
14	(Increase)/decrease in other operating assets	(10,272,587)	(8,503,411)
Movements in operating liabilities		59,623,121	139,397,784
15	Increase/(decrease) in borrowings from Government and SBV	47,393,260	10,398,482
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(3,830,928)	28,187,861
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	71,776,176	97,755,020
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	23,514,586	(1,347,680)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(430,129)	288,690
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(78,799,844)	4,116,034
22	Cash outflow from reserves of the credit institution	-	(623)
I	Net cash flows (used in)/from operating activities	24,553,925	24,279,031
Cash flow from investing activities			

No.	Items	This year	Previous year
1	Acquisition of fixed assets	(1,052,042)	(1,715,068)
2	Proceeds from disposal of equipment	6,066	42,833
3	Expenses from disposal of equipment	(5,037)	(5,259)
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	-	610,850
9	Dividend and profits from long term investments	532,542	414,911
II	Net cash flows (used)/from investing activities	(518,471)	(651,733)
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	-	(5,212,766)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	(5,212,766)
IV	Net cash flow of the period	24,035,454	18,414,532
V	Cash and cash equivalents at the beginning of the period	132,496,563	114,082,031
VI	Adjustment for impact of changes in foreign exchange rate	104	-
VII	Cash and cash equivalents at the end of the period	156,532,121	132,496,563

Hanoi, January 30th, 2019

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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