

BALANCE SHEET (CONSOLIDATED)

Quarter III - 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	6,945,214	5,979,833
II	Balances with the State Bank of Vietnam (“SBV”)	7,990,998	20,756,531
III	Placements with and loans to other Financial Institutions	103,957,229	107,510,487
1	Placements with other Financial Institutions	101,773,546	101,938,284
2	Loans to other Financial Institutions	2,183,683	5,572,203
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	1,772,106	3,528,982
1	Trading securities	1,844,309	3,602,443
2	Provision for impairment of trading securities	(72,203)	(73,461)
V	Derivative financial instruments and other financial assets	104,283	528,762
VI	Loans and advances to customers	875,799,289	782,385,236
1	Loans and advances to customers	891,617,481	790,688,059
2	Provision for credit losses	(15,818,192)	(8,302,823)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	124,180,204	128,392,765
1	Securities - available - for - sale	121,913,144	125,759,661
2	Securities - held - to - maturity	2,770,774	5,133,392
3	Provision for impairment of investment securities	(503,714)	(2,500,288)
IX	Long-term investments	3,276,573	3,114,101
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,865,620	2,704,255
3	Investment in associates	-	-
4	Other long-term investments	412,645	412,645
5	Provision for impairment of long-term investments	(1,692)	(2,799)
X	Fixed assets	11,065,778	11,436,527
1	<i>Tangible assets (a+b)</i>	<i>6,117,501</i>	<i>6,386,736</i>
a	Cost	13,657,206	13,310,305
b	Accumulated depreciation	(7,539,705)	(6,923,569)

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,948,277	5,049,791
a	Cost	6,390,557	6,320,043
b	Accumulated amortization	(1,442,280)	(1,270,252)
XI	Other assets	37,425,583	31,427,618
1	Receivables	18,844,758	13,714,382
2	Fees and interest receivables	15,303,397	14,523,919
3	Deferred Taxes	-	-
4	Other assets	3,285,255	3,197,133
5	Provisions for other assets	(7,827)	(7,816)
	TOTAL ASSETS	1,172,517,257	1,095,060,842
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	60,513,882	15,206,899
II	Deposits and borrowings from other Financial Institutions	123,346,939	115,158,765
1	Placements from other Financial Institutions	75,481,313	68,526,012
2	Borrowings from other Financial Institutions	47,865,626	46,632,753
III	Customer deposits and other amounts due to customers	825,749,141	752,935,338
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,598,132	6,364,158
VI	Valuable papers issued	41,116,885	22,501,773
VII	Other liabilities	45,277,153	119,128,626
1	Accrued interest expenses, other payables	15,532,918	12,357,877
2	Deferred Tax Payables	-	-
3	Payables, other debts	29,399,284	106,429,185
4	Provision for contingent liabilities and off-balance sheet commitments	344,951	341,564
	TOTAL LIABILITIES	1,102,602,132	1,031,295,559
VIII	OWNER'S EQUITY AND FUNDS	69,915,125	63,765,283
1	Capital	46,208,744	46,208,756
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,698	8,974,710
d	Registered shares	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	7,559,591	7,476,339
3	Foreign exchange translation reserve	682,091	550,601
4	Difference from assets revaluation	-	-
5	Undistributed profit	15,153,067	9,233,969
IX	Minority Interest	311,632	295,618
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,172,517,257	1,095,060,842

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,521,835	3,383,765
2	Foreign exchange transactions commitments	167,896,117	195,261,549
	<i>Buying FX commitments</i>	<i>9,146,099</i>	<i>4,202,387</i>
	<i>Selling FX commitments</i>	<i>9,362,255</i>	<i>4,411,779</i>
	<i>Swap commitments</i>	<i>149,387,763</i>	<i>186,647,383</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	59,549,776	55,316,608
5	Other guarantees	58,287,670	54,223,212
6	Other commitments	27,912,510	28,719,395

Hanoi, 30th October 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 (CONSOLIDATED)

Quarter III-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	19,206,080	16,218,202	55,330,132	47,772,707
2	Interest and similar expenses	11,699,011	9,785,960	33,382,629	27,855,544
I	Net interest and similar income	7,507,069	6,432,242	21,947,503	19,917,163
3	Fees and commission income	1,552,612	1,044,872	4,217,094	2,911,380
4	Fees and commission expenses	766,020	670,834	2,231,205	1,628,386
II	Net gain/(loss) from fees and commission income	786,592	374,038	1,985,889	1,282,994
III	Net gain/(loss) from dealing in foreign currencies	181,997	164,109	539,656	517,504
IV	Net gain/(loss) from trading securities	177,889	137,879	391,248	315,743
V	Net gain from investment securities	(28,387)	(151,533)	102,011	(97,859)
5	Other operating Income	825,970	677,729	2,201,669	1,917,398
6	Other operating expense	282,597	125,903	873,299	571,963
VI	Net gain/ (loss) from other operating activities	543,373	551,826	1,328,370	1,345,435
VII	Net share of profit in associates and joint ventures and dividend income	120,404	98,211	330,744	657,105
VIII	Operating expenses	3,580,668	3,368,615	10,699,342	10,042,790
IX	Net profit before provision for credit losses	5,708,269	4,238,157	15,926,079	13,895,295

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)
X	Provision of credit losses	3,378,148	1,819,602	8,330,331	6,663,111
XI	Profit before tax	2,330,121	2,418,555	7,595,748	7,232,184
7	Current enterprise income tax	449,506	466,847	1,461,600	1,359,487
8	Deferred enterprise income tax	7,700	-	8,357	-
XII	Corporate income tax	457,206	466,847	1,469,957	1,359,487
XIII	Profit after tax	1,872,915	1,951,708	6,125,791	5,872,697
XIV	Minority Interest	1,427	1,397	17,611	17,915
XV	Shareholders' Earnings	1,871,488	1,950,311	6,108,180	5,854,782

Hanoi, 30th October 2018

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Nguyen Thi Minh Ngoc

Nguyen Hai Hung

Le Nhu Hoa

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter III - 2018

Unit: Million VND

No	Items	This year (1/1/2018 to 30/09/2018)	Previous year (1/1/2017 to 30/09/2017)
Cash flow from operating activities			
1	Interest and similar income	54,639,470	46,661,330
2	Interest and similar expenses	(30,238,864)	(26,321,479)
3	Income from services	2,223,104	2,260,259
4	Net gain from trading (foreign currencies, gold, securities)	(282,815)	1,407,685
5	Other income (expenses)	474,787	(316,777)
6	Receipts from debts written-off or paid off by risk fund	792,092	1,118,957
7	Payment to employees and for operating management	(9,392,001)	(8,987,955)
8	Corporate income tax paid	(1,122,509)	(1,363,395)
Net cash flow from operating profit before movements in operating assets and working capital		17,093,264	14,458,625
Movements in operating assets		(80,046,055)	(112,827,714)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	3,196,693	1,041,197
10	(Increase)/decrease in trading securities	23,017,269	(11,368,272)
11	(Increase)/decrease in derivatives financial statements and other financial assets	424,479	336,607
12	(Increase)/decrease in loans and advances to customers	(98,222,556)	(99,383,311)
13	Use of provision to write off bad debts	(2,706,866)	(1,791,749)
14	(Increase)/decrease in other operating assets	(5,755,074)	(1,662,186)
Movements in operating liabilities		66,102,548	107,417,348
15	Increase/(decrease) in borrowings from Government and SBV	45,306,983	25,925,736
16	Increase/(decrease) in deposits and loans from other Financial Institutions	8,188,174	27,961,913
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	72,813,803	69,981,256
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	18,615,112	(5,547,232)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	233,974	385,102
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(79,055,498)	(11,288,803)
22	Cash outflow from reserves of the credit institution	-	(624)
I	Net cash flows (used in)/from operating activities	3,149,757	9,048,259

Cash flow from investing activities			
1	Acquisition of fixed assets	(716,361)	(1,048,400)
2	Proceeds from disposal of equipment	2,237	40,846
3	Expenses from disposal of equipment	(4,584)	(4,627)
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	330,744	56,384
II	Net cash flows (used)/from investing activities	(387,964)	(355,797)
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	2,761,793	6,086,079
V	Cash and cash equivalents at the beginning of the period	131,707,327	113,814,949
VI	Adjustment for impact of changes in foreign exchange rate	131,490	132,591
VII	Cash and cash equivalents at the end of the period	134,600,610	120,033,619

Hanoi, 30th October 2018

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