

BALANCE SHEET (CONSOLIDATED)

Quarter III - 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	9,126,688	7,028,347
II	Balances with the State Bank of Vietnam ("SBV")	23,706,522	23,182,208
III	Placements with and loans to other credit institutions	124,579,397	130,512,012
1	Placements with other credit institutions	120,226,343	126,276,846
2	Loans to other credit institutions	4,353,054	4,235,166
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	6,156,938	3,131,835
1	Trading securities	6,335,465	3,279,561
2	Provision for impairment of trading securities	(178,527)	(147,726)
V	Derivative financial instruments and other financial assets	166,316	281,166
VI	Loans and advances to customers	882,446,539	851,917,565
1	Loans and advances to customers	899,056,206	864,925,948
2	Provision for credit losses	(16,609,667)	(13,008,383)
VII	Investment securities	107,800,001	102,100,093
1	Securities - available - for - sale	97,943,709	88,586,344
2	Securities - held - to - maturity	16,013,551	16,207,592
3	Provision for impairment of investment securities	(6,157,259)	(2,693,843)
VIII	Long-term investments	3,363,900	3,317,405
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	3,016,965	2,906,452
3	Investment in associates	-	-
4	Other long-term investments	348,122	412,645
5	Provision for impairment of long-term investments	(1,187)	(1,692)
IX	Fixed assets	10,246,291	11,114,537
1	Tangible assets (a+b)	5,852,656	6,193,312
a	Cost	14,074,858	13,925,207
b	Accumulated depreciation	(8,222,202)	(7,731,895)
2	Intangible assets	4,393,635	4,921,225
a	Cost	6,044,788	6,424,369
b	Accumulated amortization	(1,651,153)	(1,503,144)
X	Other assets	34,617,194	31,849,567

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
1	Receivables	24,289,662	21,556,765
2	Accrued interest and fee receivables	6,860,176	6,901,214
3	Other assets	3,476,403	3,400,524
	<i>In which: Goodwill</i>	-	907
4	Provisions for other assets	(9,047)	(8,936)
	TOTAL ASSETS	1,202,209,786	1,164,434,735
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	73,504,342	62,600,159
II	Deposits and borrowings from other credit institutions	93,380,834	111,399,612
1	Deposits from other credit institutions	66,742,106	73,941,924
2	Borrowings from other credit institutions	26,638,728	37,457,688
III	Customer deposits	865,466,194	825,816,119
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	5,816,935	5,934,029
VI	Valuable papers issued	55,116,359	46,216,359
VII	Other liabilities	34,046,479	45,012,940
1	Accrued interest and fee payables	16,805,727	15,820,192
2	Deferred Tax Payables	-	-
3	Other payables and debts	16,746,116	28,772,169
4	Provision for contingent liabilities and off-balance sheet commitments	494,636	420,579
	TOTAL LIABILITIES	1,127,331,143	1,096,979,218
VIII	OWNER'S EQUITY AND FUNDS	74,878,643	67,455,517
1	Capital	46,724,637	46,416,214
a	<i>Chartered capital</i>	37,234,046	37,234,046
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	8,974,698	8,974,698
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	515,893	207,470
2	Reserves	8,178,233	8,167,617
3	Foreign exchange translation reserve	662,436	599,602
4	Difference from assets revaluation	-	-
5	Undistributed profit	18,752,062	11,975,822
IX	Minority Interest	561,275	296,262
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,202,209,786	1,164,434,735

OFF-BALANCE SHEET ITEMS

No.	Items	As of end of the period	As of beginning of the year (audited figures)
1	Credit guarantees	1,778,424	3,058,616
2	Foreign exchange transactions commitments	219,976,174	167,327,100
	<i>Buying FX commitments</i>	7,359,990	2,507,667
	<i>Selling FX commitments</i>	7,581,399	2,724,166
	<i>Swap commitments</i>	205,034,785	162,095,267
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	55,679,019	52,940,203
5	Other guarantees	50,677,973	57,634,431
6	Other commitments	17,206,949	37,414,889

Hanoi, October 29th, 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 (CONSOLIDATED)

Quarter III - 2019

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	20,873,022	19,206,080	60,828,189	55,330,132
2	Interest and similar expenses	(12,543,172)	(11,699,011)	(36,321,498)	(33,382,629)
I	Net interest and similar income	8,329,850	7,507,069	24,506,691	21,947,503
3	Fees and commission income	1,861,468	1,552,612	5,503,092	4,217,094
4	Fees and commission expenses	(769,876)	(766,020)	(2,456,128)	(2,231,205)
II	Net gain from fees and commission income	1,091,592	786,592	3,046,964	1,985,889
III	Net gain from dealing in foreign currencies	401,667	181,997	1,188,862	539,656
IV	Net gain from trading securities	176,068	177,889	312,057	391,248
V	Net gain/(loss) from investment securities	23,423	(28,387)	(219,396)	102,011
5	Other operating income	517,873	825,970	1,366,333	2,201,669
6	Other operating expense	(260,856)	(282,597)	(764,291)	(873,299)
VI	Net gain from other operating activities	257,017	543,373	602,042	1,328,370
VII	Net share of profit in associates and joint ventures and dividend income	96,263	120,404	511,070	330,744
VIII	Operating expenses	(3,752,698)	(3,580,668)	(10,609,756)	(10,699,342)
IX	Net profit before provision for credit losses	6,623,182	5,708,269	19,338,534	15,926,079
X	Provision of credit losses	(3,501,760)	(3,378,148)	(10,882,208)	(8,330,331)
XI	Profit before tax	3,121,422	2,330,121	8,456,326	7,595,748
7	Current enterprise income tax	(604,741)	(449,506)	(1,626,737)	(1,461,600)
8	Deferred enterprise income tax	465	(7,700)	(5,083)	(8,357)
XII	Corporate income tax	(604,276)	(457,206)	(1,631,820)	(1,469,957)

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)
XIII	Profit after tax	2,517,146	1,872,915	6,824,506	6,125,791
XIV	Minority Interest	(6,003)	(1,427)	(18,498)	(17,611)
XV	Shareholders' Earnings	2,511,143	1,871,488	6,806,008	6,108,180

Hanoi, October 29th, 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

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CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)

Quarter III - 2019

Unit: Million VND

No	Items	This period (from 01/01/2019 to 30/09/2019)	Previous period (from 01/01/2018 to 30/09/2018)
Cash flow from operating activities			
1	Interest and similar income	60,925,995	54,639,470
2	Interest and similar expenses	(35,329,700)	(30,238,864)
3	Income from services	3,188,955	2,223,104
4	Net gain from trading (foreign currencies, gold, securities)	2,204,556	(282,815)
5	Other income (expenses)	1,068,629	(313,326)
6	Receipts from debts written-off or paid off by risk fund	(673,277)	1,579,147
7	Payment to employees and for operating management	(9,516,178)	(9,392,001)
8	Corporate income tax paid	(885,351)	(1,122,509)
Net cash flow from operating profit before movements in operating assets and working capital		20,983,629	17,092,206
Movements in operating assets		(53,156,524)	(80,046,055)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(272,375)	3,196,693
10	(Increase)/decrease in trading securities	(12,219,228)	23,017,269
11	(Increase)/decrease in derivatives financial instruments and other financial assets	114,850	424,479
12	(Increase)/decrease in loans and advances to customers	(30,083,064)	(98,222,556)
13	Decrease in provision to write off bad debts	(4,047,194)	(2,706,866)
14	(Increase)/decrease in other operating assets	(6,649,513)	(5,755,074)
Movements in operating liabilities		27,220,863	66,102,548
15	Increase/(decrease) in borrowings from Government and SBV	10,904,183	45,306,983
16	Increase/(decrease) in deposits and loans from other credit institutions	(18,018,778)	8,188,174
17	Increase/(decrease) in customer deposits	39,650,075	72,813,803
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	8,900,000	18,615,112
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(117,094)	233,974
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(14,097,523)	(79,055,498)
22	Cash outflow from reserves of the credit institution	-	-
I	Net cash flows (used in)/from operating activities	(4,952,032)	3,148,699
Cash flow from investing activities			
1	Acquisition of fixed assets	788	(716,361)
2	Proceeds from disposal of fixed assets	384,215	3,460

No	Items	This period (from 01/01/2019 to 30/09/2019)	Previous period (from 01/01/2018 to 30/09/2018)
3	Expenses from disposal of fixed assets	(250,858)	(4,749)
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	221,435	-
9	Dividend and profits from long term investments	338,656	330,744
II	Net cash flows (used)/from investing activities	694,236	(386,906)
Cash flow from financial activities			
1	Increase in chartered capital from contribution and/or issuing stocks	586,867	-
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	(26,124)	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	560,743	-
IV	Net cash flow of the period	(3,697,053)	2,761,793
V	Cash and cash equivalents at the beginning of the period	155,544,719	131,707,327
VI	Adjustment for impact of changes in foreign exchange rate	114,718	131,490
VII	Cash and cash equivalents at the end of the period	151,962,384	134,600,610

Hanoi, October 29th, 2019

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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