Vietnam Joint Stock Commercial Bank for Industry and Trade
Address: 108 Tran Hung Dao, Hoan Kiem, Hanoi

Form: B02/TCTDHN

BALANCE SHEET (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**	**7,028,347**	**5,979,833**
II	**Balances with the State Bank of Vietnam ("SBV")**	**23,182,208**	**20,756,531**
III	**Placements with and loans to other Financial Institutions**	**130,562,013**	**107,510,487**
1	Placements with other Financial Institutions	126,467,402	101,938,284
2	Loans to other Financial Institutions	4,094,611	5,572,203
3	Provision for loans to other Financial Institutions	-	-
IV	**Trading securities**	**3,249,935**	**3,528,982**
1	Trading securities	3,379,561	3,602,443
2	Provision for impairment of trading securities	(129,626)	(73,461)
V	**Derivative financial instruments and other financial assets**	**281,166**	**528,762**
VI	**Loans and advances to customers**	**851,921,034**	**782,385,236**
1	Loans and advances to customers	864,925,948	790,688,059
2	Provision for credit losses	(13,004,914)	(8,302,823)
VII	**Debt purchasing**	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	**Investment securities**	**101,947,808**	**128,392,765**
1	Securities - available - for - sale	88,416,344	125,759,661
2	Securities - held - to - maturity	16,227,592	5,133,392
3	Provision for impairment of investment securities	(2,696,128)	(2,500,288)
IX	**Long-term investments**	**3,310,455**	**3,114,101**
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,899,502	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**	**11,114,703**	**11,436,527**
1	*Tangible assets (a+b)*	6,193,478	6,386,736
a	Cost	*13,925,392*	*13,310,305*
b	Accumulated depreciation	*(7,731,914)*	*(6,923,569)*

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	*(2)*	*(3)*
2	*Financial leasing fixed assets*	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	*Intangible assets*	4,921,225	5,049,791
a	Cost	*6,424,369*	*6,320,043*
b	Accumulated amortization	*(1,503,144)*	*(1,270,252)*
XI	**Other assets**	**31,720,597**	**31,427,618**
1	Receivables	21,423,074	13,714,382
2	Fees and interest receivables	6,905,419	14,523,919
3	Deferred Taxes	-	-
4	Other assets	3,401,040	3,197,133
5	Provisions for other assets	(8,936)	(7,816)
	TOTAL ASSETS	**1,164,318,266**	**1,095,060,842**
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**	**110,873,268**	**115,158,765**
1	Placements from other Financial Institutions	73,941,924	68,526,012
2	Borrowings from other Financial Institutions	36,931,344	46,632,753
III	**Customer deposits and other amounts due to customers**	**825,816,119**	**752,935,338**
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**	**46,216,359**	**22,501,773**
VII	**Other liabilities**	**45,409,525**	**119,128,626**
1	Accrued interest expenses, other payables	15,820,408	12,357,877
2	Deferred Tax Payables	-	-
3	Payables, other debts	29,165,846	106,429,185
4	Provision for contingent liabilities and off-balance sheet commitments	423,271	341,564
	TOTAL LIABILITIES	**1,096,849,459**	**1,031,295,559**
VIII	**OWNER'S EQUITY AND FUNDS**	**67,468,807**	**63,765,283**
1	Capital	46,416,214	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	207,470	-
2	Reserves	8,153,616	7,476,339
3	Foreign exchange translation reserve	588,950	550,601
4	Difference from assets revaluation	-	-
5	Undistributed profit	12,009,703	9,233,969
IX	**Minority Interest**	**300,324**	**295,618**
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	**1,164,318,266**	**1,095,060,842**

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,058,616	3,383,765
2	Foreign exchange transactions commitments	167,327,100	195,261,549
	Buying FX commitments	*2,507,667*	*4,202,387*
	Selling FX commitments	*2,724,166*	*4,411,779*
	Swap commitments	*162,095,267*	*186,647,383*
	Future commitments	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	52,954,139	55,316,608
5	Other guarantees	57,637,961	54,223,212
6	Other commitments	37,414,889	28,719,395

Hanoi, 30th January 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**

Vietnam Joint Stock Commercial Bank for Industry and Trade
Address: 108 Tran Hung Dao, Hoan Kiem, Hanoi

Form: B03/TCTDHN

INCOME STATEMENT (CONSOLIDATED)

Quarter IV-2018

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	18,819,591	17,504,492	74,149,723	65,277,199
2	Interest and similar expenses	18,247,113	10,348,668	51,629,742	38,204,212
I	**Net interest and similar income**	**572,478**	**7,155,824**	**22,519,981**	**27,072,987**
3	Fees and commission income	1,737,327	1,390,951	5,954,421	4,302,331
4	Fees and commission expenses	953,191	818,745	3,184,396	2,447,131
II	**Net gain/(loss) from fees and commission income**	**784,136**	**572,206**	**2,770,025**	**1,855,200**
III	**Net gain/(loss) from dealing in foreign currencies**	**170,213**	**192,462**	**709,869**	**709,966**
IV	**Net gain/(loss) from trading securities**	**(111,820)**	**8,925**	**279,428**	**324,668**
V	**Net gain from investment securities**	**122,027**	**16,990**	**224,038**	**(80,869)**
5	Other operating Income	701,555	1,316,514	2,903,224	3,233,912
6	Other operating expense	153,411	667,077	1,026,710	1,239,040
VI	**Net gain/ (loss) from other operating activities**	**548,144**	**649,437**	**1,876,514**	**1,994,872**
VII	**Net share of profit in associates and joint ventures and dividend income**	**36,543**	**85,941**	**367,287**	**743,046**
VIII	**Operating expenses**	**3,557,669**	**5,026,987**	**14,257,011**	**15,069,777**
IX	**Net profit before provision for credit losses**	**(1,435,948)**	**3,654,798**	**14,490,131**	**17,550,093**

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)*
X	**Provision of credit losses**	**(582,527)**	**1,680,788**	**7,747,804**	**8,343,899**
XI	**Profit before tax**	**(853,421)**	**1,974,010**	**6,742,327**	**9,206,194**
7	Current enterprise income tax	(154,972)	387,922	1,306,628	1,747,409
8	Deferred enterprise income tax	(230)	(117)	8,127	(117)
XII	**Corporate income tax**	**(155,202)**	**387,805**	**1,314,755**	**1,747,292**
XIII	**Profit after tax**	**(698,219)**	**1,586,205**	**5,427,572**	**7,458,902**
XIV	**Minority Interest**	**(11,070)**	**8,624**	**6,541**	**26,539**
XV	**Shareholders' Earnings**	**(687,149)**	**1,577,581**	**5,421,031**	**7,432,363**

Hanoi, 30th January 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**

Vietnam Joint Stock Commercial Bank for Industry and Trade
Address: 108 Tran Hung Dao, Hoan Kiem, Hanoi

Form: B04/TCTDHN

CASH FLOW STATEMENT (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	81,724,599	64,942,556
2	Interest and similar expenses	(48,169,305)	(35,767,979)
3	Income from services	2,758,074	2,841,199
4	Net gain from trading (foreign currencies, gold, securities)	2,016,410	1,824,454
5	Other income (expenses)	(52,830)	(842,441)
6	Receipts from debts written-off or paid off by risk fund	1,968,711	2,289,247
7	Payment to employees and for operating management	(13,292,995)	(13,276,456)
8	Corporate income tax paid	(1,573,255)	(1,793,430)
Net cash flow from operating profit before movements in operating assets and working capital		**25,379,409**	**20,217,150**
Movements in operating assets		**(60,211,059)**	**(136,128,883)**
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,628,518	(1,895,466)
10	(Increase)/decrease in trading securities	22,771,999	3,496,089
11	(Increase)/decrease in derivatives financial statements and other financial assets	247,596	153,928
12	(Increase)/decrease in loans and advances to customers	(71,531,023)	(121,036,561)
13	Use of provision to write off bad debts	(2,706,866)	(7,663,701)
14	(Increase)/decrease in other operating assets	(10,621,283)	(9,183,172)
Movements in operating liabilities		**59,904,506**	**139,860,930**
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	(4,285,497)	30,006,898
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	72,880,781	97,875,190
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	23,714,586	(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	(79,368,495)	2,639,973
22	Cash outflow from reserves of the credit institution	-	(623)
I	**Net cash flows (used in)/from operating activities**	**25,072,856**	**23,949,197**
Cash flow from investing activities			

No	Items	This year	Previous year
1	Acquisition of fixed assets	(1,025,304)	(1,784,649)
2	Proceeds from disposal of equipment	6,084	43,701
3	Expenses from disposal of equipment	(5,037)	(5,277)
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	367,287	231,582
II	**Net cash flows (used)/from investing activities**	**(656,970)**	**(914,643)**
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	-	(5,212,766)
6	Receipt from selling treasury shares	-	-
III	**Net cash flows (used)/from financial activities**	-	**(5,212,766)**
IV	**Net cash flow of the period**	**24,415,886**	**17,821,788**
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**	**38,349**	**70,590**
VII	**Cash and cash equivalents at the end of the period**	**156,161,562**	**131,707,327**

Hanoi, 30th January 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**