

## BALANCE SHEET (CONSOLIDATED)

Quarter IV - 2019

Unit: Million VND

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>8,282,726</b>	<b>7,028,347</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>24,873,714</b>	<b>23,182,208</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>129,315,202</b>	<b>130,512,012</b>
1	Placements with other credit institutions	123,011,442	126,276,846
2	Loans to other credit institutions	6,303,760	4,235,166
3	Provision for loans to other credit institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>3,825,374</b>	<b>3,131,835</b>
1	Trading securities	4,051,245	3,279,561
2	Provision for impairment of trading securities	(225,871)	(147,726)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>469,712</b>	<b>281,166</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>922,330,111</b>	<b>851,865,984</b>
1	Loans and advances to customers	935,270,945	864,925,948
2	Provision for credit losses	(12,940,834)	(13,059,964)
<b>VII</b>	<b>Investment securities</b>	<b>104,614,674</b>	<b>102,100,093</b>
1	Securities - available - for - sale	97,131,414	88,586,344
2	Securities - held - to - maturity	15,367,993	16,207,592
3	Provision for impairment of investment securities	(7,884,733)	(2,693,843)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,352,087</b>	<b>3,317,405</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	3,016,965	2,906,452
3	Investment in associates	-	-
4	Other long-term investments	335,122	412,645
5	Provision for impairment of long-term investments	-	(1,692)
<b>IX</b>	<b>Fixed assets</b>	<b>10,996,975</b>	<b>11,139,862</b>
1	Tangible assets (a+b)	6,422,382	6,194,652
a	Cost	14,817,602	13,919,662
b	Accumulated depreciation	(8,395,220)	7,725,010)
2	Intangible assets	4,574,593	4,945,210
a	Cost	6,302,326	6,447,395
b	Accumulated amortization	(1,727,733)	(1,502,185)

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
<b>X</b>	<b>Other assets</b>	<b>32,728,838</b>	<b>31,730,749</b>
1	Receivables	22,436,655	21,741,493
2	Accrued interest and fee receivables	6,664,114	6,593,324
3	Other assets	3,639,146	3,404,868
	<i>In which: Goodwill</i>	-	907
4	Provisions for other assets	(11,077)	(8,936)
	<b>TOTAL ASSETS</b>	<b>1,240,789,413</b>	<b>1,164,289,661</b>
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>I</b>	<b>Borrowings from the Government and the State Bank of Vietnam</b>	<b>70,602,893</b>	<b>62,600,159</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>109,483,059</b>	<b>111,399,612</b>
1	Deposits from other credit institutions	82,538,040	73,941,924
2	Borrowings from other credit institutions	26,945,019	37,457,688
<b>III</b>	<b>Customer deposits</b>	<b>892,782,111</b>	<b>825,816,119</b>
<b>IV</b>	<b>Derivative financial instruments and other financial liabilities</b>	-	-
<b>V</b>	<b>Financing funds, entrusted funds, and exposed funds</b>	<b>5,775,899</b>	<b>5,934,029</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>57,066,353</b>	<b>46,216,359</b>
<b>VII</b>	<b>Other liabilities</b>	<b>27,723,518</b>	<b>45,007,049</b>
1	Accrued interest and fee payables	17,835,101	15,820,561
2	Deferred Tax Payables	-	-
3	Other payables and debts	9,402,729	28,763,344
4	Provision for contingent liabilities and off-balance sheet commitments	485,688	423,144
	<b>TOTAL LIABILITIES</b>	<b>1,163,433,833</b>	<b>1,096,973,327</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>77,355,580</b>	<b>67,316,334</b>
1	Capital	46,724,182	46,416,214
<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>c</i>	<i>Capital surplus</i>	<i>8,974,683</i>	<i>8,974,698</i>
<i>d</i>	<i>Registered shares</i>	-	-
<i>e</i>	<i>Preferred shares</i>	-	-
<i>g</i>	<i>Other capital</i>	<i>515,453</i>	<i>207,470</i>
2	Reserves	9,606,080	8,167,617
3	Foreign exchange translation reserve	625,493	599,602
4	Difference from assets revaluation	-	-
5	Undistributed profit	19,837,055	11,836,676
<b>IX</b>	<b>Minority Interest</b>	<b>562,770</b>	<b>296,225</b>
	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>1,240,789,413</b>	<b>1,164,289,661</b>

**OFF-BALANCE SHEET ITEMS**

<b>No.</b>	<b>Items</b>	<b>As of end of the period</b>	<b>As of beginning of the year (audited figures)</b>
1	Credit guarantees	526,118	3,058,616
2	Foreign exchange transactions commitments	190,185,460	167,327,100
	<i>Buying FX commitments</i>	<i>4,525,641</i>	<i>2,507,667</i>
	<i>Selling FX commitments</i>	<i>4,741,892</i>	<i>2,724,166</i>
	<i>Swap commitments</i>	<i>180,917,927</i>	<i>162,095,267</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	34,487,895	52,940,203
5	Other guarantees	51,550,780	57,634,431
6	Other commitments	20,798,816	37,414,889

*Hanoi, January 21<sup>st</sup>, 2020*

**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 IV - 2019

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	21,914,502	18,539,734	82,742,691	73,869,866
2	Interest and similar expenses	13,222,355	18,275,405	49,543,853	51,658,034
<b>I</b>	<b>Net interest and similar income</b>	<b>8,692,147</b>	<b>264,329</b>	<b>33,198,838</b>	<b>22,211,832</b>
3	Fees and commission income	2,384,470	1,746,696	7,887,562	5,963,790
4	Fees and commission expenses	1,375,712	961,808	3,831,840	3,193,013
<b>II</b>	<b>Net gain from fees and commission income</b>	<b>1,008,758</b>	<b>784,888</b>	<b>4,055,722</b>	<b>2,770,777</b>
<b>III</b>	<b>Net gain from dealing in foreign currencies</b>	<b>375,920</b>	<b>170,213</b>	<b>1,564,782</b>	<b>709,869</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>53,507</b>	<b>(119,773)</b>	<b>365,564</b>	<b>271,475</b>
<b>V</b>	<b>Net gain/(loss) from investment securities</b>	<b>(571,774)</b>	<b>116,310</b>	<b>(791,170)</b>	<b>218,321</b>
5	Other operating income	994,259	712,644	2,360,592	2,914,313
6	Other operating expense	96,130	151,999	860,421	1,025,298
<b>VI</b>	<b>Net gain from other operating activities</b>	<b>898,129</b>	<b>560,645</b>	<b>1,500,171</b>	<b>1,889,015</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>116,759</b>	<b>43,494</b>	<b>627,829</b>	<b>374,238</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>5,129,759</b>	<b>3,384,698</b>	<b>15,739,515</b>	<b>14,084,040</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>5,443,687</b>	<b>(1,564,592)</b>	<b>24,782,221</b>	<b>14,361,487</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>2,119,681</b>	<b>(527,477)</b>	<b>13,001,889</b>	<b>7,802,854</b>
<b>XI</b>	<b>Profit before tax</b>	<b>3,324,006</b>	<b>(1,037,115)</b>	<b>11,780,332</b>	<b>6,558,633</b>
7	Current enterprise income tax	658,144	(189,022)	2,284,881	1,272,578
8	Deferred enterprise income tax	12,096	452	17,179	8,809

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	670,240	(188,570)	2,302,060	1,281,387
XIII	Profit after tax	2,653,766	(848,545)	9,478,272	5,277,246
XIV	Minority Interest	(1,429)	(15,168)	17,069	2,443
XV	Shareholders' Earnings	2,655,195	(833,377)	9,461,203	5,274,803

Hanoi, January 21<sup>st</sup>, 2020

**Prepared by**

**Chief Accountant**

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

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Le Viet Nga

Nguyen Hai Hung

Nguyen Hong Van

**CASH FLOW STATEMENT (CONSOLIDATED)**  
**(Direct Method)**

**Quarter IV - 2019**

Unit: Million VND

No	Items	This period (from 01/01/2019 to 31/12/2019)	Previous period (from 01/01/2018 to 31/12/2018)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	82,975,303	81,997,808
2	Interest and similar expenses	(47,525,926)	(48,160,147)
3	Income from services	4,269,482	3,085,123
4	Net gain from trading (foreign currencies, gold, securities)	2,676,827	1,729,360
5	Other income (expenses)	(203,318)	(269,907)
6	Receipts from debts written-off or paid off by risk fund	1,337,954	1,968,711
7	Payment to employees and for operating management	(14,326,933)	(14,727,086)
8	Corporate income tax paid	(1,500,098)	(1,573,255)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>27,703,291</b>	<b>24,050,607</b>
<b>Movements in operating assets</b>		<b>(91,306,027)</b>	<b>(60,680,120)</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,250,167)	1,061,676
10	(Increase)/decrease in trading securities	(8,477,155)	22,721,999
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(188,546)	247,596
12	(Increase)/decrease in loans and advances to customers	(61,754,452)	(71,531,023)
13	Decrease in provision to write off bad debts	(8,590,545)	(2,706,866)
14	(Increase)/decrease in other operating assets	(10,045,162)	(10,473,502)
<b>Movements in operating liabilities</b>		<b>62,128,753</b>	<b>61,048,848</b>
15	Increase/(decrease) in borrowings from Government and SBV	8,002,734	47,393,260
16	Increase/(decrease) in deposits and loans from other credit institutions	(1,916,553)	(3,759,153)
17	Increase/(decrease) in customer deposits	66,965,992	72,880,781
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	10,849,994	23,714,586
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(158,130)	(430,129)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(21,613,064)	(78,750,497)
22	Cash outflow from reserves of the credit institution	(2,220)	-
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>(1,473,983)</b>	<b>(24,419,335)</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(380,597)	(1,006,229)

No	Items	This period (from 01/01/2019 to 31/12/2019)	Previous period (from 01/01/2018 to 31/12/2018)
2	Proceeds from disposal of fixed assets	387,634	6,084
3	Expenses from disposal of fixed assets	(251,428)	(5,037)
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	234,435	-
9	Dividend and profits from long term investments	367,593	374,238
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>357,637</b>	<b>(630,944)</b>
<b>Cash flow from financial activities</b>			
1	Increase in chartered capital from contribution and/or issuing stocks	586,882	-
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	-	-
<b>III</b>	<b>Net cash flows (used)/from financial activities</b>	<b>560,758</b>	<b>-</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>(555,588)</b>	<b>23,788,391</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>155,544,719</b>	<b>131,707,327</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>54,496</b>	<b>49,001</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>155,043,627</b>	<b>155,544,719</b>

Hanoi, January 21<sup>st</sup>, 2020

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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