

BALANCE SHEET (CONSOLIDATED)

Quarter I - 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	7,159,806	7,028,347
II	Balances with the State Bank of Vietnam (“SBV”)	32,079,140	23,182,208
III	Placements with and loans to other credit institutions	110,916,146	130,512,012
1	Placements with other credit institutions	107,951,788	126,276,846
2	Loans to other credit institutions	2,964,358	4,235,166
3	Provision for loans to other credit institutions	-	-
IV	Trading securities	4,873,810	3,131,835
1	Trading securities	4,969,738	3,279,561
2	Provision for impairment of trading securities	(95,928)	(147,726)
V	Derivative financial instruments and other financial assets	317,945	281,166
VI	Loans and advances to customers	845,319,469	851,917,565
1	Loans and advances to customers	861,590,291	864,925,948
2	Provision for credit losses	(16,270,822)	(13,008,383)
VII	Investment securities	96,965,471	102,100,093
1	Securities - available - for - sale	83,506,493	88,586,344
2	Securities - held - to - maturity	16,238,985	16,207,592
3	Provision for impairment of investment securities	(2,780,007)	(2,693,843)
VIII	Long-term investments	3,572,318	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	557,045	412,645
5	Provision for impairment of long-term investments	(1,692)	(1,692)
IX	Fixed assets	10,923,490	11,114,537
1	<i>Tangible assets (a+b)</i>	6,031,026	6,193,312
a	Cost	13,943,880	13,925,207
b	Accumulated depreciation	(7,912,854)	(7,731,895)
2	<i>Intangible assets</i>	4,892,464	4,921,225
a	Cost	6,449,080	6,424,369
b	Accumulated amortization	(1,556,616)	(1,503,144)

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
X	Other assets	34,646,165	31,849,567
1	Receivables	24,286,438	21,556,765
2	Accrued interest and fee receivables	6,963,372	6,901,214
3	Other assets	3,405,329	3,400,524
	<i>In which: Goodwill</i>	<i>454</i>	<i>904</i>
4	Provisions for other assets	(8,974)	(8,936)
	TOTAL ASSETS	1,146,773,760	1,164,434,735
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	58,048,220	62,600,159
II	Deposits and borrowings from other credit institutions	95,782,417	111,399,612
1	Deposits from other credit institutions	81,969,505	73,941,924
2	Borrowings from other credit institutions	13,812,912	37,457,688
III	Customer deposits	824,612,550	825,816,119
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	5,906,646	5,934,029
VI	Valuable papers issued	46,216,359	46,216,359
VII	Other liabilities	46,082,072	45,012,940
1	Accrued interest and fee payables	16,204,162	15,820,192
2	Other payables and debts	29,434,182	28,772,169
3	Provision for contingent liabilities and off-balance sheet commitments	443,728	420,579
	TOTAL LIABILITIES	1,076,648,264	1,096,979,218
VIII	OWNER'S EQUITY AND FUNDS	70,125,496	67,455,517
1	Capital	46,416,214	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>8,974,698</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>207,470</i>	<i>207,470</i>
2	Reserves	8,172,689	8,167,617
3	Foreign exchange translation reserve	716,735	599,602
4	Difference from assets revaluation	-	-
5	Undistributed profit	14,512,713	11,975,822
IX	Minority Interest	307,145	296,262

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,146,773,760	1,164,434,735

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,056,795	3,058,616
2	Foreign exchange transactions commitments	229,940,067	167,327,100
	<i>Buying FX commitments</i>	<i>6,384,869</i>	<i>2,507,667</i>
	<i>Selling FX commitments</i>	<i>6,602,054</i>	<i>2,724,166</i>
	<i>Swap commitments</i>	<i>216,953,144</i>	<i>162,095,267</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	62,087,642	52,940,203
5	Other guarantees	52,791,090	57,634,431
6	Other commitments	32,171,707	37,414,889

Hanoi, April 26th, 2019

Prepared by

(signed)

Le Viet Nga

Chief Accountant

(signed)

Nguyen Hai Hung

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

(signed and sealed)

Nguyen Hong Van

INCOME STATEMENT (CONSOLIDATED)

Quarter I-2019

Unit: Million VND

No	Items	Quarter I		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	19,658,596	17,610,625	19,658,596	17,610,625
2	Interest and similar expenses	(11,708,960)	(10,377,052)	(11,708,960)	(10,377,052)
I	Net interest and similar income	7,949,636	7,233,573	7,949,636	7,233,573
3	Fees and commission income	1,705,592	1,244,519	1,705,592	1,244,519
4	Fees and commission expenses	(736,267)	(652,028)	(736,267)	(652,028)
II	Net gain from fees and commission income	969,325	592,491	969,325	592,491
III	Net gain from dealing in foreign currencies	414,492	233,900	414,492	233,900
IV	Net gain from trading securities	131,167	239,351	131,167	239,351
V	Net gain/(loss) from investment securities	(82,928)	79,624	(82,928)	79,624
5	Other operating income	406,494	663,578	406,494	663,578
6	Other operating expense	(257,074)	(306,995)	(257,074)	(306,995)
VI	Net gain from other operating activities	149,420	356,583	149,420	356,583
VII	Net share of profit in associates and joint ventures and dividend income	101,155	98,995	101,155	98,995
VIII	Operating expenses	(3,237,794)	(3,455,427)	(3,237,794)	(3,455,427)
IX	Net profit before provision for credit losses	6,394,473	5,379,090	6,394,473	5,379,090

No	Items	Quarter I		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	(3,241,532)	(2,351,397)	(3,241,532)	(2,351,397)
XI	Profit before tax	3,152,941	3,027,693	3,152,941	3,027,693
7	Current enterprise income tax	(602,724)	(580,758)	(602,724)	(580,758)
8	Deferred enterprise income tax	(11,133)	(6,398)	(11,133)	(6,398)
XII	Corporate income tax	(613,857)	(587,156)	(613,857)	(587,156)
XIII	Profit after tax	2,539,084	2,440,537	2,539,084	2,440,537
XIV	Minority Interest	10,883	11,958	10,883	11,958
XV	Shareholders' Earnings	2,528,201	2,428,579	2,528,201	2,428,579

Hanoi, April 26th, 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

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter I - 2019

Unit: Million VND

No	Items	This period (from 01/01/2019 to 31/03/2019)	Previous period (from 01/01/2018 to 31/03/2018)
Cash flow from operating activities			
1	Interest and similar income	19,658,178	17,422,120
2	Interest and similar expenses	(11,360,357)	(9,276,654)
3	Income from services	1,041,412	663,570
4	Net gain from trading (foreign currencies, gold, securities)	1,213,870	(899,709)
5	Other income (expenses)	(123,988)	7,022
6	Receipts from debts written-off or paid off by risk fund	221,463	334,691
7	Payment to employees and for operating management	(3,019,964)	(3,221,112)
8	Corporate income tax paid	(43,747)	(154,727)
Net cash flow from operating profit before movements in operating assets and working capital		7,586,867	4,875,201
Movements in operating assets		5,303,528	(31,684,467)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,360,441	400,745
10	(Increase)/decrease in trading securities	3,358,281	7,455,345
11	(Increase)/decrease in derivatives financial instruments and other financial assets	(36,779)	(123,076)
12	(Increase)/decrease in loans and advances to customers	3,335,657	(33,195,647)
13	Decrease in provision to write off bad debts	-	(2,473,560)
14	(Increase)/decrease in other operating assets	(2,714,072)	(3,748,274)
Movements in operating liabilities		(22,030,358)	14,411,373
15	Increase/(decrease) in borrowings from Government and SBV	(4,551,939)	12,877,790
16	Increase/(decrease) in deposits and loans from other credit institutions	(15,617,195)	(3,191,694)
17	Increase/(decrease) in customer deposits	(1,203,569)	36,337,398
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	-	(9)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(27,383)	136,469
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	(630,272)	(31,756,464)
22	Cash outflow from reserves of the credit institution	-	7,883
I	Net cash flows (used in)/from operating activities	(9,139,963)	(12,397,893)
Cash flow from investing activities			

No	Items	This year (from 01/01/2019 to 31/03/2019)	Previous year (from 01/01/2018 to 31/03/2018)
1	Acquisition of fixed assets	(187,876)	(67,369)
2	Proceeds from disposal of fixed assets	967	1,193
3	Expenses from disposal of fixed assets	(495)	(3,942)
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	-	-
9	Dividend and profits from long term investments	3,200	(1,413)
II	Net cash flows (used)/from investing activities	(184,204)	(71,531)
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	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	-
IV	Net cash flow of the period	(9,324,167)	(12,469,424)
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	117,133	18,883
VII	Cash and cash equivalents at the end of the period	146,337,685	119,256,786

Hanoi, April 26th, 2019

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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