

CONSOLIDATED BALANCE SHEET

as at 31 December 2019

No.	Items	Note	31/12/2019 VND million	31/12/2018 VND million
A	ASSETS			
I	Cash on hand, gold, silver and gemstones	4	13,778,358	12,792,045
II	Balances with the State Banks	5	34,684,091	10,845,701
III	Balances with and loans to other credit institutions	6	249,470,372	250,228,037
1	Balances with other credit institutions		190,100,329	187,352,500
2	Loans to other credit institutions		62,370,043	63,875,537
3	Allowance for balances with and loans to other credit institutions		(3,000,000)	(1,000,000)
IV	Trading securities	7	1,801,126	2,654,806
1	Trading securities		1,889,628	2,725,051
2	Allowance for trading securities		(88,502)	(70,245)
V	Derivative financial instruments and other financial assets	8	98,312	275,983
VI	Loans to customers		724,290,102	621,573,249
1	Loans to customers	9	734,706,891	631,866,758
2	Allowance for loans to customers	10	(10,416,789)	(10,293,509)
VIII	Investment securities	11	167,529,689	149,296,430
1	Available-for-sale securities		35,699,090	35,321,259
2	Held-to-maturity securities		132,271,302	114,251,030
3	Allowance for investment securities		(440,703)	(275,859)
IX	Capital contributions, long-term investments		2,464,493	2,476,067
2	Investments in joint-ventures	12(a)	940,807	897,308
3	Investments in associates	12(b)	10,863	10,339
4	Other long-term investments	12(c)	1,587,823	1,635,418
5	Allowance for long-term investments		(75,000)	(66,998)
X	Fixed assets		6,710,443	6,527,466
1	Tangible fixed assets	13	4,449,649	4,459,292
a	Cost		11,161,239	10,534,068
b	Accumulated depreciation		(6,711,590)	(6,074,776)
3	Intangible fixed assets	14	2,260,794	2,068,174
a	Cost		3,050,669	2,772,517
b	Accumulated amortisation		(789,875)	(704,343)
XII	Other assets		21,891,872	17,356,776
1	Receivables	15(a)	8,829,375	4,065,268
2	Accrued interest and fee receivables	15(b)	8,150,156	7,409,149
3	Deferred tax assets	15(c)	405,543	6,740
4	Other assets	15(d)	4,510,592	5,879,141
5	Allowance for other assets		(3,794)	(3,522)
	TOTAL ASSETS		1,222,718,858	1,074,026,560

The accompanying notes are an integral part of these consolidated financial statements

CONSOLIDATED BALANCE SHEET

Form B02/TCTD-HN

as at 31 December 2019 (continued)

No.	Items	Note	31/12/2019 VND million	31/12/2018 VND million
B	LIABILITIES AND SHAREHOLDERS' EQUITY			
I	Amounts due to the Government and the State Banks	16	92,365,806	90,685,315
II	Deposits and borrowings from other credit institutions	17	73,617,085	76,524,079
1	Deposits from other credit institutions		71,046,512	75,245,679
2	Borrowings from other credit institutions		2,570,573	1,278,400
III	Deposits from customers	18	928,450,869	801,929,115
V	Funds for finance, entrusted investments and entrusted loans	19	20,431	25,803
VI	Valuable papers issued	20	21,383,932	21,461,132
VII	Other liabilities		25,997,753	21,221,737
1	Accrued interest and fee payables	21(a)	10,382,357	8,717,540
2	Deferred tax liabilities		22,023	19,295
3	Other liabilities	21(b)	15,593,373	12,484,902
	TOTAL LIABILITIES		1,141,835,876	1,011,847,181
VIII	Shareholders' equity			
1	Capital		42,428,820	36,322,343
a	Charter capital		37,088,774	35,977,686
c	Share premium		4,995,389	-
g	Other capital		344,657	344,657
2	Reserves		12,186,141	9,445,732
3	Foreign exchange differences		16,361	84,450
4	Differences upon asset revaluation		113,011	119,178
5	Retained profits		26,055,190	16,138,687
a	Previous year's retained profits		12,188,554	5,383,568
b	Current year's retained profits		13,866,636	10,755,119
6	Non-controlling interest		83,459	68,989
	TOTAL SHAREHOLDERS' EQUITY	22(a)	80,882,982	62,179,379
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		1,222,718,858	1,074,026,560

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CONSOLIDATED BALANCE SHEET

Form B02/TCTD-HN

as at 31 December 2019 (continued)

No.	Items	31/12/2019 VND million	31/12/2018 VND million
OFF-BALANCE SHEET ITEMS			
1	Credit guarantees	292,563	276,512
2	Foreign exchange commitments	91,594,629	61,831,282
	<i>Forward buying commitments</i>	<i>25,775,812</i>	<i>12,471,111</i>
	<i>Forward selling commitments</i>	<i>65,818,817</i>	<i>49,360,171</i>
4	Letters of credit	57,406,598	57,703,713
5	Other guarantees	53,276,574	54,250,031
6	Other commitments	349,311	295,856

Hanoi, 11 March 2020

Prepared by:

Approved by:

Ms. Nguyen Thi Thu Huong

Mr. Le Hoang Tung

Ms. Phung Nguyen Hai Yen



Deputy Director of
Financial and Accounting
Policy Department

Chief Accountant

Deputy CEO