

STATEMENT OF FINANCIAL POSITION
As at 31 December 2017

Code	Items	Note	<u>31/12/2017</u> Million VND
A	ASSETS		
I	Cash on hand	3	37,931
II	Balances with the State Bank of Vietnam	4	419,086
III	Deposits with and loans to other credit institutions	5	8,228,699
1	Deposits with other credit institutions	5.1	6,926,699
2	Loans to other credit institutions	5.2	1,302,000
IV	Loans to customers	6	6,186,624
1	Loans to customers		6,239,812
2	Allowance for credit losses on loans to customers		(53,188)
V	Investment securities	7	622,626
1	Held-to-maturity securities		622,626
VI	Fixed assets		211,479
1	Tangible fixed assets	8	68,222
a	- Cost		90,725
b	- Accumulated depreciation		(22,503)
2	Intangible fixed assets	9	143,257
a	- Cost		154,437
b	- Accumulated amortisation		(11,180)
VII	Other assets	10	127,234
1	Receivables	10.1	40,618
2	Accrued interest and fee receivable	10.2	35,549
3	Other assets	10.3	51,067
	TOTAL ASSETS		<u>15,833,679</u>

STATEMENT OF FINANCIAL POSITION
 As at 31 December 2017
 (continued)

Code	Items	Note	<u>31/12/2017</u> Million VND
B	LIABILITIES AND EQUITY		
I	Deposits and borrowings from other credit institutions	11	2,293,681
1	Deposits from other credit institutions		207,400
2	Borrowings from other credit institutions		2,086,281
II	Deposits from customers	12	8,099,800
III	Other liabilities		2,420,950
1	Accrued interest and fee payables		28,946
2	Other liabilities	13	2,392,004
	TOTAL LIABILITIES		12,814,431
IV	Equity	14	3,019,248
1	Capital		3,000,000
a	Charter capital		3,000,000
2	Reserves		2,887
3	Retained profits		16,361
	TOTAL EQUITY		3,019,248
	TOTAL LIABILITIES AND EQUITY		<u>15,833,679</u>



STATEMENT OF FINANCIAL POSITION
As at 31 December 2017
(continued)

No.	Off-balance sheet items	Note	<u>31/12/2017</u> Million VND
1	Commitments on foreign exchange transactions	24	923,230
	<i>Commitments on purchases of foreign currency</i>		449,602
	<i>Commitments on sales of foreign currency</i>		473,628
2	Undrawn loan commitments	24	1,515
3	Letter of credit commitments	24	45,440
4	Guarantees	24	297,410
5	Commercial papers in foreign currencies sent abroad for collection		70,786
6	Receivable charge-offs	25	239,332



Kim Seung Rok
General Director


Hanoi, 31 January 2018



Tran Thanh Vinh
Chief Accountant

STATEMENT OF INCOME
 For the period from 02/11/2016 to 31/12/2017

Code	ITEMS	Note	From 02/11/2016 to 31/12/2017 Million VND
1	Interest and similar income	15	376,877
2	Interest and similar expenses	16	(89,416)
I	Net interest income		287,461
3	Fee and commission income		39,359
4	Fee and commission expenses		(9,268)
II	Net fee and commission income	17	30,091
III	Net gain from trading of foreign currencies	18	43,671
5	Other income		10,316
6	Other expenses		(3,441)
IV	Net other income		6,875
V	Operating expenses	19	(274,674)
VI	Operating profit before allowance and provision expenses		93,424
VII	Allowance and provision expenses		(68,912)
VIII	Profit before tax		24,512
7	Income tax expense - current		(5,264)
8	Income tax expense - deferred		-
IX	Total income tax expense	20	(5,264)
X	Net profit after tax		19,248


 Kim Seung Rok
 General Director


 Tran Thanh Vinh
 Chief Accountant

Hanoi, 31 January 2018

STATEMENT OF CASH FLOWS
 For the period from 02/11/2016 to 31/12/2017
 (Direct method)

No.	Items	Note	From 02/11/2016 to 31/12/2017 Million VND
CASH FLOWS FROM OPERATING ACTIVITIES			
01	Interest and similar income received		341,328
02	Interest and similar expenses paid		(60,470)
03	Net fee and commission income received		30,091
04	Net receipts from trading activities (foreign currencies, gold and securities)		43,671
05	Other income received		6,875
07	Salaries and operating expenses paid		(144,459)
08	Income tax paid during the period		(19,970)
	Cash flows from operating activities before changes in operating assets and liabilities		197,066
Change in operating assets			
09	(Increase)/Decrease in deposits with and loans to other credit institutions		(1,302,000)
10	(Increase)/Decrease in held-for-trading securities and investment securities		(624,614)
12	(Increase)/Decrease in loans to customers		(6,184,871)
13	Utilisation of allowance for losses		(54,941)
14	(Increase)/Decrease in other operating assets		(12,620)
Change in operating liabilities			
16	Increase/(Decrease) in deposits and borrowings from other credit institutions		2,293,681
17	Increase/(Decrease) in deposits from customers		8,099,800
21	Increase/(Decrease) in operating liabilities		2,196,314
I	Net cash flows from operating activities		4,607,815
CASH FLOWS FROM INVESTING ACTIVITIES			
01	Payment for purchasing of fixed assets		(224,099)
II	Net cash flows from investing activities		(224,099)
CASH FLOWS FROM FINANCING ACTIVITIES			
01	Increase capitals from capital contribution		3,000,000
III	Net cash flows from financing activities		3,000,000
IV	Net cash flows for the year		7,383,716
V	Cash and cash equivalent at beginning of the year		-
VI	Effect of exchange rate fluctuations		-
VII	Cash and cash equivalent at the end of the year	21	7,383,716


 Kim Seung Rok
 General Director

Hanoi, 31 January 2018


 Tran Thanh Vinh
 Chief Accountant