

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 2017

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	6,253,173	5,133,718
II	Balances with the State Bank of Vietnam (“SBV”)	21,317,577	13,501,629
III	Placements with and loans to other Financial Institutions	93,271,634	94,761,531
1	Placements with other Financial Institutions	90,091,222	90,728,678
2	Loans to other Financial Institutions	3,180,412	4,032,853
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	8,461,030	1,502,806
1	Trading securities	8,461,030	1,502,806
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	346,083	682,690
VI	Loans and advances to customers	746,933,424	649,341,768
1	Loans and advances to customers	755,997,881	656,052,948
2	Provision for credit losses	(9,064,457)	(6,711,180)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	132,529,906	133,020,649
1	Securities – available-for-sale	127,494,712	124,360,155
2	Securities – held-to-maturity	10,704,721	11,743,021
3	Provision for impairment of investment securities	(5,669,527)	(3,082,527)
IX	Long-term investments	6,458,869	6,858,051
1	Investment in Subsidiaries	4,600,882	4,600,882
2	Investment in Joint ventures	1,688,788	2,088,788
3	Investment in associates	-	-
4	Other long-term investments	170,955	170,955
5	Provision for impairment of long-term investments	(1,756)	(2,574)
X	Fixed assets	9,921,022	10,288,826
1	<i>Tangible assets (a+b)</i>	<i>6,028,079</i>	<i>6,356,709</i>
a	Cost	12,645,627	12,388,443

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Accumulated depreciation	(6,617,548)	(6,031,734)
2	Financial leasing fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	Intangible assets	3,892,943	3,932,117
a	Cost	5,008,946	4,861,209
b	Accumulated amortization	(1,116,003)	(929,092)
XI	Other assets	30,243,664	29,403,935
1	Receivables	11,895,244	12,382,036
2	Fees and interest receivables	15,291,892	14,113,946
3	Deferred Taxes	-	-
4	Other assets	3,056,686	2,908,111
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,055,736,382	944,495,603
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	30,734,153	4,808,417
II	Deposits and borrowings from other Financial Institutions	111,055,788	83,867,853
1	Placements from other Financial Institutions	71,791,385	40,297,218
2	Borrowings from other Financial Institutions	39,264,403	43,570,635
III	Customer deposits and other amounts due to customers	724,500,611	654,814,515
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,460,570	6,075,468
VI	Valuable papers issued	18,302,221	23,849,453
VII	Other liabilities	104,486,044	111,995,969
1	Accrued interest expenses, other payables	11,321,037	9,786,727
2	Deferred Tax Payables	-	-
3	Payables, other debts	93,165,007	102,209,242
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	995,539,387	885,411,675
VIII	OWNER'S EQUITY AND FUNDS	60,196,995	59,083,928
1	Capital	46,203,873	46,203,873
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
c	Capital surplus	8,969,827	8,969,827
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	6,042,284	6,042,908
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	7,950,838	6,837,147
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,055,736,382	944,495,603

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,339,480	2,349,067
2	Foreign exchange transactions commitments	213,983,065	133,764,643
	<i>Buying FX commitments</i>	<i>9,715,055</i>	<i>509,340</i>
	<i>Selling FX commitments</i>	<i>9,919,880</i>	<i>743,152</i>
	<i>Swap commitments</i>	<i>194,348,130</i>	<i>132,512,151</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	47,995,824	42,263,440
5	Other guarantees	45,034,062	46,250,039
6	Other commitments	21,774,281	28,605,438

Hanoi, 27th October 2017

Prepared by

(signed)

Nguyen Thi Minh Ngoc

Chief Accountant

(signed)

Nguyen Hai Hung

On behalf of the General Director
Deputy General Director

(signed and sealed)

Le Nhu Hoa

INCOME STATEMENT (NON-CONSOLIDATED)

Quarter III-2017

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	15,998,738	13,759,779	47,234,303	38,828,742
2	Interest and similar expenses	9,766,469	7,982,151	27,810,442	22,095,278
I	Net interest and similar income	6,232,269	5,777,628	19,423,861	16,733,464
3	Fees and commission income	809,724	628,821	2,205,198	1,778,012
4	Fees and commission expenses	491,847	271,819	1,059,063	707,990
II	Net gain/(loss) from fees and commission income	317,877	357,002	1,146,135	1,070,022
III	Net gain/(loss) from dealing in foreign currencies	161,734	125,644	504,414	457,620
IV	Net gain/(loss) from trading securities	125,218	50,151	257,017	135,694
V	Net gain from investment securities	(137,882)	276	(107,812)	27,698
5	Other operating Income	637,885	880,126	1,804,055	1,944,128
6	Other operating expense	93,019	216,370	523,107	900,647
VI	Net gain/ (loss) from other operating activities	544,866	663,756	1,280,948	1,043,481
VII	Net share of profit in associates and joint ventures and dividend income	40,399	4,152	245,669	75,661
VIII	Operating expenses	3,231,946	2,950,980	9,729,356	8,430,036

IX	Net profit before provision for credit losses	4,052,535	4,027,629	13,020,876	11,113,604
X	Provision of credit losses	1,789,685	1,944,509	6,602,488	4,907,915
XI	Profit before tax	2,262,850	2,083,120	6,418,388	6,205,689
7	Current enterprise income tax	444,260	415,794	1,274,007	1,232,559
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	444,260	415,794	1,274,007	1,232,559
XIII	Profit after tax	1,818,590	1,667,326	5,144,381	4,973,130

Hanoi, 27th October 2017

Prepared by

Chief Accountant

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

(signed)

(signed)

(signed and sealed)

Nguyen Thi Minh Ngoc

Nguyen Hai Hung

Le Nhu Hoa



CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter III - 2017

Unit: Million VND

No.	Items	This year (1/1/2017 to 30/9/2017)	Previous year (1/1/2016 to 30/9/2016)
Cash flow from operating activities			
1	Interest and similar income	45,949,609	36,512,194
2	Interest and similar expenses	(26,258,699)	(19,825,310)
3	Income from services	1,022,803	1,014,464
4	Net gain from trading (foreign currencies, gold, securities)	653,619	1,327,903
5	Other income (expenses)	(343,265)	(449,071)
6	Receipts from debts written-off or paid off by risk fund	1,118,332	1,375,883
7	Payment to employees and for operating management	(8,625,113)	(7,504,319)
8	Corporate income tax paid	(1,280,474)	(936,260)
Net cash flow from operating profit before movements in operating assets and working capital		12,236,812	11,515,483
Movements in operating assets		(110,320,213)	(87,192,391)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,121,159	(2,359,475)
10	(Increase)/decrease in trading securities	(7,703,364)	3,908,676
11	(Increase)/decrease in derivatives financial statements and other financial assets	336,607	(531,744)
12	(Increase)/decrease in loans and advances to customers	(98,813,402)	(87,729,457)
13	Use of provision to write off bad debts	(1,791,749)	(152,612)
14	(Increase)/decrease in other operating assets	(3,469,464)	(327,778)
Movements in operating liabilities		107,466,264	111,424,537
15	Increase/(decrease) in borrowings from Government and SBV	25,925,736	(8,269,299)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	27,187,935	(32,809,826)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	69,686,096	132,771,513
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(5,547,232)	(874,615)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	385,102	(47,234,833)
20	Increase/(decrease) in derivatives and other financial liabilities	-	(117,619)
21	Increasing/(decrease) in other liabilities	(10,170,749)	67,959,251
22	Cash outflow from reserves of the credit institution	(624)	(35)
I	Net cash flows (used in)/from operating activities	9,382,863	35,747,629

Cash flow from investing activities			
1	Acquisition of fixed assets	(981,440)	(1,112,218)
2	Proceeds from disposal of equipments	40,838	11,554
3	Expenses from disposal of equipments	(4,627)	(7,421)
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	239,315	184,153
II	Net cash flows (used)/from investing activities	(105,914)	(923,932)
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	(2,606,383)	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	(2,606,383)	-
IV	Net cash flow of the period	6,670,566	34,823,697
V	Cash and cash equivalents at the beginning of the period	114,082,031	82,103,180
VI	Adjustment for impact of changes in foreign exchange rate	-	(732)
VII	Cash and cash equivalents at the end of the period	120,752,597	116,926,146

Hanoi, 27th October 2017

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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Nguyen Thi Minh Ngoc

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