

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 2016

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	5,338,333	5,003,577
II	Balances with the State Bank of Vietnam (“SBV”)	14,451,996	11,892,122
III	Placements with and loans to other Financial Institutions	80,003,261	67,516,251
1	Placements with other Financial Institutions	75,546,092	65,491,767
2	Loans to other Financial Institutions	4,457,169	2,024,484
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	5,576,319	3,200,074
1	Trading securities	5,576,319	3,200,074
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	531,744	-
VI	Loans and advances to customers	612,898,606	528,619,924
1	Loans and advances to customers	619,660,180	533,102,761
2	Provision for credit losses	(6,761,574)	(4,482,837)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	132,506,450	118,713,394
1	Securities – available-for-sale	123,636,911	107,619,612
2	Securities – held-to-maturity	12,653,095	12,928,649
3	Provision for impairment of investment securities	(3,783,556)	(1,834,867)
IX	Long-term investments	7,022,799	7,247,451
1	Investment in Subsidiaries	4,600,882	4,600,882
2	Investment in Joint ventures	2,088,788	2,088,788
3	Investment in associates	-	-
4	Other long-term investments	336,108	561,974
5	Provision for impairment of long-term investments	(2,979)	(4,193)
X	Fixed assets	8,122,036	8,299,636
1	<i>Tangible assets (a+b)</i>	4,187,879	4,293,991
a	Cost	10,040,421	9,595,039

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Accumulated depreciation	(5,852,542)	(5,301,048)
2	Financial leasing fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	Intangible assets	3,934,157	4,005,645
a	Cost	4,825,922	4,788,369
b	Accumulated amortization	(891,765)	(782,724)
XI	Other assets	29,782,900	26,857,529
1	Receivables	11,469,695	10,803,485
2	Fees and interest receivables	14,946,219	12,733,323
3	Deferred Taxes	-	-
4	Other assets	3,367,144	3,320,879
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	896,234,444	777,349,958
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	4,936,219	13,205,518
II	Deposits and borrowings from other Financial Institutions	65,978,603	98,788,429
1	Placements from other Financial Institutions	23,668,461	43,018,560
2	Borrowings from other Financial Institutions	42,310,142	55,769,869
III	Customer deposits and other amounts due to customers	625,338,015	492,566,502
IV	Derivative financial instruments and other financial liabilities	-	117,619
V	Financing funds, entrusted funds, and exposed funds	7,896,228	55,131,061
VI	Valuable papers issued	19,985,882	20,860,497
VII	Other liabilities	112,132,132	41,746,355
1	Accrued interest expenses, other payables	8,138,127	5,844,004
2	Deferred Tax Payables	-	-
3	Payables, other debts	103,994,005	35,902,351
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	836,267,079	722,415,981
VIII	OWNER'S EQUITY AND FUNDS	59,967,365	54,933,977
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	5,044,872	5,044,907
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	8,718,620	3,685,197
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	896,234,444	777,349,958

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	833,860	5,338,188
2	Foreign exchange transactions commitments	183,673,025	65,296,692
	<i>Buying FX commitments</i>	5,990,075	6,826,039
	<i>Selling FX commitments</i>	6,046,438	6,733,633
	<i>Swap commitments</i>	171,636,512	51,737,020
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	36,713,988	29,549,918
5	Other guarantees	41,240,094	32,122,188
6	Other commitments	17,011,012	30,337,607

Hanoi, 28th October 2016

Prepared by

(signed)

Le Thi Thanh Minh

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)

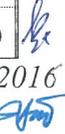
Quarter III-2016

Unit: Million VND

No.	Items	Quarter II		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	13,759,779	10,867,785	38,828,742	31,449,064
2	Interest and similar expenses	7,982,151	6,065,941	22,095,278	17,203,585
I	Net interest and similar income	5,777,628	4,801,844	16,733,464	14,245,479
3	Fees and commission income	628,821	529,901	1,778,012	1,453,180
4	Fees and commission expenses	271,819	200,835	707,990	558,781
II	Net gain/(loss) from fees and commission income	357,002	329,066	1,070,022	894,399
III	Net gain/(loss) from dealing in foreign currencies	125,644	27,203	457,620	89,070
IV	Net gain/(loss) from trading securities	50,151	14,028	135,694	125,840
V	Net gain from investment securities	276	(73,266)	27,698	(177,086)
5	Other operating Income	880,126	1,027,993	1,944,128	2,353,927
6	Other operating expense	216,370	415,546	900,647	1,210,656
VI	Net gain/ (loss) from other operating activities	663,756	612,447	1,043,481	1,143,271
VII	Net share of profit in associates and joint ventures and dividend income	4,152	145,288	75,661	155,491
VIII	Operating expenses	2,950,980	2,689,752	8,430,036	7,106,103
IX	Net profit before provision for credit losses	4,027,629	3,166,858	11,113,604	9,370,361
X	Provision of credit losses	1,944,509	1,281,773	4,907,915	3,806,059

XI	Profit before tax	2,083,120	1,885,085	6,205,689	5,564,302
7	Current enterprise income tax	415,794	391,140	1,232,559	1,200,352
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	415,794	391,140	1,232,559	1,200,352
XIII	Profit after tax	1,667,326	1,493,945	4,973,130	4,363,950

Hanoi, 28th October 2016



Prepared by

Chief Accountant

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

(signed)

(signed)

(signed and sealed)

Le Thi Thanh Minh

Nguyen Hai Hung

Le Nhu Hoa

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter III - 2016

Unit: Million VND

No.	Items	This year (1/1/2016 to 30/9/2016)	Previous year (1/1/2015 to 30/9/2015)
Cash flow from operating activities			
1	Interest and similar income	36,512,194	30,600,421
2	Interest and similar expenses	(19,825,310)	(17,292,605)
3	Income from services	1,014,464	881,704
4	Net gain from trading (foreign currencies, gold, securities)	1,327,903	1,061,067
5	Other income (expenses)	(449,071)	(257,233)
6	Receipts from debts written-off or paid off by risk fund	1,375,883	1,061,233
7	Payment to employees and for operating management	(7,504,319)	(6,597,341)
8	Corporate income tax paid	(936,260)	(1,005,527)
Net cash flow from operating profit before movements in operating assets and working capital		11,515,483	8,451,719
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,359,475)	10,554,041
10	(Increase)/decrease in trading securities	3,908,676	(6,957,604)
11	(Increase)/decrease in derivatives financial statements and other financial assets	(531,744)	(17,058)
12	(Increase)/decrease in loans and advances to customers	(87,729,457)	(61,804,814)
13	Use of provision to write off bad debts	(152,612)	(2,628,010)
14	(Increase)/decrease in other operating assets	(327,778)	(1,395,530)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(8,269,299)	(2,238,278)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(32,809,826)	(13,001,005)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	132,771,513	44,219,960
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(874,615)	8,491,430
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(47,234,833)	20,192,180
20	Increase/(decrease) in derivatives and other financial liabilities	(117,619)	(415,778)
21	Increasing/(decrease) in other liabilities	67,959,251	(9,851,837)
22	Cash outflow from reserves of the credit institution	(35)	(348)
I	Net cash flows (used in)/from operating activities	35,747,629	(6,400,932)

Cash flow from investing activities			
1	Acquisition of fixed assets	(1,112,218)	(1,038,116)
2	Proceeds from disposal of equipments	11,554	18,964
3	Expenses from disposal of equipments	(7,421)	(269)
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	-	(1,297,510)
8	Receipts from equity investment in associates and joint ventures	-	17,705
9	Dividend and profits from long term investments	184,153	496,627
II	Net cash flows (used)/from investing activities	(923,932)	(1,802,599)
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	-	(3,723,405)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	(3,723,405)
IV	Net cash flow of the period	34,823,697	(11,926,936)
V	Cash and cash equivalents at the beginning of the period	82,103,181	87,008,802
VI	Adjustment for impact of changes in foreign exchange rate	(732)	15,374
VII	Cash and cash equivalents at the end of the period	116,926,146	75,097,240

Hanoi, 28th October 2016

Prepared by

Chief Accountant

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

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