

**BALANCE SHEET (NON-CONSOLIDATED)**

**Quarter IV - 2017**

Unit: Million VND

No.	Items	As of end of the year	2016 After adjustment (State Audit's figures Restated figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash and cash equivalents</b>	<b>5,896,090</b>	<b>5,133,718</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>20,752,988</b>	<b>13,501,629</b>
<b>III</b>	<b>Placements with and loans to other Financial Institutions</b>	<b>108,635,179</b>	<b>94,761,531</b>
1	Placements with other Financial Institutions	102,153,776	90,728,678
2	Loans to other Financial Institutions	6,481,403	4,032,853
3	Provision for loans to other Financial Institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>2,907,488</b>	<b>1,502,806</b>
1	Trading securities	2,907,488	1,502,806
2	Provision for impairment of trading securities	-	-
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>528,762</b>	<b>682,690</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>774,766,621</b>	<b>649,305,263</b>
1	Loans and advances to customers	782,854,679	656,052,948
2	Provision for credit losses	(8,088,058)	(6,747,685)
<b>VII</b>	<b>Debt purchasing</b>	<b>-</b>	<b>-</b>
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
<b>VIII</b>	<b>Investment securities</b>	<b>126,609,580</b>	<b>133,020,649</b>
1	Securities – available-for-sale	124,039,900	124,360,155
2	Securities – held-to-maturity	5,058,392	11,743,021
3	Provision for impairment of investment securities	(2,488,712)	(3,082,527)
<b>IX</b>	<b>Long-term investments</b>	<b>6,448,019</b>	<b>6,858,051</b>
1	Investment in Subsidiaries	4,590,032	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)
<b>X</b>	<b>Fixed assets</b>	<b>11,080,736</b>	<b>10,297,083</b>
<b>1</b>	<i>Tangible assets (a+b)</i>	<b>6,299,839</b>	<b>6,356,626</b>

No.	Items	As of end of the year	2016 After adjustment (State Audit's figures Restated figures)
	(1)	(2)	(3)
a	Cost	13,124,443	12,388,691
b	Accumulated depreciation	(6,824,604)	(6,032,065)
<b>2</b>	<b>Financial leasing fixed assets</b>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
<b>3</b>	<b>Intangible assets</b>	4,780,897	3,940,457
a	Cost	6,028,528	4,863,980
b	Accumulated amortization	(1,247,631)	(923,523)
<b>XI</b>	<b>Other assets</b>	<b>30,441,911</b>	<b>29,300,665</b>
1	Receivables	12,927,855	12,382,544
2	Fees and interest receivables	14,435,343	14,012,833
3	Deferred Taxes	-	-
4	Other assets	3,078,871	2,905,446
5	Provisions for other assets	(158)	(158)
	<b>TOTAL ASSETS</b>	<b>1,088,067,374</b>	<b>944,364,085</b>
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>I</b>	<b>Borrowings from the Government and the State Bank of Vietnam</b>	<b>15,206,899</b>	<b>4,808,417</b>
<b>II</b>	<b>Deposits and borrowings from other Financial Institutions</b>	<b>112,552,814</b>	<b>83,867,853</b>
1	Placements from other Financial Institutions	67,449,485	40,297,218
2	Borrowings from other Financial Institutions	45,103,329	43,570,635
<b>III</b>	<b>Customer deposits and other amounts due to customers</b>	<b>752,004,421</b>	<b>654,814,515</b>
<b>IV</b>	<b>Derivative financial instruments and other financial liabilities</b>	-	-
<b>V</b>	<b>Financing funds, entrusted funds, and exposed funds</b>	<b>6,426,742</b>	<b>6,075,468</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>22,501,773</b>	<b>23,849,453</b>
<b>VII</b>	<b>Other liabilities</b>	<b>117,782,434</b>	<b>111,957,090</b>
1	Accrued interest expenses, other payables	12,224,737	9,786,727
2	Deferred Tax Payables	-	-
3	Payables, other debts	105,557,697	102,170,363
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	<b>TOTAL LIABILITIES</b>	<b>1,026,475,083</b>	<b>885,372,796</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>61,592,291</b>	<b>58,991,289</b>
1	Capital	46,203,873	46,203,873

No.	Items	As of end of the year	2016 After adjustment (State Audit's figures Restated figures)
	(1)	(2)	(3)
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,969,827	8,969,827
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	7,049,889	6,042,908
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	8,338,529	6,744,508
<b>IX</b>	<b>TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST</b>	<b>1,088,067,374</b>	<b>944,364,085</b>

#### OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,383,765	2,349,067
2	Foreign exchange transactions commitments	195,249,551	133,764,643
	<i>Buying FX commitments</i>	<i>4,190,389</i>	<i>509,340</i>
	<i>Selling FX commitments</i>	<i>4,411,779</i>	<i>743,152</i>
	<i>Swap commitments</i>	<i>186,647,383</i>	<i>132,512,151</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	55,301,021	42,263,440
5	Other guarantees	54,129,485	46,250,039
6	Other commitments	28,719,395	28,605,438

Hanoi, 30<sup>th</sup> January 2018

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



**INCOME STATEMENT (NON-CONSOLIDATED)**

*Quarter IV-2017*

*Unit: Million VND*

No.	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year (Restated)	This year	Previous year (Restated)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	17,340,148	13,402,698	64,574,451	52,231,440
2	Interest and similar expenses	10,313,061	8,458,962	38,123,503	30,554,240
<b>I</b>	<b>Net interest and similar income</b>	<b>7,027,087</b>	<b>4,943,736</b>	<b>26,450,948</b>	<b>21,677,200</b>
3	Fees and commission income	975,763	742,358	3,180,961	2,520,370
4	Fees and commission expenses	573,409	359,086	1,632,472	1,067,076
<b>II</b>	<b>Net gain/(loss) from fees and commission income</b>	<b>402,354</b>	<b>383,272</b>	<b>1,548,489</b>	<b>1,453,294</b>
<b>III</b>	<b>Net gain/(loss) from dealing in foreign currencies</b>	<b>183,013</b>	<b>206,574</b>	<b>687,427</b>	<b>664,194</b>
<b>IV</b>	<b>Net gain/(loss) from trading securities</b>	<b>72,589</b>	<b>26,428</b>	<b>329,606</b>	<b>162,122</b>
<b>V</b>	<b>Net gain from investment securities</b>	<b>(23,556)</b>	<b>15,753</b>	<b>(131,368)</b>	<b>43,451</b>
5	Other operating Income	1,240,326	432,632	3,044,381	2,376,760
6	Other operating expense	493,923	259,643	1,017,030	1,160,290
<b>VI</b>	<b>Net gain/ (loss) from other operating activities</b>	<b>746,403</b>	<b>172,989</b>	<b>2,027,351</b>	<b>1,216,470</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>175,596</b>	<b>250,959</b>	<b>421,265</b>	<b>326,620</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>4,974,233</b>	<b>3,964,398</b>	<b>14,703,589</b>	<b>12,394,434</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>3,609,253</b>	<b>2,035,313</b>	<b>16,630,129</b>	<b>13,148,917</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>1,677,532</b>	<b>43,571</b>	<b>8,280,020</b>	<b>4,951,486</b>

<b>XI</b>	<b>Profit before tax</b>	<b>1,931,721</b>	<b>1,991,742</b>	<b>8,350,109</b>	<b>8,197,431</b>
7	Current enterprise income tax	358,737	367,587	1,632,744	1,600,146
8	Deferred enterprise income tax	-	-	-	-
<b>XII</b>	<b>Corporate income tax</b>	<b>358,737</b>	<b>367,587</b>	<b>1,632,744</b>	<b>1,600,146</b>
<b>XIII</b>	<b>Profit after tax</b>	<b>1,572,984</b>	<b>1,624,155</b>	<b>6,717,365</b>	<b>6,597,285</b>

Hanoi, 30<sup>th</sup> January 2018

**Prepared by**

**Chief Accountant**

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

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Nguyen Thi Minh Ngoc

Nguyen Hai Hung

Le Nhu Hoa

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

*Unit: Million VND*

No.	Items	This year (1/1/2017 to 31/12/2017)	Previous year (1/1/2016 to 31/12/2016)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	64,036,508	50,929,790
2	Interest and similar expenses	(35,688,555)	(26,622,874)
3	Income from services	1,481,918	1,367,885
4	Net gain from trading (foreign currencies, gold, securities)	1,071,890	1,078,643
5	Other income (expenses)	(425,992)	(725,782)
6	Receipts from debts written-off or paid off by risk fund	2,288,622	1,808,876
7	Payment to employees and for operating management	(12,531,702)	(10,826,330)
8	Corporate income tax paid	(1,694,735)	(1,571,699)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>18,537,954</b>	<b>15,438,509</b>
<b>Movements in operating assets</b>		<b>(133,623,105)</b>	<b>(137,378,834)</b>
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,178,278)	(2,006,077)
10	(Increase)/decrease in trading securities	9,159,783	(8,631,781)
11	(Increase)/decrease in derivatives financial statements and other financial assets	153,928	(682,690)
12	(Increase)/decrease in loans and advances to customers	(124,591,426)	(122,583,978)
13	Use of provision to write off bad debts	(7,663,702)	(1,459,206)
14	(Increase)/decrease in other operating assets	(8,503,410)	(2,015,102)
<b>Movements in operating liabilities</b>		<b>139,358,752</b>	<b>155,270,162</b>
15	Increase/(decrease) in borrowings from Government and SBV	10,398,482	(8,397,101)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	28,684,961	(14,920,576)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	97,189,906	162,248,013
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(1,347,680)	2,988,956
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	351,274	(49,055,593)
20	Increase/(decrease) in derivatives and other financial liabilities	-	(117,619)
21	Increasing/(decrease) in other liabilities	4,082,433	62,526,825
22	Cash outflow from reserves of the credit institution	(624)	(2,743)
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>24,273,601</b>	<b>33,329,837</b>

<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(1,715,068)	(1,869,401)
2	Proceeds from disposal of equipments	42,833	13,348
3	Expenses from disposal of equipments	(5,259)	(8,573)
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	610,850	210,388
9	Dividend and profits from long term investments	414,911	301,368
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(651,733)</b>	<b>(1,352,870)</b>
<b>Cash flow from financial activities</b>			
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	(5,212,766)	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
<b>III</b>	<b>Net cash flows (used)/from financial activities</b>	<b>(5,212,766)</b>	<b>-</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>18,409,102</b>	<b>31,976,967</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>114,082,031</b>	<b>82,103,181</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>-</b>	<b>1,883</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>132,491,133</b>	<b>114,082,031</b>

Hanoi, 30<sup>th</sup> January 2018

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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