

BALANCE SHEET (NON-CONSOLIDATED)

Quarter II - 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	6,248,031	5,133,718
II	Balances with the State Bank of Vietnam (“SBV”)	16,207,770	13,501,629
III	Placements with and loans to other Financial Institutions	108,673,782	94,761,531
1	Placements with other Financial Institutions	104,124,767	90,728,678
2	Loans to other Financial Institutions	4,549,015	4,032,853
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	9,436,163	1,502,806
1	Trading securities	9,436,163	1,502,806
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	411,572	682,690
VI	Loans and advances to customers	715,396,930	649,341,768
1	Loans and advances to customers	723,298,473	656,052,948
2	Provision for credit losses	(7,901,543)	(6,711,180)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	128,021,878	133,020,649
1	Securities – available-for-sale	122,256,278	124,360,155
2	Securities – held-to-maturity	10,945,971	11,743,021
3	Provision for impairment of investment securities	(5,180,371)	(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	9,935,273	10,288,826
1	<i>Tangible assets (a+b)</i>	<i>6,060,557</i>	<i>6,356,709</i>
a	Cost	12,486,256	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	(6,425,699)	(6,031,734)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	3,874,716	3,932,117
a	Cost	4,955,944	4,861,209
b	Accumulated amortization	(1,081,228)	(929,092)
XI	Other assets	29,380,604	29,403,935
1	Receivables	11,343,960	12,382,036
2	Fees and interest receivables	14,926,572	14,113,946
3	Deferred Taxes	-	-
4	Other assets	3,110,230	2,908,111
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	1,030,170,872	944,495,603
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	25,770,825	4,808,417
II	Deposits and borrowings from other Financial Institutions	117,797,360	83,867,853
1	Placements from other Financial Institutions	70,294,435	40,297,218
2	Borrowings from other Financial Institutions	47,502,927	43,570,635
III	Customer deposits and other amounts due to customers	692,417,975	654,814,515
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,515,687	6,075,468
VI	Valuable papers issued	18,302,672	23,849,453
VII	Other liabilities	110,991,707	111,995,969
1	Accrued interest expenses, other payables	10,502,165	9,786,727
2	Deferred Tax Payables	-	-
3	Payables, other debts	100,489,542	102,209,242
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	971,796,228	885,411,675
VIII	OWNER'S EQUITY AND FUNDS	58,374,644	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	6,128,487	6,837,147
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,030,170,872	944,495,603

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,329,491	2,349,067
2	Foreign exchange transactions commitments	124,705,756	133,764,643
	<i>Buying FX commitments</i>	<i>4,037,120</i>	<i>509,340</i>
	<i>Selling FX commitments</i>	<i>4,246,419</i>	<i>743,152</i>
	<i>Swap commitments</i>	<i>116,422,217</i>	<i>132,512,151</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	41,646,413	42,263,440
5	Other guarantees	43,874,074	46,250,039
6	Other commitments	35,599,158	28,605,438

Hanoi, 28th July 2017

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 I-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	16,516,551	12,946,660	31,235,565	25,068,963
2	Interest and similar expenses	9,349,524	7,228,108	18,043,972	14,113,127
I	Net interest and similar income	7,167,027	5,718,552	13,191,593	10,955,836
3	Fees and commission income	673,853	613,023	1,395,474	1,149,192
4	Fees and commission expenses	314,735	227,698	567,216	436,172
II	Net gain/(loss) from fees and commission income	359,118	385,325	828,258	713,020
III	Net gain/(loss) from dealing in foreign currencies	77,584	114,399	342,680	331,976
IV	Net gain/(loss) from trading securities	55,904	10,522	131,799	85,543
V	Net gain from investment securities	53,598	(5,368)	30,070	27,421
5	Other operating Income	401,205	302,791	1,166,170	1,064,001
6	Other operating expense	298,067	305,633	430,088	684,277
VI	Net gain/ (loss) from other operating activities	103,138	(2,842)	736,082	379,724
VII	Net share of profit in associates and joint ventures and dividend income	203,000	69,088	205,270	71,509
VIII	Operating expenses	3,465,500	2,926,497	6,497,410	5,479,057
IX	Net profit before provision for credit losses	4,553,869	3,363,179	8,968,342	7,085,972
X	Provision of credit losses	2,773,137	1,541,741	4,812,803	2,963,406

XI	Profit before tax	1,780,732	1,821,438	4,155,539	4,122,566
7	Current enterprise income tax	354,769	357,024	829,747	816,765
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	354,769	357,024	829,747	816,765
XIII	Profit after tax	1,425,963	1,464,414	3,325,792	3,305,801

Hanoi, 28th July 2017

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 II - 2017

Unit: Million VND

No.	Items	This year (1/1/2017 to 30/6/2017)	Previous year (1/1/2016 to 30/6/2016)
Cash flow from operating activities			
1	Interest and similar income	30,358,802	23,989,039
2	Interest and similar expenses	(17,288,719)	(13,452,345)
3	Income from services	890,523	668,574
4	Net gain from trading (foreign currencies, gold, securities)	137,921	499,008
5	Other income (expenses)	(315,880)	(226,584)
6	Receipts from debts written-off or paid off by risk fund	650,140	610,078
7	Payment to employees and for operating management	(5,855,224)	(5,067,652)
8	Corporate income tax paid	(955,875)	(586,445)
Net cash flow from operating profit before movements in operating assets and working capital		7,621,688	6,433,673
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(234,169)	(2,778,662)
10	(Increase)/decrease in trading securities	(7,934,586)	8,667,633
11	(Increase)/decrease in derivatives financial statements and other financial assets	271,118	(164,947)
12	(Increase)/decrease in loans and advances to customers	(69,808,709)	(54,332,909)
13	Use of provision to write off bad debts	(1,059,257)	(152,612)
14	(Increase)/decrease in other operating assets	1,087,145	(369,345)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	20,962,408	(8,510,380)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	33,929,507	(11,319,204)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	37,603,460	83,695,766
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(5,546,781)	(397,578)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	440,219	(28,546,039)
20	Increase/(decrease) in derivatives and other financial liabilities	-	(117,619)
21	Increasing/(decrease) in other liabilities	(2,360,675)	30,943,229
22	Cash outflow from reserves of the credit institution	(624)	(35)
I	Net cash flows (used in)/from operating activities	14,970,744	23,050,971



Cash flow from investing activities			
1	Acquisition of fixed assets	(734,583)	(808,844)
2	Proceeds from disposal of equipments	39,959	10,680
3	Expenses from disposal of equipments	(4,647)	(7,383)
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	198,916	180,001
II	Net cash flows (used)/from investing activities	99,645	(625,546)
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	12,464,006	22,425,425
V	Cash and cash equivalents at the beginning of the period	114,082,032	82,103,180
VI	Adjustment for impact of changes in foreign exchange rate	34,530	(465)
VII	Cash and cash equivalents at the end of the period	126,580,568	104,528,141

Hanoi, 28th July 2017

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

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Le Thi Thanh Minh

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