

BALANCE SHEET (NON-CONSOLIDATED)

Quarter IV - 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	5,133,718	5,003,577
II	Balances with the State Bank of Vietnam (“SBV”)	13,501,629	11,892,122
III	Placements with and loans to other Financial Institutions	94,761,531	67,516,251
1	Placements with other Financial Institutions	90,728,678	65,491,767
2	Loans to other Financial Institutions	4,032,853	2,024,484
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	1,502,806	3,200,074
1	Trading securities	1,502,806	3,200,074
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	682,690	-
VI	Loans and advances to customers	649,341,768	528,619,924
1	Loans and advances to customers	656,052,948	533,102,761
2	Provision for credit losses	(6,711,180)	(4,482,837)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	133,020,649	118,713,394
1	Securities – available-for-sale	124,025,155	107,619,612
2	Securities – held-to-maturity	12,078,021	12,928,649
3	Provision for impairment of investment securities	(3,082,527)	(1,834,867)
IX	Long-term investments	6,858,051	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	170,955	561,974
5	Provision for impairment of long-term investments	(2,574)	(4,193)
X	Fixed assets	10,288,826	8,299,636
1	<i>Tangible assets (a+b)</i>	<i>6,356,709</i>	<i>4,293,991</i>
a	Cost	12,388,443	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	(6,031,734)	(5,301,048)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	3,932,117	4,005,645
a	Cost	4,861,209	4,788,369
b	Accumulated amortization	(929,092)	(782,724)
XI	Other assets	29,403,935	26,857,529
1	Receivables	12,382,036	10,803,485
2	Fees and interest receivables	14,113,946	12,733,323
3	Deferred Taxes	-	-
4	Other assets	2,908,111	3,320,879
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	944,495,603	777,349,958
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	4,808,417	13,205,518
II	Deposits and borrowings from other Financial Institutions	83,867,853	98,788,429
1	Placements from other Financial Institutions	40,297,218	43,018,560
2	Borrowings from other Financial Institutions	43,570,635	55,769,869
III	Customer deposits and other amounts due to customers	654,143,072	492,566,502
IV	Derivative financial instruments and other financial liabilities	-	117,619
V	Financing funds, entrusted funds, and exposed funds	6,746,911	55,131,061
VI	Valuable papers issued	23,849,453	20,860,497
VII	Other liabilities	109,424,085	41,746,355
1	Accrued interest expenses, other payables	9,786,726	5,844,004
2	Deferred Tax Payables	-	-
3	Payables, other debts	99,637,359	35,902,351
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	882,839,791	722,415,981
VIII	OWNER'S EQUITY AND FUNDS	61,655,811	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	6,037,733	5,044,907
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	9,414,205	3,685,197
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	944,495,602	777,349,958

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,349,067	5,338,188
2	Foreign exchange transactions commitments	133,764,643	65,296,692
	<i>Buying FX commitments</i>	509,340	6,826,039
	<i>Selling FX commitments</i>	743,152	6,733,633
	<i>Swap commitments</i>	132,512,151	51,737,020
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	42,263,440	29,549,918
5	Other guarantees	46,250,039	32,122,188
6	Other commitments	28,605,438	30,337,607

Hanoi, 25th January 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



INCOME STATEMENT (NON-CONSOLIDATED)

Quarter IV - 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	13,503,812	10,605,927	52,332,554	42,054,991
2	Interest and similar expenses	8,458,961	6,440,518	30,554,239	23,644,103
I	Net interest and similar income	5,044,851	4,165,409	21,778,315	18,410,888
3	Fees and commission income	742,359	591,905	2,520,370	2,045,085
4	Fees and commission expenses	370,620	295,382	1,078,609	854,163
II	Net gain/(loss) from fees and commission income	371,739	296,523	1,441,761	1,190,922
III	Net gain/(loss) from dealing in foreign currencies	206,574	(78,100)	664,194	10,970
IV	Net gain/(loss) from trading securities	26,428	16,616	162,122	142,456
V	Net gain from investment securities	15,752	231,321	43,451	54,235
5	Other operating Income	475,568	1,616,514	2,419,697	3,970,441
6	Other operating expense	302,579	662,653	1,203,226	1,873,309
VI	Net gain/ (loss) from other operating activities	172,989	953,861	1,216,471	2,097,132
VII	Net share of profit in associates and joint ventures and dividend income	250,959	176,538	326,620	332,029
VIII	Operating expenses	4,016,218	3,214,381	12,446,253	10,320,484
IX	Net profit before provision for credit losses	2,073,074	2,547,787	13,186,681	11,918,148
X	Provision of credit losses	7,066	848,572	4,914,981	4,654,631

XI	Profit before tax	2,066,008	1,699,215	8,271,700	7,263,517
7	Current enterprise income tax	383,714	345,074	1,616,273	1,545,426
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	383,714	345,074	1,616,273	1,545,426
XIII	Profit after tax	1,682,294	1,354,141	6,655,427	5,718,091

Hanoi, 25th January 2017

Prepared by

Chief Accountant

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

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Le Nhu Hoa



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

Unit: Million VND

No.	Items	This year	Previous year (audited figures)
Cash flow from operating activities			
1	Interest and similar income	51,012,200	42,055,617
2	Interest and similar expenses	(26,600,159)	(23,480,465)
3	Income from services	1,312,462	1,106,563
4	Net gain from trading (foreign currencies, gold, securities)	3,509,758	1,496,874
5	Other income (expenses)	(728,110)	(391,695)
6	Receipts from debts written-off or paid off by risk fund	1,808,877	2,212,265
7	Payment to employees and for operating management	(11,469,642)	(9,517,824)
8	Corporate income tax paid	(1,571,345)	(1,634,743)
Net cash flow from operating profit before movements in operating assets and working capital		17,274,042	11,846,592
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,006,077)	5,906,839
10	(Increase)/decrease in trading securities	(8,631,781)	(27,047,846)
11	(Increase)/decrease in derivatives financial statements and other financial assets	(682,690)	-
12	(Increase)/decrease in loans and advances to customers	(125,405,048)	(103,032,413)
13	Use of provision to write off bad debts	(1,459,207)	(3,528,017)
14	(Increase)/decrease in other operating assets	(1,230,795)	(1,062,117)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(8,397,101)	8,474,115
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(14,920,576)	(3,674,412)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	161,576,570	68,721,285
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	2,988,956	15,566,424
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(48,384,150)	22,401,471
20	Increase/(decrease) in derivatives and other financial liabilities	(117,619)	(298,159)
21	Increasing/(decrease) in other liabilities	63,070,165	6,962,510
22	Cash outflow from reserves of the credit institution	(2,743)	(348)
I	Net cash flows (used in)/from operating activities	33,671,946	1,235,924
Cash flow from investing activities			

1	Acquisition of fixed assets	(2,211,510)	(1,865,168)
2	Proceeds from disposal of equipments	13,348	233,121
3	Expenses from disposal of equipments	(8,573)	(18,286)
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	165,153	(1,297,511)
8	Receipts from equity investment in associates and joint ventures	45,234	17,705
9	Dividend and profits from long term investments	301,368	496,626
II	Net cash flows (used)/from investing activities	(1,694,979)	(2,433,513)
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	31,976,967	(4,920,994)
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	1,883	15,373
VII	Cash and cash equivalents at the end of the period	114,082,031	82,103,181

Hanoi, 25th January 2017

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