

BALANCE SHEET (NON-CONSOLIDATED)

Quarter IV - 2015

Unit: Million VND

No.	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash and cash equivalents	5,003,577	4,598,290
II	Balances with the State Bank of Vietnam (“SBV”)	11,892,122	9,876,030
III	Placements with and loans to other Financial Institutions	67,516,251	75,770,178
1	Placements with other Financial Institutions	65,491,767	67,097,386
2	Loans to other Financial Institutions	2,024,484	8,672,792
3	Provision for loans to other Financial Institutions		-
IV	Trading securities	3,200,074	3,595,310
1	Trading securities	3,200,074	3,595,310
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	-	-
VI	Loans and advances to customers	528,619,924	433,934,339
1	Loans and advances to customers	533,102,761	438,264,664
2	Provision for credit losses	(4,482,837)	(4,330,325)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	118,713,394	92,047,032
1	Securities – available-for-sale	107,619,612	85,964,781
2	Securities – held-to-maturity	12,928,649	6,708,858
3	Provision for impairment of investment securities	(1,834,867)	(626,607)
IX	Long-term investments	7,247,451	5,771,885
1	Investment in Subsidiaries	4,600,882	3,317,232
2	Investment in Joint ventures	2,088,788	2,088,788
3	Investment in associates	-	-
4	Other long-term investments	561,974	440,136
5	Provision for impairment of long-term investments	(4,193)	(74,271)
X	Fixed assets	8,299,636	8,789,000
1	<i>Tangible assets (a+b)</i>	4,293,991	4,623,778
a	Cost	9,595,039	9,231,557

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No.	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
b	Accumulated depreciation	(5,301,048)	(4,607,779)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,005,645	4,165,222
a	Cost	4,788,369	4,791,934
b	Accumulated amortization	(782,724)	(626,712)
XI	Other assets	26,857,529	25,949,908
1	Receivables	10,803,485	9,948,228
2	Fees and interest receivables	12,733,323	12,611,980
3	Deferred Taxes	-	-
4	Other assets	3,320,879	3,389,858
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	777,349,958	660,331,972
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	13,205,518	4,731,403
II	Deposits and borrowings from other Financial Institutions	98,788,429	103,770,035
1	Placements from other Financial Institutions	43,018,560	42,040,406
2	Borrowings from other Financial Institutions	55,769,869	61,729,629
III	Customer deposits and other amounts due to customers	492,566,502	424,241,062
IV	Derivative financial instruments and other financial liabilities	117,619	415,778
V	Financing funds, entrusted funds, and exposed funds	55,131,061	32,729,590
VI	Valuable papers issued	20,860,497	5,294,073
VII	Other liabilities	41,746,355	34,969,462
1	Accrued interest expenses, other payables	5,844,004	5,689,492
2	Deferred Tax Payables	-	-
3	Payables, other debts	35,902,351	29,279,970
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	722,415,981	606,151,403
VIII	OWNER'S EQUITY AND FUNDS	54,933,977	54,180,569
1	Capital	46,203,873	46,203,873
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-

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No.	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
c	Capital surplus	8,969,827	8,969,827
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	5,044,907	4,192,978
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	3,685,197	3,783,718
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	777,349,958	660,331,972

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	5,338,188	2,496,147
2	Foreign exchange transactions commitments	65,296,692	62,361,790
	<i>Buying FX commitments</i>	6,826,039	1,274,173
	<i>Selling FX commitments</i>	6,733,633	1,274,379
	<i>Swap commitments</i>	51,737,020	59,813,238
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	29,549,918	29,742,703
5	Other guarantees	32,122,188	21,873,697
6	Other commitments	30,337,607	26,392,728

Hanoi, 15th February 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

Tran Minh Binh

INCOME STATEMENT (NON-CONSOLIDATED)

Quarter IV-2015

Unit: Million VND

No.	Items	Quarter : 04		Accumulated since beginning of Year until end of Quarter	
		THIS YEAR	PREVIOUS YEAR (restated figures)	THIS YEAR	PREVIOUS YEAR (restated figures)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	10,605,927	10,156,282	42,054,991	41,049,944
2	Interest and similar expenses	6,440,518	5,853,494	23,644,103	23,549,642
I	Net interest and similar income	4,165,409	4,302,788	18,410,888	17,500,302
3	Fees and commission income	591,905	500,043	2,045,085	1,720,987
4	Fees and commission expenses	295,382	241,942	854,163	730,836
II	Net gain/(loss) from fees and commission income	296,523	258,101	1,190,922	990,151
III	Net gain/(loss) from dealing in foreign currencies	(78,100)	78,235	10,970	384,926
IV	Net gain/(loss) from trading securities	16,616	78,397	142,456	191,627
V	Net gain from investment securities	231,321	(9,559)	54,235	(120,888)
5	Other operating Income	1,616,514	2,399,313	3,970,441	3,688,571
6	Other operating expense	662,653	1,281,035	1,873,309	2,330,066
VI	Net gain/ (loss) from other operating activities	953,861	1,118,278	2,097,132	1,358,505
VII	Net share of profit in associates and joint ventures and dividend income	176,538	143,419	332,029	307,419
VIII	Operating expenses	3,214,381	2,682,873	10,320,484	9,565,054
IX	Net profit before provision for credit losses	2,547,787	3,286,786	11,918,148	11,046,988
X	Provision of credit losses	848,572	1,431,595	4,654,631	3,880,794

XI	Profit before tax	1,699,215	1,855,191	7,263,517	7,166,194
7	Current enterprise income tax	345,074	351,050	1,545,426	1,511,704
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	345,074	351,050	1,545,426	1,511,704
XIII	Profit after tax	1,354,141	1,504,141	5,718,091	5,654,490

Prepared by

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Le Thi Thanh Minh

Chief Accountant

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Nguyen Hai Hung

Hanoi, 15th February 2016 
On behalf of the General Director
Deputy General Director

(signed and sealed)

Tran Minh Binh

CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter IV - 2015

Unit: Million VND

No.	Items	This year (01/01/2015 to 31/12/2015)	Previous year (01/01/2014 to 31/12/2014) <i>(restated figures)</i>
Cash flow from operating activities			
1	Interest and similar income	41,882,872	38,402,054
2	Interest and similar expenses	(23,489,604)	(22,149,343)
3	Income from services	1,173,311	928,368
4	Net gain from trading (foreign currencies, gold, securities)	1,494,444	565,526
5	Other income (expenses)	(391,695)	(790,544)
6	Receipts from debts written-off or paid off by risk fund	2,212,265	1,182,982
7	Payment to employees and for operating management	(9,587,824)	(8,925,341)
8	Corporate income tax paid	(1,634,743)	(1,542,919)
Net cash flow from operating profit before movements in operating assets and working capital		11,659,026	7,670,783
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	6,531,592	5,672,695
10	(Increase)/decrease in trading securities	(27,047,846)	(5,033,484)
11	(Increase)/decrease in derivatives financial statements and other financial assets	-	164,334
12	(Increase)/decrease in loans and advances to customers	(101,532,659)	(69,797,581)
13	Use of provision to write off bad debts	(3,023,824)	(1,897,454)
14	(Increase)/decrease in other operating assets	(1,039,455)	300,428
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	8,474,115	4,584,032
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(4,981,606)	23,304,855
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	68,325,440	59,665,386
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	15,566,424	(11,270,693)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	22,401,471	(1,030,771)
20	Increase/(decrease) in derivatives and other financial liabilities	(298,159)	415,778
21	Increasing/(decrease) in other liabilities	5,681,655	5,719,609
22	Cash outflow from reserves of the credit institution	(348)	(35)

I	Net cash flows (used in)/from operating activities	715,826	18,467,882
Cash flow from investing activities			
1	Acquisition of fixed assets	(1,725,688)	(3,155,563)
2	Proceeds from disposal of equipments	41,865	1,250,025
3	Expenses from disposal of equipments	(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	(1,297,511)	-
8	Receipts from equity investment in associates and joint ventures	17,705	-
9	Dividend and profits from long term investments	673,165	48,307
II	Net cash flows (used)/from investing activities	(2,308,750)	(1,857,231)
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)	(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)	(3,723,405)
IV	Net cash flow of the period	(5,316,329)	12,887,246
V	Cash and cash equivalents at the beginning of the period	87,008,802	74,109,396
VI	Adjustment for impact of changes in foreign exchange rate	15,373	12,160
VII	Cash and cash equivalents at the end of the period	81,707,846	87,008,802

Hanoi, 15th February 2016

Prepared by

Chief Accountant

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

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Le Thi Thanh Minh

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