

BALANCE SHEET (NON-CONSOLIDATED)

Quarter II - 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	5,034,748	5,003,577
II	Balances with the State Bank of Vietnam (“SBV”)	20,574,032	11,892,122
III	Placements with and loans to other Financial Institutions	83,069,593	67,516,251
1	Placements with other Financial Institutions	78,026,486	65,491,767
2	Loans to other Financial Institutions	5,043,107	2,024,484
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	1,356,015	3,200,074
1	Trading securities	1,356,015	3,200,074
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	164,947	-
VI	Loans and advances to customers	581,508,832	528,619,924
1	Loans and advances to customers	587,435,670	533,102,761
2	Provision for credit losses	(5,926,838)	(4,482,837)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	111,713,418	118,713,394
1	Securities – available-for-sale	102,218,939	107,619,612
2	Securities – held-to-maturity	12,668,814	12,928,649
3	Provision for impairment of investment securities	(3,174,335)	(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	8,239,932	8,299,636
1	<i>Tangible assets (a+b)</i>	4,287,621	4,293,991
a	Cost	9,965,545	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	(5,677,924)	(5,301,048)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	3,952,311	4,005,645
a	Cost	4,806,660	4,788,369
b	Accumulated amortization	(854,349)	(782,724)
XI	Other assets	28,323,146	26,857,529
1	Receivables	11,178,473	10,803,485
2	Fees and interest receivables	13,794,847	12,733,323
3	Deferred Taxes	-	-
4	Other assets	3,349,984	3,320,879
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	847,007,462	777,349,958
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	4,695,138	13,205,518
II	Deposits and borrowings from other Financial Institutions	87,469,225	98,788,429
1	Placements from other Financial Institutions	43,523,962	43,018,560
2	Borrowings from other Financial Institutions	43,945,263	55,769,869
III	Customer deposits and other amounts due to customers	576,262,268	492,566,502
IV	Derivative financial instruments and other financial liabilities	-	117,619
V	Financing funds, entrusted funds, and exposed funds	26,585,022	55,131,061
VI	Valuable papers issued	20,462,919	20,860,497
VII	Other liabilities	73,237,321	41,746,355
1	Accrued interest expenses, other payables	6,547,427	5,844,004
2	Deferred Tax Payables	-	-
3	Payables, other debts	66,689,894	35,902,351
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	788,711,893	722,415,981
VIII	OWNER'S EQUITY AND FUNDS	58,295,569	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	5,044,907	5,044,907
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	7,046,824	3,685,197
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	847,007,462	777,349,958

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	5,312,797	5,338,188
2	Foreign exchange transactions commitments	82,124,681	65,296,692
	<i>Buying FX commitments</i>	3,560,708	6,826,039
	<i>Selling FX commitments</i>	3,503,582	6,733,633
	<i>Swap commitments</i>	75,060,391	51,737,020
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	36,853,151	29,549,918
5	Other guarantees	32,120,698	32,122,188
6	Other commitments	18,743,304	30,337,607

Hanoi, 29th July 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)

Tran Minh Binh

INCOME STATEMENT (NON-CONSOLIDATED)

Quarter II-2016

Unit: Million VND

No.	Items	Quarter II		Accumulated since beginning of Year until end of this Quarter	
		THIS YEAR	PREVIOUS YEAR (Bank's figures)	THIS YEAR	PREVIOUS YEAR (Reviewed figures)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	12,946,660	10,362,014	25,068,963	20,581,279
2	Interest and similar expenses	7,228,108	5,530,030	14,113,127	11,137,644
I	Net interest and similar income	5,718,552	4,831,984	10,955,836	9,443,635
3	Fees and commission income	613,023	492,184	1,149,192	923,279
4	Fees and commission expenses	227,698	199,100	436,172	357,946
II	Net gain/(loss) from fees and commission income	385,325	293,084	713,020	565,333
III	Net gain/(loss) from dealing in foreign currencies	114,399	26,678	331,976	61,867
IV	Net gain/(loss) from trading securities	10,522	15,323	85,543	111,812
V	Net gain from investment securities	(5,368)	(61,191)	27,421	(103,820)
5	Other operating Income	302,791	851,740	1,064,001	1,325,934
6	Other operating expense	305,633	445,631	684,277	795,110
VI	Net gain/ (loss) from other operating activities	(2,842)	406,109	379,724	530,824
VII	Net share of profit in associates and joint ventures and dividend income	69,088	9,861	71,509	10,203
VIII	Operating expenses	2,926,497	2,305,233	5,479,057	4,416,351
IX	Net profit before provision for credit losses	3,363,179	3,216,615	7,085,972	6,203,503
X	Provision of credit losses	1,541,741	1,016,457	2,963,406	2,524,286

XI	Profit before tax	1,821,438	2,200,158	4,122,566	3,679,217
7	Current enterprise income tax	357,024	507,229	816,765	809,212
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	357,024	507,229	816,765	809,212
XIII	Profit after tax	1,464,414	1,692,929	3,305,801	2,870,005

Hanoi, 29th July 2016



Prepared by

Chief Accountant

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

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Le Thi Thanh Minh

Nguyen Hai Hung

Tran Minh Binh

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

Unit: Million VND

No.	Items	This year (1/1/2016 to 30/6/2016)	Previous year (1/1/2015 to 30/6/2015)
Cash flow from operating activities			
1	Interest and similar income	23,989,039	21,002,519
2	Interest and similar expenses	(13,452,345)	(11,738,210)
3	Income from services	668,574	558,353
4	Net gain from trading (foreign currencies, gold, securities)	499,008	507,197
5	Other income (expenses)	(226,584)	(138,716)
6	Receipts from debts written-off or paid off by risk fund	610,078	686,080
7	Payment to employees and for operating management	(5,067,652)	(4,471,579)
8	Corporate income tax paid	(586,445)	(514,751)
Net cash flow from operating profit before movements in operating assets and working capital		6,433,673	5,890,893
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,778,662)	6,325,285
10	(Increase)/decrease in trading securities	8,667,633	1,644,091
11	(Increase)/decrease in derivatives financial statements and other financial assets	(164,947)	-
12	(Increase)/decrease in loans and advances to customers	(54,332,909)	(43,486,499)
13	Use of provision to write off bad debts	(152,612)	(1,557,284)
14	(Increase)/decrease in other operating assets	(369,345)	(605,479)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(8,510,380)	(2,806,331)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(11,319,204)	43,479
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	83,695,766	25,004,655
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(397,578)	4,610,455
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(28,546,039)	8,694,938
20	Increase/(decrease) in derivatives and other financial liabilities	(117,619)	(49,503)
21	Increasing/(decrease) in other liabilities	30,943,229	(13,517,955)
22	Cash outflow from reserves of the credit institution	(35)	(348)
I	Net cash flows (used in)/from operating activities	23,050,971	(9,809,603)

Cash flow from investing activities			
1	Acquisition of fixed assets	(808,844)	(697,830)
2	Proceeds from disposal of equipments	10,680	9,049
3	Expenses from disposal of equipments	(7,383)	(259)
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	-	-
9	Dividend and profits from long term investments	180,001	10,203
II	Net cash flows (used)/from investing activities	(625,546)	(678,837)
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	-	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	-
IV	Net cash flow of the period	22,425,425	(10,488,440)
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	(465)	13,600
VII	Cash and cash equivalents at the end of the period	104,528,141	76,533,962

Hanoi, 29th July 2016 

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

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