

BALANCE SHEET (CONSOLIDATED)

Quarter III - 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	6,375,509	5,187,132
II	Balances with the State Bank of Vietnam (“SBV”)	21,320,447	13,502,594
III	Placements with and loans to other Financial Institutions	92,536,624	94,469,281
1	Placements with other Financial Institutions	90,266,312	91,031,828
2	Loans to other Financial Institutions	2,270,312	3,437,453
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	9,007,324	1,894,690
1	Trading securities	9,065,251	1,974,670
2	Provision for impairment of trading securities	(57,927)	(79,980)
V	Derivative financial instruments and other financial assets	346,083	682,690
VI	Loans and advances to customers	753,886,890	655,125,731
1	Loans and advances to customers	763,162,857	661,987,797
2	Provision for credit losses	(9,275,967)	(6,862,066)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	134,021,142	134,226,686
1	Securities - available - for - sale	128,893,650	125,573,894
2	Securities - held - to - maturity	10,804,856	11,743,021
3	Provision for impairment of investment securities	(5,677,364)	(3,090,229)
IX	Long-term investments	3,239,497	3,202,637
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,811,851	2,774,766
3	Investment in associates	-	-
4	Other long-term investments	430,445	430,445
5	Provision for impairment of long-term investments	(2,799)	(2,574)
X	Fixed assets	10,275,456	10,615,318
1	<i>Tangible assets (a+b)</i>	<i>6,112,979</i>	<i>6,422,471</i>
a	Cost	12,827,457	12,538,329
b	Accumulated depreciation	(6,714,478)	(6,115,858)
2	<i>Financial leasing fixed assets</i>	<i>-</i>	<i>-</i>
a	Cost	-	-
b	Accumulated depreciation	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
3	<i>Intangible assets</i>	4,162,477	4,192,847
a	Cost	5,300,402	5,141,691
b	Accumulated amortization	(1,137,925)	(948,844)
XI	Other assets	31,282,903	29,792,264
1	Receivables	12,695,277	12,572,928
2	Fees and interest receivables	15,422,997	14,207,830
3	Deferred Taxes	-	-
4	Other assets	3,166,214	3,013,053
5	Provisions for other assets	(1,585)	(1,547)
	TOTAL ASSETS	1,062,291,875	948,699,023
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	30,734,153	4,808,417
II	Deposits and borrowings from other Financial Institutions	113,113,780	85,151,867
1	Placements from other Financial Institutions	73,600,663	41,346,232
2	Borrowings from other Financial Institutions	39,513,117	43,805,635
III	Customer deposits and other amounts due to customers	725,041,404	655,060,148
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,460,570	6,075,468
VI	Valuable papers issued	18,302,221	23,849,453
VII	Other liabilities	106,359,675	113,354,267
1	Accrued interest expenses, other payables	11,469,693	9,944,825
2	Deferred Tax Payables	-	-
3	Payables, other debts	94,630,164	103,171,982
4	Provision for contingent liabilities and off-balance sheet commitments	259,818	237,460
	TOTAL LIABILITIES	1,000,011,803	888,299,620
VIII	OWNER'S EQUITY AND FUNDS	62,280,072	60,399,403
1	Capital	46,208,756	46,208,767
a	<i>Chartered capital</i>	37,234,046	37,234,046
b	<i>Capital to purchase fixed assets</i>	-	-
c	<i>Capital surplus</i>	8,974,721	8,974,721
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	-	-
2	Reserves	6,433,568	6,366,898
3	Foreign exchange translation reserve	564,639	480,011
4	Difference from assets revaluation	-	-
5	Undistributed profit	8,796,990	7,083,394

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
IX	Minority Interest	276,119	260,333
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,062,291,875	948,699,023

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,339,480	2,349,067
2	Foreign exchange transactions commitments	213,995,064	133,764,643
	<i>Buying FX commitments</i>	<i>9,727,054</i>	<i>509,340</i>
	<i>Selling FX commitments</i>	<i>9,919,880</i>	<i>743,152</i>
	<i>Swap commitments</i>	<i>194,348,130</i>	<i>132,512,151</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	48,050,295	42,320,738
5	Other guarantees	45,124,855	46,360,864
6	Other commitments	21,774,281	28,605,438

Hanoi, 27th October 2017 

Prepared by

(signed)

Nguyen Thi Minh Ngoc

Chief Accountant

(signed)

Nguyen Hai Hung

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

(signed and sealed)

Le Nhu Hoa

INCOME STATEMENT (CONSOLIDATED)

Quarter III-2017

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	16,218,202	13,940,446	47,772,707	39,344,837
2	Interest and similar expenses	9,785,960	8,000,955	27,855,544	22,141,576
I	Net interest and similar income	6,432,242	5,939,491	19,917,163	17,203,261
3	Fees and commission income	1,044,872	836,739	2,911,380	2,410,367
4	Fees and commission expenses	670,834	442,904	1,628,386	1,211,324
II	Net gain/(loss) from fees and commission income	374,038	393,835	1,282,994	1,199,043
III	Net gain/(loss) from dealing in foreign currencies	164,109	130,955	517,504	474,706
IV	Net gain/(loss) from trading securities	137,879	40,873	315,743	100,344
V	Net gain from investment securities	(151,533)	(1,393)	(97,859)	24,339
5	Other operating Income	677,729	911,034	1,917,398	2,046,881
6	Other operating expense	125,903	228,456	571,963	937,565
VI	Net gain/ (loss) from other operating activities	551,826	682,578	1,345,435	1,109,316
VII	Net share of profit in associates and joint ventures and dividend income	98,211	40,934	657,105	56,175
VIII	Operating expenses	3,368,615	3,046,766	10,042,790	8,704,554
IX	Net profit before provision for credit losses	4,238,157	4,180,507	13,895,295	11,462,630

X	Provision of credit losses	1,819,602	1,968,255	6,663,111	4,977,434
XI	Profit before tax	2,418,555	2,212,252	7,232,184	6,485,196
7	Current enterprise income tax	466,847	432,939	1,359,487	1,291,201
8	Deferred enterprise income tax				
XII	Corporate income tax	466,847	432,939	1,359,487	1,291,201
XIII	Profit after tax	1,951,708	1,779,313	5,872,697	5,193,995
XIV	Minority Interest	1,397	4,367	17,915	11,231
XV	Shareholders' Earnings	1,950,311	1,774,946	5,854,782	5,182,764

Hanoi, 27^h October 2017

Prepared by

Chief Accountant

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

(signed)

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Nguyen Thi Minh Ngoc

Nguyen Hai Hung

Le Nhu Hoa

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter III - 2017

Unit: Million VND

No	Items	This year (1/1/2017 to 30/9/2017)	Previous year (1/1/2016 to 30/9/2016)
Cash flow from operating activities			
1	Interest and similar income	46,661,330	37,105,534
2	Interest and similar expenses	(26,321,479)	(19,856,426)
3	Income from services	2,260,259	1,191,283
4	Net gain from trading (foreign currencies, gold, securities)	1,407,685	1,824,181
5	Other income (expenses)	(316,777)	(383,429)
6	Receipts from debts written-off or paid off by risk fund	1,118,957	1,375,882
7	Payment to employees and for operating management	(8,987,955)	(7,747,564)
8	Corporate income tax paid	(1,363,395)	(1,004,309)
Net cash flow from operating profit before movements in operating assets and working capital		14,458,625	12,505,152
Movements in operating assets		(112,827,714)	(89,262,664)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,041,197	(2,248,560)
10	(Increase)/decrease in trading securities	(11,368,272)	3,481,319
11	(Increase)/decrease in derivatives financial statements and other financial assets	336,607	(531,744)
12	(Increase)/decrease in loans and advances to customers	(99,383,311)	(88,936,804)
13	Use of provision to write off bad debts	(1,791,749)	(156,074)
14	(Increase)/decrease in other operating assets	(1,662,186)	(870,801)
Movements in operating liabilities		107,417,348	113,433,035
15	Increase/(decrease) in borrowings from Government and SBV	25,925,736	(8,290,895)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	27,961,913	(31,808,359)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	69,981,256	132,525,978
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(5,547,232)	(874,614)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	385,102	(46,378,018)
20	Increase/(decrease) in derivatives and other financial liabilities	-	(117,619)
21	Increasing/(decrease) in other liabilities	(11,288,803)	68,376,597
22	Cash outflow from reserves of the credit institution	(624)	(35)
I	Net cash flows (used in)/from operating activities	9,048,259	36,675,523

Cash flow from investing activities			
1	Acquisition of fixed assets	(1,048,400)	(1,123,196)
2	Proceeds from disposal of equipments	40,846	11,750
3	Expenses from disposal of equipments	(4,627)	(7,425)
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	-	(47,514)
8	Receipts from equity investment in associates and joint ventures	600,000	9,474
9	Dividend and profits from long term investments	56,384	36,494
II	Net cash flows (used)/from investing activities	(355,797)	(1,120,417)
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	6,086,079	35,555,106
V	Cash and cash equivalents at the beginning of the period	113,814,949	80,882,722
VI	Adjustment for impact of changes in foreign exchange rate	132,591	(17,723)
VII	Cash and cash equivalents at the end of the period	120,033,619	116,420,105

Hanoi, 27th October 2017 

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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Nguyen Thi Minh Ngoc

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