

## BALANCE SHEET (CONSOLIDATED)

Quarter III - 2016

Unit: Million VND

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash and cash equivalents</b>	<b>5,448,406</b>	<b>5,090,768</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>14,452,478</b>	<b>11,892,969</b>
<b>III</b>	<b>Placements with and loans to other Financial Institutions</b>	<b>79,086,786</b>	<b>66,018,789</b>
1	Placements with other Financial Institutions	75,221,417	64,385,375
2	Loans to other Financial Institutions	3,865,369	1,633,414
3	Provision for loans to other Financial Institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>5,912,331</b>	<b>3,346,354</b>
1	Trading securities	6,028,888	3,373,406
2	Provision for impairment of trading securities	(116,557)	(27,052)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>531,744</b>	<b>-</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>618,512,355</b>	<b>533,530,118</b>
1	Loans and advances to customers	625,406,860	538,079,829
2	Provision for credit losses	(6,894,505)	(4,549,711)
<b>VII</b>	<b>Debt purchasing</b>	<b>-</b>	<b>-</b>
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
<b>VIII</b>	<b>Investment securities</b>	<b>134,288,048</b>	<b>120,024,229</b>
1	Securities - available - for - sale	125,380,207	108,940,288
2	Securities - held - to - maturity	12,703,095	12,928,649
3	Provision for impairment of investment securities	(3,795,254)	(1,844,708)
<b>IX</b>	<b>Long-term investments</b>	<b>3,313,966</b>	<b>3,892,314</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,721,347	2,782,845
3	Investment in associates	-	-
4	Other long-term investments	595,598	1,131,164
5	Provision for impairment of long-term investments	(2,979)	(21,695)
<b>X</b>	<b>Fixed assets</b>	<b>8,483,767</b>	<b>8,665,767</b>
<i>I</i>	<i>Tangible assets (a+b)</i>	<i>4,266,029</i>	<i>4,374,977</i>
a	Cost	10,199,450	9,746,338
b	Accumulated depreciation	(5,933,421)	(5,371,361)

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,217,738	4,290,790
a	Cost	5,128,618	5,090,892
b	Accumulated amortization	(910,880)	(800,102)
<b>XI</b>	<b>Other assets</b>	<b>30,724,472</b>	<b>27,022,179</b>
1	Receivables	12,192,626	10,799,595
2	Fees and interest receivables	15,118,123	12,863,853
3	Deferred Taxes	-	-
4	Other assets	3,414,197	3,360,668
	<i>In which: - Goodwill</i>	5,445	6,352
5	Provisions for other assets	(474)	(1,937)
	<b>TOTAL ASSETS</b>	<b>900,754,353</b>	<b>779,483,487</b>
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>I</b>	<b>Borrowings from the Government and the State Bank of Vietnam</b>	<b>4,936,219</b>	<b>13,227,115</b>
<b>II</b>	<b>Deposits and borrowings from other Financial Institutions</b>	<b>67,360,857</b>	<b>99,169,216</b>
1	Placements from other Financial Institutions	24,613,194	43,399,347
2	Borrowings from other Financial Institutions	42,747,663	55,769,869
<b>III</b>	<b>Customer deposits and other amounts due to customers</b>	<b>625,486,042</b>	<b>492,960,064</b>
<b>IV</b>	<b>Derivative financial instruments and other financial liabilities</b>	<b>-</b>	<b>117,619</b>
<b>V</b>	<b>Financing funds, entrusted funds, and exposed funds</b>	<b>7,859,228</b>	<b>54,237,247</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>19,985,882</b>	<b>20,860,497</b>
<b>VII</b>	<b>Other liabilities</b>	<b>113,825,444</b>	<b>42,801,583</b>
1	Accrued interest expenses, other payables	8,311,142	5,971,380
2	Deferred Tax Payables	-	-
3	Payables, other debts	105,353,952	36,711,027
4	Provision for contingent liabilities and off-balance sheet commitments	160,350	119,176
	<b>TOTAL LIABILITIES</b>	<b>839,453,672</b>	<b>723,373,341</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>61,300,681</b>	<b>56,110,146</b>
1	Capital	46,208,767	46,208,778
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,721	8,974,732

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	5,337,070	5,275,032
3	Foreign exchange translation reserve	433,491	441,537
4	Difference from assets revaluation	-	-
5	Undistributed profit	9,069,773	3,942,373
<b>IX</b>	<b>Minority Interest</b>	<b>251,580</b>	<b>242,426</b>
	<b>TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST</b>	<b>900,754,353</b>	<b>779,483,487</b>

#### OFF-BALANCE SHEET ITEMS

1	Credit guarantees	833,860	5,338,188
2	Foreign exchange transactions commitments	183,673,025	65,296,692
	<i>Buying FX commitments</i>	5,990,075	6,826,039
	<i>Selling FX commitments</i>	6,046,438	6,733,633
	<i>Swap commitments</i>	171,636,512	51,737,020
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	36,766,533	29,551,935
5	Other guarantees	41,262,040	32,145,380
6	Other commitments	17,011,012	30,337,607

Hanoi, 28<sup>th</sup> October 2016 

Prepared by

(signed)

Bui Ai Vi

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-2016*

*Unit: Million VND*

No	Items	Quarter III		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	13,940,446	10,975,775	39,344,837	31,717,296
2	Interest and similar expenses	8,000,955	6,066,734	22,141,576	17,187,706
<b>I</b>	<b>Net interest and similar income</b>	<b>5,939,491</b>	<b>4,909,041</b>	<b>17,203,261</b>	<b>14,529,590</b>
3	Fees and commission income	836,739	672,601	2,410,367	1,891,344
4	Fees and commission expenses	442,904	286,603	1,211,324	827,865
<b>II</b>	<b>Net gain/(loss) from fees and commission income</b>	<b>393,835</b>	<b>385,998</b>	<b>1,199,043</b>	<b>1,063,479</b>
<b>III</b>	<b>Net gain/(loss) from dealing in foreign currencies</b>	<b>130,955</b>	<b>30,394</b>	<b>474,706</b>	<b>95,397</b>
<b>IV</b>	<b>Net gain/(loss) from trading securities</b>	<b>40,873</b>	<b>19,186</b>	<b>100,344</b>	<b>133,625</b>
<b>V</b>	<b>Net gain from investment securities</b>	<b>(1,393)</b>	<b>(74,160)</b>	<b>24,339</b>	<b>(181,823)</b>
5	Other operating Income	911,034	1,069,615	2,046,881	2,451,298
6	Other operating expense	228,456	427,917	937,565	1,233,222
<b>VI</b>	<b>Net gain/ (loss) from other operating activities</b>	<b>682,578</b>	<b>641,698</b>	<b>1,109,316</b>	<b>1,218,076</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>40,934</b>	<b>(146)</b>	<b>56,175</b>	<b>53,222</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>3,046,766</b>	<b>2,780,890</b>	<b>8,704,554</b>	<b>7,365,750</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>4,180,507</b>	<b>3,131,121</b>	<b>11,462,630</b>	<b>9,545,816</b>

X	Provision of credit losses	1,968,255	1,284,224	4,977,434	3,820,336
XI	Profit before tax	2,212,252	1,846,897	6,485,196	5,725,480
7	Current enterprise income tax	432,939	420,100	1,291,201	1,263,509
8	Deferred enterprise income tax				
XII	Corporate income tax	432,939	420,100	1,291,201	1,263,509
XIII	Profit after tax	1,779,313	1,426,797	5,193,995	4,461,971
XIV	Minority Interest	4,367	3,685	11,231	12,298
XV	Shareholders' Earnings	1,774,946	1,423,112	5,182,764	4,449,673

Hanoi, 28<sup>th</sup> October 2016

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

*(signed)*

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Nguyen Hai Hung

Le Nhu Hoa

**CASH FLOW STATEMENT (CONSOLIDATED)**  
**(Direct Method)**  
**Quarter III - 2016**

*Unit: Million VND*

No	Items	This year (1/1/2016 to 30/9/2016)	Previous year (1/1/2015 to 30/9/2015)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	37,105,534	30,847,653
2	Interest and similar expenses	(19,856,426)	(17,263,437)
3	Income from services	1,191,283	1,035,844
4	Net gain from trading (foreign currencies, gold, securities)	1,824,181	1,030,678
5	Other income (expenses)	(383,429)	(217,033)
6	Receipts from debts written-off or paid off by risk fund	1,375,882	1,090,245
7	Payment to employees and for operating management	(7,747,564)	(6,853,261)
8	Corporate income tax paid	(1,004,309)	(1,059,535)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>12,505,152</b>	<b>8,611,154</b>
<b>Movements in operating assets</b>			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,248,560)	10,147,735
10	(Increase)/decrease in trading securities	3,481,319	(7,062,143)
11	(Increase)/decrease in derivatives financial statements and other financial assets	(531,744)	(17,058)
12	(Increase)/decrease in loans and advances to customers	(88,936,804)	(64,078,375)
13	Use of provision to write off bad debts	(156,074)	(2,628,010)
14	(Increase)/decrease in other operating assets	(870,801)	(320,123)
<b>Movements in operating liabilities</b>			
15	Increase/(decrease) in borrowings from Government and SBV	(8,290,895)	(2,238,278)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(31,808,359)	(12,253,998)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	132,525,978	44,653,647
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(874,614)	8,491,430
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(46,378,018)	20,325,638
20	Increase/(decrease) in derivatives and other financial liabilities	(117,619)	(415,778)
21	Increasing/(decrease) in other liabilities	68,376,597	(10,682,556)
22	Cash outflow from reserves of the credit institution	(35)	(348)
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>36,675,523</b>	<b>(7,467,063)</b>

<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(1,123,196)	(1,283,981)
2	Proceeds from disposal of equipments	11,750	16,754
3	Expenses from disposal of equipments	(7,425)	(269)
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)	(13,860)
8	Receipts from equity investment in associates and joint ventures	9,474	39,705
9	Dividend and profits from long term investments	36,494	367,073
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(1,120,417)</b>	<b>(874,578)</b>
<b>Cash flow from financial activities</b>			
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	-	-
<b>III</b>	<b>Net cash flows (used)/from financial activities</b>	<b>-</b>	<b>(3,723,405)</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>35,555,106</b>	<b>(12,065,046)</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>80,882,722</b>	<b>87,064,648</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>(17,723)</b>	<b>58,333</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>116,420,105</b>	<b>75,057,935</b>

Hanoi, 28<sup>th</sup> October 2016

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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