

BALANCE SHEET (CONSOLIDATED)

Quarter IV - 2017

Unit: Million VND

No	Items	As of end of the year	2016 After adjustment (State Audit's figures Restated figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash and cash equivalents	5,979,830	5,187,132
II	Balances with the State Bank of Vietnam ("SBV")	20,756,531	13,502,594
III	Placements with and loans to other Financial Institutions	107,505,056	94,469,281
1	Placements with other Financial Institutions	101,932,853	91,031,828
2	Loans to other Financial Institutions	5,572,203	3,437,453
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	3,528,982	1,894,690
1	Trading securities	3,602,443	1,974,670
2	Provision for impairment of trading securities	(73,461)	(79,980)
V	Derivative financial instruments and other financial assets	528,762	682,690
VI	Loans and advances to customers	782,385,040	655,089,226
1	Loans and advances to customers	790,688,059	661,987,797
2	Provision for credit losses	(8,303,019)	(6,898,571)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	128,389,636	134,226,686
1	Securities - available - for - sale	125,756,532	125,573,894
2	Securities - held - to - maturity	5,133,392	11,743,021
3	Provision for impairment of investment securities	(2,500,288)	(3,090,229)
IX	Long-term investments	3,114,101	3,202,637
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,704,255	2,774,766
3	Investment in associates	-	-
4	Other long-term investments	412,645	430,445
5	Provision for impairment of long-term investments	(2,799)	(2,574)
X	Fixed assets	11,436,527	10,623,575
1	<i>Tangible assets (a+b)</i>	6,386,736	6,422,388
a	Cost	13,310,302	12,538,577
b	Accumulated depreciation	(6,923,566)	(6,116,189)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-

No	Items	As of end of the year	2016 After adjustment (State Audit's figures Restated figures)
	(1)	(2)	(3)
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	5,049,791	4,201,187
a	Cost	6,320,043	5,144,462
b	Accumulated amortization	(1,270,252)	(943,275)
XI	Other assets	31,397,874	29,688,994
1	Receivables	13,669,328	12,573,436
2	Fees and interest receivables	14,540,848	14,106,717
3	Deferred Taxes	-	-
4	Other assets	3,196,791	3,010,388
5	Provisions for other assets	(9,093)	(1,547)
	TOTAL ASSETS	1,095,022,339	948,567,505
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	15,206,899	4,808,417
II	Deposits and borrowings from other Financial Institutions	115,655,865	85,151,867
1	Placements from other Financial Institutions	69,023,112	41,346,232
2	Borrowings from other Financial Institutions	46,632,753	43,805,635
III	Customer deposits and other amounts due to customers	752,370,223	655,060,148
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,426,742	6,075,468
VI	Valuable papers issued	22,501,773	23,849,453
VII	Other liabilities	119,175,437	113,315,388
1	Accrued interest expenses, other payables	12,353,670	9,944,825
2	Deferred Tax Payables	-	-
3	Payables, other debts	106,499,625	103,133,103
4	Provision for contingent liabilities and off-balance sheet commitments	322,142	237,460
	TOTAL LIABILITIES	1,031,336,939	888,260,741
VIII	OWNER'S EQUITY AND FUNDS	63,685,400	60,306,764
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>	8,974,710	8,974,721
d	<i>Registered shares</i>	-	-
e	<i>Preferred shares</i>	-	-
g	<i>Other capital</i>	-	-
2	Reserves	7,465,123	6,366,898
3	Foreign exchange translation reserve	550,601	480,011
4	Difference from assets revaluation	-	-

No	Items	As of end of the year	2016 After adjustment (State Audit's figures Restated figures)
	(1)	(2)	(3)
5	Undistributed profit	9,165,251	6,990,755
IX	Minority Interest	295,669	260,333
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,095,022,339	948,567,505

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	3,383,765	2,349,067
2	Foreign exchange transactions commitments	195,261,549	133,764,643
	<i>Buying FX commitments</i>	4,202,387	509,340
	<i>Selling FX commitments</i>	4,411,779	743,152
	<i>Swap commitments</i>	186,647,383	132,512,151
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	55,316,608	42,320,738
5	Other guarantees	54,223,212	46,360,864
6	Other commitments	28,719,395	28,605,438

Hanoi, 30th January 2018

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Nguyen Thi Minh Ngoc

Nguyen Hai Hung

Le Nhu Hoa



INCOME STATEMENT (CONSOLIDATED)

Quarter IV-2017

Unit: Million VND

No	Items	Quarter IV		Accumulated since beginning of Year until end of this Quarter	
		This year	Previous year (Restated)	This year	Previous year (Restated)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	17,504,492	13,544,748	65,277,199	52,889,585
2	Interest and similar expenses	10,348,668	8,444,130	38,204,212	30,585,706
I	Net interest and similar income	7,155,824	5,100,618	27,072,987	22,303,879
3	Fees and commission income	1,390,951	924,130	4,302,331	3,334,497
4	Fees and commission expenses	818,756	425,148	2,447,142	1,636,472
II	Net gain/(loss) from fees and commission income	572,195	498,982	1,855,189	1,698,025
III	Net gain/(loss) from dealing in foreign currencies	192,462	210,433	709,966	685,139
IV	Net gain/(loss) from trading securities	53,774	83,575	369,517	183,919
V	Net gain from investment securities	(27,859)	16,616	(125,718)	40,955
5	Other operating Income	1,316,514	499,447	3,233,912	2,546,328
6	Other operating expense	668,084	310,000	1,240,047	1,247,565
VI	Net gain/ (loss) from other operating activities	648,430	189,447	1,993,865	1,298,763
VII	Net share of profit in associates and joint ventures and dividend income	85,941	94,300	743,046	150,475
VIII	Operating expenses	5,025,981	4,144,289	15,068,771	12,848,843
IX	Net profit before provision for credit losses	3,654,786	2,049,682	17,550,081	13,512,312

X	Provision of credit losses	1,680,984	81,175	8,344,095	5,058,609
XI	Profit before tax	1,973,802	1,968,507	9,205,986	8,453,703
7	Current enterprise income tax	387,360	397,580	1,746,847	1,688,781
8	Deferred enterprise income tax	240	(289)	240	(289)
XII	Corporate income tax	387,600	397,291	1,747,087	1,688,492
XIII	Profit after tax	1,586,202	1,571,216	7,458,899	6,765,211
XIV	Minority Interest	8,627	8,753	26,542	19,984
XV	Shareholders' Earnings	1,577,575	1,562,463	7,432,357	6,745,227

Hanoi, 30th January 2018

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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Nguyen Thi Minh Ngoc

Nguyen Hai Hung

Le Nhu Hoa



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

Unit: Million VND

No	Items	This year (1/1/2017 to 31/12/2017)	Previous year (1/1/2016 to 31/12/2016)
Cash flow from operating activities			
1	Interest and similar income	64,926,353	51,622,581
2	Interest and similar expenses	(35,771,737)	(26,632,017)
3	Income from services	2,840,738	1,745,205
4	Net gain from trading (foreign currencies, gold, securities)	1,825,731	2,859,345
5	Other income (expenses)	(843,462)	(650,253)
6	Receipts from debts written-off or paid off by risk fund	2,289,247	1,814,476
7	Payment to employees and for operating management	(13,222,677)	(11,243,918)
8	Corporate income tax paid	(1,793,430)	(1,660,986)
Net cash flow from operating profit before movements in operating assets and working capital		20,250,763	17,854,433
Movements in operating assets		(136,106,357)	(139,525,898)
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(1,921,465)	(2,224,254)
10	(Increase)/decrease in trading securities	3,499,218	(9,726,307)
11	(Increase)/decrease in derivatives financial statements and other financial assets	153,928	(682,690)
12	(Increase)/decrease in loans and advances to customers	(121,036,561)	(123,541,758)
13	Use of provision to write off bad debts	(7,663,701)	(1,482,318)
14	(Increase)/decrease in other operating assets	(9,137,776)	(1,868,571)
Movements in operating liabilities		139,773,358	156,101,473
15	Increase/(decrease) in borrowings from Government and SBV	10,398,482	(8,418,698)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	30,503,998	(14,017,349)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	97,310,075	162,100,084
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(1,347,680)	2,988,956
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	351,274	(48,161,779)
20	Increase/(decrease) in derivatives and other financial liabilities	-	(117,619)
21	Increasing/(decrease) in other liabilities	2,557,833	61,730,621
22	Cash outflow from reserves of the credit institution	(624)	(2,743)
I	Net cash flows (used in)/from operating activities	23,917,764	34,430,008

Cash flow from investing activities			
1	Acquisition of fixed assets	(1,784,649)	(1,852,272)
2	Proceeds from disposal of equipments	43,701	13,348
3	Expenses from disposal of equipments	(5,277)	(8,573)
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	-	(24,000)
8	Receipts from equity investment in associates and joint ventures	600,000	219,588
9	Dividend and profits from long term investments	231,582	112,602
II	Net cash flows (used)/from investing activities	(914,643)	(1,539,307)
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	(5,212,766)	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	(5,212,766)	-
IV	Net cash flow of the period	17,790,355	32,890,701
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	70,590	41,526
VII	Cash and cash equivalents at the end of the period	131,675,894	113,814,949

Hanoi, 30th January 2018

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On behalf of the General Director
Deputy General Director

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