

BALANCE SHEET (CONSOLIDATED)

Quarter III - 2015

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	4,578,630	4,630,740
II	Balances with the State Bank of Vietnam ("SBV")	7,809,427	9,876,451
III	Placements with and loans to other Financial Institutions	57,024,216	75,433,624
1	Placements with other Financial Institutions	56,497,356	67,162,062
2	Loans to other Financial Institutions	526,860	8,271,562
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	761,671	3,647,897
1	Trading securities	768,038	3,654,333
2	Provision for impairment of trading securities	(6,367)	(6,436)
V	Derivative financial instruments and other financial assets	17,058	-
VI	Loans and advances to customers	494,898,422	435,523,079
1	Loans and advances to customers	499,582,333	439,869,027
2	Provision for credit losses	(4,683,911)	(4,345,948)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	105,094,331	93,404,410
1	Securities – available-for-sale	95,762,493	87,338,962
2	Securities – held-to-maturity	11,071,977	6,708,858
3	Provision for impairment of investment securities	(1,740,139)	(643,410)
IX	Long-term investments	3,900,724	3,784,907
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,795,633	2,843,745
3	Investment in associates	-	-
4	Other long-term investments	1,131,164	1,030,326
5	Provision for impairment of long-term investments	(26,073)	(89,164)
X	Fixed assets	8,460,488	8,872,165
1	Tangible assets (a+b)	4,297,451	4,661,630
a	Cost	9,503,118	9,313,732
b	Accumulated depreciation	(5,205,667)	(4,652,102)

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>	4,163,037	4,210,535
a	Cost	4,918,253	4,851,812
b	Accumulated amortization	(755,216)	(641,277)
XI	Other assets	28,146,601	25,958,316
1	Receivables	11,184,462	9,877,588
2	Fees and interest receivables	13,636,300	12,706,283
3	Deferred Taxes	-	-
4	Other assets	3,327,085	3,376,800
5	Provisions for other assets	(1,246)	(2,355)
	TOTAL ASSETS	710,691,568	661,131,589
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the SBV	2,493,125	4,731,403
II	Deposits and borrowings from other Financial Institutions	91,515,867	103,769,865
1	Placements from other Financial Institutions	34,537,806	42,040,236
2	Borrowings from other Financial Institutions	56,978,061	61,729,629
III	Customer deposits and other amounts due to customers	468,834,821	424,181,174
IV	Derivative financial instruments and other financial liabilities	-	415,778
V	Financing funds, entrusted funds, and exposed funds	52,347,332	32,021,693
VI	Valuable papers issued	13,785,503	5,294,073
VII	Other liabilities	25,802,602	35,479,425
1	Accrued interest expenses, other payables	5,723,326	5,749,315
2	Deferred Tax Payables	-	-
3	Payables, other debts	19,978,585	29,662,391
4	Provision for contingent liabilities and off-balance sheet commitments	100,691	67,719
	TOTAL LIABILITIES	654,779,250	605,893,411
VIII	OWNER'S EQUITY AND FUNDS	55,912,318	55,238,178
1	Capital	46,208,816	46,208,816
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,770	8,974,770
d	Registered shares	-	-
e	Preferred shares	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
g	Other capital	-	-
2	Reserves	4,390,407	4,250,372
3	Foreign exchange translation reserve	448,721	338,463
4	Difference from assets revaluation	-	-
5	Undistributed profit	4,617,037	4,215,157
IX	Minority Interest	247,337	225,370
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	710,691,568	661,131,589

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	6,568,464	2,496,147
2	Foreign exchange transactions commitments	58,312,336	62,361,790
	<i>Buying FX commitments</i>	3,208,818	1,274,173
	<i>Selling FX commitments</i>	3,259,083	1,274,379
	<i>Swap commitments</i>	51,844,435	59,813,238
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	25,399,762	29,742,703
5	Other guarantees	29,008,426	21,884,106
6	Other commitments	23,835,525	26,392,728

Hanoi, 13th November 2015

Prepared by

Chief Accountant

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

(signed)

(signed)

(signed and sealed)

Le Huong Lan

Nguyen Hai Hung

Tran Minh Binh

INCOME STATEMENT (CONSOLIDATED)

Quarter III-2015

Unit: Million VND

No	Items	Quarter : 01		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	10,975,775	10,360,619	31,717,296	31,107,635
2	Interest and similar expenses	6,066,734	5,776,430	17,187,706	17,652,237
I	Net interest and similar income	4,909,041	4,584,189	14,529,590	13,455,398
3	Fees and commission income	672,601	472,011	1,891,344	1,465,946
4	Fees and commission expenses	286,603	299,670	827,865	624,443
II	Net gain/(loss) from fees and commission income	385,998	172,341	1,063,479	841,503
III	Net gain/(loss) from dealing in foreign currencies	30,394	114,809	95,397	309,259
IV	Net gain/(loss) from trading securities	19,186	55,637	133,625	116,001
V	Net gain from investment securities	(74,160)	2,196	(181,823)	(133,400)
5	Other operating Income	1,069,615	328,959	2,451,298	1,335,970
6	Other operating expense	427,917	151,020	1,233,222	1,063,493
VI	Net gain/ (loss) from other operating activities	641,698	177,939	1,218,076	272,477
VII	Net share of profit in associates and joint ventures and dividend income	(146)	48,663	53,222	143,695
VIII	Operating expenses	2,780,890	2,773,069	7,365,750	7,032,104
IX	Net profit before provision for credit losses	3,131,121	2,382,705	9,545,816	7,972,829
X	Provision of credit losses	1,284,224	775,246	3,820,336	2,492,701
XI	Profit before tax	1,846,897	1,607,459	5,725,480	5,480,128
7	Current enterprise income tax	420,100	356,045	1,263,509	1,204,362
8	Deferred enterprise income tax	-	-	-	-

XII	Corporate income tax	420,100	356,045	1,263,509	1,204,362
XIII	Profit after tax	1,426,797	1,251,414	4,461,971	4,275,766
XIV	Minority Interest	3,685	3,706	12,298	10,244
XV	Shareholders' Earnings	1,423,112	1,247,708	4,449,673	4,265,522

Hanoi, 13th November 2015

Prepared by

Chief Accountant

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

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Tran Minh Binh

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter III - 2015

Unit: Million VND

No	Items	This year (01/01/2015 to 30/09/2015)	Previous year (01/01/2014 to 30/09/2014) <i>(Restated figures)</i>
Cash flow from operating activities			
1	Interest and similar income	30,847,653	29,432,791
2	Interest and similar expenses	(17,263,437)	(16,838,032)
3	Income from services	1,035,844	894,840
4	Net gain from trading (foreign currencies, gold, securities)	1,030,678	477,619
5	Other income (expenses)	(217,033)	(428,754)
6	Receipts from debts written-off or paid off by risk fund	1,090,245	839,726
7	Payment to employees and for operating management	(6,853,261)	(6,590,867)
8	Corporate income tax paid	(1,059,535)	(1,072,154)
Net cash flow from operating profit before movements in operating assets and working capital		8,611,154	6,715,169
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	10,147,735	12,843,682
10	(Increase)/decrease in trading securities	(7,062,143)	(2,576,039)
11	(Increase)/decrease in derivatives financial statements and other financial assets	(17,058)	164,334
12	(Increase)/decrease in loans and advances to customers	(64,078,375)	(27,789,219)
13	Use of provision to write off bad debts	(2,628,010)	(887,122)
14	(Increase)/decrease in other operating assets	(320,123)	(514,418)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(2,238,278)	578,358
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(12,253,998)	13,408,671
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	44,653,647	33,370,364
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	8,491,430	(11,207,000)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	20,325,638	(6,615,756)
20	Increase/(decrease) in derivatives and other financial liabilities	(415,778)	418,306
21	Increasing/(decrease) in other liabilities	(10,682,556)	13,742,175
22	Cash outflow from reserves of the credit institution	(348)	(35)

I	Net cash flows (used in)/from operating activities	(7,467,063)	31,651,470
Cash flow from investing activities			
1	Acquisition of fixed assets	(1,283,981)	(2,373,678)
2	Proceeds from disposal of equipments	16,754	3,076
3	Expenses from disposal of equipments	(269)	(90)
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	(13,860)	-
8	Receipts from equity investment in associates and joint ventures	39,705	-
9	Dividend and profits from long term investments	367,073	15,739
II	Net cash flows (used)/from investing activities	(874,578)	(2,354,953)
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)	(3,734,193)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	1,218
III	Net cash flows (used)/from financial activities	(3,723,405)	(3,732,975)
IV	Net cash flow of the period	(12,065,046)	25,563,542
V	Cash and cash equivalents at the beginning of the period	87,064,648	74,215,984
VI	Adjustment for impact of changes in foreign exchange rate	58,333	8,234
VII	Cash and cash equivalents at the end of the period	75,057,935	99,787,760

Hanoi, 13th November 2015

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