

**BALANCE SHEET (CONSOLIDATED)**

**Quarter IV - 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>5,187,131</b>	<b>5,090,768</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>13,502,594</b>	<b>11,892,969</b>
<b>III</b>	<b>Placements with and loans to other Financial Institutions</b>	<b>94,469,281</b>	<b>66,018,789</b>
1	Placements with other Financial Institutions	91,031,828	64,385,375
2	Loans to other Financial Institutions	3,437,453	1,633,414
3	Provision for loans to other Financial Institutions	-	-
<b>IV</b>	<b>Trading securities</b>	<b>1,894,690</b>	<b>3,346,354</b>
1	Trading securities	1,974,670	3,373,406
2	Provision for impairment of trading securities	(79,980)	(27,052)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>682,690</b>	<b>-</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>655,125,731</b>	<b>533,530,118</b>
1	Loans and advances to customers	661,987,797	538,079,829
2	Provision for credit losses	(6,862,066)	(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>134,226,686</b>	<b>120,024,229</b>
1	Securities - available - for - sale	125,238,894	108,940,288
2	Securities - held - to - maturity	12,078,021	12,928,649
3	Provision for impairment of investment securities	(3,090,229)	(1,844,708)
<b>IX</b>	<b>Long-term investments</b>	<b>3,203,596</b>	<b>3,892,314</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,775,725	2,782,845
3	Investment in associates	-	-
4	Other long-term investments	430,445	1,131,164
5	Provision for impairment of long-term investments	(2,574)	(21,695)
<b>X</b>	<b>Fixed assets</b>	<b>10,615,329</b>	<b>8,665,767</b>
<i>1</i>	<i>Tangible assets (a+b)</i>	<i>6,422,482</i>	<i>4,374,977</i>
a	Cost	12,538,329	9,746,338
b	Accumulated depreciation	(6,115,847)	(5,371,361)
<i>2</i>	<i>Financial leasing fixed assets</i>	<i>-</i>	<i>-</i>
a	Cost	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,192,847	4,290,790
a	Cost	5,141,691	5,090,892
b	Accumulated amortization	(948,844)	(800,102)
<b>XI</b>	<b>Other assets</b>	<b>29,791,348</b>	<b>27,022,179</b>
1	Receivables	12,572,942	10,799,595
2	Fees and interest receivables	14,208,068	12,863,853
3	Deferred Taxes	-	-
4	Other assets	3,011,645	3,360,668
	<i>In which: - Goodwill</i>	4,537	6,352
5	Provisions for other assets	(1,307)	(1,937)
	<b>TOTAL ASSETS</b>	<b>948,699,076</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>4,808,417</b>	<b>13,227,115</b>
<b>II</b>	<b>Deposits and borrowings from other Financial Institutions</b>	<b>85,151,867</b>	<b>99,169,216</b>
1	Placements from other Financial Institutions	41,346,232	43,399,347
2	Borrowings from other Financial Institutions	43,805,635	55,769,869
<b>III</b>	<b>Customer deposits and other amounts due to customers</b>	<b>654,422,705</b>	<b>492,960,064</b>
<b>IV</b>	<b>Derivative financial instruments and other financial liabilities</b>	-	<b>117,619</b>
<b>V</b>	<b>Financing funds, entrusted funds, and exposed funds</b>	<b>6,712,911</b>	<b>54,237,247</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>23,849,453</b>	<b>20,860,497</b>
<b>VII</b>	<b>Other liabilities</b>	<b>110,781,540</b>	<b>42,801,583</b>
1	Accrued interest expenses, other payables	9,945,196	5,971,380
2	Deferred Tax Payables	-	-
3	Payables, other debts	100,597,186	36,711,027
4	Provision for contingent liabilities and off-balance sheet commitments	239,158	119,176
	<b>TOTAL LIABILITIES</b>	<b>885,726,893</b>	<b>723,373,341</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>62,972,183</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
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	6,361,723	5,275,032
3	Foreign exchange translation reserve	478,835	441,537
4	Difference from assets revaluation	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
5	Undistributed profit	9,662,525	3,942,373
<b>IX</b>	<b>Minority Interest</b>	<b>260,333</b>	<b>242,426</b>
	<b>TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST</b>	<b>948,699,076</b>	<b>779,483,487</b>

#### OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,349,067	5,338,188
2	Foreign exchange transactions commitments	133,764,643	65,296,692
	<i>Buying FX commitments</i>	<i>509,340</i>	<i>6,826,039</i>
	<i>Selling FX commitments</i>	<i>743,152</i>	<i>6,733,633</i>
	<i>Swap commitments</i>	<i>132,512,151</i>	<i>51,737,020</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	42,320,738	29,551,935
5	Other guarantees	46,360,864	32,145,380
6	Other commitments	28,605,438	30,337,607

Hanoi, 25<sup>th</sup> January 2017

**Prepared by**

*(signed)*

Do Thi Phuong Hanh

**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 IV - 2016*

*Unit: Million VND*

No	Items	Quarter IV		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	13,645,861	10,754,435	52,990,698	42,471,731
2	Interest and similar expenses	8,444,130	6,445,040	30,585,706	23,632,746
<b>I</b>	<b>Net interest and similar income</b>	<b>5,201,731</b>	<b>4,309,395</b>	<b>22,404,992</b>	<b>18,838,985</b>
3	Fees and commission income	931,206	759,519	3,341,573	2,650,863
4	Fees and commission expenses	442,839	363,096	1,654,163	1,190,961
<b>II</b>	<b>Net gain/(loss) from fees and commission income</b>	<b>488,367</b>	<b>396,423</b>	<b>1,687,410</b>	<b>1,459,902</b>
<b>III</b>	<b>Net gain/(loss) from dealing in foreign currencies</b>	<b>210,433</b>	<b>(75,630)</b>	<b>685,139</b>	<b>19,767</b>
<b>IV</b>	<b>Net gain/(loss) from trading securities</b>	<b>83,575</b>	<b>(4,448)</b>	<b>183,919</b>	<b>129,177</b>
<b>V</b>	<b>Net gain from investment securities</b>	<b>16,721</b>	<b>234,630</b>	<b>41,060</b>	<b>52,807</b>
5	Other operating Income	548,129	1,656,826	2,595,010	4,108,124
6	Other operating expense	352,944	672,616	1,290,509	1,905,838
<b>VI</b>	<b>Net gain/ (loss) from other operating activities</b>	<b>195,185</b>	<b>984,210</b>	<b>1,304,501</b>	<b>2,202,286</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>90,584</b>	<b>(12,262)</b>	<b>146,759</b>	<b>40,960</b>
<b>VIII</b>	<b>Operating expenses</b>	<b>4,197,103</b>	<b>3,353,707</b>	<b>12,901,657</b>	<b>10,719,457</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>2,089,493</b>	<b>2,478,611</b>	<b>13,552,123</b>	<b>12,024,427</b>

X	Provision of credit losses	44,670	858,650	5,022,104	4,678,986
XI	Profit before tax	2,044,823	1,619,961	8,530,019	7,345,441
7	Current enterprise income tax	413,396	365,054	1,704,597	1,628,563
8	Deferred enterprise income tax				
XII	Corporate income tax	413,396	365,054	1,704,597	1,628,563
XIII	Profit after tax	1,631,427	1,254,907	6,825,422	5,716,878
XIV	Minority Interest	8,753	6,659	19,984	18,957
XV	Shareholders' Earnings	1,622,674	1,248,248	6,805,438	5,697,921

Hanoi, 25<sup>th</sup> January 2017

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

*(signed)*

*(signed)*

*(signed and sealed)*

Do Thi Phuong Hanh

Nguyen Hai Hung

Le Nhu Hoa



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

*Unit: Million VND*

No	Items	This year	Previous year (audited figures)
<b>Cash flow from operating activities</b>			
1	Interest and similar income	51,622,581	42,478,255
2	Interest and similar expenses	(26,632,018)	(23,474,151)
3	Income from services	1,773,232	1,608,083
4	Net gain from trading (foreign currencies, gold, securities)	4,061,323	1,471,322
5	Other income (expenses)	(638,916)	(322,928)
6	Receipts from debts written-off or paid off by risk fund	1,808,876	2,241,477
7	Payment to employees and for operating management	(11,274,904)	(9,951,632)
8	Corporate income tax paid	(1,660,735)	(1,709,038)
<b>Net cash flow from operating profit before movements in operating assets and working capital</b>		<b>19,059,439</b>	<b>12,341,388</b>
<b>Movements in operating assets</b>			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,224,253)	6,756,363
10	(Increase)/decrease in trading securities	(8,498,876)	(27,073,650)
11	(Increase)/decrease in derivatives financial statements and other financial assets	(682,690)	-
12	(Increase)/decrease in loans and advances to customers	(126,146,782)	(105,121,197)
13	Use of provision to write off bad debts	(1,459,207)	(3,458,017)
14	(Increase)/decrease in other operating assets	(2,358,659)	537,193
<b>Movements in operating liabilities</b>			
15	Increase/(decrease) in borrowings from Government and SBV	(8,418,698)	8,495,712
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(14,017,349)	(4,600,649)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	161,462,641	68,778,890
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	2,988,956	15,566,424
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(47,524,336)	22,215,554
20	Increase/(decrease) in derivatives and other financial liabilities	(117,619)	(298,159)
21	Increasing/(decrease) in other liabilities	62,747,399	4,657,170
22	Cash outflow from reserves of the credit institution	(2,743)	(348)
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>34,807,223</b>	<b>(1,203,326)</b>
<b>Cash flow from investing activities</b>			



1	Acquisition of fixed assets	(2,223,910)	(1,912,423)
2	Proceeds from disposal of equipments	13,348	233,554
3	Expenses from disposal of equipments	(8,573)	-
4	Investment in other entities	-	-
5	Proceeds from disposal of investment real estates	-	(18,308)
6	Expenses from disposal of investment real estates	-	-
7	Additional equity investments in associates and joint ventures	7,753	(13,860)
8	Receipts from equity investment in associates and joint ventures	54,708	39,705
9	Dividend and profits from long term investments	241,327	373,492
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(1,915,347)</b>	<b>(1,297,840)</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>32,891,876</b>	<b>(6,224,571)</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>40,350</b>	<b>42,645</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>113,814,948</b>	<b>80,882,722</b>

Hanoi, 25<sup>th</sup> January 2017

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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