

BALANCE SHEET (CONSOLIDATED)

Quarter IV - 2015

Unit: Million VND

No	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash and cash equivalents	5,090,768	4,630,740
II	Balances with the State Bank of Vietnam ("SBV")	11,892,969	9,876,451
III	Placements with and loans to other Financial Institutions	66,018,789	75,433,624
1	Placements with other Financial Institutions	64,385,375	67,162,062
2	Loans to other Financial Institutions	1,633,414	8,271,562
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	3,346,354	3,647,897
1	Trading securities	3,373,406	3,654,333
2	Provision for impairment of trading securities	(27,052)	(6,436)
V	Derivative financial instruments and other financial assets	-	-
VI	Loans and advances to customers	533,530,118	435,502,525
1	Loans and advances to customers	538,079,829	439,869,027
2	Provision for credit losses	(4,549,711)	(4,366,502)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	120,024,229	93,404,410
1	Securities – available-for-sale	108,940,288	87,338,962
2	Securities – held-to-maturity	12,928,649	6,708,858
3	Provision for impairment of investment securities	(1,844,708)	(643,410)
IX	Long-term investments	3,892,314	3,787,119
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,782,845	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	(21,695)	(86,952)
X	Fixed assets	8,665,767	8,894,803
1	Tangible assets (a+b)	4,374,977	4,661,988
a	Cost	9,746,338	9,313,732

No	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
b	Accumulated depreciation	(5,371,361)	(4,651,744)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,290,790	4,232,815
a	Cost	5,090,892	4,874,631
b	Accumulated amortization	(800,102)	(641,816)
XI	Other assets	27,022,179	26,064,158
1	Receivables	10,799,595	9,981,237
2	Fees and interest receivables	12,863,853	12,706,353
3	Deferred Taxes	-	-
4	Other assets	3,360,668	3,379,281
5	Provisions for other assets	(1,937)	(2,713)
	TOTAL ASSETS	779,483,487	661,241,727
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the SBV	13,227,115	4,731,403
II	Deposits and borrowings from other Financial Institutions	99,169,216	103,769,865
1	Placements from other Financial Institutions	43,399,347	42,040,236
2	Borrowings from other Financial Institutions	55,769,869	61,729,629
III	Customer deposits and other amounts due to customers	492,960,064	424,181,174
IV	Derivative financial instruments and other financial liabilities	117,619	415,778
V	Financing funds, entrusted funds, and exposed funds	54,237,247	32,021,693
VI	Valuable papers issued	20,860,497	5,294,073
VII	Other liabilities	42,801,583	35,568,637
1	Accrued interest expenses, other payables	5,971,380	5,752,268
2	Deferred Tax Payables	-	-
3	Payables, other debts	36,711,027	29,748,631
4	Provision for contingent liabilities and off-balance sheet commitments	119,176	67,738
	TOTAL LIABILITIES	723,373,341	605,982,623
VIII	OWNER'S EQUITY AND FUNDS	56,110,146	55,259,104
1	Capital	46,208,778	46,208,816
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-

No	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
c	Capital surplus	8,974,732	8,974,770
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	5,275,032	4,345,766
3	Foreign exchange translation reserve	441,537	338,463
4	Difference from assets revaluation	-	-
5	Undistributed profit	3,942,373	4,140,788
IX	Minority Interest	242,426	225,271
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	779,483,487	661,241,727

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	5,338,188	2,496,147
2	Foreign exchange transactions commitments	65,296,692	62,361,790
	<i>Buying FX commitments</i>	6,826,039	1,274,173
	<i>Selling FX commitments</i>	6,733,633	1,274,379
	<i>Swap commitments</i>	51,737,020	59,813,238
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	29,551,935	29,742,703
5	Other guarantees	32,145,380	21,873,697
6	Other commitments	30,337,607	26,392,728

Hanoi, 15th February 2016

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 IV-2015

Unit: Million VND

No	Items	Quarter : 04		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	10,754,435	10,249,376	42,471,731	41,357,011
2	Interest and similar expenses	6,445,040	5,842,658	23,632,746	23,494,895
I	Net interest and similar income	4,309,395	4,406,718	18,838,985	17,862,116
3	Fees and commission income	759,519	651,540	2,650,863	2,117,486
4	Fees and commission expenses	363,096	314,182	1,190,961	938,625
II	Net gain/(loss) from fees and commission income	396,423	337,358	1,459,902	1,178,861
III	Net gain/(loss) from dealing in foreign currencies	(75,630)	77,349	19,767	386,608
IV	Net gain/(loss) from trading securities	(4,448)	76,422	129,177	192,423
V	Net gain from investment securities	234,630	(20,275)	52,807	(153,675)
5	Other operating Income	1,656,826	2,408,145	4,108,124	3,744,115
6	Other operating expense	672,616	1,282,706	1,905,838	2,346,199
VI	Net gain/ (loss) from other operating activities	984,210	1,125,439	2,202,286	1,397,916
VII	Net share of profit in associates and joint ventures and dividend income	(12,262)	22,689	40,960	166,384
VIII	Operating expenses	3,353,707	2,772,392	10,719,457	9,804,496
IX	Net profit before provision for credit losses	2,478,611	3,253,308	12,024,427	11,226,137
X	Provision of credit losses	858,650	1,429,975	4,678,986	3,922,676
XI	Profit before tax	1,619,961	1,823,333	7,345,441	7,303,461
7	Current enterprise income tax	365,054	371,219	1,628,563	1,575,581
8	Deferred enterprise income tax	-	-	-	-

XII	Corporate income tax	365,054	371,219	1,628,563	1,575,581
XIII	Profit after tax	1,254,907	1,452,114	5,716,878	5,727,880
XIV	Minority Interest	6,659	4,753	18,957	14,997
XV	Shareholders' Earnings	1,248,248	1,447,361	5,697,921	5,712,883

Prepared by

(signed)

Le Huong Lan

Chief Accountant

(signed)

Nguyen Hai Hung

Hanoi, 15th February 2016 
On behalf of the General Director
Deputy General Director

(signed and sealed)

Tran Minh Binh

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

Unit: Million VND

No	Items	This year (01/01/2015 to 31/12/2015)	Previous year (01/01/2014 to 31/12/2014) <i>(Restated figures)</i>
Cash flow from operating activities			
1	Interest and similar income	42,297,099	38,696,470
2	Interest and similar expenses	(23,474,151)	(22,092,801)
3	Income from services	1,503,968	1,162,800
4	Net gain from trading (foreign currencies, gold, securities)	1,468,892	552,849
5	Other income (expenses)	(322,928)	(603,528)
6	Receipts from debts written-off or paid off by risk fund	2,241,477	1,204,239
7	Payment to employees and for operating management	(9,951,632)	(9,151,469)
8	Corporate income tax paid	(1,709,038)	(1,620,769)
Net cash flow from operating profit before movements in operating assets and working capital		12,053,687	8,147,791
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	6,361,028	5,761,295
10	(Increase)/decrease in trading securities	(27,073,650)	(5,889,301)
11	(Increase)/decrease in derivatives financial statements and other financial assets	-	164,334
12	(Increase)/decrease in loans and advances to customers	(104,901,301)	(69,972,844)
13	Use of provision to write off bad debts	(3,023,824)	(1,928,993)
14	(Increase)/decrease in other operating assets	241,628	141,107
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	8,495,712	4,584,032
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(4,600,649)	23,305,116
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	68,778,890	59,684,172
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	15,566,424	(11,270,693)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	22,215,554	(402,826)
20	Increase/(decrease) in derivatives and other financial liabilities	(298,159)	415,779
21	Increasing/(decrease) in other liabilities	4,880,748	5,769,079
22	Cash outflow from reserves of the credit institution	(348)	(35)

b

I	Net cash flows (used in)/from operating activities	(1,304,260)	18,508,013
Cash flow from investing activities			
1	Acquisition of fixed assets	(2,015,568)	(3,227,821)
2	Proceeds from disposal of equipments	42,298	1,250,544
3	Expenses from disposal of equipments	(18,308)	(1,749)
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	10,000
9	Dividend and profits from long term investments	373,492	18,873
II	Net cash flows (used)/from investing activities	(1,592,241)	(1,950,153)
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	-	13,087
III	Net cash flows (used)/from financial activities	(3,723,405)	(3,721,106)
IV	Net cash flow of the period	(6,619,906)	12,836,754
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	42,645	11,910
VII	Cash and cash equivalents at the end of the period	80,487,387	87,064,648

Hanoi, 15th February 2016

Prepared by

Chief Accountant

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

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