

BALANCE SHEET (CONSOLIDATED)

Quarter II - 2016

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	5,192,530	5,090,768
II	Balances with the State Bank of Vietnam (“SBV”)	20,574,590	11,892,969
III	Placements with and loans to other Financial Institutions	81,757,505	66,018,789
1	Placements with other Financial Institutions	77,226,198	64,385,375
2	Loans to other Financial Institutions	4,531,307	1,633,414
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	1,711,359	3,346,354
1	Trading securities	1,798,704	3,373,406
2	Provision for impairment of trading securities	(87,345)	(27,052)
V	Derivative financial instruments and other financial assets	164,947	-
VI	Loans and advances to customers	586,830,459	533,530,118
1	Loans and advances to customers	592,866,483	538,079,829
2	Provision for credit losses	(6,036,024)	(4,549,711)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	113,221,703	120,024,229
1	Securities - available - for - sale	103,737,797	108,940,288
2	Securities - held - to - maturity	12,668,814	12,928,649
3	Provision for impairment of investment securities	(3,184,908)	(1,844,708)
IX	Long-term investments	3,268,750	3,892,314
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,676,131	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)
X	Fixed assets	8,602,198	8,665,767
1	<i>Tangible assets (a+b)</i>	4,365,854	4,374,977
a	Cost	10,120,540	9,746,338
b	Accumulated depreciation	(5,754,686)	(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>	4,236,344	4,290,790
a	Cost	5,109,176	5,090,892
b	Accumulated amortization	(872,832)	(800,102)
XI	Other assets	28,885,773	27,022,179
1	Receivables	11,527,427	10,799,595
2	Fees and interest receivables	13,967,296	12,863,853
3	Deferred Taxes	-	-
4	Other assets	3,391,925	3,360,668
	<i>In which: - Goodwill</i>	5,445	6,352
5	Provisions for other assets	(875)	(1,937)
	TOTAL ASSETS	850,209,814	779,483,487
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	4,695,138	13,227,115
II	Deposits and borrowings from other Financial Institutions	88,102,101	99,169,216
1	Placements from other Financial Institutions	44,106,838	43,399,347
2	Borrowings from other Financial Institutions	43,995,263	55,769,869
III	Customer deposits and other amounts due to customers	576,364,532	492,960,064
IV	Derivative financial instruments and other financial liabilities	-	117,619
V	Financing funds, entrusted funds, and exposed funds	26,491,022	54,237,247
VI	Valuable papers issued	20,462,919	20,860,497
VII	Other liabilities	74,582,699	42,801,583
1	Accrued interest expenses, other payables	6,724,705	5,971,380
2	Deferred Tax Payables	-	-
3	Payables, other debts	67,703,925	36,711,027
4	Provision for contingent liabilities and off-balance sheet commitments	154,069	119,176
	TOTAL LIABILITIES	790,698,411	723,373,341
VIII	OWNER'S EQUITY AND FUNDS	59,511,403	56,110,146
1	Capital	46,208,778	46,208,778
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,732	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	5,283,763	5,275,032
3	Foreign exchange translation reserve	426,801	441,537
4	Difference from assets revaluation	-	-
5	Undistributed profit	7,344,844	3,942,373
IX	Minority Interest	247,217	242,426
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	850,209,814	779,483,487

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	5,312,797	5,338,188
2	Foreign exchange transactions commitments	82,124,681	65,296,692
	<i>Buying FX commitments</i>	3,560,708	6,826,039
	<i>Selling FX commitments</i>	3,503,582	6,733,633
	<i>Swap commitments</i>	75,060,391	51,737,020
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	36,878,977	29,551,935
5	Other guarantees	32,143,156	32,145,380
6	Other commitments	18,743,304	30,337,607

Hanoi, 29th July 2016



Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Bui Ai Vi

Nguyen Hai Hung

Tran Minh Binh

INCOME STATEMENT (CONSOLIDATED)

Quarter II-2016

Unit: Million VND

No	Items	Quarter II		Accumulated since beginning of Year until end of this Quarter	
		THIS YEAR	PREVIOUS YEAR (Bank's figures)	THIS YEAR	PREVIOUS YEAR (Reviewed figures)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	13,130,104	10,449,777	25,404,391	20,741,521
2	Interest and similar expenses	7,243,933	5,521,654	14,140,621	11,120,972
I	Net interest and similar income	5,886,171	4,928,123	11,263,770	9,620,549
3	Fees and commission income	866,718	782,866	1,573,628	1,218,743
4	Fees and commission expenses	438,303	376,316	768,420	541,262
II	Net gain/(loss) from fees and commission income	428,415	406,550	805,208	677,481
III	Net gain/(loss) from dealing in foreign currencies	122,273	27,681	343,751	65,003
IV	Net gain/(loss) from trading securities	(23,094)	15,062	59,471	114,439
V	Net gain from investment securities	(5,830)	(64,430)	25,732	(107,663)
5	Other operating Income	341,604	776,447	1,135,847	1,381,683
6	Other operating expense	315,240	384,695	709,109	805,305
VI	Net gain/ (loss) from other operating activities	26,364	391,752	426,738	576,378
VII	Net share of profit in associates and joint ventures and dividend income	13,520	38,822	15,241	53,368
VIII	Operating expenses	3,011,846	2,403,077	5,657,788	4,584,860
IX	Net profit before provision for credit losses	3,435,973	3,340,483	7,282,123	6,414,695

X	Provision of credit losses	1,567,992	1,025,872	3,009,179	2,536,112
XI	Profit before tax	1,867,981	2,314,611	4,272,944	3,878,583
7	Current enterprise income tax	376,930	527,471	858,262	843,409
8	Deferred enterprise income tax				
XII	Corporate income tax	376,930	527,471	858,262	843,409
XIII	Profit after tax	1,491,051	1,787,140	3,414,682	3,035,174
XIV	Minority Interest	2,708	5,667	6,864	8,613
XV	Shareholders' Earnings	1,488,343	1,781,473	3,407,818	3,026,561

Hanoi, 29th July 2016 

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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Bui Ai Vi

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Tran Minh Binh

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter II - 2016

Unit: Million VND

No	Items	This year (1/1/2016 to 30/6/2016)	Previous year (1/1/2015 to 30/6/2015)
Cash flow from operating activities			
1	Interest and similar income	24,312,970	21,156,301
2	Interest and similar expenses	(13,468,725)	(11,719,239)
3	Income from services	810,992	649,646
4	Net gain from trading (foreign currencies, gold, securities)	525,209	788,251
5	Other income (expenses)	(183,027)	(166,945)
6	Receipts from debts written-off or paid off by risk fund	613,361	696,931
7	Payment to employees and for operating management	(5,240,529)	(4,600,052)
8	Corporate income tax paid	(638,234)	(548,635)
Net cash flow from operating profit before movements in operating assets and working capital		6,732,017	6,256,258
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	(2,803,802)	6,241,161
10	(Increase)/decrease in trading securities	8,524,594	1,494,407
11	(Increase)/decrease in derivatives financial statements and other financial assets	(164,947)	-
12	(Increase)/decrease in loans and advances to customers	(54,786,653)	(43,691,836)
13	Use of provision to write off bad debts	(156,074)	(1,557,284)
14	(Increase)/decrease in other operating assets	(533,945)	(311,476)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(8,531,976)	(2,806,331)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(11,067,116)	38,012
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	83,404,468	25,023,336
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(397,578)	4,610,455
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	(27,746,224)	8,674,010
20	Increase/(decrease) in derivatives and other financial liabilities	(117,619)	(49,503)
21	Increasing/(decrease) in other liabilities	31,131,157	(13,608,653)
22	Cash outflow from reserves of the credit institution	(35)	(348)
I	Net cash flows (used in)/from operating activities	23,486,267	(9,687,792)

Cash flow from investing activities			
1	Acquisition of fixed assets	(815,081)	(710,844)
2	Proceeds from disposal of equipments	10,857	8,478
3	Expenses from disposal of equipments	(7,387)	(259)
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)	(10,000)
8	Receipts from equity investment in associates and joint ventures	9,474	11,000
9	Dividend and profits from long term investments	12,649	22,524
II	Net cash flows (used)/from investing activities	(813,488)	(679,101)
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	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	-
IV	Net cash flow of the period	22,672,779	(10,366,893)
V	Cash and cash equivalents at the beginning of the period	80,882,722	87,064,648
VI	Adjustment for impact of changes in foreign exchange rate	(17,282)	13,600
VII	Cash and cash equivalents at the end of the period	103,538,219	76,711,355

Hanoi, 29th July 2016 

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On behalf of the General Director
Deputy General Director

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