

BALANCE SHEET (CONSOLIDATED)

Quarter I - 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	4,891,359	5,090,768
II	Balances with the State Bank of Vietnam ("SBV")	19,326,606	11,892,969
III	Placements with and loans to other Financial Institutions	64,102,464	66,018,789
1	Placements with other Financial Institutions	61,959,614	64,385,375
2	Loans to other Financial Institutions	2,142,850	1,633,414
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	212,198	3,346,354
1	Trading securities	238,802	3,373,406
2	Provision for impairment of trading securities	(26,604)	(27,052)
V	Derivative financial instruments and other financial assets	76,370	-
VI	Loans and advances to customers	547,865,959	533,530,118
1	Loans and advances to customers	553,392,731	538,079,829
2	Provision for credit losses	(5,526,772)	(4,549,711)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	114,699,659	120,024,229
1	Securities - available - for - sale	104,044,888	108,940,288
2	Securities - held - to - maturity	12,928,649	12,928,649
3	Provision for impairment of investment securities	(2,273,878)	(1,844,708)
IX	Long-term investments	3,822,574	3,892,314
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,723,499	2,782,845
3	Investment in associates	-	-
4	Other long-term investments	1,120,954	1,131,164
5	Provision for impairment of long-term investments	(21,879)	(21,695)
X	Fixed assets	8,614,633	8,665,767
1	<i>Tangible assets (a+b)</i>	4,343,956	4,374,977
a	Cost	9,897,339	9,746,338
b	Accumulated depreciation	(5,553,383)	(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>	4,270,677	4,290,790
a	Cost	5,107,518	5,090,892
b	Accumulated amortization	(836,841)	(800,102)
XI	Other assets	28,125,577	27,022,179
1	Receivables	11,492,217	10,799,595
2	Fees and interest receivables	13,131,944	12,863,853
3	Deferred Taxes	-	-
4	Other assets	3,502,000	3,360,668
5	Provisions for other assets	(584)	(1,937)
	TOTAL ASSETS	791,737,399	779,483,487
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	4,045,940	13,227,115
II	Deposits and borrowings from other Financial Institutions	104,462,465	99,169,216
1	Placements from other Financial Institutions	59,198,244	43,399,347
2	Borrowings from other Financial Institutions	45,264,221	55,769,869
III	Customer deposits and other amounts due to customers	503,441,169	492,960,064
IV	Derivative financial instruments and other financial liabilities	-	117,619
V	Financing funds, entrusted funds, and exposed funds	55,146,270	54,237,247
VI	Valuable papers issued	16,214,641	20,860,497
VII	Other liabilities	50,409,172	42,801,583
1	Accrued interest expenses, other payables	6,273,515	5,971,380
2	Deferred Tax Payables	-	-
3	Payables, other debts	44,007,080	36,711,027
4	Provision for contingent liabilities and off-balance sheet commitments	128,577	119,176
	TOTAL LIABILITIES	733,719,657	723,373,341
VIII	OWNER'S EQUITY AND FUNDS	58,017,742	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
d	Registered shares	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	5,274,808	5,275,032
3	Foreign exchange translation reserve	411,484	441,537
4	Difference from assets revaluation	-	-
5	Undistributed profit	5,876,090	3,942,373
IX	Minority Interest	246,582	242,426
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	791,737,399	779,483,487

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	5,329,496	5,338,188
2	Foreign exchange transactions commitments	91,037,889	65,296,692
	<i>Buying FX commitments</i>	<i>3,848,351</i>	<i>6,826,039</i>
	<i>Selling FX commitments</i>	<i>3,855,130</i>	<i>6,733,633</i>
	<i>Swap commitments</i>	<i>83,334,408</i>	<i>51,737,020</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	34,909,322	29,551,935
5	Other guarantees	29,757,080	32,145,380
6	Other commitments	25,297,126	30,337,607

Hanoi, 29th April 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 I-2016

Unit: Million VND

No	Items	Quarter I		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	12,274,287	10,291,744	12,274,287	10,291,744
2	Interest and similar expenses	6,896,688	5,599,318	6,896,688	5,599,318
I	Net interest and similar income	5,377,599	4,692,426	5,377,599	4,692,426
3	Fees and commission income	706,910	435,877	706,910	435,877
4	Fees and commission expenses	330,117	164,946	330,117	164,946
II	Net gain/(loss) from fees and commission income	376,793	270,931	376,793	270,931
III	Net gain/(loss) from dealing in foreign currencies	221,478	37,322	221,478	37,322
IV	Net gain/(loss) from trading securities	82,565	99,377	82,565	99,377
V	Net gain from investment securities	31,562	(43,233)	31,562	(43,233)
5	Other operating Income	794,243	605,236	794,243	605,236
6	Other operating expense	393,869	420,610	393,869	420,610
VI	Net gain/ (loss) from other operating activities	400,374	184,626	400,374	184,626
VII	Net share of profit in associates and joint ventures and dividend income	1,721	14,546	1,721	14,546
VIII	Operating expenses	2,645,942	2,181,783	2,645,942	2,181,783
IX	Net profit before provision for credit losses	3,846,150	3,074,212	3,846,150	3,074,212

X	Provision of credit losses	1,441,187	1,510,240	1,441,187	1,510,240
XI	Profit before tax	2,404,963	1,563,972	2,404,963	1,563,972
7	Current enterprise income tax	481,332	315,938	481,332	315,938
8	Deferred enterprise income tax				
XII	Corporate income tax	481,332	315,938	481,332	315,938
XIII	Profit after tax	1,923,631	1,248,034	1,923,631	1,248,034
XIV	Minority Interest	4,156	2,946	4,156	2,946
XV	Shareholders' Earnings	1,919,475	1,245,088	1,919,475	1,245,088

Hanoi, 29th April 2016

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

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Le Huong Lan

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Tran Minh Binh

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

Unit: Million VND

No	Items	This year (1/1/2016 to 31/3/2016)	Previous year (1/1/2015 to 31/3/2015)
Cash flow from operating activities			
1	Interest and similar income	12,025,558	10,551,686
2	Interest and similar expenses	(6,609,414)	(5,964,987)
3	Income from services	372,440	235,521
4	Net gain from trading (foreign currencies, gold, securities)	387,343	249,406
5	Other income (expenses)	(97,062)	(80,934)
6	Receipts from debts written-off or paid off by risk fund	513,113	230,706
7	Payment to employees and for operating management	(3,002,049)	(2,668,001)
8	Corporate income tax paid	(156,711)	(184,941)
Net cash flow from operating profit before movements in operating assets and working capital		3,433,218	2,368,456
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,516,170	6,061,129
10	(Increase)/decrease in trading securities	8,030,005	1,836,440
11	(Increase)/decrease in derivatives financial statements and other financial assets	(76,370)	-
12	(Increase)/decrease in loans and advances to customers	(15,312,902)	(11,742,017)
13	Use of provision to write off bad debts	(3,462)	-
14	(Increase)/decrease in other operating assets	(504,931)	(844,056)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(9,181,175)	(3,143,218)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	5,293,248	(26,019,816)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	10,481,104	4,274,594
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(4,645,856)	69,909
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	909,024	6,329,444
20	Increase/(decrease) in derivatives and other financial liabilities	(117,619)	510,968
21	Increasing/(decrease) in other liabilities	7,541,236	2,111,136
22	Cash outflow from reserves of the credit institution	-	(348)
I	Net cash flows (used in)/from operating activities	7,361,690	(18,187,379)

Cash flow from investing activities			
1	Acquisition of fixed assets	(523,923)	(411,397)
2	Proceeds from disposal of equipments	582	112
3	Expenses from disposal of equipments	(22)	(74)
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	-	-
8	Receipts from equity investment in associates and joint ventures	10,210	-
9	Dividend and profits from long term investments	4,951	343
II	Net cash flows (used)/from investing activities	(508,202)	(411,016)
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	6,853,488	(18,598,395)
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	(19,416)	23,986
VII	Cash and cash equivalents at the end of the period	87,716,794	68,490,239

Hanoi, 29th April 2016

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