

BALANCE SHEET (NON-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	4,769,567	5,003,577
II	Balances with the State Bank of Vietnam ("SBV")	19,325,863	11,892,122
III	Placements with and loans to other Financial Institutions	65,266,618	67,516,251
1	Placements with other Financial Institutions	62,800,178	65,491,767
2	Loans to other Financial Institutions	2,466,440	2,024,484
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	99,727	3,200,074
1	Trading securities	99,727	3,200,074
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	76,370	-
VI	Loans and advances to customers	542,865,746	528,619,924
1	Loans and advances to customers	548,309,584	533,102,761
2	Provision for credit losses	(5,443,838)	(4,482,837)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	113,233,050	118,713,394
1	Securities – available-for-sale	102,567,238	107,619,612
2	Securities – held-to-maturity	12,928,649	12,928,649
3	Provision for impairment of investment securities	(2,262,837)	(1,834,867)
IX	Long-term investments	7,247,451	7,247,451
1	Investment in Subsidiaries	4,600,882	4,600,882
2	Investment in Joint ventures	2,088,788	2,088,788
3	Investment in associates	-	-
4	Other long-term investments	561,974	561,974
5	Provision for impairment of long-term investments	(4,193)	(4,193)
X	Fixed assets	8,251,902	8,299,636
1	<i>Tangible assets (a+b)</i>	<i>4,263,301</i>	<i>4,293,991</i>
a	Cost	9,743,235	9,595,039

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No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Accumulated depreciation	(5,479,934)	(5,301,048)
2	Financial leasing fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	Intangible assets	3,988,601	4,005,645
a	Cost	4,807,562	4,788,369
b	Accumulated amortization	(818,961)	(782,724)
XI	Other assets	27,726,567	26,857,529
1	Receivables	11,346,914	10,803,485
2	Fees and interest receivables	12,996,115	12,733,323
3	Deferred Taxes	-	-
4	Other assets	3,383,696	3,320,879
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	788,862,861	777,349,958
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	4,045,940	13,205,518
II	Deposits and borrowings from other Financial Institutions	103,949,469	98,788,429
1	Placements from other Financial Institutions	58,705,121	43,018,560
2	Borrowings from other Financial Institutions	45,244,348	55,769,869
III	Customer deposits and other amounts due to customers	502,976,801	492,566,502
IV	Derivative financial instruments and other financial liabilities	-	117,619
V	Financing funds, entrusted funds, and exposed funds	55,852,885	55,131,061
VI	Valuable papers issued	16,214,641	20,860,497
VII	Other liabilities	48,992,876	41,746,355
1	Accrued interest expenses, other payables	6,122,074	5,844,004
2	Deferred Tax Payables	-	-
3	Payables, other debts	42,870,802	35,902,351
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	732,032,612	722,415,981
VIII	OWNER'S EQUITY AND FUNDS	56,830,249	54,933,977
1	Capital	46,203,873	46,203,873
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 (audited figures)
	(1)	(2)	(3)
c	Capital surplus	8,969,827	8,969,827
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	5,044,907	5,044,907
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	5,581,469	3,685,197
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	788,862,861	777,349,958

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	34,936,403	29,549,918
5	Other guarantees	29,728,160	32,122,188
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 Thi Thanh Minh

Nguyen Hai Hung

Tran Minh Binh

INCOME STATEMENT (NON-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	12,122,303	10,219,265	12,122,303	10,219,265
2	Interest and similar expenses	6,885,019	5,607,614	6,885,019	5,607,614
I	Net interest and similar income	5,237,284	4,611,651	5,237,284	4,611,651
3	Fees and commission income	536,169	431,095	536,169	431,095
4	Fees and commission expenses	208,474	158,846	208,474	158,846
II	Net gain/(loss) from fees and commission income	327,695	272,249	327,695	272,249
III	Net gain/(loss) from dealing in foreign currencies	217,577	35,189	217,577	35,189
IV	Net gain/(loss) from trading securities	75,021	96,489	75,021	96,489
V	Net gain from investment securities	32,789	(42,629)	32,789	(42,629)
5	Other operating Income	761,210	474,194	761,210	474,194
6	Other operating expense	378,644	349,479	378,644	349,479
VI	Net gain/ (loss) from other operating activities	382,566	124,715	382,566	124,715
VII	Net share of profit in associates and joint ventures and dividend income	2,421	342	2,421	342
VIII	Operating expenses	2,552,560	2,111,118	2,552,560	2,111,118
IX	Net profit before provision for credit losses	3,722,793	2,986,888	3,722,793	2,986,888
X	Provision of credit losses	1,421,665	1,507,829	1,421,665	1,507,829

XI	Profit before tax	2,301,128	1,479,059	2,301,128	1,479,059
7	Current enterprise income tax	459,741	301,983	459,741	301,983
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	459,741	301,983	459,741	301,983
XIII	Profit after tax	1,841,387	1,177,076	1,841,387	1,177,076

Hanoi, 29th April 2016

Prepared by

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**On behalf of the General Director
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CASH FLOW STATEMENT (NON-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	11,864,113	10,490,030
2	Interest and similar expenses	(6,606,963)	(5,979,336)
3	Income from services	323,256	268,794
4	Net gain from trading (foreign currencies, gold, securities)	375,503	253,620
5	Other income (expenses)	(113,557)	(92,997)
6	Receipts from debts written-off or paid off by risk fund	511,862	229,160
7	Payment to employees and for operating management	(2,895,405)	(2,522,129)
8	Corporate income tax paid	(126,704)	(161,151)
Net cash flow from operating profit before movements in operating assets and working capital		3,332,105	2,485,991
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,717,605	6,109,959
10	(Increase)/decrease in trading securities	8,152,721	1,663,947
11	(Increase)/decrease in derivatives financial statements and other financial assets	(76,370)	-
12	(Increase)/decrease in loans and advances to customers	(15,206,823)	(11,818,123)
13	Use of provision to write off bad debts	-	-
14	(Increase)/decrease in other operating assets	(336,781)	(1,043,948)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(9,159,578)	(3,143,217)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	5,161,040	(26,015,168)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	10,410,299	4,302,125
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	721,824	6,500,815
20	Increase/(decrease) in derivatives and other financial liabilities	(117,619)	510,968
21	Increasing/(decrease) in other liabilities	7,259,350	2,142,664
22	Cash outflow from reserves of the credit institution	-	(348)
I	Net cash flows (used in)/from operating activities	7,211,917	(18,234,426)

Cash flow from investing activities			
1	Acquisition of fixed assets	(544,760)	(402,896)
2	Proceeds from disposal of equipments	517	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	-	-
9	Dividend and profits from long term investments	2,421	342
II	Net cash flows (used)/from investing activities	(541,844)	(402,516)
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	6,670,073	(18,636,942)
V	Cash and cash equivalents at the beginning of the period	82,103,180	87,008,802
VI	Adjustment for impact of changes in foreign exchange rate	(2,371)	23,986
VII	Cash and cash equivalents at the end of the period	88,770,882	68,395,846

Hanoi, 29th April 2016

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