

BALANCE SHEET (NON-CONSOLIDATED)

Quarter I - 2017

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	5,792,230	5,133,718
II	Balances with the State Bank of Vietnam ("SBV")	21,588,397	13,501,629
III	Placements with and loans to other Financial Institutions	87,502,181	94,761,531
1	Placements with other Financial Institutions	84,898,907	90,728,678
2	Loans to other Financial Institutions	2,603,274	4,032,853
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	4,287,396	1,502,806
1	Trading securities	4,287,396	1,502,806
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	311,326	682,690
VI	Loans and advances to customers	684,448,617	649,341,768
1	Loans and advances to customers	691,689,342	656,052,948
2	Provision for credit losses	(7,240,725)	(6,711,180)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	131,563,106	133,020,649
1	Securities – available-for-sale	123,887,318	124,360,155
2	Securities – held-to-maturity	11,682,637	11,743,021
3	Provision for impairment of investment securities	(4,006,849)	(3,082,527)
IX	Long-term investments	6,858,051	6,858,051
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	170,955	170,955
5	Provision for impairment of long-term investments	(2,574)	(2,574)
X	Fixed assets	10,090,639	10,288,826
1	<i>Tangible assets (a+b)</i>	6,195,250	6,356,709
a	Cost	12,416,389	12,388,443

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Accumulated depreciation	(6,221,139)	(6,031,734)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	3,895,389	3,932,117
a	Cost	4,860,397	4,861,209
b	Accumulated amortization	(965,008)	(929,092)
XI	Other assets	30,214,236	29,403,935
1	Receivables	12,967,779	12,382,036
2	Fees and interest receivables	14,286,320	14,113,946
3	Deferred Taxes	-	-
4	Other assets	2,960,295	2,908,111
5	Provisions for other assets	(158)	(158)
	TOTAL ASSETS	982,656,179	944,495,603
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	30,979,362	4,808,417
II	Deposits and borrowings from other Financial Institutions	109,075,079	83,867,853
1	Placements from other Financial Institutions	62,910,426	40,297,218
2	Borrowings from other Financial Institutions	46,164,653	43,570,635
III	Customer deposits and other amounts due to customers	665,859,457	654,814,515
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,427,774	6,075,468
VI	Valuable papers issued	23,870,675	23,849,453
VII	Other liabilities	89,444,818	111,995,969
1	Accrued interest expenses, other payables	10,599,669	9,786,727
2	Deferred Tax Payables	-	-
3	Payables, other debts	78,845,149	102,209,242
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	925,657,165	885,411,675
VIII	OWNER'S EQUITY AND FUNDS	56,999,014	59,083,928
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	6,042,284	6,042,908
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	4,752,857	6,837,147
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	982,656,179	944,495,603

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,375,684	2,349,067
2	Foreign exchange transactions commitments	138,656,867	133,764,643
	<i>Buying FX commitments</i>	7,376,260	509,340
	<i>Selling FX commitments</i>	7,597,855	743,152
	<i>Swap commitments</i>	123,682,752	132,512,151
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	43,286,444	42,263,440
5	Other guarantees	42,468,250	46,250,039
6	Other commitments	37,569,726	28,605,438

Hanoi, 26th April 2017

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

Le Nhu Hoa

INCOME STATEMENT (NON-CONSOLIDATED)

Quarter I-2017

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	14,719,014	12,122,303	14,719,014	12,122,303
2	Interest and similar expenses	8,694,448	6,885,019	8,694,448	6,885,019
I	Net interest and similar income	6,024,566	5,237,284	6,024,566	5,237,284
3	Fees and commission income	721,622	536,169	721,621	536,169
4	Fees and commission expenses	252,481	208,474	252,481	208,474
II	Net gain/(loss) from fees and commission income	469,140	327,695	469,140	327,695
III	Net gain/(loss) from dealing in foreign currencies	265,096	217,577	265,096	217,577
IV	Net gain/(loss) from trading securities	75,895	75,021	75,895	75,021
V	Net gain from investment securities	(23,528)	32,789	(23,528)	32,789
5	Other operating Income	764,965	761,210	764,965	761,210
6	Other operating expense	132,021	378,644	132,021	378,644
VI	Net gain/ (loss) from other operating activities	632,944	382,566	632,944	382,566
VII	Net share of profit in associates and joint ventures and dividend income	2,270	2,421	2,270	2,421
VIII	Operating expenses	3,031,910	2,552,560	3,031,910	2,552,560
IX	Net profit before provision for credit losses	4,414,473	3,722,793	4,414,473	3,722,793
X	Provision of credit losses	2,039,666	1,421,665	2,039,666	1,421,665

XI	Profit before tax	2,374,807	2,301,128	2,374,807	2,301,128
7	Current enterprise income tax	474,978	459,741	474,978	459,741
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	474,978	459,741	474,978	459,741
XIII	Profit after tax	1,899,829	1,841,387	1,899,829	1,841,387

Hanoi, 26th April 2017

Prepared by

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

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CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct Method)
Quarter I - 2017

Unit: Million VND

No.	Items	This year (1/1/2017 to 31/3/2017)	Previous year (1/1/2016 to 31/3/2016)
Cash flow from operating activities			
1	Interest and similar income	14,578,254	11,864,113
2	Interest and similar expenses	(7,817,348)	(6,606,963)
3	Income from services	456,272	323,256
4	Net gain from trading (foreign currencies, gold, securities)	257,797	375,503
5	Other income (expenses)	(182,884)	(113,557)
6	Receipts from debts written-off or paid off by risk fund	309,840	511,862
7	Payment to employees and for operating management	(3,279,122)	(2,895,405)
8	Corporate income tax paid	(480,897)	(126,704)
Net cash flow from operating profit before movements in operating assets and working capital		3,841,912	3,332,105
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,665,245	1,717,605
10	(Increase)/decrease in trading securities	(6,378,282)	8,152,721
11	(Increase)/decrease in derivatives financial statements and other financial assets	371,364	(76,370)
12	(Increase)/decrease in loans and advances to customers	(37,655,629)	(15,206,823)
13	Use of provision to write off bad debts	560,347	-
14	(Increase)/decrease in other operating assets	(404,845)	(336,781)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	26,170,945	(9,159,578)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	25,207,226	5,161,040
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	11,044,942	10,410,299
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	21,222	(4,645,856)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	352,306	721,824
20	Increase/(decrease) in derivatives and other financial liabilities	-	(117,619)
21	Increasing/(decrease) in other liabilities	(23,755,625)	7,259,350
22	Cash outflow from reserves of the credit institution	(623)	-
I	Net cash flows (used in)/from operating activities	1,040,505	7,211,917

Cash flow from investing activities			
1	Acquisition of fixed assets	(321,717)	(544,760)
2	Proceeds from disposal of equipments	39,847	517
3	Expenses from disposal of equipments	(2,230)	(22)
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	2,270	2,421
II	Net cash flows (used)/from investing activities	(281,830)	(541,844)
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	(2,606,383)	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	(2,606,383)	-
IV	Net cash flow of the period	(1,847,708)	6,670,073
V	Cash and cash equivalents at the beginning of the period	114,082,032	82,103,180
VI	Adjustment for impact of changes in foreign exchange rate	(1,118)	(2,371)
VII	Cash and cash equivalents at the end of the period	112,233,206	88,770,882

Hanoi, 26th April 2017

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**On behalf of the General Director
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