

BALANCE SHEET (CONSOLIDATED)

Quarter II - 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	6,380,043	5,187,132
II	Balances with the State Bank of Vietnam ("SBV")	16,210,207	13,502,594
III	Placements with and loans to other Financial Institutions	107,779,682	94,469,281
1	Placements with other Financial Institutions	104,018,767	91,031,828
2	Loans to other Financial Institutions	3,760,915	3,437,453
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	9,818,635	1,894,690
1	Trading securities	9,890,844	1,974,670
2	Provision for impairment of trading securities	(72,209)	(79,980)
V	Derivative financial instruments and other financial assets	411,572	682,690
VI	Loans and advances to customers	721,967,181	655,125,731
1	Loans and advances to customers	730,050,316	661,987,797
2	Provision for credit losses	(8,083,135)	(6,862,066)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	129,430,973	134,226,686
1	Securities - available - for - sale	123,578,024	125,573,894
2	Securities - held - to - maturity	11,041,106	11,743,021
3	Provision for impairment of investment securities	(5,188,157)	(3,090,229)
IX	Long-term investments	3,179,094	3,202,637
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,751,448	2,774,766
3	Investment in associates	-	-
4	Other long-term investments	430,445	430,445
5	Provision for impairment of long-term investments	(2,799)	(2,574)
X	Fixed assets	10,276,170	10,615,318
1	<i>Tangible assets (a+b)</i>	<i>6,131,729</i>	<i>6,422,471</i>
a	Cost	12,650,107	12,538,329
b	Accumulated depreciation	(6,518,378)	(6,115,858)
2	<i>Financial leasing fixed assets</i>	<i>-</i>	<i>-</i>
a	Cost	-	-
b	Accumulated depreciation	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
3	<i>Intangible assets</i>	4,144,441	4,192,847
a	Cost	5,246,825	5,141,691
b	Accumulated amortization	(1,102,384)	(948,844)
XI	Other assets	30,185,125	29,792,264
1	Receivables	11,896,753	12,572,928
2	Fees and interest receivables	15,066,924	14,207,830
3	Deferred Taxes	-	-
4	Other assets	3,223,343	3,013,053
5	Provisions for other assets	(1,895)	(1,547)
	TOTAL ASSETS	1,035,638,682	948,699,023
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	25,770,825	4,808,417
II	Deposits and borrowings from other Financial Institutions	119,223,170	85,151,867
1	Placements from other Financial Institutions	71,549,300	41,346,232
2	Borrowings from other Financial Institutions	47,673,870	43,805,635
III	Customer deposits and other amounts due to customers	692,930,741	655,060,148
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,505,687	6,075,468
VI	Valuable papers issued	18,302,672	23,849,453
VII	Other liabilities	112,585,528	113,354,267
1	Accrued interest expenses, other payables	10,657,181	9,944,825
2	Deferred Tax Payables	-	-
3	Payables, other debts	101,692,446	103,171,982
4	Provision for contingent liabilities and off-balance sheet commitments	235,901	237,460
	TOTAL LIABILITIES	975,318,623	888,299,620
VIII	OWNER'S EQUITY AND FUNDS	60,320,059	60,399,403
1	Capital	46,208,767	46,208,767
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,721	8,974,721
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	6,378,915	6,366,898
3	Foreign exchange translation reserve	560,079	480,011
4	Difference from assets revaluation	-	-
5	Undistributed profit	6,897,572	7,083,394

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
IX	Minority Interest	274,726	260,333
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	1,035,638,682	948,699,023

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,329,491	2,349,067
2	Foreign exchange transactions commitments	124,746,315	133,764,643
	<i>Buying FX commitments</i>	4,077,679	509,340
	<i>Selling FX commitments</i>	4,246,419	743,152
	<i>Swap commitments</i>	116,422,217	132,512,151
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	41,700,689	42,320,738
5	Other guarantees	44,000,140	46,360,864
6	Other commitments	35,599,158	28,605,438

Hanoi, 28th July 2017

Prepared by

(signed)

Do Thi Phuong Hanh

Chief Accountant

(signed)

Nguyen Hai Hung

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

(signed and sealed)

Le Nhu Hoa



INCOME STATEMENT (CONSOLIDATED)

Quarter II-2017

Unit: Million VND

No	Items	Quarter II		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	16,681,904	13,130,104	31,554,505	25,404,391
2	Interest and similar expenses	9,362,507	7,243,933	18,069,584	14,140,621
I	Net interest and similar income	7,319,397	5,886,171	13,484,921	11,263,770
3	Fees and commission income	918,980	866,718	1,866,508	1,573,628
4	Fees and commission expenses	522,096	438,303	957,552	768,420
II	Net gain/(loss) from fees and commission income	396,884	428,415	908,956	805,208
III	Net gain/(loss) from dealing in foreign currencies	85,590	122,273	353,395	343,751
IV	Net gain/(loss) from trading securities	64,825	(23,094)	177,864	59,471
V	Net gain from investment securities	71,433	(5,830)	53,674	25,732
5	Other operating Income	437,617	341,604	1,239,669	1,135,847
6	Other operating expense	299,299	315,240	446,060	709,109
VI	Net gain/ (loss) from other operating activities	138,318	26,364	793,609	426,738
VII	Net share of profit in associates and joint ventures and dividend income	531,763	13,520	558,894	15,241
VIII	Operating expenses	3,559,871	3,011,846	6,674,175	5,657,788
IX	Net profit before provision for credit losses	5,048,339	3,435,973	9,657,138	7,282,123

X	Provision of credit losses	2,778,783	1,567,992	4,843,509	3,009,179
XI	Profit before tax	2,269,556	1,867,981	4,813,629	4,272,944
7	Current enterprise income tax	387,694	376,930	892,640	858,262
8	Deferred enterprise income tax				
XII	Corporate income tax	387,694	376,930	892,640	858,262
XIII	Profit after tax	1,881,862	1,491,051	3,920,989	3,414,682
XIV	Minority Interest	9,047	2,708	16,518	6,864
XV	Shareholders' Earnings	1,872,815	1,488,343	3,904,471	3,407,818

Hanoi, 28^h July 2017

Prepared by

Chief Accountant

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

(signed)

(signed)

(signed and sealed)

Do Thi Phuong Hanh

Nguyen Hai Hung

Le Nhu Hoa



CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter II - 2017

Unit: Million VND

No	Items	This year (1/1/2017 to 30/6/2017)	Previous year (1/1/2016 to 30/6/2016)
Cash flow from operating activities			
1	Interest and similar income	30,868,541	24,312,970
2	Interest and similar expenses	(17,363,077)	(13,468,725)
3	Income from services	997,104	810,992
4	Net gain from trading (foreign currencies, gold, securities)	743,697	525,209
5	Other income (expenses)	(459,877)	(183,027)
6	Receipts from debts written-off or paid off by risk fund	650,140	613,361
7	Payment to employees and for operating management	(6,134,436)	(5,240,529)
8	Corporate income tax paid	(1,009,362)	(638,234)
Net cash flow from operating profit before movements in operating assets and working capital		8,292,730	6,732,017
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	13,609	(2,803,802)
10	(Increase)/decrease in trading securities	(10,656,379)	8,524,594
11	(Increase)/decrease in derivatives financial statements and other financial assets	271,118	(164,947)
12	(Increase)/decrease in loans and advances to customers	(68,062,519)	(54,786,653)
13	Use of provision to write off bad debts	(1,059,257)	(156,074)
14	(Increase)/decrease in other operating assets	841,656	(533,945)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	20,962,409	(8,531,976)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	34,071,303	(11,067,116)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	37,870,593	83,404,468
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(5,546,781)	(397,578)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	430,219	(27,746,224)
20	Increase/(decrease) in derivatives and other financial liabilities	-	(117,619)
21	Increasing/(decrease) in other liabilities	(2,589,062)	31,131,157
22	Cash outflow from reserves of the credit institution	(624)	(35)
I	Net cash flows (used in)/from operating activities	14,839,015	23,486,267

Cash flow from investing activities			
1	Acquisition of fixed assets	(773,046)	(815,081)
2	Proceeds from disposal of equipments	39,967	10,857
3	Expenses from disposal of equipments	(4,647)	(7,387)
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)
8	Receipts from equity investment in associates and joint ventures	600,000	9,474
9	Dividend and profits from long term investments	14,016	12,649
II	Net cash flows (used)/from investing activities	(123,710)	(813,488)
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	12,108,922	22,672,779
V	Cash and cash equivalents at the beginning of the period	113,814,949	80,882,722
VI	Adjustment for impact of changes in foreign exchange rate	115,612	(17,282)
VII	Cash and cash equivalents at the end of the period	126,039,483	103,538,219

Hanoi, 28th July 2017

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Do Thi Phuong Hanh

Nguyen Hai Hung

Le Nhu Hoa

