

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III - 2015

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	4,475,983	4,598,290
II	Balances with the State Bank of Vietnam ("SBV")	7,808,659	9,876,030
III	Placements with and loans to other Financial Institutions	57,120,160	75,770,178
1	Placements with other Financial Institutions	56,366,640	67,097,386
2	Loans to other Financial Institutions	753,520	8,672,792
3	Provision for loans to other Financial Institutions		-
IV	Trading securities	702,944	3,595,310
1	Trading securities	702,944	3,595,310
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	17,058	-
VI	Loans and advances to customers	491,072,902	433,954,893
1	Loans and advances to customers	495,665,781	438,264,664
2	Provision for credit losses	(4,592,879)	(4,309,771)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	103,597,948	92,047,032
1	Securities – available-for-sale	94,254,844	85,964,781
2	Securities – held-to-maturity	11,071,977	6,708,858
3	Provision for impairment of investment securities	(1,728,873)	(626,607)
IX	Long-term investments	7,247,644	5,771,885
1	Investment in Subsidiaries	4,600,882	3,317,232
2	Investment in Joint ventures	2,088,788	2,088,788
3	Investment in associates	-	-
4	Other long-term investments	561,974	440,136
5	Provision for impairment of long-term investments	(4,000)	(74,271)
X	Fixed assets	8,129,213	8,767,080
1	Tangible assets (a+b)	4,237,668	4,623,778
a	Cost	9,375,484	9,231,557

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Accumulated depreciation	(5,137,816)	(4,607,779)
2	Financial leasing fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	Intangible assets	3,891,545	4,143,302
a	Cost	4,630,044	4,769,115
b	Accumulated amortization	(738,499)	(625,813)
XI	Other assets	27,867,346	25,851,034
1	Receivables	11,035,191	9,841,414
2	Fees and interest receivables	13,481,011	12,619,762
3	Deferred Taxes	-	-
4	Other assets	3,351,144	3,389,858
5	Provisions for other assets	-	-
	TOTAL ASSETS	708,039,857	660,231,732
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	2,493,125	4,731,403
II	Deposits and borrowings from other Financial Institutions	90,769,030	103,770,035
1	Placements from other Financial Institutions	34,228,769	42,040,406
2	Borrowings from other Financial Institutions	56,540,261	61,729,629
III	Customer deposits and other amounts due to customers	468,461,022	424,241,062
IV	Derivative financial instruments and other financial liabilities	-	415,778
V	Financing funds, entrusted funds, and exposed funds	52,921,770	32,729,590
VI	Valuable papers issued	13,785,503	5,294,073
VII	Other liabilities	24,983,245	34,889,974
1	Accrued interest expenses, other payables	5,600,484	5,689,492
2	Deferred Tax Payables	-	-
3	Payables, other debts	19,382,761	29,200,482
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	653,413,695	606,071,915
VIII	OWNER'S EQUITY AND FUNDS	54,626,162	54,159,817
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	4,187,193	4,100,651
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	4,235,096	3,855,293
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	708,039,857	660,231,732

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	6,568,464	2,496,147
2	Foreign exchange transactions commitments	58,312,336	62,361,790
	<i>Buying FX commitments</i>	<i>3,208,818</i>	<i>1,274,173</i>
	<i>Selling FX commitments</i>	<i>3,259,083</i>	<i>1,274,379</i>
	<i>Swap commitments</i>	<i>51,844,435</i>	<i>59,813,238</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	25,399,762	29,742,703
5	Other guarantees	29,008,426	21,884,106
6	Other commitments	23,835,525	26,392,728

Hanoi, 13th November 2015

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 III-2015

Unit: Million VND

No.	Items	Quarter : 01		Accumulated since beginning of Year until end of Quarter	
		THIS YEAR	PREVIOUS YEAR (restated figures)	THIS YEAR	PREVIOUS YEAR (restated figures)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	10,867,785	10,296,495	31,449,064	30,893,662
2	Interest and similar expenses	6,065,941	5,793,756	17,203,585	17,696,148
I	Net interest and similar income	4,801,844	4,502,739	14,245,479	13,197,514
3	Fees and commission income	529,901	362,793	1,453,180	1,220,944
4	Fees and commission expenses	200,835	179,372	558,781	488,894
II	Net gain/(loss) from fees and commission income	329,066	183,421	894,399	732,050
III	Net gain/(loss) from dealing in foreign currencies	27,203	114,643	89,070	306,691
IV	Net gain/(loss) from trading securities	14,028	54,342	125,840	113,230
V	Net gain from investment securities	(73,266)	5,382	(177,086)	(111,329)
5	Other operating Income	1,027,993	315,569	2,353,927	1,289,258
6	Other operating expense	415,546	181,729	1,210,656	1,049,031
VI	Net gain/ (loss) from other operating activities	612,447	133,840	1,143,271	240,227
VII	Net share of profit in associates and joint ventures and dividend income	145,288	-	155,491	164,000
VIII	Operating expenses	2,689,752	2,736,527	7,106,103	6,882,181
IX	Net profit before provision for credit losses	3,166,858	2,257,840	9,370,361	7,760,202

X	Provision of credit losses	1,281,773	766,318	3,806,059	2,449,199
XI	Profit before tax	1,885,085	1,491,522	5,564,302	5,311,003
7	Current enterprise income tax	391,140	340,883	1,200,352	1,160,654
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	391,140	340,883	1,200,352	1,160,654
XIII	Profit after tax	1,493,945	1,150,639	4,363,950	4,150,349

Hanoi, 13th November 2015

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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 III - 2015

Unit: Million VND

No.	Items	This year (01/01/2015 to 30/06/2015)	Previous year (01/01/2014 to 30/06/2014) <i>(restated figures)</i>
Cash flow from operating activities			
1	Interest and similar income	30,600,421	29,230,345
2	Interest and similar expenses	(17,292,605)	(16,882,955)
3	Income from services	881,704	683,286
4	Net gain from trading (foreign currencies, gold, securities)	1,061,067	488,076
5	Other income (expenses)	(257,233)	(444,915)
6	Receipts from debts written-off or paid off by risk fund	1,061,233	822,835
7	Payment to employees and for operating management	(6,597,341)	(6,447,052)
8	Corporate income tax paid	(1,005,527)	(1,000,619)
Net cash flow from operating profit before movements in operating assets and working capital		8,451,719	6,449,001
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	10,554,041	12,949,830
10	(Increase)/decrease in trading securities	(6,957,604)	(1,967,069)
11	(Increase)/decrease in derivatives financial statements and other financial assets	(17,058)	164,334
12	(Increase)/decrease in loans and advances to customers	(61,804,814)	(27,837,873)
13	Use of provision to write off bad debts	(2,628,010)	(855,583)
14	(Increase)/decrease in other operating assets	(1,395,530)	(444,866)
Movements in operating liabilities		-	-
15	Increase/(decrease) in borrowings from Government and SBV	(2,238,278)	578,358
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(13,001,005)	13,408,422
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	44,219,960	33,382,661
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	8,491,430	(11,207,000)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	20,192,180	(7,156,498)
20	Increase/(decrease) in derivatives and other financial liabilities	(415,778)	418,306
21	Increasing/(decrease) in other liabilities	(9,851,837)	13,708,843
22	Cash outflow from reserves of the credit institution	(348)	(35)

I	Net cash flows (used in)/from operating activities	(6,400,932)	31,590,831
Cash flow from investing activities			
1	Acquisition of fixed assets	(1,038,116)	(2,358,952)
2	Proceeds from disposal of equipments	18,964	2,602
3	Expenses from disposal of equipments	(269)	(88)
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	(1,297,510)	-
8	Receipts from equity investment in associates and joint ventures	17,705	-
9	Dividend and profits from long term investments	496,627	48,302
II	Net cash flows (used)/from investing activities	(1,802,599)	(2,308,136)
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	(3,723,405)	(3,723,405)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	(3,723,405)	(3,723,405)
IV	Net cash flow of the period	(11,926,936)	25,559,290
V	Cash and cash equivalents at the beginning of the period	87,008,802	74,109,396
VI	Adjustment for impact of changes in foreign exchange rate	15,374	9,102
VII	Cash and cash equivalents at the end of the period	75,097,240	99,677,788

Hanoi, 13th November 2015

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