

BALANCE SHEET (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	5,918,079	5,187,132
II	Balances with the State Bank of Vietnam ("SBV")	21,590,976	13,502,594
III	Placements with and loans to other Financial Institutions	87,317,146	94,469,281
1	Placements with other Financial Institutions	85,298,572	91,031,828
2	Loans to other Financial Institutions	2,018,574	3,437,453
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	4,592,492	1,894,690
1	Trading securities	4,648,189	1,974,670
2	Provision for impairment of trading securities	(55,697)	(79,980)
V	Derivative financial instruments and other financial assets	311,326	682,690
VI	Loans and advances to customers	690,325,740	655,125,731
1	Loans and advances to customers	697,742,411	661,987,797
2	Provision for credit losses	(7,416,671)	(6,862,066)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	132,935,824	134,226,686
1	Securities - available - for - sale	125,238,026	125,573,894
2	Securities - held - to - maturity	11,712,637	11,743,021
3	Provision for impairment of investment securities	(4,014,839)	(3,090,229)
IX	Long-term investments	3,235,923	3,202,637
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,808,052	2,774,766
3	Investment in associates	-	-
4	Other long-term investments	430,445	430,445
5	Provision for impairment of long-term investments	(2,574)	(2,574)
X	Fixed assets	10,420,417	10,615,318
1	<i>Tangible assets (a+b)</i>	<i>6,263,709</i>	<i>6,422,471</i>
a	Cost	12,572,614	12,538,329
b	Accumulated depreciation	(6,308,905)	(6,115,858)

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>	4,156,708	4,192,847
a	Cost	5,142,120	5,141,691
b	Accumulated amortization	(985,412)	(948,844)
XI	Other assets	30,735,103	29,792,264
1	Receivables	13,270,262	12,572,928
2	Fees and interest receivables	14,401,059	14,207,830
3	Deferred Taxes	-	-
4	Other assets	3,065,407	3,013,053
5	Provisions for other assets	(1,625)	(1,547)
	TOTAL ASSETS	987,383,026	948,699,023
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	110,412,210	85,151,867
1	Placements from other Financial Institutions	64,067,414	41,346,232
2	Borrowings from other Financial Institutions	46,344,796	43,805,635
III	Customer deposits and other amounts due to customers	666,327,688	655,060,148
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	6,417,774	6,075,468
VI	Valuable papers issued	23,870,675	23,849,453
VII	Other liabilities	90,911,684	113,354,267
1	Accrued interest expenses, other payables	10,763,694	9,944,825
2	Deferred Tax Payables	-	-
3	Payables, other debts	79,915,249	103,171,982
4	Provision for contingent liabilities and off-balance sheet commitments	232,741	237,460
	TOTAL LIABILITIES	928,919,393	888,299,620
VIII	OWNER'S EQUITY AND FUNDS	58,463,633	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	-	-

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	6,366,280	6,366,898
3	Foreign exchange translation reserve	490,499	480,011
4	Difference from assets revaluation	-	-
5	Undistributed profit	5,130,282	7,083,394
IX	Minority Interest	267,805	260,333
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	987,383,026	948,699,023

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,375,684	2,349,067
2	Foreign exchange transactions commitments	138,668,249	133,764,643
	<i>Buying FX commitments</i>	7,387,642	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	43,396,971	42,320,738
5	Other guarantees	42,576,266	46,360,864
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)

Do Thi Phuong Hanh

Nguyen Hai Hung

Le Nhu Hoa

INCOME STATEMENT (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	14,872,601	12,274,287	14,872,601	12,274,287
2	Interest and similar expenses	8,707,077	6,896,688	8,707,077	6,896,688
I	Net interest and similar income	6,165,524	5,377,599	6,165,524	5,377,599
3	Fees and commission income	947,528	706,910	947,528	706,910
4	Fees and commission expenses	435,456	330,117	435,456	330,117
II	Net gain/(loss) from fees and commission income	512,072	376,793	512,072	376,793
III	Net gain/(loss) from dealing in foreign currencies	267,805	221,478	267,805	221,478
IV	Net gain/(loss) from trading securities	113,039	82,565	113,039	82,565
V	Net gain from investment securities	(17,759)	31,562	(17,759)	31,562
5	Other operating Income	802,052	794,243	802,052	794,243
6	Other operating expense	146,761	393,869	146,761	393,869
VI	Net gain/ (loss) from other operating activities	655,291	400,374	655,291	400,374
VII	Net share of profit in associates and joint ventures and dividend income	27,131	1,721	27,131	1,721
VIII	Operating expenses	3,114,304	2,645,942	3,114,304	2,645,942
IX	Net profit before provision for credit losses	4,608,799	3,846,150	4,608,799	3,846,150

X	Provision of credit losses	2,064,726	1,441,187	2,064,726	1,441,187
XI	Profit before tax	2,544,073	2,404,963	2,544,073	2,404,963
7	Current enterprise income tax	504,946	481,332	504,946	481,332
8	Deferred enterprise income tax				
XII	Corporate income tax	504,946	481,332	504,946	481,332
XIII	Profit after tax	2,039,127	1,923,631	2,039,127	1,923,631
XIV	Minority Interest	7,471	4,156	7,471	4,156
XV	Shareholders' Earnings	2,031,656	1,919,475	2,031,656	1,919,475

Hanoi, 26th April 2017

Prepared by

Chief Accountant

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

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Do Thi Phuong Hanh

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CASH FLOW STATEMENT (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	14,756,512	12,025,558
2	Interest and similar expenses	(7,899,488)	(6,609,414)
3	Income from services	499,377	372,440
4	Net gain from trading (foreign currencies, gold, securities)	795,855	387,343
5	Other income (expenses)	(80,820)	(97,062)
6	Receipts from debts written-off or paid off by risk fund	309,840	513,113
7	Payment to employees and for operating management	(3,726,758)	(3,002,049)
8	Corporate income tax paid	(510,957)	(156,711)
Net cash flow from operating profit before movements in operating assets and working capital		4,143,561	3,433,218
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	1,678,632	1,516,170
10	(Increase)/decrease in trading securities	(7,358,502)	8,030,005
11	(Increase)/decrease in derivatives financial statements and other financial assets	371,364	(76,370)
12	(Increase)/decrease in loans and advances to customers	(36,875,323)	(15,312,902)
13	Use of provision to write off bad debts	560,347	(3,462)
14	(Increase)/decrease in other operating assets	(456,964)	(504,931)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	26,170,946	(9,181,175)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	25,260,343	5,293,248
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	11,267,540	10,481,104
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	342,306	909,024
20	Increase/(decrease) in derivatives and other financial liabilities	-	(117,619)
21	Increasing/(decrease) in other liabilities	(23,858,954)	7,541,236
22	Cash outflow from reserves of the credit institution	(623)	-
I	Net cash flows (used in)/from operating activities	1,265,895	7,361,690

Cash flow from investing activities			
1	Acquisition of fixed assets	(327,352)	(523,923)
2	Proceeds from disposal of equipments	-	582
3	Expenses from disposal of equipments	-	(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	-	10,210
9	Dividend and profits from long term investments	4,296	4,951
II	Net cash flows (used)/from investing activities	(323,056)	(508,202)
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	(1,663,544)	6,853,488
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	9,370	(19,416)
VII	Cash and cash equivalents at the end of the period	112,160,775	87,716,794

Hanoi, 26th April 2017

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