

BALANCE SHEET (NON-CONSOLIDATED)

Quarter IV and 2014

Unit: VND

| No. | Items | As of end of the period | As of beginning of the year (reviewed figures) |
|-------------|--|----------------------------|--|
| | (1) | (2) | (3) |
| A | ASSETS | | |
| I | Cash and cash equivalents | 4,598,289,687,467 | 2,829,149,000,000 |
| II | Balances with the State Bank of Vietnam (“SBV”) | 9,876,030,321,226 | 10,158,657,000,000 |
| III | Placements with and loans to other banks | 75,770,178,641,713 | 73,245,533,000,000 |
| 1 | Placements with other banks | 67,097,386,291,713 | 59,218,804,000,000 |
| 2 | Loans to other banks | 8,672,792,350,000 | 14,132,724,000,000 |
| 3 | Provision for loans to other banks | - | (105,995,000,000) |
| IV | Trading securities | 3,595,310,200,197 | 633,425,000,000 |
| 1 | Trading securities | 3,595,310,200,197 | 633,425,000,000 |
| 2 | Provision for impairment of trading securities | - | - |
| V | Derivative financial instruments and other financial assets | - | 164,334,000,000 |
| VI | Loans and advances to customers | 433,954,892,671,558 | 371,585,842,000,000 |
| 1 | Loans and advances to customers | 438,264,663,872,951 | 374,856,699,000,000 |
| 2 | Provision for credit losses | (4,309,771,201,393) | (3,270,857,000,000) |
| VII | Investment securities | 92,047,031,694,149 | 81,809,897,000,000 |
| 1 | Securities – available-for-sale | 85,964,780,745,957 | 79,355,574,000,000 |
| 2 | Securities – held-to-maturity | 6,708,858,089,281 | 2,586,748,000,000 |
| 3 | Provision for impairment of investment securities | (626,607,141,089) | (132,425,000,000) |
| VIII | Long-term investments | 5,771,885,535,165 | 5,776,748,000,000 |
| 1 | Investment in Subsidiaries | 3,317,231,940,000 | 3,317,232,000,000 |
| 2 | Investment in Joint ventures | 2,088,788,400,000 | 2,088,788,000,000 |
| 3 | Investment in associates | - | - |
| 4 | Other long-term investments | 440,136,170,000 | 440,136,000,000 |
| 5 | Provision for impairment of long-term investments | (74,270,974,835) | (69,408,000,000) |
| IX | Fixed assets | 8,767,080,422,295 | 7,055,526,000,000 |
| 1 | <i>Tangible assets (a+b)</i> | 4,623,778,480,122 | 3,443,219,000,000 |
| a | Cost | 9,231,557,157,141 | 7,269,166,000,000 |
| b | Accumulated depreciation | (4,607,778,677,019) | (3,825,947,000,000) |
| 2 | <i>Financial leasing fixed assets</i> | - | - |
| a | Cost | - | - |
| b | Accumulated depreciation | - | - |
| 3 | <i>Intangible assets</i> | 4,143,301,942,173 | 3,612,307,000,000 |



| No. | Items | As of end of the period | As of beginning of the year (reviewed figures) |
|-------------|--|----------------------------|--|
| | (1) | (2) | (3) |
| a | Cost | 4,769,115,473,033 | 4,062,917,000,000 |
| b | Accumulated amortization | (625,813,530,860) | (450,610,000,000) |
| X | Invested real estates | | |
| a | Cost | | |
| b | Accumulated depreciation | | |
| XI | Other assets | 25,851,033,752,027 | 23,006,771,000,000 |
| 1 | Receivables | 8,841,414,492,553 | 10,423,764,000,000 |
| 2 | Fees and interest receivables | 12,619,761,158,879 | 9,933,252,000,000 |
| 3 | Deferred Taxes | - | - |
| 4 | Other assets | 3,389,858,100,595 | 2,649,755,000,000 |
| 5 | Provisions for other assets | - | - |
| | TOTAL ASSETS | 660,231,732,925,797 | 576,265,882,000,000 |
| B | LIABILITIES AND EQUITY | | |
| I | Borrowings from the Ministry of Finance and the State Bank of Vietnam | 4,731,403,416,270 | 147,371,000,000 |
| II | Deposits and borrowings from other banks | 103,770,035,072,327 | 80,465,180,000,000 |
| 1 | Placements from other banks | 42,040,406,189,728 | 31,866,254,000,000 |
| 2 | Borrowings from other banks | 61,729,628,882,599 | 48,598,926,000,000 |
| III | Customer deposits and other amounts due to customers | 424,241,061,974,240 | 364,575,676,000,000 |
| IV | Derivative financial instruments and other financial liabilities | 415,778,486,562 | - |
| V | Financing funds, entrusted funds, and exposed funds | 32,729,589,895,756 | 33,760,361,000,000 |
| VI | Valuable papers issued | 5,294,072,720,997 | 16,564,766,000,000 |
| VII | Other liabilities | 34,889,974,036,301 | 27,458,332,000,000 |
| 1 | Accrued interest expenses, other payables | 5,689,492,022,227 | 4,288,543,000,000 |
| 2 | Deferred Tax Payables | - | - |
| 3 | Payables, other debts | 29,200,482,014,074 | 22,763,801,000,000 |
| 4 | Provision for contingent liabilities and off-balance sheet commitments | - | 405,988,000,000 |
| | TOTAL LIABILITIES | 606,071,915,602,453 | 522,971,686,000,000 |
| VIII | OWNER'S EQUITY AND FUNDS | 54,159,817,323,344 | 53,294,196,000,000 |
| 1 | Capital | 46,203,872,835,581 | 46,203,873,000,000 |
| a | Chartered capital | 37,234,045,560,000 | 37,234,046,000,000 |
| b | Capital to purchase fixed assets | - | - |



| No. | Items | As of end of the period | As of beginning of the year (reviewed figures) |
|-----|--|----------------------------|--|
| | (1) | (2) | (3) |
| c | Capital surplus | 8,969,827,275,581 | 8,969,827,000,000 |
| d | Registered shares | - | - |
| e | Preferred shares | - | - |
| g | Other capital | - | - |
| 2 | Reserves | 4,100,651,024,811 | 3,252,566,000,000 |
| 3 | Foreign exchange translation reserve | - | - |
| 4 | Difference from assets revaluation | - | - |
| 5 | Undistributed profit | 3,855,293,462,952 | 3,837,757,000,000 |
| | TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST | 660,231,732,925,797 | 576,265,882,000,000 |

OFF-BALANCE SHEET ITEMS

| | | | |
|-----------|---|---------------------------|---------------------------|
| I | Contingencies | 54,122,955,544,500 | 46,730,513,000,000 |
| 1 | Credit guarantees | 2,496,147,031,398 | 1,421,190,000,000 |
| 2 | Letters of credit | 29,742,702,743,422 | 27,626,059,000,000 |
| 3 | Other guarantees (Payment, Contract, Bid, others) | 21,884,105,769,680 | 17,683,264,000,000 |
| II | Commitments | 26,392,728,041,358 | 17,545,621,000,000 |
| 1 | Irrevocable loan commitments | - | - |
| 2 | Other commitments | 26,392,728,041,358 | 17,545,621,000,000 |

Hanoi, 14th February 2015

Prepared by

(signed)

Le Thi Thanh Minh

Chief Accountant

(signed)

Nguyen Hai Hung

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

(signed and sealed)

Nguyen Van Du



INCOME STATEMENT (NON-CONSOLIDATED)

Quarter IV and 2014

Unit: VND

| No. | Items | Quarter IV | | 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 | 10,101,903,672,200 | 10,454,902,944,085 | 40,769,128,279,729 | 43,943,514,000,000 |
| 2 | Interest and similar expenses | 5,853,493,692,486 | 6,219,952,335,199 | 23,549,642,191,667 | 26,085,874,000,000 |
| I | Net interest and similar income | 4,248,409,979,714 | 4,234,950,608,886 | 17,219,486,088,062 | 17,857,640,000,000 |
| 3 | Fees and commission income | 562,746,096,931 | 522,352,146,755 | 2,010,128,120,467 | 1,882,371,000,000 |
| 4 | Fees and commission expenses | 242,015,458,431 | 157,242,505,291 | 730,909,372,993 | 550,724,000,000 |
| II | Net gain/(loss) from fees and commission income | 320,730,638,500 | 365,109,641,464 | 1,279,218,747,474 | 1,331,647,000,000 |
| III | Net gain/(loss) from dealing in foreign currencies | 78,165,145,107 | 108,692,233,414 | 384,856,822,981 | 270,516,000,000 |
| IV | Net gain/(loss) from trading securities | 78,397,100,000 | 2,671,000,000 | 191,627,004,438 | 5,732,000,000 |
| V | Net gain from investment securities | (9,558,321,000) | (62,507,128,053) | (120,887,710,500) | 59,143,000,000 |
| 5 | Other operating Income | 2,398,095,209,096 | 480,876,476,883 | 3,687,354,289,971 | 1,881,552,000,000 |
| 6 | Other operating expense | 1,281,034,598,555 | 86,866,347,810 | 2,330,065,898,993 | 888,646,000,000 |
| VI | Net gain/ (loss) from other operating activities | 1,117,060,610,541 | 394,010,129,073 | 1,357,288,390,978 | 992,906,000,000 |
| VII | Net share of profit in associates and joint ventures and dividend income | 140,124,753,268 | 158,256,518,222 | 304,124,583,718 | 484,608,000,000 |
| VIII | Operating expenses | 2,706,964,422,814 | 2,998,691,723,998 | 9,589,145,731,946 | 9,190,731,000,000 |
| IX | Net profit before provision for credit losses | 3,266,365,483,316 | 2,202,491,279,008 | 11,026,568,195,205 | 11,811,461,000,000 |
| X | Provision of credit losses | 1,410,883,470,091 | 1,462,658,137,896 | 3,860,082,670,698 | 4,080,554,000,000 |
| XI | Profit before tax | 1,855,482,013,225 | 739,833,141,112 | 7,166,485,524,507 | 7,730,907,000,000 |
| 7 | Current enterprise | 351,838,853,500 | 175,892,873,585 | 1,512,493,148,780 | 1,859,948,000,000 |

| | | | | | |
|------|--------------------------------|-------------------|-----------------|-------------------|-------------------|
| | income tax | | | | |
| 8 | Deferred enterprise income tax | - | - | - | - |
| XII | Corporate income tax | 351,838,853,500 | 175,892,873,585 | 1,512,493,148,780 | 1,859,948,000,000 |
| XIII | Profit after tax | 1,503,643,159,725 | 563,940,267,527 | 5,653,992,375,727 | 5,870,959,000,000 |
| XIV | Earnings per share | | | | |

Prepared by

(signed)

Le Thi Thanh Minh

Chief Accountant

(signed)

Nguyen Hai Hung

Hanoi, 14th February 2015
On behalf of the General Director
Deputy General Director

(signed and sealed)

Nguyen Van Du



CASH FLOW STATEMENT (NON-CONSOLIDATED)
(Direct method)
2014

Unit: VND

| No. | Items | This year (01/01/2014 – 31/12/2014) | Previous year (audited figures) (01/01/2013 – 31/12/2013) (Audited figures) |
|---|--|---|---|
| Cash flow from operating activities | | | |
| 1 | Interest and similar income receipts | 38,115,695,516,261 | 41,827,156,000,000 |
| 2 | Interest and similar income payments | (22,149,342,513,773) | (25,396,080,000,000) |
| 3 | Fees and commission income receipts | 1,214,726,177,415 | 1,330,930,000,000 |
| 4 | Net gain/loss from dealing foreign currencies, gold, securities | 565,525,885,269 | 477,901,000,000 |
| 5 | Other operating income | (790,544,681,386) | (56,104,000,000) |
| 6 | Recovery from bad debts previously written off | 1,181,765,284,546 | 1,239,774,000,000 |
| 7 | Payment to employees | (8,948,079,573,423) | (8,722,713,000,000) |
| 8 | Tax paid in the period | (1,542,918,803,013) | (2,195,761,000,000) |
| Net cash flow from operating profit before changes in operating assets and working capital | | 7,646,827,291,896 | 8,505,103,000,000 |
| Changes in operating assets | | | |
| 9 | (Increase)/decrease in placements with and loans to other banks | 5,672,694,163,987 | 2,333,845,000,000 |
| 10 | (Increase)/decrease in investment in securities | (5,033,483,813,760) | (10,824,119,000,000) |
| 11 | (Increase)/decrease in derivatives financial statements and other financial assets | 164,334,000,000 | (89,883,000,000) |
| 12 | (Increase)/decrease in loans and advances to customers | (69,797,581,274,486) | (42,921,165,000,000) |
| 13 | Use of provision to write off bad debts | (1,897,453,916,706) | (4,531,420,000,000) |
| 14 | (Increase)/decrease in other operating assets | 300,427,540,107 | (1,234,123,000,000) |
| Changes in operating liabilities | | | |
| 15 | Increase/(decrease) in borrowings from MOF and SBV | 4,584,032,416,270 | (2,638,003,000,000) |
| 16 | Increase/(decrease) in deposits and loans from other banks | 23,304,855,072,327 | (16,159,944,000,000) |
| 17 | Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury) | 59,665,385,974,240 | 74,978,195,000,000 |
| 18 | Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities) | (11,270,693,279,003) | (12,104,463,000,000) |
| 19 | Increase/(decrease) in investment mandate funds, loans at own risk | (1,030,771,104,244) | (513,365,000,000) |
| 20 | Increase/(decrease) in derivatives and other financial liabilities | 415,778,486,562 | - |
| 21 | Increasing/(decrease) in other liabilities | 5,720,825,808,673 | 7,347,976,000,000 |
| 22 | Utilization of reserves in the period | (34,623,713) | (130,000,000) |
| I | Net cash flows (used in)/from operating activities | 18,445,142,742,150 | 2,148,504,000,000 |



| Cash flow from investing activities | | | |
|--|--|----------------------------|----------------------------|
| 1 | Acquisition of fixed assets | (3,132,824,173,089) | (3,162,510,000,000) |
| 2 | Proceeds from disposal of equipments | 1,250,025,423,652 | 5,999,000,000 |
| 3 | Expenses from disposal of equipments | - | (6,523,000,000) |
| 4 | Acquisition of investment fixed assets | - | - |
| 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 | - | (386,869,000,000) |
| 8 | Receipts from equity investment in associates and joint ventures | - | 5,000,000,000 |
| 9 | Dividend and profits from long term investments | 48,306,651,450 | 534,807,000,000 |
| II | Net cash flows (used)/from investing activities | (1,834,492,097,987) | (3,010,096,000,000) |
| Cash flow from financial activities | | | |
| 1 | Increase in chartered capital | - | 19,985,569,000,000 |
| 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 | (3,723,404,556,000) | (4,194,807,000,000) |
| 5 | Payments for purchases of treasury shares | - | - |
| 6 | Receipt from sales of treasury shares | - | - |
| III | Net cash flows (used)/from financial activities | (3,723,404,556,000) | 15,790,762,000,000 |
| IV | Net cash flow of the period | 12,887,246,088,163 | 14,929,170,000,000 |
| V | Cash and cash equivalents at the beginning of the period | 74,109,396,000,000 | 59,182,485,000,000 |
| VI | Adjustment for impact of changes in foreign exchange rate | 12,159,726,230 | (2,259,000,000) |
| VII | Cash and cash equivalents at the end of the period | 87,008,801,814,393 | 74,109,396,000,000 |

Hanoi, 14th February 2015

Prepared by

(signed)

Le Thi Thanh Minh

Chief Accountant

(signed)

Nguyen Hai Hung

On behalf of the General Director
Deputy General Director

(signed and sealed)

Nguyen Van Du

