

CONSOLIDATED BALANCE SHEET
Quarter II -2014

Unit: VND

No.	Items	As of end of the quarter	As of beginning of the year (restated figures)
A	ASSETS		
I	Cash and cash equivalents	4,343,509,138,423	2,833,496,000,000
II	Balances with the State Bank of Vietnam ("SBV")	18,014,881,170,884	10,159,564,000,000
III	Placements at and loans to other banks	54,066,164,788,717	73,079,476,000,000
1	Placements at other banks	53,420,364,298,717	59,520,681,000,000
2	Loans to other banks	645,800,490,000	13,661,254,000,000
3	Provisions for loans to other banks	-	(102,459,000,000)
IV	Trading securities	3,494,313,876,001	655,067,000,000
1	Trading securities	3,497,800,261,862	657,693,000,000
2	Provisions for impairment of trading securities	(3,486,385,861)	(2,626,000,000)
V	Derivative financial instruments and other financial assets	-	164,334,000,000
VI	Loans and advances to customers	372,499,172,004,315	372,988,742,000,000
1	Loans and advances to customers	377,992,284,368,363	376,288,968,000,000
2	Provisions for credit losses	(5,493,112,364,048)	(3,300,226,000,000)
VII	Investment securities	109,097,493,101,001	82,360,193,000,000
1	Securities – available-for-sale	106,766,907,207,351	79,908,691,000,000
2	Securities – held-to-maturity	2,586,747,900,000	2,586,748,000,000
3	Provisions for impairment of investment securities	(256,162,006,350)	(135,246,000,000)
VIII	Long-term investments	3,727,302,312,870	3,755,358,000,000
1	Investments in Subsidiaries	-	-
2	Investments in Joint ventures	2,775,896,185,210	2,795,383,000,000
3	Investment in associates	-	-
4	Other long-term investments	1,029,326,170,000	1,040,326,000,000
5	Provisions for impairment of long-term investments	(77,920,042,340)	(80,351,000,000)
IX	Fixed assets	7,288,937,459,596	7,080,388,000,000
1	Tangible assets	3,626,886,751,487	3,464,589,000,000
a	Cost	7,890,825,564,350	7,328,188,000,000
b	Accumulated depreciation	(4,263,938,812,863)	(3,863,599,000,000)
2	Financial leasing fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	Intangible assets	3,662,050,708,109	3,615,799,000,000

No.	Items	As of end of the quarter	As of beginning of the year (restated figures)
a	Cost	4,191,165,498,441	4,078,806,000,000
b	Accumulated amortization	(529,114,790,332)	(463,007,000,000)
X	Invested real estates		
a	Cost		
b	Accumulated depreciation		
XI	Other assets	25,104,416,868,185	23,291,798,000,000
1	Receivables	11,350,370,300,356	10,487,749,000,000
2	Fees and interest receivables	10,272,001,017,639	10,035,489,000,000
3	Deferred Taxes	-	-
4	Other assets	3,485,925,003,353	2,782,048,000,000
	<i>In which: Goodwill</i>	<i>9,074,327,177</i>	<i>9,982,000,000</i>
5	Provisions for other assets	(3,879,453,163)	(13,488,000,000)
	TOTAL ASSETS	597,636,190,719,992	576,368,416,000,000
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	569,235,071,650	147,371,000,000
II	Deposits and borrowings from other banks	88,388,534,500,288	80,464,749,000,000
1	Deposits from other banks	47,635,074,830,903	31,865,823,000,000
2	Borrowings from other banks	40,753,459,669,385	48,598,926,000,000
III	Deposits from customers	377,690,458,200,605	364,497,001,000,000
IV	Derivative financial instruments and other financial liabilities	22,388,822,716	-
V	Financing funds, entrusted funds, and other funds	31,391,083,351,717	32,424,519,000,000
VI	Valuable papers issued	5,368,837,779,465	16,564,766,000,000
VII	Other liabilities	40,623,806,586,268	27,982,425,000,000
1	Accrued interest expenses, other payables	4,395,981,343,483	4,365,827,000,000
2	Deferred Tax Payables	-	-
3	Payables, other debts	36,116,800,003,440	23,111,685,000,000
4	Provisions for contingent liabilities and off-balance sheet commitments	111,025,239,345	504,913,000,000
	TOTAL LIABILITIES	544,054,344,312,709	522,080,831,000,000
VIII	OWNER'S EQUITY AND FUNDS	53,364,042,019,983	54,074,666,000,000
1	Owner's capital	46,205,524,371,177	46,205,524,000,000
a	Chartered capital	37,234,045,560,000	37,234,046,000,000
b	Construction capital	-	-
c	Capital surplus	8,971,478,811,177	8,971,478,000,000



No.	Items	As of end of the quarter	As of beginning of the year (restated figures)
d	Treasury stocks	-	-
e	Preferred stocks	-	-
g	Other capital	-	-
2	Reserves	3,379,894,747,290	3,374,995,000,000
3	Foreign exchange translation reserve	338,704,176,196	317,641,000,000
4	Difference from assets revaluation	-	-
5	Retained earnings	3,439,918,725,320	4,176,506,000,000
IX	MINORITY INTEREST	217,804,387,300	212,919,000,000
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	597,636,190,719,992	576,368,416,000,000

I	Contingencies	54,669,632,977,192	46,730,513,000,000
1	Credit guarantees	1,895,308,781,468	1,421,190,000,000
2	Letters of credit	35,524,598,210,912	27,626,059,000,000
3	Other guarantees	17,249,725,984,812	17,683,264,000,000
II	Commitments	12,754,599,749,472	17,545,621,000,000
1	Irrevocable loan commitments	-	-
2	Other commitments	12,754,599,749,472	17,545,621,000,000

Hanoi, 14th August 2014

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

(signed)

(signed and sealed)

Le Huong Lan

Nguyen Hai Hung

Nguyen Van Du



CONSOLIDATED INCOME STATEMENT
Quarter II -2014

Unit: VND

No,	Items	Quarter II		Accumulated since beginning of Year until end of Quarter	
		THIS YEAR	PREVIOUS YEAR (unchecked figures)	THIS YEAR	PREVIOUS YEAR (Restated figures)
1	Interest and similar income	10,318,160,877,679	11,285,481,505,661	20,595,114,000,640	22,956,477,000,000
2	Interest and similar expenses	5,823,083,821,109	6,618,170,344,964	11,875,807,105,622	13,643,347,000,000
I	NET INTEREST AND SIMILAR INCOME	4,495,077,056,570	4,667,311,160,697	8,719,306,895,018	9,313,130,000,000
3	Fees and commission income	595,490,128,815	503,685,650,642	1,145,837,797,828	938,171,000,000
4	Fees and commission expenses	167,242,833,552	137,201,713,578	324,773,325,362	267,653,000,000
II	Net gain/(loss) from fees and commission	428,247,295,263	366,483,937,064	821,064,472,466	670,518,000,000
III	Net gain/(loss) from dealing foreign currencies	71,937,935,810	(22,721,065,375)	194,449,596,789	75,557,000,000
IV	Net gain/(loss) from trading securities	37,039,448,641	4,036,203,118	60,363,786,954	9,219,000,000
V	Net gain/(loss) from investments	(130,281,387,863)	118,709,735,282	(135,596,314,041)	114,999,000,000
5	Other operating Income	447,723,205,917	365,544,819,856	1,007,011,469,014	632,606,000,000
6	Other operating expenses	320,026,615,456	300,697,339,367	912,472,636,528	723,998,000,000
VI	Net gain/ (loss) from other operating activities	127,696,590,461	64,847,480,489	94,538,832,486	(91,392,000,000)
VII	Net share of profit in associates and joint ventures and dividends	54,327,970,536	58,735,891,341	95,031,690,658	108,806,000,000
VIII	OPERATING EXPENSES	1,976,438,485,298	1,975,973,050,545	4,259,035,055,243	4,203,179,000,000
IX	Net profits before Provisions for credit losses	3,107,606,424,120	3,281,430,292,071	5,590,123,905,087	5,997,658,000,000
X	Provisions for credit losses	692,642,292,783	514,688,879,389	1,717,455,226,816	1,861,098,000,000
XI	PROFITS BEFORE TAX	2,414,964,131,337	2,766,741,412,682	3,872,668,678,271	4,136,560,000,000
7	Current corporate income tax	530,571,945,882	691,897,547,925	848,317,452,903	1,019,260,000,000
8	Deferred corporate income tax	-	-	-	-
XII	Corporate income tax	530,571,945,882	691,897,547,925	848,317,452,903	1,019,260,000,000
XIII	PROFITS AFTER TAX	1,884,392,185,455	2,074,843,864,757	3,024,351,225,368	3,117,300,000,000

XIV	Minority interest	2,205,465,590	5,001,547,465	6,537,725,661	7,906,000,000
XV	NET INCOME	1,882,186,719,865	2,069,842,317,292	3,017,813,499,707	3,109,394,000,000

Hanoi, 14th August 2014

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

(signed)

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Le Huong Lan

Nguyen Hai Hung

Nguyen Van Du



CASH FLOW STATEMENT (CONSOLIDATED)
(as direct method)
Quarter II -2014

Unit: VND

No,	Items	This year (1/1/2014-30/6/2014)	Previous year (1/1/2013-30/6/2013) (Reviewed figures)
Cash flow from operating activities			
1	Interest and similar income receipts	20,350,348,122,098	22,512,312,000,000
2	Interest and similar income payments	(11,831,970,458,542)	(12,150,595,000,000)
3	Fees and commission income receipts	819,217,864,357	670,518,000,000
4	Net gain/loss from dealing foreign currencies, gold, securities	319,865,369,991	289,855,000,000
5	Other operating income	(314,875,744,075)	(100,011,000,000)
6	Recovery from bad debts previously written off	599,232,699,205	485,550,000,000
7	Payment to employees	(4,735,203,022,745)	(5,124,366,000,000)
8	Tax paid in the period	(517,793,439,620)	(838,742,000,000)
Net cash flow from operating profit before changes in operating assets and working capital		4,688,821,390,669	5,744,521,000,000
Changes in operating assets			
9	(Increase)/decrease in placements with and loans to other banks	13,333,898,484,576	(6,406,952,000,000)
10	(Increase)/decrease in investment in securities	(989,988,959,364)	(7,693,041,000,000)
11	(Increase)/decrease in derivatives financial statements and other financial assets	164,333,978,291	74,451,000,000
12	(Increase)/decrease in loans and advances to customers	(1,706,132,785,514)	(1,251,172,000,000)
13	Use of Provisions to write off bad debts	(31,608,599,112)	-
14	(Increase)/decrease in other operating assets	(509,754,659,422)	(273,221,000,000)
Changes in operating liabilities			
15	Increase/(decrease) in borrowings from MOF and SBV	421,863,888,483	(2,529,146,000,000)
16	Increase/(decrease) in deposits and loans from other banks	7,923,785,859,556	(16,029,363,000,000)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	13,193,456,761,913	18,161,748,000,000
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(11,195,928,342,232)	151,295,000,000
19	Increase/(decrease) in investment mandate funds, loans at own risk	(1,033,435,447,155)	(4,777,231,000,000)
20	Increase/(decrease) in derivatives and other financial liabilities	22,388,822,716	30,353,000,000



21	Increasing/(decrease) in other liabilities	13,533,436,981,253	3,876,546,000,000
22	Utilization of reserves in the period	(34,623,713)	-
I	Net cash flows (used in)/from operating activities	37,815,102,750,945	(10,921,212,000,000)
Cash flow from investing activities			
1	Acquisition of fixed assets	(1,827,887,951,995)	(586,397,000,000)
2	Proceeds from disposal of equipments	2,360,826,551	2,286,000,000
3	Expenses from disposal of equipments	(102,059,634)	(4,014,000,000)
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	-	(139,000,000)
8	Receipts from equity investment in associates and joint ventures	11,000,000,000	5,000,000,000
9	Dividend and profits from long term investments	15,678,003,065	24,610,000,000
II	Net cash flows (used)/from investing activities	(1,798,951,182,013)	(558,654,000,000)
Cash flow from financial activities			
1	Increase in chartered capital	-	15,413,296,000,000
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)	-
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)	15,413,296,000,000
IV	Net cash flow of the period	32,292,747,012,932	3,933,430,000,000
V	Cash and cash equivalents at the beginning of the period	74,215,984,000,000	59,313,988,000,000
VI	Adjustment for impact of changes in foreign exchange rate	(953,828,963)	(1,904,000,000)
VII	Cash and cash equivalents at the end of the period	106,507,777,183,969	63,245,514,000,000

Hanoi, 14th August 2014

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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