

BALANCE SHEET (NON-CONSOLIDATED)

Quarter II -2014

Unit: VND

No.	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash and cash equivalents	4,247,177,747,923	2,829,149,000,000
II	Balances with the State Bank of Vietnam (“SBV”)	18,014,780,867,623	10,158,657,000,000
III	Placements at and loans to other banks	54,310,862,268,346	73,245,533,000,000
1	Placements at other banks	53,187,561,778,346	59,218,804,000,000
2	Loans to other banks	1,123,300,490,000	14,132,724,000,000
3	Provisions for loans to other banks	-	(105,995,000,000)
IV	Trading securities	3,458,251,900,197	633,425,000,000
1	Trading securities	3,458,251,900,197	633,425,000,000
2	Provisions for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	-	164,334,000,000
VI	Loans and advances to customers	371,322,082,944,492	371,585,842,000,000
1	Loans and advances to customers	376,787,734,742,483	374,856,699,000,000
2	Provisions for credit losses	(5,465,651,797,991)	(3,270,857,000,000)
VII	Investment securities	108,162,506,280,043	81,809,897,000,000
1	Securities – available-for-sale	105,824,893,957,393	79,355,574,000,000
2	Securities – held-to-maturity	2,586,747,900,000	2,586,748,000,000
3	Provisions for impairment of investment securities	(249,135,577,350)	(132,425,000,000)
VIII	Long-term investments	5,782,405,239,631	5,776,748,000,000
1	Investments in Subsidiaries	3,317,231,940,000	3,317,232,000,000
2	Investments in Joint ventures	2,088,788,400,000	2,088,788,000,000
3	Investments in associates	-	-
4	Other long-term investments	440,136,170,000	440,136,000,000
5	Provisions for impairment of long-term investments	(63,751,270,369)	(69,408,000,000)
IX	Fixed assets	7,264,649,622,715	7,055,526,000,000
1	Tangible assets (a+b)	3,605,941,553,643	3,443,219,000,000
a	Cost	7,829,415,399,073	7,269,166,000,000
b	Accumulated depreciation	(4,223,473,845,430)	(3,825,947,000,000)
2	Financial leasing fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	Intangible assets	3,658,708,069,072	3,612,307,000,000
a	Cost	4,173,614,067,569	4,062,917,000,000

No.	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
b	Accumulated amortization	(514,905,998,497)	(450,610,000,000)
X	Invested real estates		
a	Cost		
b	Accumulated depreciation		
XI	Other assets	24,659,413,990,271	23,006,771,000,000
1	Receivables	11,123,829,104,967	10,423,764,000,000
2	Fees and interest receivables	10,164,231,431,061	9,933,252,000,000
3	Deferred Taxes	-	-
4	Other assets	3,371,353,454,243	2,649,755,000,000
5	Provisions for other assets	-	-
	TOTAL ASSETS	597,222,130,861,241	576,265,882,000,000
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the SBV	569,235,071,650	147,371,000,000
II	Deposits and borrowings from other banks	88,390,544,937,325	80,465,180,000,000
1	Deposits from other banks	47,637,085,267,940	31,866,254,000,000
2	Borrowings from other banks	40,753,459,669,385	48,598,926,000,000
III	Deposits from customers	377,771,132,277,840	364,575,676,000,000
IV	Derivative financial instruments and other financial liabilities	22,388,822,716	-
V	Financing funds, entrusted funds, and other funds	32,550,867,602,717	33,760,361,000,000
VI	Valuable papers issued	5,368,837,779,465	16,564,766,000,000
VII	Other liabilities	39,994,694,444,375	27,458,332,000,000
1	Accrued interest expenses, other payables	4,335,910,481,617	4,288,543,000,000
2	Deferred Tax Payables	-	-
3	Payables, other debts	35,658,783,962,758	22,763,801,000,000
4	Provisions for contingent liabilities and off-balance sheet commitments	-	405,988,000,000
	TOTAL LIABILITIES	544,667,700,936,088	522,971,686,000,000
VIII	OWNER'S EQUITY AND FUNDS	52,554,429,925,153	53,294,196,000,000
1	Owner's 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	Construction capital	-	-
c	Capital surplus	8,969,827,275,581	8,969,827,000,000
d	Treasury stocks	-	-
e	Preferred stocks	-	-
g	Other capital	-	-
2	Reserves	3,252,531,636,829	3,252,566,000,000
3	Foreign exchange translation reserve	20,531,623	-
4	Difference from assets revaluation	-	-



No.	Items	As of end of the period	As of beginning of the year (restated figures)
	(1)	(2)	(3)
5	Retained earnings	3,098,004,921,120	3,837,757,000,000
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	597,222,130,861,241	576,265,882,000,000

OFF-BALANCE SHEET ITEMS

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

(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 II-2014

Unit: VND

No.	Items	Quarter II		Accumulated since beginning of Year until end of Quarter	
		THIS YEAR	PREVIOUS YEAR (unaudited figures)	THIS YEAR	PREVIOUS YEAR (Restated figures)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	10,234,750,857,387	11,174,578,204,647	20,445,264,341,466	22,761,833,000,000
2	Interest and similar expenses	5,835,695,502,825	6,643,107,884,605	11,902,391,761,278	13,687,546,000,000
I	Net interest and similar income	4,399,055,354,562	4,531,470,320,042	8,542,872,580,188	9,074,287,000,000
3	Fees and commission income	513,147,004,414	448,591,383,118	1,010,052,534,926	868,315,000,000
4	Fees and commission expenses	160,158,685,944	134,528,762,487	309,521,556,852	261,717,000,000
II	Net gain/(loss) from fees and commission	352,988,318,470	314,062,620,631	700,530,978,074	606,598,000,000
III	Net gain/(loss) from dealing foreign currencies	70,964,574,796	(25,860,999,814)	192,048,370,074	69,685,000,000
IV	Net gain/(loss) from trading securities	41,083,250,000	34,000,000	58,888,004,438	34,000,000
V	Net gain/(loss) from investments	(116,710,519,500)	120,959,209,157	(116,710,519,500)	121,950,000,000
5	Other operating Income	430,940,022,256	381,082,010,550	973,688,497,941	614,344,000,000
6	Other operating expenses	291,363,525,964	270,376,794,675	867,302,728,042	670,249,000,000
VI	Net gain/ (loss) from other operating activities	139,576,496,292	110,705,215,875	106,385,769,899	(55,905,000,000)
VII	Net share of profit in associates and joint ventures and dividends	163,680,630,450	290,093,000,000	163,999,830,450	290,093,000,000
VIII	Operating expenses	1,911,822,768,294	1,938,289,233,503	4,145,653,827,893	4,125,074,000,000
IX	Net profits before provisions for credit losses	3,138,815,336,776	3,403,174,132,388	5,502,361,185,730	5,981,668,000,000
X	Provisions for credit losses	668,674,659,995	511,906,495,487	1,682,880,790,438	1,835,284,000,000
XI	Profits before tax	2,470,140,676,781	2,891,267,636,901	3,819,480,395,292	4,146,384,000,000
7	Current corporate income tax	516,554,682,630	662,510,909,225	819,770,542,370	976,290,000,000

8	Deferred corporate income tax			-	-
XII	Corporate income tax	516,554,682,630	662,510,909,225	819,770,542,370	976,290,000,000
XIII	Profits after tax	1,953,585,994,151	2,228,756,727,676	2,999,709,852,922	3,170,094,000,000
XIV	Earnings per share				

Hanoi, 14th August 2014

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

Nguyen Van Du



CASH FLOW STATEMENT (NON-CONSOLIDATED)

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	20,210,894,932,125	22,284,443,000,000
2	Interest and similar income payments	(11,855,024,495,893)	(12,180,580,000,000)
3	Fees and commission income receipts	671,277,301,109	606,598,000,000
4	Net gain/loss from dealing foreign currencies, gold, securities	329,969,554,172	270,845,000,000
5	Other operating income	(289,391,005,296)	(56,448,000,000)
6	Recovery from bad debts previously written off	585,409,092,468	477,462,000,000
7	Payment to employees	(4,640,407,036,289)	(4,984,689,000,000)
8	Tax paid in the period	(465,615,894,785)	(790,417,000,000)
Net cash flow from operating profit before changes in operating assets and working capital		4,547,112,447,611	5,627,214,000,000
Changes in operating assets			
9	(Increase)/decrease in placements with and loans to other banks	13,270,326,329,796	(6,270,344,000,000)
10	(Increase)/decrease in investment in securities	(585,813,593,787)	(7,477,635,000,000)
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	(1,931,036,148,416)	(1,312,808,000,000)
13	Use of Provisions to write off bad debts	(69,758,254)	-
14	(Increase)/decrease in other operating assets	(321,117,331,033)	(500,471,000,000)
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	7,925,365,303,050	(15,880,222,000,000)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	13,195,455,855,841	17,934,211,000,000
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	(1,209,493,683,233)	(4,729,566,000,000)
20	Increase/(decrease) in derivatives and other financial liabilities	22,388,822,716	30,353,000,000
21	Increasing/(decrease) in other liabilities	13,439,649,172,491	4,015,529,000,000
22	Utilization of reserves in the period	(34,623,713)	-
I	Net cash flows (used in)/from operating activities	37,743,002,317,611	(10,867,139,000,000)
Cash flow from investing activities			



1	Acquisition of fixed assets	(1,821,465,935,111)	(572,240,000,000)
2	Proceeds from disposal of equipments	1,872,362,908	1,982,000,000
3	Expenses from disposal of equipments	(76,238,636)	(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	-	5,000,000,000
9	Dividend and profits from long term investments	12,467,914,050	22,927,000,000
II	Net cash flows (used)/from investing activities	(1,807,201,896,789)	(546,484,000,000)
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	32,212,395,864,822	3,999,673,000,000
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	(248,894,985)	-
VII	Cash and cash equivalents at the end of the period	106,321,542,969,837	63,182,158,000,000

Hanoi, 14th August 2014

Prepared by

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Deputy General Director

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