

BALANCE SHEET (SEPARATE)

Quarter III -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, gold and gemstones	3,611,632,763,469	2,829,149,000,000
II	Balances with the State Bank of Vietnam ("SBV")	5,096,213,451,827	10,158,657,000,000
III	Placements with and loans to other credit institutions	60,587,186,045,420	73,245,533,000,000
1	Placements with other credit institutions	58,736,172,545,420	59,218,804,000,000
2	Loans to other credit institutions	1,851,013,500,000	14,132,724,000,000
3	Provisions for credit losses of loans to other credit institutions	-	(105,995,000,000)
IV	Trading securities	4,688,611,200,197	633,425,000,000
1	Trading securities	4,688,611,200,197	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 to customers	392,123,680,782,115	371,585,842,000,000
1	Loans to customers	397,500,137,528,945	374,856,699,000,000
2	Provisions for credit losses of loans to customers	(5,376,456,746,830)	(3,270,857,000,000)
VII	Investment securities	114,467,747,130,694	81,809,897,000,000
1	Available-for-sale investment securities	106,930,319,956,893	79,355,574,000,000
2	Held-to-maturity investment securities	7,781,181,621,151	2,586,748,000,000
3	Provisions for impairment of investment securities	(243,754,447,350)	(132,425,000,000)
VIII	Long-term investments	5,776,666,095,363	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	(69,490,414,637)	(69,408,000,000)
IX	Fixed assets		

No.	Items	As of end of the period	As of beginning of the year (reviewed figures)
	(1)	(2)	(3)
		7,123,634,862,362	7,055,526,000,000
1	Tangible fixed assets (a+b)	3,465,848,646,339	3,443,219,000,000
a	Cost	7,877,227,617,886	7,269,166,000,000
b	Accumulated depreciation	(4,411,378,971,547)	(3,825,947,000,000)
2	Financial leasing fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	Intangible assets	3,657,786,216,023	3,612,307,000,000
a	Cost	4,203,734,062,024	4,062,917,000,000
b	Accumulated amortization	(545,947,846,001)	(450,610,000,000)
X	Invested real estates		
a	Cost		
b	Accumulated depreciation		
XI	Other assets	26,655,222,092,861	23,006,771,000,000
1	Other receivables	11,714,145,151,951	10,423,764,000,000
2	Interest and fees receivables	11,593,467,778,195	9,933,252,000,000
3	Deferred Taxes	-	-
4	Other assets	3,347,609,162,715	2,649,755,000,000
5	Provisions for impairment of other assets	-	-
	TOTAL ASSETS	620,130,594,424,308	576,265,882,000,000
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the SBV	725,729,594,701	147,371,000,000
II	Deposits and borrowings from other credit institutions	93,873,601,269,018	80,465,180,000,000
1	Deposits from other credit institutions	48,609,194,758,796	31,866,254,000,000
2	Borrowings from other credit institutions	45,264,406,510,222	48,598,926,000,000
III	Deposits from customers	397,958,337,468,127	364,575,676,000,000
IV	Derivative financial instruments and other financial liabilities	418,305,553,495	-
V	Grants, trusted funds and borrowings at risk of the credit institution	26,603,863,063,055	33,760,361,000,000
VI	Valuable papers issued	5,357,766,122,472	16,564,766,000,000
VII	Other liabilities	41,494,739,731,830	27,458,332,000,000
1	Accrued fee and interest expenses	5,101,736,921,883	4,288,543,000,000
2	Deferred tax payables	-	-

No.	Items	As of end of the period	As of beginning of the year (reviewed figures)
	(1)	(2)	(3)
3	Other payables and liabilities	36,393,002,809,947	22,763,801,000,000
4	Other provisions (for contingent liabilities and off-balance sheet commitments)	-	405,988,000,000
	TOTAL LIABILITIES	566,432,342,802,698	522,971,686,000,000
VIII	OWNER'S EQUITY	53,698,251,621,610	53,294,196,000,000
1	Capital	46,203,872,835,581	46,203,873,000,000
a	Charter 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	3,252,537,300,824	3,252,566,000,000
3	Foreign exchange reserve	-	-
4	Difference from assets revaluation	-	-
5	Retained earnings	4,241,841,485,205	3,837,757,000,000
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	620,130,594,424,308	576,265,882,000,000

OFF-BALANCE SHEET ITEMS

I	Contingent liabilities	49,127,477,901,044	46,730,513,000,000
1	Loan guarantees	2,279,585,086,148	1,421,190,000,000
2	L/C guarantees	28,484,439,978,957	27,626,059,000,000
3	Other guarantees	18,363,452,835,939	17,683,264,000,000
II	Commitments	17,130,276,210,885	17,545,621,000,000
1	Irrevocable loan commitments	-	-
2	Other commitments	17,130,276,210,885	17,545,621,000,000

Hanoi, 14th November 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 (SEPARATE)

Quarter III-2014

Unit: VND

No.	Items	Quarter III		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	10,221,960,266,063	10,726,384,741,686	30,667,224,607,529	33,488,217,741,686
2	Interest and similar expenses	5,793,756,737,903	6,178,367,665,922	17,696,148,499,181	19,865,913,665,922
I	NET INTEREST INCOME	4,428,203,528,160	4,548,017,075,764	12,971,076,108,348	13,622,304,075,764
3	Income from services	437,329,488,610	491,703,644,209	1,447,382,023,536	1,360,018,644,209
4	Expenses on services	179,372,357,710	131,764,984,816	488,893,914,562	393,481,984,816
II	Net profit from services	257,957,130,900	359,938,659,393	958,488,108,974	966,536,659,393
III	Net gain from trading foreign currencies	114,643,307,800	92,139,019,656	306,691,677,874	161,824,019,656
IV	Net gain from trading securities	54,341,900,000	3,026,873,028	113,229,904,438	3,060,873,028
V	Net (loss)/gain from investments securities	5,381,130,000	(299,378,479)	(111,329,389,500)	121,650,621,521
5	Other operating Income	315,570,582,934	786,331,652,897	1,289,259,080,875	1,400,675,652,897
6	Other operating expenses	181,728,572,396	131,531,875,753	1,049,031,300,438	801,780,453,535
VI	Net profit/ (loss) from other activities	133,842,010,538	654,799,777,144	240,227,780,437	598,895,199,362
VII	Income from capital contribution, equity investments	-	35,833,658,807	163,999,830,450	325,926,658,807
VIII	OPERATING EXPENSES	2,736,527,481,239	2,065,672,308,919	6,882,181,309,132	6,190,746,731,137
IX	Net profits from operating activities before credit provisions expenses	2,257,841,526,159	3,627,783,376,394	7,760,202,711,889	9,609,451,376,394
X	Provisions expenses for credit losses	766,318,410,169	782,611,458,194	2,449,199,200,607	2,617,895,458,194

XI	PROFITS BEFORE TAX	1,491,523,115,990	2,845,171,918,200	5,311,003,511,282	6,991,555,918,200
7	Current corporate income tax expenses	340,883,752,910	707,991,218,427	1,160,654,295,280	1,684,281,218,427
8	Deferred corporate income tax expenses	-	-	-	-
XII	Corporate income tax expenses	340,883,752,910	707,991,218,427	1,160,654,295,280	1,684,281,218,427
XIII	Profits after tax	1,150,639,363,080	2,137,180,699,773	4,150,349,216,002	5,307,274,699,773
XIV	Earnings per share				

Hanoi, 14th November 2014

Prepared by

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Le Thi Thanh Minh

Chief Accountant

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Nguyen Hai Hung

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

(signed and sealed)

Nguyen Van Du



CASH FLOW STATEMENT (NON-CONSOLIDATED)

Quarter III-2014

Unit: VND

No.	Items	This year (1/1/2014-30/9/2014)	Previous year (1/1/2013-30/9/2013) (unaudited figures)
CASH FLOW FROM OPERATING ACTIVITIES			
1	Interest and similar income	29,003,906,861,917	31,456,044,150,934
2	Interest and similar expenses	(16,882,954,793,530)	(17,951,871,789,584)
3	Income from services	909,724,124,856	965,866,323,211
4	Net gain from trading foreign currencies, gold, securities	488,075,585,967	371,522,446,666
5	Other expenses	(444,915,258,582)	313,984,490,083
6	Receipts from debts written – off or paid off by risk fund	822,834,970,313	818,521,152,194
7	Payment to employees and for operating management	(6,447,052,247,480)	(6,516,199,266,236)
8	Corporate income tax paid	(1,000,618,621,706)	(1,490,603,128,272)
Net cash from operating profit before movements in assets and working capital		6,449,000,621,755	7,967,264,378,996
Movements in operating assets			
9	(Decrease)/increase in deposit at and loan to other credit institutions	12,949,830,237,322	(8,537,373,214,981)
10	(Increase)/decrease in trading securities	(1,967,069,162,083)	(4,959,000,095,067)
11	(Increase)/decrease in derivatives and other financial assets	164,333,978,291	(8,114,435,925)
12	(Increase)/decrease in loans to customers	(27,837,872,656,029)	(12,440,682,484,735)
13	Decrease in Provisions for losses	(855,583,219,584)	-
14	(Increase)/decrease in other operating assets	(444,865,885,403)	(1,123,200,649,131)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	578,358,411,534	(2,552,459,776,268)
16	Increase/(decrease) in deposits and loans from other credit institutions	13,408,421,634,743	(20,109,519,863,043)
17	Increase/(decrease) in customer deposits (including the State Treasury)	33,382,661,046,128	39,951,085,913,689
18	Increase/(decrease) in valuable papers (excluding valuable papers charged to financial activities)	(11,206,999,999,225)	(13,152,574,980,110)
19	Increase/(decrease) in grants, trusted funds and borrowings at risk of credit institution	(7,156,498,222,895)	(672,301,578,359)

No.	Items	This year (1/1/2014-30/9/2014)	Previous year (1/1/2013-30/9/2013) (unaudited figures)
20	Increase/(decrease) in financial instruments and other financial liabilities	418,305,553,495	-
21	Increasing/(decrease) in other operating liabilities	13,708,842,932,327	3,321,960,567,343
22	Cash outflows from reserves of the credit institution	(34,623,713)	-
I	Net cash flows (used in)/from operating activities	31,590,830,646,663	(12,314,916,217,591)
CASH FLOW FROM INVESTING ACTIVITIES			
1	Acquisition of fixed assets	(2,358,952,018,559)	(1,551,729,273,474)
2	Proceeds from sales, disposal of fixed assets	2,602,134,266	2,876,957,419
3	Expenses on sales, disposal of fixed assets	(88,321,818)	(5,008,837,108)
4	Acquisition of investment real estates	-	-
5	Proceeds from disposal of investment real estates	-	-
6	Expenses from disposal of investment real estates	-	-
7	Investments in other entities	-	(296,869,750,000)
8	Proceeds from investments in other entities	-	5,000,000,000
9	Dividend and profit received from long term investments and capital contribution	48,301,830,450	498,372,742,407
II	Net cash (used in) investing activities	(2,308,136,375,661)	(1,347,358,160,756)
CASH FLOW FROM FINANCIAL ACTIVITIES			
1	Increase in share capital from issuing stocks	-	15,413,296,466,313
2	Receipt from issuing long term valuable papers qualified as owners' equity and other long term borrowings	-	-
3	Payments for issued long term valuable papers qualified as owners' equity and other long term borrowings	-	-
4	Dividends paid	(3,723,404,556,000)	(4,194,807,259,200)
5	Payments for purchases of treasury stocks	-	-
6	Receipt from sales of treasury stocks	-	-
III	Net cash flows (used in)/from financing activities	(3,723,404,556,000)	11,218,489,207,113
IV	Net increase in cash	25,559,289,715,002	(2,443,785,171,234)
V	Cash and cash equivalents at the beginning of the period	74,109,396,000,000	59,182,486,000,000
VI	Effects of changes in foreign exchange rates	9,102,270,389	(2,370,675,404)
VII	Cash and cash equivalents at the end of the period	99,677,787,985,391	56,736,330,153,362

Hanoi, 14th November 2014

Prepared by

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On behalf of the General Director
Deputy General Director

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