

BALANCE SHEET (CONSOLIDATED)

Quarter II - 2015

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	4,206,148	4,630,740
II	Balances with the State Bank of Vietnam ("SBV")	13,645,139	9,876,451
III	Placements with and loans to other Financial Institutions	47,885,834	75,433,624
1	Placements with other Financial Institutions	45,684,625	67,162,062
2	Loans to other Financial Institutions	2,201,209	8,271,562
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	1,326,248	3,647,897
1	Trading securities	1,336,191	3,654,333
2	Provision for impairment of trading securities	(9,943)	(6,436)
V	Derivative financial instruments and other financial assets	-	-
VI	Loans and advances to customers	475,529,003	435,523,079
1	Loans and advances to customers	480,573,082	439,869,027
2	Provision for credit losses	(5,044,079)	(4,345,948)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	104,168,763	93,404,410
1	Securities – available-for-sale	95,771,935	87,338,962
2	Securities – held-to-maturity	9,413,991	6,708,858
3	Provision for impairment of investment securities	(1,017,163)	(643,410)
IX	Long-term investments	3,876,315	3,784,907
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,918,062	2,843,745
3	Investment in associates	-	-
4	Other long-term investments	1,029,326	1,030,326
5	Provision for impairment of long-term investments	(71,073)	(89,164)
X	Fixed assets	8,474,196	8,872,165
1	Tangible assets (a+b)	4,298,929	4,661,630
a	Cost	9,316,662	9,313,732
b	Accumulated depreciation	(5,017,733)	(4,652,102)

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>	4,175,267	4,210,535
a	Cost	4,894,038	4,851,812
b	Accumulated amortization	(718,771)	(641,277)
XI	Other assets	26,634,952	25,958,316
1	Receivables	10,935,283	9,877,588
2	Fees and interest receivables	12,350,592	12,706,283
3	Deferred Taxes	-	-
4	Other assets	3,350,323	3,376,800
5	Provisions for other assets	(1,246)	(2,355)
	TOTAL ASSETS	685,746,598	661,131,589
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the SBV	1,925,073	4,731,403
II	Deposits and borrowings from other Financial Institutions	103,807,877	103,769,865
1	Placements from other Financial Institutions	47,617,793	42,040,236
2	Borrowings from other Financial Institutions	56,190,084	61,729,629
III	Customer deposits and other amounts due to customers	449,204,510	424,181,174
IV	Derivative financial instruments and other financial liabilities	366,275	415,778
V	Financing funds, entrusted funds, and exposed funds	40,695,703	32,021,693
VI	Valuable papers issued	9,904,527	5,294,073
VII	Other liabilities	25,247,218	35,479,425
1	Accrued interest expenses, other payables	5,198,316	5,749,315
2	Deferred Tax Payables	-	-
3	Payables, other debts	19,955,057	29,662,391
4	Provision for contingent liabilities and off-balance sheet commitments	93,845	67,719
	TOTAL LIABILITIES	631,151,183	605,893,411
VIII	OWNER'S EQUITY AND FUNDS	54,595,415	55,238,178
1	Capital	46,208,816	46,208,816
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,770	8,974,770
d	Registered shares	-	-
e	Preferred shares	-	-

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
g	Other capital	-	-
2	Reserves	4,256,121	4,250,372
3	Foreign exchange translation reserve	381,935	338,463
4	Difference from assets revaluation	-	-
5	Undistributed profit	3,516,450	4,215,157
IX	Minority Interest	232,093	225,370
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	685,746,598	661,131,589

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	7,069,566	2,496,147
2	Foreign exchange transactions commitments	82,054,085	62,361,790
	<i>Buying FX commitments</i>	<i>5,717,867</i>	<i>1,274,173</i>
	<i>Selling FX commitments</i>	<i>5,728,615</i>	<i>1,274,379</i>
	<i>Swap commitments</i>	<i>70,607,603</i>	<i>59,813,238</i>
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	34,973,232	29,742,703
5	Other guarantees	22,542,319	21,884,106
6	Other commitments	19,388,099	26,392,728

Hanoi, 14th August 2015

Prepared by

Chief Accountant

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

(signed)

(signed)

(signed and sealed)

Le Huong Lan

Nguyen Hai Hung

Tran Minh Binh

INCOME STATEMENT (CONSOLIDATED)

Quarter II-2015

Unit: Million VND

No	Items	Quarter : 01		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	10,449,777	10,389,268	20,741,521	20,747,016
2	Interest and similar expenses	5,521,654	5,823,084	11,120,972	11,875,807
I	Net interest and similar income	4,928,123	4,566,184	9,620,549	8,871,209
3	Fees and commission income	782,866	524,382	1,218,743	993,935
4	Fees and commission expenses	376,316	167,243	541,262	324,773
II	Net gain/(loss) from fees and commission income	406,550	357,139	677,481	669,162
III	Net gain/(loss) from dealing in foreign currencies	27,681	71,938	65,003	194,450
IV	Net gain/(loss) from trading securities	15,062	37,040	114,439	60,364
V	Net gain from investment securities	(64,430)	(130,281)	(107,663)	(135,596)
5	Other operating Income	776,447	447,723	1,381,683	1,007,011
6	Other operating expense	384,695	320,027	805,305	912,473
VI	Net gain/ (loss) from other operating activities	391,752	127,696	576,378	94,538
VII	Net share of profit in associates and joint ventures and dividend income	38,822	54,328	53,368	95,032
VIII	Operating expenses	2,403,077	1,976,438	4,584,860	4,259,035
IX	Net profit before provision for credit losses	3,340,483	3,107,606	6,414,695	5,590,124
X	Provision of credit losses	1,025,872	692,642	2,536,112	1,717,455
XI	Profit before tax	2,314,611	2,414,964	3,878,583	3,872,669

7	Current enterprise income tax	527,471	530,571	843,409	848,317
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	527,471	530,571	843,409	848,317
XIII	Profit after tax	1,787,140	1,884,393	3,035,174	3,024,352
XIV	Minority Interest	5,667	2,206	8,613	6,538
XV	Shareholders' Earnings	1,781,473	1,882,187	3,026,561	3,017,814

Hanoi, 14th August 2015

Prepared by

Chief Accountant

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

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Le Huong Lan

Nguyen Hai Hung

Tran Minh Binh

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
Quarter II - 2015

Unit: Million VND

No	Items	This year (01/01/2015 to 30/06/2015)	Previous year (01/01/2015 to 30/06/2015) <i>(Restated figures)</i>
Cash flow from operating activities			
1	Interest and similar income	21,156,301	20,502,250
2	Interest and similar expenses	(11,719,239)	(11,831,971)
3	Income from services	649,646	667,316
4	Net gain from trading (foreign currencies, gold, securities)	788,251	319,865
5	Other income (expenses)	(166,945)	(314,876)
6	Receipts from debts written-off or paid off by risk fund	696,931	599,233
7	Payment to employees and for operating management	(4,600,052)	(4,735,203)
8	Corporate income tax paid	(548,635)	(517,793)
Net cash flow from operating profit before movements in operating assets and working capital		6,256,258	4,688,821
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	6,241,161	13,333,899
10	(Increase)/decrease in trading securities	1,494,407	(989,989)
11	(Increase)/decrease in derivatives financial statements and other financial assets	-	164,334
12	(Increase)/decrease in loans and advances to customers	(43,691,836)	(1,706,133)
13	Use of provision to write off bad debts	(1,557,284)	(31,609)
14	(Increase)/decrease in other operating assets	(311,476)	(509,755)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(2,806,331)	421,864
16	Increase/(decrease) in deposits and loans from other Financial Institutions	38,012	7,923,786
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	25,023,336	13,193,457
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	4,610,455	(11,195,928)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	8,674,010	(1,033,435)
20	Increase/(decrease) in derivatives and other financial liabilities	(49,503)	22,389
21	Increasing/(decrease) in other liabilities	(13,608,653)	13,533,437
22	Cash outflow from reserves of the credit institution	(348)	(35)
I	Net cash flows (used in)/from operating activities	(9,687,792)	37,815,103

Cash flow from investing activities			
1	Acquisition of fixed assets	(710,844)	(1,827,888)
2	Proceeds from disposal of equipments	8,478	2,361
3	Expenses from disposal of equipments	(259)	(102)
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	(10,000)	-
8	Receipts from equity investment in associates and joint ventures	11,000	11,000
9	Dividend and profits from long term investments	22,524	15,678
II	Net cash flows (used)/from investing activities	(679,101)	(1,798,951)
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	-	(3,723,405)
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	(3,723,405)
IV	Net cash flow of the period	(10,366,893)	32,292,747
V	Cash and cash equivalents at the beginning of the period	87,064,648	74,215,984
VI	Adjustment for impact of changes in foreign exchange rate	13,600	(954)
VII	Cash and cash equivalents at the end of the period	76,711,355	106,507,777

Hanoi, 14th August 2015

Prepared by

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