

**CONSOLIDATED BALANCE SHEET**  
**Quarter III -2014**

Unit: VND

No.	Items	As of end of the quarter	As of beginning of the year (reviewed figures)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash, gold and gemstones</b>	<b>3,673,630,421,037</b>	<b>2,833,496,000,000</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>5,096,644,742,688</b>	<b>10,159,564,000,000</b>
<b>III</b>	<b>Placements with and loans to other credit institutions</b>	<b>60,469,949,227,134</b>	<b>73,079,476,000,000</b>
1	Placements with other credit institutions	58,889,775,727,134	59,520,681,000,000
2	Loans to other credit institutions	1,580,173,500,000	13,661,254,000,000
3	Provisions for credit losses of loans to other credit institutions	-	(102,459,000,000)
<b>IV</b>	<b>Trading securities</b>	<b>4,732,277,330,880</b>	<b>655,067,000,000</b>
1	Trading securities	4,735,657,160,928	657,693,000,000
2	Provisions for impairment of trading securities	(3,379,830,048)	(2,626,000,000)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>-</b>	<b>164,334,000,000</b>
<b>VI</b>	<b>Loans to customers</b>	<b>393,466,651,016,689</b>	<b>372,988,742,000,000</b>
1	Loans to customers	398,879,183,072,898	376,288,968,000,000
2	Provisions for credit losses of loans to customers	(5,412,532,056,209)	(3,300,226,000,000)
<b>VII</b>	<b>Investment securities</b>	<b>115,598,553,750,585</b>	<b>82,360,193,000,000</b>
1	Available-for-sale investment securities	108,069,630,505,784	79,908,691,000,000
2	Held-to-maturity investment securities	7,781,181,621,151	2,586,748,000,000
3	Provisions for impairment of investment securities	(252,258,376,350)	(135,246,000,000)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,778,571,364,699</b>	<b>3,755,358,000,000</b>
1	Investments in Subsidiaries	-	-
2	Investments in Joint ventures	2,821,904,381,307	2,795,383,000,000
3	Investment in associates	-	-
4	Other long-term investments	1,040,326,170,000	1,040,326,000,000
5	Provisions for impairment of long-term investments	(83,659,186,608)	(80,351,000,000)
<b>IX</b>	<b>Fixed assets</b>	<b>7,148,030,894,527</b>	<b>7,080,388,000,000</b>
<b>1</b>	<b>Tangible fixed assets</b>	<b>3,487,258,384,338</b>	<b>3,464,589,000,000</b>
a	Cost	7,940,899,263,254	7,328,188,000,000
b	Accumulated depreciation	(4,453,640,878,916)	(3,863,599,000,000)
<b>2</b>	<b>Financial leasing fixed assets</b>	<b>-</b>	<b>-</b>
a	Cost	-	-
b	Accumulated depreciation	-	-

No.	Items	As of end of the quarter	As of beginning of the year (reviewed figures)
<b>3</b>	<b><i>Intangible assets</i></b>	<b>3,660,772,510,189</b>	<b>3,615,799,000,000</b>
a	Cost	4,221,285,492,896	4,078,806,000,000
b	Accumulated amortization	(560,512,982,707)	(463,007,000,000)
<b>X</b>	<b>Invested real estates</b>		
a	Cost		
b	Accumulated depreciation		
<b>XI</b>	<b>Other assets</b>	<b>27,034,778,018,055</b>	<b>23,291,798,000,000</b>
1	Other receivables	11,984,045,011,394	10,487,749,000,000
2	Interest and fees receivables	11,712,165,707,533	10,035,489,000,000
3	Deferred Taxes	-	-
4	Other assets	3,341,241,218,044	2,782,048,000,000
	<i>In which: Goodwill</i>	8,620,610,819	9,982,000,000
5	Provisions for impairment of other assets	(2,673,918,916)	(13,488,000,000)
	<b>TOTAL ASSETS</b>	<b>620,999,086,766,294</b>	<b>576,368,416,000,000</b>
<b>B</b>	<b>LIABILITIES AND OWNER'S EQUITY</b>		
<b>I</b>	<b>Borrowings from the Government and the SBV</b>	<b>725,729,594,701</b>	<b>147,371,000,000</b>
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>93,873,419,442,827</b>	<b>80,464,749,000,000</b>
1	Deposits from other credit institutions	48,609,012,932,605	31,865,823,000,000
2	Borrowings from other credit institutions	45,264,406,510,222	48,598,926,000,000
<b>III</b>	<b>Deposits from customers</b>	<b>397,867,365,058,654</b>	<b>364,497,001,000,000</b>
<b>IV</b>	<b>Derivative financial instruments and other financial liabilities</b>	<b>418,305,553,495</b>	<b>-</b>
<b>V</b>	<b>Grants, trusted funds and borrowings at risk of the credit institution</b>	<b>25,808,762,452,217</b>	<b>32,424,519,000,000</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>5,357,766,122,472</b>	<b>16,564,766,000,000</b>
<b>VII</b>	<b>Other liabilities</b>	<b>42,133,623,136,494</b>	<b>27,982,425,000,000</b>
1	Accrued fee and interest expenses	5,184,020,714,367	4,365,827,000,000
2	Deferred tax payables	-	-
3	Other payables and liabilities	36,873,427,401,374	23,111,685,000,000
4	Other provisions (for contingent liabilities and off-balance sheet commitments)	76,175,020,753	504,913,000,000
	<b>TOTAL LIABILITIES</b>	<b>566,184,971,360,860</b>	<b>522,080,831,000,000</b>
<b>VIII</b>	<b>OWNER'S EQUITY</b>	<b>54,602,463,538,874</b>	<b>54,074,666,000,000</b>
1	Capital	46,205,812,623,429	46,205,524,000,000
a	Charter capital	37,234,045,560,000	37,234,046,000,000
b	Construction capital	-	-



No.	Items	As of end of the quarter	As of beginning of the year (reviewed figures)
c	Share premium	8,971,767,063,429	8,971,478,000,000
d	Treasury stocks	-	-
e	Preferred stocks	-	-
g	Other capital	-	-
2	Reserves	3,379,900,411,285	3,374,995,000,000
3	Foreign exchange reserve	336,011,150,927	317,641,000,000
4	Difference from assets revaluation	-	-
5	Retained earnings	4,680,739,353,233	4,176,506,000,000
<b>IX</b>	<b>MINORITY INTEREST</b>	<b>211,651,866,560</b>	<b>212,919,000,000</b>
	<b>TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST</b>	<b>620,999,086,766,294</b>	<b>576,368,416,000,000</b>

**OFF-BALANCE SHEET ITEMS**

<b>I</b>	<b>Contingent liabilities</b>	<b>49,127,477,901,044</b>	<b>46,730,513,000,000</b>
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
<b>II</b>	<b>Commitments</b>	<b>17,130,276,210,885</b>	<b>17,545,621,000,000</b>
1	Irrevocable loan commitments	-	-
2	Other commitments	17,130,276,210,885	17,545,621,000,000

Hanoi, 14<sup>th</sup> November 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 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	Interest and similar income	10,285,783,175,200	10,791,494,846,290	30,880,897,175,840	33,747,971,846,290
2	Interest and similar expenses	5,776,430,395,742	6,161,684,977,302	17,652,237,501,364	19,805,031,977,302
<b>I</b>	<b>NET INTEREST INCOME</b>	<b>4,509,352,779,458</b>	<b>4,629,809,868,988</b>	<b>13,228,659,674,476</b>	<b>13,942,939,868,988</b>
3	Income from services	546,846,586,069	569,524,009,611	1,692,684,383,897	1,507,695,009,611
4	Expenses on services	299,670,315,293	148,087,244,642	624,443,640,655	415,740,244,642
<b>II</b>	<b>Net profit from services</b>	<b>247,176,270,776</b>	<b>421,436,764,969</b>	<b>1,068,240,743,242</b>	<b>1,091,954,764,969</b>
<b>III</b>	<b>Net gain from trading foreign currencies</b>	<b>114,809,187,473</b>	<b>103,339,746,331</b>	<b>309,258,784,262</b>	<b>178,896,746,331</b>
<b>IV</b>	<b>Net gain from trading securities</b>	<b>55,636,768,816</b>	<b>7,810,358,388</b>	<b>116,000,555,770</b>	<b>17,029,358,388</b>
<b>V</b>	<b>Net (loss)/gain from investments securities</b>	<b>2,196,688,686</b>	<b>2,421,092,378</b>	<b>(133,399,625,355)</b>	<b>117,420,092,378</b>
5	Other operating income	328,958,749,953	793,844,456,471	1,335,970,218,967	1,426,450,456,471
6	Other operating expenses	151,020,437,951	158,660,832,270	1,063,493,074,479	882,659,282,052
<b>VI</b>	<b>Net profit/ (loss) from other activities</b>	<b>177,938,312,002</b>	<b>635,183,624,201</b>	<b>272,477,144,488</b>	<b>543,791,174,419</b>
<b>VII</b>	<b>Income from capital contribution, equity investments</b>	<b>48,663,793,160</b>	<b>49,191,401,797</b>	<b>143,695,483,818</b>	<b>157,997,401,797</b>
<b>VIII</b>	<b>OPERATING EXPENSES</b>	<b>2,773,068,791,685</b>	<b>2,142,183,463,054</b>	<b>7,032,103,846,928</b>	<b>6,345,362,013,272</b>
<b>IX</b>	<b>Net profits from operating activities before credit provisions expenses</b>	<b>2,382,705,008,686</b>	<b>3,707,009,393,998</b>	<b>7,972,828,913,773</b>	<b>9,704,667,393,998</b>
<b>X</b>	<b>Provisions expenses for credit losses</b>	<b>775,245,756,517</b>	<b>796,825,875,834</b>	<b>2,492,700,983,333</b>	<b>2,657,923,875,834</b>
<b>XI</b>	<b>PROFITS BEFORE TAX</b>	<b>1,607,459,252,169</b>	<b>2,910,183,518,164</b>	<b>5,480,127,930,440</b>	<b>7,046,743,518,164</b>
7	Current corporate income tax expenses	356,044,271,821	720,111,165,138	1,204,361,724,724	1,739,371,165,138
8	Deferred corporate income tax expenses	-	-	-	-

XII	Corporate income tax expenses	356,044,271,821	720,111,165,138	1,204,361,724,724	1,739,371,165,138
XIII	PROFITS AFTER CORPORATE INCOME TAX	1,251,414,980,348	2,190,072,353,026	4,275,766,205,716	5,307,372,353,026
XIV	Minority interest	3,706,352,112	3,343,048,937	10,244,077,773	11,249,048,937
XV	PROFIT ATTRIBUTABLE TO THE OWNERS OF THE BANK	1,247,708,628,236	2,186,729,304,089	4,265,522,127,943	5,296,123,304,089

Prepared by

Chief Accountant

Hanoi, 14<sup>th</sup> November 2014  
On behalf of the General Director  
Deputy General Director

*(signed)*

*(signed)*

*(signed and sealed)*

Le Huong Lan

Nguyen Hai Hung

Nguyen Van Du



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

*Unit: VND*

No.	Items	This year (1/1/2014-30/9/2014)	Previous year (1/1/2013-30/9/2013)
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
1	Interest and similar income	29,206,053,130,119	31,740,217,797,488
2	Interest and similar expenses	(16,838,032,039,804)	(17,870,604,171,752)
3	Income from services	1,121,578,418,122	1,103,324,969,984
4	Net gain from trading foreign currencies, gold, securities	477,618,653,148	395,618,586,567
5	Other expenses	(428,753,676,164)	249,120,156,294
6	Receipts from debts written – off or paid off by risk fund	839,725,778,136	827,985,604,343
7	Payment to employees and for operating management	(6,590,867,184,275)	(6,649,146,512,379)
8	Corporate income tax paid	(1,072,154,042,609)	(1,560,889,922,796)
<b>Net cash from operating profit before movements in assets and working capital</b>		<b>6,715,169,036,673</b>	<b>8,235,626,507,749</b>
<i>Movements in operating assets</i>			
9	(Decrease)/increase in deposit at and loan to other credit institutions	12,843,682,392,102	(8,684,434,094,981)
10	(Increase)/decrease in trading securities	(2,576,039,425,659)	(5,202,281,249,272)
11	(Increase)/decrease in derivatives and other financial assets	164,333,978,291	(8,114,435,925)
12	(Increase)/decrease in loans to customers	(27,789,219,013,403)	(12,199,577,203,798)
13	Decrease in Provisions for losses	(887,122,060,442)	-
14	(Increase)/decrease in other operating assets	(514,418,209,293)	(1,043,475,889,291)
<i>Movements in operating liabilities</i>			
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	13,408,670,802,095	(20,299,908,477,258)
17	Increase/(decrease) in customer deposits (including the State Treasury)	33,370,363,619,962	40,374,498,191,960
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	(6,615,756,346,655)	(1,850,279,457,054)
20	Increase/(decrease) in financial instruments and other	418,305,553,495	-



No.	Items	This year (1/1/2014-30/9/2014)	Previous year (1/1/2013-30/9/2013)
	financial liabilities		
21	Increasing/(decrease) in other operating liabilities	13,742,176,300,558	4,314,413,840,496
22	Cash outflows from reserves of the credit institution	(34,623,713)	-
<b>I</b>	<b>Net cash flows from/(used in) operating activities</b>	<b>31,651,470,416,320</b>	<b>(12,068,567,023,752)</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
1	Acquisition of fixed assets	(2,373,677,552,737)	(1,566,899,250,338)
2	Proceeds from sales, disposal of fixed assets	3,075,508,808	3,186,377,786
3	Expenses on sales, disposal of fixed assets	(90,321,818)	(5,008,908,778)
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	-	(296,869,256,321)
8	Proceeds from investments in other entities	-	5,000,000,000
9	Dividend and profit received from long term investments and capital contribution	15,739,032,767	338,982,289,068
<b>II</b>	<b>Net cash (used in) investing activities</b>	<b>(2,354,953,332,980)</b>	<b>(1,521,608,748,583)</b>
<b>CASH FLOW FROM FINANCIAL ACTIVITIES</b>			
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	(3,734,192,676,600)	(4,194,807,259,200)
5	Payments for purchases of treasury stocks	-	-
6	Receipt from sales of treasury stocks	1,217,500,000	-
<b>III</b>	<b>Net cash flows (used in)/from financing activities</b>	<b>(3,732,975,176,600)</b>	<b>11,218,489,207,113</b>
<b>IV</b>	<b>Net increase in cash</b>	<b>25,563,541,906,740</b>	<b>(2,371,686,565,222)</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>74,215,984,000,000</b>	<b>59,313,988,000,000</b>
<b>VI</b>	<b>Effects of changes in foreign exchange rates</b>	<b>8,234,208,794</b>	<b>(1,903,526,022)</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>99,787,760,115,534</b>	<b>56,940,397,908,756</b>

Prepared by

(signed)

Le Huong Lan

Chief Accountant

(signed)

Nguyen Hai Hung

Hanoi, 14<sup>th</sup> November 2014  
On behalf of the General Director  
Deputy General Director  
(signed and sealed)

Nguyen Van Du

