

BALANCE SHEET (CONSOLIDATED)

Quarter I - 2014

Unit: 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	3,729,929,613,594	2,833,496,000,000
II	Balances with the State Bank of Vietnam ("SBV")	6,715,208,913,334	10,159,564,000,000
III	Placements with and loans to other Financial Institutions	69,042,430,074,499	73,079,476,000,000
1	Placements with other Financial Institutions	63,426,810,962,672	59,520,681,000,000
2	Loans to other Financial Institutions	5,658,054,520,732	13,661,254,000,000
3	Provision for loans to other Financial Institutions	(42,435,408,905)	(102,459,000,000)
IV	Trading securities	3,577,004,792,268	655,067,000,000
1	Trading securities	3,577,984,652,741	657,693,000,000
2	Provision for impairment of trading securities	(979,860,473)	(2,626,000,000)
V	Derivative financial instruments and other financial assets	83,023,378,426	164,334,000,000
VI	Loans and advances to customers	349,837,758,304,576	372,988,742,000,000
1	Loans and advances to customers	354,222,562,638,432	376,288,968,000,000
2	Provision for credit losses	(4,384,804,333,856)	(3,300,226,000,000)
VII	Investment securities	90,709,418,434,984	83,002,468,000,000
1	Securities – available-for-sale	88,335,543,724,767	80,627,909,000,000
2	Securities – held-to-maturity	2,586,747,900,000	2,586,748,000,000
3	Provision for impairment of investment securities	(212,873,189,783)	(212,189,000,000)
VIII	Long-term investments	3,151,578,951,516	3,113,083,000,000
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,833,878,676,118	2,795,383,000,000
3	Investment in associates	-	-
4	Other long-term investments	321,108,350,000	321,108,000,000
5	Provision for impairment of long-term investments	(3,408,074,602)	(3,408,000,000)
IX	Fixed assets	6,716,352,192,857	7,080,388,000,000
1	Tangible assets (a+b)	3,321,146,271,654	3,464,589,000,000
a	Cost	7,373,665,838,969	7,328,188,000,000
b	Accumulated depreciation	(4,052,519,567,315)	(3,863,599,000,000)
2	Financial leasing fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-



No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
3	<i>Intangible assets</i>	3,395,205,921,203	3,615,799,000,000
a	Cost	3,890,539,054,968	4,078,806,000,000
b	Accumulated amortization	(495,333,133,765)	(463,007,000,000)
X	Other assets	25,221,522,589,856	23,291,798,000,000
1	Receivables	11,437,458,538,934	10,487,749,000,000
2	Fees and interest receivables	10,278,124,694,579	10,035,489,000,000
3	Deferred Taxes	-	-
4	Other assets	3,511,462,546,820	2,782,048,000,000
5	Provisions for other assets	(5,523,190,477)	(13,488,000,000)
	TOTAL ASSETS	558,784,227,245,910	576,368,416,000,000
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	347,732,651,211	147,371,000,000
II	Deposits and borrowings from other Financial Institutions	72,339,453,882,616	80,464,749,000,000
1	Placements from other Financial Institutions	37,701,121,692,740	31,865,823,000,000
2	Borrowings from other Financial Institutions	34,638,332,189,876	48,598,926,000,000
III	Customer deposits and other amounts due to customers	354,302,318,472,554	364,497,001,000,000
IV	Derivative financial instruments and other financial liabilities	-	-
V	Financing funds, entrusted funds, and exposed funds	32,730,831,304,208	32,424,519,000,000
VI	Valuable papers issued	7,588,613,015,969	16,564,766,000,000
VII	Other liabilities	36,065,584,289,749	27,982,425,000,000
1	Accrued interest expenses, other payables	4,253,404,883,459	4,365,827,000,000
2	Deferred Tax Payables	-	-
3	Payables, other debts	31,312,067,572,105	23,111,685,000,000
4	Provision for contingent liabilities and off-balance sheet commitments	500,111,834,185	504,913,000,000
	TOTAL LIABILITIES	503,374,533,616,307	522,080,831,000,000
VIII	OWNER'S EQUITY AND FUNDS	55,192,442,651,574	54,074,666,000,000
1	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	Capital to purchase fixed assets	-	-
c	Capital surplus	8,971,478,811,177	8,971,478,000,000
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	3,374,963,602,965	3,374,995,000,000



No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
3	Foreign exchange translation reserve	316,687,057,901	317,641,000,000
4	Difference from assets revaluation	-	-
5	Undistributed profit	5,295,267,619,531	4,176,506,000,000
IX	Minority Interest	217,250,978,029	212,919,000,000
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	558,784,227,245,910	576,368,416,000,000

OFF-BALANCE SHEET ITEMS

I	Contingencies	48,648,647,675,493	46,730,513,000,000
1	Credit guarantees	1,479,133,552,565	1,421,190,000,000
2	Letters of credit	30,067,824,315,453	27,626,059,000,000
3	Other guarantees (Payment, Contract, Bid, others)	17,101,689,807,475	17,683,264,000,000
II	Commitments	15,498,896,932,067	17,545,621,000,000
1	Irrevocable loan commitments	-	-
2	Other commitments	15,498,896,932,067	17,545,621,000,000

Hanoi, 14th May 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



INCOME STATEMENT (CONSOLIDATED)

Quarter I-2014

Unit: VND

No	Items	Quarter : 01		Accumulated since beginning of Year until end of Quarter	
		THIS YEAR	PREVIOUS YEAR (unaudited figures)	THIS YEAR	PREVIOUS YEAR (unaudited figures)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	10,276,953,122,961	11,670,995,494,339	10,276,953,122,961	11,670,995,494,339
2	Interest and similar expenses	6,052,723,284,513	7,025,176,655,036	6,052,723,284,513	7,025,176,655,036
I	Net interest and similar income	4,224,229,838,448	4,645,818,839,303	4,224,229,838,448	4,645,818,839,303
3	Fees and commission income	550,347,669,013	434,485,349,358	550,347,669,013	434,485,349,358
4	Fees and commission expenses	157,530,491,810	130,451,286,422	157,530,491,810	130,451,286,422
II	Net gain/(loss) from fees and commission income	392,817,177,203	304,034,062,936	392,817,177,203	304,034,062,936
III	Net gain/(loss) from dealing in foreign currencies	122,511,660,979	98,278,065,375	122,511,660,979	98,278,065,375
IV	Net gain/(loss) from trading securities	23,324,338,313	5,182,796,882	23,324,338,313	5,182,796,882
V	Net gain from investment securities	(5,314,926,178)	(3,710,735,282)	(5,314,926,178)	(3,710,735,282)
5	Other operating Income	559,288,263,097	267,061,180,144	559,288,263,097	267,061,180,144
6	Other operating expense	369,647,001,555	83,087,148,131	369,647,001,555	83,087,148,131
VI	Net gain/ (loss) from other operating activities	189,641,261,542	183,974,032,013	189,641,261,542	183,974,032,013
VII	Net share of profit in associates and joint ventures and dividend income	40,703,720,122	50,070,108,659	40,703,720,122	50,070,108,659
VIII	Operating expenses	2,505,395,589,462	2,567,419,461,957	2,505,395,589,462	2,567,419,461,957
IX	Net profit before provision for credit losses	2,482,517,480,967	2,716,227,707,929	2,482,517,480,967	2,716,227,707,929
X	Provision of credit losses	1,024,812,934,033	1,346,409,120,611	1,024,812,934,033	1,346,409,120,611
XI	Profit before tax	1,457,704,546,934	1,369,818,587,318	1,457,704,546,934	1,369,818,587,318
7	Current enterprise	317,745,507,021	327,362,452,075	317,745,507,021	327,362,452,075

	income tax				
8	Deferred enterprise income tax				
XII	Corporate income tax	317,745,507,021	327,362,452,075	317,745,507,021	327,362,452,075
XIII	Profit after tax	1,139,959,039,913	1,042,456,135,243	1,139,959,039,913	1,042,456,135,243
XIV	Minority Interest	4,332,260,071	2,904,452,535	4,332,260,071	2,904,452,535
XV	Shareholders' Earnings	1,135,626,779,842	1,039,551,682,708	1,135,626,779,842	1,039,551,682,708

Prepared by

Chief Accountant

Hanoi, 14th May 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)
(Direct Method)
QI - 2014

Unit: VND

No	Items	This year (1/1/2014 to 31/3/2014)	Previous year (1/1/2013 to 31/3/2013)
Cash flow from operating activities			
1	Interest and similar income receipts	10,017,886,593,052	11,241,932,189,976
2	Interest and similar income payments	(6,157,353,777,280)	(6,338,469,305,999)
3	Fees and commission income receipts	389,431,127,660	300,146,694,629
4	Net gain/loss from dealing foreign currencies, gold, securities	148,008,506,626	68,989,085,809
5	Other operating income	40,873,278,189	(8,492,910,732)
6	Recovery from bad debts previously written off	232,316,869,762	188,582,551,882
7	Payment to employees	(3,046,021,013,611)	(2,909,870,484,007)
8	Tax paid in the period	(201,891,453,029)	(542,415,084,738)
Net cash flow from operating profit before changes in operating assets and working capital		1,423,250,131,369	2,000,402,736,820
Changes in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	8,931,567,719,132	(9,067,896,843,928)
10	(Increase)/decrease in investment in securities	1,049,823,555,409	(3,555,046,164,286)
11	(Increase)/decrease in derivatives financial statements and other financial assets	81,310,599,865	74,451,000,000
12	(Increase)/decrease in loans and advances to customers	21,983,227,508,647	8,730,267,279,523
13	Use of provision to write off bad debts	-	-
14	(Increase)/decrease in other operating assets	(569,293,934,147)	(1,013,703,642,692)
Changes in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	200,361,468,044	(2,525,455,307,815)
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(8,125,294,758,116)	(9,401,588,892,671)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	(10,194,682,966,138)	13,691,791,300,021
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(8,976,153,105,728)	(10,204,493,840,090)
19	Increase/(decrease) in investment mandate funds, loans at own risk	306,312,505,336	1,993,049,985,377
20	Increase/(decrease) in derivatives and other financial liabilities	-	90,992,388,804
21	Increasing/(decrease) in other liabilities	8,839,155,929,024	1,801,950,154,430
22	Utilization of reserves in the period	(34,623,713)	-



I	Net cash flows (used in)/from operating activities	14,949,550,028,984	(7,385,279,846,507)
Cash flow from investing activities			
1	Acquisition of fixed assets	(985,503,416,191)	(368,388,469,647)
2	Proceeds from disposal of equipments	666,531,065	886,096,151
3	Expenses from disposal of equipments	(108,360,000)	(55,605,288)
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	-	(80,000,000,000)
8	Receipts from equity investment in associates and joint ventures	-	5,000,000,000
9	Dividend and profits from long term investments	465,226,100	140,760,380
II	Net cash flows (used)/from investing activities	(984,480,019,026)	(442,417,218,404)
Cash flow from financial activities			
1	Increase in chartered capital	-	-
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	-	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from sales of treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	-
IV	Net cash flow of the period	13,965,070,009,958	(7,827,697,064,911)
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	(743,076,057)	111,730,698
VII	Cash and cash equivalents at the end of the period	88,180,310,933,901	51,486,402,665,787

Hanoi, 14th May 2014

Prepared by

Chief Accountant

On behalf of the General Director
Deputy General Director

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