

BALANCE SHEET (NON-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	4,150,070	4,598,290
II	Balances with the State Bank of Vietnam ("SBV")	13,644,568	9,876,030
III	Placements with and loans to other Financial Institutions	48,040,498	75,770,178
1	Placements with other Financial Institutions	45,436,939	67,097,386
2	Loans to other Financial Institutions	2,603,559	8,672,792
3	Provision for loans to other Financial Institutions		-
IV	Trading securities	1,210,953	3,595,310
1	Trading securities	1,210,953	3,595,310
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	-	-
VI	Loans and advances to customers	474,049,954	433,954,893
1	Loans and advances to customers	479,046,030	438,264,664
2	Provision for credit losses	(4,996,076)	(4,309,771)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	102,722,005	92,047,032
1	Securities – available-for-sale	94,314,286	85,964,781
2	Securities – held-to-maturity	9,413,991	6,708,858
3	Provision for impairment of investment securities	(1,006,272)	(626,607)
IX	Long-term investments	5,797,156	5,771,885
1	Investment in Subsidiaries	3,317,232	3,317,232
2	Investment in Joint ventures	2,088,788	2,088,788
3	Investment in associates	-	-
4	Other long-term investments	440,136	440,136
5	Provision for impairment of long-term investments	(49,000)	(74,271)
X	Fixed assets	8,367,836	8,767,080
1	Tangible assets (a+b)	4,259,341	4,623,778
a	Cost	9,228,919	9,231,557

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Accumulated depreciation	(4,969,578)	(4,607,779)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,108,495	4,143,302
a	Cost	4,811,091	4,769,115
b	Accumulated amortization	(702,596)	(625,813)
XI	Other assets	26,357,754	25,851,034
1	Receivables	10,768,175	9,841,414
2	Fees and interest receivables	12,205,463	12,619,762
3	Deferred Taxes	-	-
4	Other assets	3,384,116	3,389,858
5	Provisions for other assets	-	-
	TOTAL ASSETS	684,340,794	660,231,732
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	1,925,073	4,731,403
II	Deposits and borrowings from other Financial Institutions	103,813,515	103,770,035
1	Placements from other Financial Institutions	47,623,431	42,040,406
2	Borrowings from other Financial Institutions	56,190,084	61,729,629
III	Customer deposits and other amounts due to customers	449,245,717	424,241,062
IV	Derivative financial instruments and other financial liabilities	366,275	415,778
V	Financing funds, entrusted funds, and exposed funds	41,424,528	32,729,590
VI	Valuable papers issued	9,904,527	5,294,073
VII	Other liabilities	24,345,140	34,889,974
1	Accrued interest expenses, other payables	5,088,940	5,689,492
2	Deferred Tax Payables	-	-
3	Payables, other debts	19,256,200	29,200,482
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	631,024,775	606,071,915
VIII	OWNER'S EQUITY AND FUNDS	53,316,019	54,159,817
1	Capital	46,203,873	46,203,873
a	Chartered capital	37,234,046	37,234,046
b	Capital to purchase fixed assets	-	-

No.	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
c	Capital surplus	8,969,827	8,969,827
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	4,100,958	4,100,651
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	3,011,188	3,855,293
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	684,340,794	660,231,732

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>	5,717,867	1,274,173
	<i>Selling FX commitments</i>	5,728,615	1,274,379
	<i>Swap commitments</i>	70,607,603	59,813,238
	<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 Thi Thanh Minh

Nguyen Hai Hung

Tran Minh Binh

INCOME STATEMENT (NON-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	10,362,014	10,305,859	20,581,279	20,597,167
2	Interest and similar expenses	5,530,030	5,835,696	11,137,644	11,902,392
I	Net interest and similar income	4,831,984	4,470,163	9,443,635	8,694,775
3	Fees and commission income	492,184	442,040	923,279	858,151
4	Fees and commission expenses	199,100	160,159	357,946	309,522
II	Net gain/(loss) from fees and commission income	293,084	281,881	565,333	548,629
III	Net gain/(loss) from dealing in foreign currencies	26,687	70,964	61,867	192,048
IV	Net gain/(loss) from trading securities	15,323	41,083	111,812	58,888
V	Net gain from investment securities	(61,191)	(116,711)	(103,820)	(116,711)
5	Other operating Income	851,740	430,941	1,325,934	973,689
6	Other operating expense	445,631	291,363	795,110	867,302
VI	Net gain/ (loss) from other operating activities	406,109	139,578	530,824	106,387
VII	Net share of profit in associates and joint ventures and dividend income	9,861	163,681	10,203	164,000
VIII	Operating expenses	2,305,233	1,911,823	4,416,351	4,145,654
IX	Net profit before provision for credit losses	3,216,615	3,138,816	6,203,503	5,502,362
X	Provision of credit	1,016,457	688,675	2,524,286	1,682,881

	losses				
XI	Profit before tax	2,200,158	2,470,141	3,679,217	3,819,481
7	Current enterprise income tax	507,229	516,555	809,212	819,771
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	507,229	516,555	809,212	819,771
XIII	Profit after tax	1,692,929	1,953,586	2,870,005	2,999,710

Prepared by

(signed)

Le Thi Thanh Minh

Chief Accountant

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Nguyen Hai Hung

Hanoi, 14th August 2015
On behalf of the General Director
Deputy General Director

(signed and sealed)

Tran Minh Binh

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

Unit: Million VND

No.	Items	This year (01/01/2015 to 30/06/2015)	Previous year (01/01/2014 to 30/06/2014) <i>(restated figures)</i>
Cash flow from operating activities			
1	Interest and similar income	21,002,519	20,362,798
2	Interest and similar expenses	(11,738,210)	(11,855,024)
3	Income from services	558,353	519,375
4	Net gain from trading (foreign currencies, gold, securities)	507,197	329,970
5	Other income (expenses)	(138,558)	(289,391)
6	Receipts from debts written-off or paid off by risk fund	685,922	585,409
7	Payment to employees and for operating management	(4,471,579)	(4,640,408)
8	Corporate income tax paid	(514,751)	(465,616)
Net cash flow from operating profit before movements in operating assets and working capital		5,890,893	4,547,113
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	6,325,286	13,270,326
10	(Increase)/decrease in trading securities	1,644,090	(585,814)
11	(Increase)/decrease in derivatives financial statements and other financial assets	-	164,334
12	(Increase)/decrease in loans and advances to customers	(43,486,499)	(1,931,036)
13	Use of provision to write off bad debts	(1,557,284)	(70)
14	(Increase)/decrease in other operating assets	(605,479)	(321,116)
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	43,479	7,925,365
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	25,004,655	13,195,456
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	8,694,938	(1,209,494)
20	Increase/(decrease) in derivatives and other financial liabilities	(49,503)	22,389
21	Increasing/(decrease) in other liabilities	(13,517,955)	13,439,649
22	Cash outflow from reserves of the credit institution	(348)	(35)
I	Net cash flows (used in)/from operating activities	(9,809,603)	37,743,003

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Cash flow from investing activities			
1	Acquisition of fixed assets	(697,830)	(1,821,466)
2	Proceeds from disposal of equipments	9,049	1,872
3	Expenses from disposal of equipments	(259)	(76)
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	-	-
8	Receipts from equity investment in associates and joint ventures	-	-
9	Dividend and profits from long term investments	10,203	12,468
II	Net cash flows (used)/from investing activities	(678,837)	(1,807,202)
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	(10,488,440)	32,212,396
V	Cash and cash equivalents at the beginning of the period	87,008,802	74,109,396
VI	Adjustment for impact of changes in foreign exchange rate	13,600	(249)
VII	Cash and cash equivalents at the end of the period	76,533,962	106,321,543

Hanoi, 14th August 2015

Prepared by

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

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