

BALANCE SHEET (CONSOLIDATED)

Quarter I - 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	4,220,288	4,630,740
II	Balances with the State Bank of Vietnam ("SBV")	9,764,518	9,876,451
III	Placements with and loans to other Financial Institutions	56,311,199	75,433,624
1	Placements with other Financial Institutions	54,094,559	67,162,062
2	Loans to other Financial Institutions	2,216,640	8,271,562
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	4,585,769	3,647,897
1	Trading securities	4,590,830	3,654,333
2	Provision for impairment of trading securities	(5,061)	(6,436)
V	Derivative financial instruments and other financial assets	-	-
VI	Loans and advances to customers	444,261,060	435,523,079
1	Loans and advances to customers	450,056,795	439,869,027
2	Provision for credit losses	(5,795,735)	(4,345,948)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	87,116,653	93,404,410
1	Securities – available-for-sale	79,575,295	87,338,962
2	Securities – held-to-maturity	8,200,704	6,708,858
3	Provision for impairment of investment securities	(659,346)	(643,410)
IX	Long-term investments	3,852,772	3,784,907
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,880,220	2,843,745
3	Investment in associates	-	-
4	Other long-term investments	1,030,326	1,030,326
5	Provision for impairment of long-term investments	(57,774)	(89,164)
X	Fixed assets	8,642,406	8,872,165
1	Tangible assets (a+b)	4,464,914	4,661,630

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
a	Cost	9,304,966	9,313,732
b	Accumulated depreciation	(4,840,052)	(4,652,102)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,177,492	4,210,535
a	Cost	4,857,340	4,851,812
b	Accumulated amortization	(679,848)	(641,277)
XI	Other assets	27,080,249	25,958,316
1	Receivables	11,191,362	9,877,588
2	Fees and interest receivables	12,481,970	12,706,283
3	Deferred Taxes	-	-
4	Other assets	3,408,163	3,376,800
5	Provisions for other assets	(1,246)	(2,355)
	TOTAL ASSETS	645,834,914	661,131,589
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	1,588,186	4,731,403
II	Deposits and borrowings from other Financial Institutions	77,750,049	103,769,865
1	Placements from other Financial Institutions	32,629,935	42,040,236
2	Borrowings from other Financial Institutions	45,120,114	61,729,629
III	Customer deposits and other amounts due to customers	428,455,767	424,181,174
IV	Derivative financial instruments and other financial liabilities	926,746	415,778
V	Financing funds, entrusted funds, and exposed funds	38,351,137	32,021,693
VI	Valuable papers issued	5,363,982	5,294,073
VII	Other liabilities	36,863,641	35,479,425
1	Accrued interest expenses, other payables	5,398,386	5,749,315
2	Deferred Tax Payables	-	-
3	Payables, other debts	31,393,203	29,662,391
4	Provision for contingent liabilities and off-balance sheet commitments	72,052	67,719
	TOTAL LIABILITIES	589,299,508	605,893,411
VIII	OWNER'S EQUITY AND FUNDS	56,307,090	55,012,808
1	Capital	46,208,816	46,208,816
a	Chartered capital	37,234,046	37,234,046

No	Items	As of end of the period	As of beginning of the year (audited figures)
	(1)	(2)	(3)
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,974,770	8,974,770
d	Registered shares	-	-
e	Preferred shares	-	-
g	Other capital	-	-
2	Reserves	4,251,143	4,250,372
3	Foreign exchange translation reserve	360,735	338,463
4	Difference from assets revaluation	-	-
5	Undistributed profit	5,486,396	4,215,157
IX	Minority Interest	228,316	225,370
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	645,834,914	661,131,589

OFF-BALANCE SHEET ITEMS

1	Credit guarantees	2,506,899	2,496,147
2	Foreign exchange transactions commitments	74,018,276	62,361,790
	<i>Buying FX commitments</i>	2,176,265	1,274,173
	<i>Selling FX commitments</i>	2,160,115	1,274,379
	<i>Swap commitments</i>	69,681,896	59,813,238
	<i>Future commitments</i>	-	-
3	Irrevocable loan commitments	-	-
4	Letters of credit	29,329,504	29,742,703
5	Other guarantees	20,890,919	21,884,106
6	Other commitments	16,312,967	26,392,728

Hanoi, 14th May 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

Nguyen Van Du

INCOME STATEMENT (CONSOLIDATED)

Quarter I-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	10,291,744	10,357,748	10,291,744	10,357,748
2	Interest and similar expenses	5,599,318	6,052,723	5,599,318	6,052,723
I	Net interest and similar income	4,692,426	4,305,025	4,692,426	4,305,025
3	Fees and commission income	435,877	469,553	435,877	469,553
4	Fees and commission expenses	164,946	157,530	164,946	157,530
II	Net gain/(loss) from fees and commission income	270,931	312,023	270,931	312,023
III	Net gain/(loss) from dealing in foreign currencies	37,322	122,512	37,322	122,512
IV	Net gain/(loss) from trading securities	99,377	23,324	99,377	23,324
V	Net gain from investment securities	(43,233)	(5,315)	(43,233)	(5,315)
5	Other operating Income	605,236	559,288	605,236	559,288
6	Other operating expense	420,610	592,446	420,610	592,446
VI	Net gain/ (loss) from other operating activities	184,626	(33,158)	184,626	(33,158)
VII	Net share of profit in associates and joint ventures and dividend income	14,546	40,704	14,546	40,704
VIII	Operating expenses	2,181,783	2,282,597	2,181,783	2,282,597
IX	Net profit before provision for credit losses	3,074,212	2,482,518	3,074,212	2,482,518

X	Provision of credit losses	1,510,240	1,024,813	1,510,240	1,024,813
XI	Profit before tax	1,563,972	1,457,705	1,563,972	1,457,705
7	Current enterprise income tax	315,938	317,746	315,938	317,746
8	Deferred enterprise income tax				
XII	Corporate income tax	315,938	317,746	315,938	317,746
XIII	Profit after tax	1,248,034	1,139,959	1,248,034	1,139,959
XIV	Minority Interest	2,946	4,332	2,946	4,332
XV	Shareholders' Earnings	1,245,088	1,135,627	1,245,088	1,135,627

Prepared by

(signed)

Le Huong Lan

Chief Accountant

(signed)

Nguyen Hai Hung

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

(signed and sealed)

Nguyen Van Du

CASH FLOW STATEMENT (CONSOLIDATED)
(Direct Method)
QI - 2015

Unit: Million VND

No	Items	This year (1/1/2015 to 31/3/2015)	Previous year (1/1/2014 to 31/3/2014)
Cash flow from operating activities			
1	Interest and similar income	10,551,686	10,098,682
2	Interest and similar expenses	(5,964,987)	(6,157,354)
3	Income from services	235,521	308,636
4	Net gain from trading (foreign currencies, gold, securities)	249,406	148,009
5	Other income (expenses)	(80,934)	40,872
6	Receipts from debts written-off or paid off by risk fund	230,706	232,317
7	Payment to employees and for operating management	(2,668,001)	(3,046,021)
8	Corporate income tax paid	(184,941)	(201,891)
Net cash flow from operating profit before movements in operating assets and working capital		2,368,456	1,423,250
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	6,061,129	8,931,568
10	(Increase)/decrease in trading securities	1,836,440	1,049,824
11	(Increase)/decrease in derivatives financial statements and other financial assets	-	81,311
12	(Increase)/decrease in loans and advances to customers	(11,742,017)	21,983,228
13	Use of provision to write off bad debts	-	-
14	(Increase)/decrease in other operating assets	(844,056)	(569,294)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(3,143,218)	200,361
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(26,019,816)	(8,125,295)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	4,274,594	(10,194,683)
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	69,909	(8,976,153)
19	Increase/(decrease) in grants, trusted funds and borrowing at risk of credit institution	6,329,444	306,313
20	Increase/(decrease) in derivatives and other financial liabilities	510,968	-
21	Increasing/(decrease) in other liabilities	2,111,136	8,839,155
22	Cash outflow from reserves of the credit institution	(348)	(35)
I	Net cash flows (used in)/from operating activities	(18,187,379)	14,949,550

Cash flow from investing activities			
1	Acquisition of fixed assets	(411,397)	(985,504)
2	Proceeds from disposal of equipments	112	667
3	Expenses from disposal of equipments	(74)	(108)
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	343	465
II	Net cash flows (used)/from investing activities	(411,016)	(984,480)
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	-	-
5	Payments for purchases of treasury shares	-	-
6	Receipt from selling treasury shares	-	-
III	Net cash flows (used)/from financial activities	-	-
IV	Net cash flow of the period	(18,598,395)	13,965,070
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	23,986	(743)
VII	Cash and cash equivalents at the end of the period	68,490,239	88,180,311

Hanoi, 14th May 2015

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

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