

BALANCE SHEET (NON-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	4,174,715	4,598,290
II	Balances with the State Bank of Vietnam ("SBV")	9,764,138	9,876,030
III	Placements with and loans to other Financial Institutions	56,573,459	75,770,178
1	Placements with other Financial Institutions	54,005,059	67,097,386
2	Loans to other Financial Institutions	2,568,400	8,672,792
3	Provision for loans to other Financial Institutions	-	-
IV	Trading securities	4,503,819	3,595,310
1	Trading securities	4,503,819	3,595,310
2	Provision for impairment of trading securities	-	-
V	Derivative financial instruments and other financial assets	-	-
VI	Loans and advances to customers	442,773,341	433,954,893
1	Loans and advances to customers	448,530,487	438,264,664
2	Provision for credit losses	(5,757,146)	(4,309,771)
VII	Debt purchasing	-	-
1	Debt purchasing	-	-
2	Provision for Debt purchasing	-	-
VIII	Investment securities	85,951,724	92,047,032
1	Securities – available-for-sale	78,401,596	85,964,781
2	Securities – held-to-maturity	8,200,704	6,708,858
3	Provision for impairment of investment securities	(650,576)	(626,607)
IX	Long-term investments	5,807,596	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	(38,560)	(74,271)
X	Fixed assets	8,536,824	8,767,080
1	<i>Tangible assets (a+b)</i>	<i>4,426,637</i>	<i>4,623,778</i>
a	Cost	9,220,734	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	(4,794,097)	(4,607,779)
2	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
3	<i>Intangible assets</i>	4,110,187	4,143,302
a	Cost	4,774,393	4,769,115
b	Accumulated amortization	(664,206)	(625,813)
XI	Other assets	26,876,669	25,851,034
1	Receivables	11,081,486	9,841,414
2	Fees and interest receivables	12,352,404	12,619,762
3	Deferred Taxes	-	-
4	Other assets	3,442,779	3,389,858
5	Provisions for other assets	-	-
	TOTAL ASSETS	644,962,285	660,231,732
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	77,754,867	103,770,035
1	Placements from other Financial Institutions	32,634,753	42,040,406
2	Borrowings from other Financial Institutions	45,120,114	61,729,629
III	Customer deposits and other amounts due to customers	428,543,187	424,241,062
IV	Derivative financial instruments and other financial liabilities	926,746	415,778
V	Financing funds, entrusted funds, and exposed funds	39,230,405	32,729,590
VI	Valuable papers issued	5,363,982	5,294,073
VII	Other liabilities	36,193,356	34,889,974
1	Accrued interest expenses, other payables	5,317,773	5,689,492
2	Deferred Tax Payables	-	-
3	Payables, other debts	30,875,583	29,200,482
4	Provision for contingent liabilities and off-balance sheet commitments	-	-
	TOTAL LIABILITIES	589,600,729	606,071,915
VIII	OWNER'S EQUITY AND FUNDS	55,361,556	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	4,101,004	4,100,651
3	Foreign exchange translation reserve	-	-
4	Difference from assets revaluation	-	-
5	Undistributed profit	5,056,679	3,855,293
IX	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	644,962,285	660,231,732

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, 12th May 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

Nguyen Van Du

INCOME STATEMENT (NON-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	10,219,265	10,291,308	10,219,265	10,291,308
2	Interest and similar expenses	5,607,614	6,066,696	5,607,614	6,066,696
I	Net interest and similar income	4,611,651	4,224,612	4,611,651	4,224,612
3	Fees and commission income	431,095	416,111	431,095	416,111
4	Fees and commission expenses	158,846	149,363	158,846	149,363
II	Net gain/(loss) from fees and commission income	272,249	266,748	272,249	266,748
III	Net gain/(loss) from dealing in foreign currencies	35,189	121,084	35,189	121,084
IV	Net gain/(loss) from trading securities	96,489	17,805	96,489	17,805
V	Net gain from investment securities	(42,629)	-	(42,629)	-
5	Other operating Income	474,194	542,748	474,194	542,748
6	Other operating expense	349,479	575,939	349,479	575,939
VI	Net gain/ (loss) from other operating activities	124,715	(33,191)	124,715	(33,191)
VII	Net share of profit in associates and joint ventures and dividend income	342	319	342	319
VIII	Operating expenses	2,111,118	2,233,831	2,111,118	2,233,831
IX	Net profit before provision for credit losses	2,986,888	2,363,546	2,986,888	2,363,546
X	Provision of credit	1,507,829	1,014,206	1,507,829	1,014,206

	losses				
XI	Profit before tax	1,479,059	1,349,340	1,479,059	1,349,340
7	Current enterprise income tax	301,983	303,216	301,983	303,216
8	Deferred enterprise income tax	-	-	-	-
XII	Corporate income tax	301,983	303,216	301,983	303,216
XIII	Profit after tax	1,177,076	1,046,124	1,177,076	1,046,124

Prepared by

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Le Thi Thanh Minh

Chief Accountant

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Nguyen Hai Hung

Hanoi, 12th May 2015
On behalf of the General Director
Deputy General Director

(signed and sealed)

Nguyen Van Du

CASH FLOW STATEMENT (NON-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) (bank' figures)
Cash flow from operating activities			
1	Interest and similar income	10,490,030	10,031,574
2	Interest and similar expenses	(5,979,336)	(6,171,545)
3	Income from services	268,794	239,978
4	Net gain from trading (foreign currencies, gold, securities)	253,620	147,499
5	Other income (expenses)	(92,997)	45,337
6	Receipts from debts written-off or paid off by risk fund	229,160	227,644
7	Payment to employees and for operating management	(2,522,129)	(3,022,921)
8	Corporate income tax paid	(161,151)	(163,768)
Net cash flow from operating profit before movements in operating assets and working capital		2,485,991	1,333,798
Movements in operating assets			
9	(Increase)/decrease in placements with and loans to other Financial Institutions	6,109,959	8,287,536
10	(Increase)/decrease in trading securities	1,663,947	1,177,346
11	(Increase)/decrease in derivatives financial statements and other financial assets	-	81,311
12	(Increase)/decrease in loans and advances to customers	(11,818,123)	22,039,622
13	Use of provision to write off bad debts	-	-
14	(Increase)/decrease in other operating assets	(1,043,948)	(491,509)
Movements in operating liabilities			
15	Increase/(decrease) in borrowings from Government and SBV	(3,143,217)	200,361
16	Increase/(decrease) in deposits and loans from other Financial Institutions	(26,015,168)	(8,125,314)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	4,302,125	(10,179,844)
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	6,500,815	102,050
20	Increase/(decrease) in derivatives and other financial liabilities	510,968	-
21	Increasing/(decrease) in other liabilities	2,142,664	8,684,994

22	Cash outflow from reserves of the credit institution	(348)	(35)
I	Net cash flows (used in)/from operating activities	(18,234,426)	14,134,163
Cash flow from investing activities			
1	Acquisition of fixed assets	(402,896)	(978,816)
2	Proceeds from disposal of equipments	112	429
3	Expenses from disposal of equipments	(74)	(34)
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	342	319
II	Net cash flows (used)/from investing activities	(402,516)	(978,102)
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	(18,636,942)	13,156,061
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	23,986	(36)
VII	Cash and cash equivalents at the end of the period	68,395,846	87,265,421

Hanoi, 12th May 2015

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