

CONSOLIDATED BALANCE SHEET

As at Jun, 30th 2013

Unit: VND

Items	Note	Jun.30,2014	Jan.01,2014
1	2	4	3
A. ASSETS			
I. Cash and precious metals	3	1.040.419.492.154	1.034.665.907.878
II. Balances with the State Bank of Vietnam	4	2.411.415.311.098	3.615.772.573.891
III. Cash, precious metals at other credit institutions	5	19.190.711.623.781	26.787.251.206.335
1. Deposits at other credit institutions		19.190.711.623.781	6.928.627.811.335
2. Loans at other credit institutions		0	20.040.522.000.000
3. Provisions for loss on loans to other credit institutions		0	(181.898.605.000)
IV. Securities trading		6.431.131.401.930	3.862.485.592.097
1. Securities trading	6	6.545.455.327.678	3.994.477.747.672
2. Provision for devaluation of securities trading	6	(114.323.925.748)	(131.992.155.575)
V. Derivative tools and other financial assets	7	0	0
VI. Loans and advances to customers		92.738.108.697.613	85.972.766.702.807
1. Loans and advances to customers	8	94.550.839.618.426	87.742.914.796.826
2. Provision for loss on loans and advances to customers		(1.812.730.920.813)	(1.770.148.094.019)
VII. Investments in securities	9	53.442.929.784.884	46.012.345.287.961
1. Securities available for sale	10.1	48.122.318.844.117	41.473.512.580.820
2. Securities held to maturity date	10.2	5.600.739.962.408	4.724.877.802.774
3. Provision for devaluation of securities invested	10.1	(280.129.021.641)	(186.045.095.633)
VIII. Long-term investment		1.527.082.204.038	1.616.738.023.002
1. Investments in subsidiaries	11	0	0
2. Venture capital contribution		0	0
3. Investments in joint-venture	11	341.111.182.941	343.069.415.949
4. Other long term investment	12	1.304.717.771.396	1.384.087.206.147
5. Provision for devaluation of long-term investments	12	(118.746.750.299)	(110.418.599.094)
IX. Fixed asset		1.847.455.632.724	1.837.347.789.991
1. Tangible fixed assets	13	710.213.848.826	696.093.987.374
a. Historical cost		1.466.982.427.976	1.341.578.511.047
b. Accumulated depreciation		(756.768.579.150)	(645.484.523.673)
2. Financial leasing assets	15	0	0
a. Historical cost		0	0
b. Accumulated depreciation		0	0
3. Intangible fixed assets	14	1.137.241.783.898	1.141.253.802.617
a. Historical cost		1.419.557.753.068	1.402.116.600.991
b. Accumulated depreciation		(282.315.969.170)	(260.862.798.374)
X. Properties		180.682.706.245	178.592.247.299
a. Historical cost		180.682.706.245	178.592.247.299
b. Accumulated depreciation		0	0
XI. Other assets	16	9.760.357.519.223	9.463.098.279.077
1. Receivables		6.637.400.450.091	6.068.100.567.802
2. Interest receivables		2.921.753.315.499	3.348.697.039.849
3. Deferred tax assets		5.607.932.000	5.607.932.000
4. Others		446.796.314.144	414.875.185.219
5. Provision for other risks		(251.200.492.511)	(374.182.445.793)
TOTAL ASSET		188.570.294.373.690	180.381.063.610.338

B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	0	0
II. Deposits from other credit institutions	18	7.387.243.988.483	21.423.002.517.537
1. Deposits	19	7.387.243.988.483	10.166.496.517.537
2. Loans		0	11.256.506.000.000
III. Deposits from customers		157.675.213.398.869	136.088.812.134.912
IV. Derivative tools and other financial liabilities	7	3.245.077.498	17.615.182.558
V. Capital funding, fiduciary investment, loan finance credit risk	20	216.216.748.270	177.806.137.540
VI. Published papers worth	21	2.000.058.393.288	2.000.058.393.288
VII. Other liabilities	22	4.454.360.499.474	4.966.703.286.419
1. Interest payables		1.560.474.951.741	1.453.868.895.888
2. Deferred corporate income tax		0	0
3. Other payables and liabilities		2.662.756.733.719	3.292.745.021.219
4. Provision for other risks		231.128.814.014	220.089.369.312
TOTAL LIABILITIES		171.736.338.105.882	164.673.997.652.254
VIII. OWNERS' CAPITAL & FUNDS		16.258.031.509.604	15.148.181.884.054
1. Capital	23	11.256.250.000.000	11.256.250.000.000
2. Capital surplus		338.420.864.820	338.420.864.820
3.. Reserves funds	24	1.868.707.156.269	1.424.274.894.622
4. Difference in exchange rate		(34.049.474.365)	0
5. Difference in assets revaluation		0	0
6. Retained profit / acc. loss	24	2.828.702.962.880	2.129.236.124.612
7. Capital for construction work		0	0
8. Other fund belong to owner's equity		0	0
9. Treasury stock		0	0
IX. Minority interest		575.924.758.204	558.884.074.030
TOTAL LIABILITIES, OWNERS' CAPITAL AND MINORITY INTEREST		188.570.294.373.690	180.381.063.610.338
		0	0

CONSOLIDATED INCOME STATEMENT

Quarter 2 / 2014

Items	Note	Accumulation fr. J
		2014
(1)	(2)	3
1. Interest and similar income	VI.12	6.604.077.697.239
2. Interest and similar expenses	VI.13	3.270.477.189.651
I. Net interest income		3.333.600.507.588
3. Fee and commission income		568.366.902.109
4. Fee and commission expenses		115.629.404.943
II. Net fee and commission income (loss)		452.737.497.166
III. Net gain/loss from dealing in foreign currencies and gold		62.757.052.966
IV. Net gain/loss from dealing the trading securities	VI.14	1.567.944.109
V. Net gain/loss from dealing of investment securities	VI.15	0
5. Other incomes		216.817.296.478
6. Other expenses		11.311.626.903
VI. Net other incomes		205.505.669.575
VII. Income from capital contribution and share purchase	VI.16	44.399.404.501
VIII. Operating expenses	VI.17	1.458.591.778.561
IX. Operating profit before provision for credit losses		2.641.976.297.344
X. Provision for credit losses		939.529.213.627
XI. Profit before tax		1.702.447.083.717
7. Corporate income tax - current		364.034.458.195
8. Corporate income tax - deffered		0
XII. Corporate income tax		364.034.458.195
XIII. Profit after tax		1.338.412.625.522
XIV. Minority interest		15.761.777.007
XV. Net profit in the period		1.322.650.848.515
XVLEPS (VND/share)		

CONSOLIDATED CASH FLOWS STATEMENT
Quarter 2/ 2014 (Indirect method)

Unit: VND

Items	Accumulation	
	Current year	Previous year
(1)	(2)	(3)
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest income and similar earnings received	7.031.021.421.589	7.578.033.501.450
Interest expenses and similar expenses paid	(3.163.871.133.798)	(3.868.753.530.428)
Income from services received	452.737.497.167	582.128.579.607
Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	149.068.844.461	31.907.172.782
Others income	(501.760.740.594)	(387.001.564.669)
Proceeds of the debt has been processed delete, offset by risk source	135.574.366.671	110.924.580.562
Money to pay for staff and operations management, public service	(953.405.140.820)	(787.640.760.173)
Income tax paid in the period	(243.184.356.016)	(219.422.946.084)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LI	2.906.180.758.660	2.840.175.033.047
Changes in operating assets		
Increase/(decrease) in placements with and loans to other credit institutions	8.415.019.914.362	2.874.153.668.309
Increase/(decrease) in trading securities and investment securities	(4.951.824.860.541)	(12.933.268.109.582)
Increase/(decrease) in derivatives and other financial assets	-	-
Increase/(decrease) in loans and advances to customers	(6.807.924.821.600)	(5.212.379.046.341)
Reduce power reserve to offset the loss of funds	(969.510.509.163)	(498.958.846.648)
Increase/(decrease) in other operating assets	(599.942.104.047)	(1.259.248.650.751)
Changes in operating liabilities		
Increase/(decrease) in borrowings from the State and SBV	-	(488.477.289.152)
Increase/(decrease) in placements and borrowings from other credit institutions	(14.035.758.529.054)	(14.412.357.556.246)
Increase/(decrease) in deposits from customers	21.586.401.263.957	18.051.074.887.273
Increased release of valuable papers and bonds	-	(1.020.010.000.000)
Increased capital funding, fiduciary investment, lending and credit institutions, which risk	38.410.610.730	(10.121.500.000)
Increase financial instruments and derivative financial instruments other	(14.370.105.060)	(18.340.708.917)
Increasing interest, fees paid	(730.555.010.758)	(5.742.211.428.070)
Pay from the funds	(42.590.487.498)	(37.991.336.900)
NET CASH FLOWS FROM OPERATING ACTIVITIES	4.793.536.119.988	(17.867.960.883.978)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Cash paid for purchase of fixed assets	(143.742.882.036)	(472.025.081.412)
Cash received from liquidating fixed assets	57.239.811	45.058.879.164
Cash paid for liquidation fixed assets	-	(25.800.000.000)
Cash paid for investment property	(2.090.458.946)	-
Cash paid for joining capital in other companies	-	-
Withdrawal of capital in other companies	81.327.667.759	69.745.689.870
Cash received from interest, dividend and distributed profit	44.399.404.501	62.705.088.718
NET CASH FLOWS FROM INVESTING ACTIVITIES	(20.049.028.911)	(320.315.423.660)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Cash received from issuing stock, other owners' equity	-	625.000.000.000
Dividend, profit paid for owners	-	(212.500.000.000)
Other increase / decrease	9.589.090.860	(296.893.373)
NET CASH FLOWS FROM FINANCING ACTIVITIES	9.589.090.860	412.203.106.627
Net cash during the period	4.783.076.181.937	(17.776.073.201.011)
CASH AND CASH EQUIVALENTS AT JAN. 01	12.541.324.951.585	27.904.905.542.620
Influence of foreign exchange fluctuation	-	-
CASH AND CASH EQUIVALENTS AT END OF YEAR	17.324.401.133.522	10.128.832.341.609