**ACB: General Mandate 2015**

On 14/04/2015, A Chau Joint Stock Commercial Bank announced General Mandate 2015 as follows:

**Article 1:** Approve operation result in 2014 and plan in 2015:

- Total assets growth: 13%

- Deposit from customers increased: 13%

- Credit growth: 13%

- Rate of bad debts did not exceed: 3%

- Profit before tax: VND 1,314 billion

**Article 2:** Approve report of SB on assessment report of consolidated financial statement of ACB

**Article 3:** Approve financial statement of the Holding company and consolidated financial statement of ACB audited by KPMG Vietnam Co., ltd as follows:

1. **Consolidated balance sheet**

|  |  |  |
| --- | --- | --- |
| **Items** | **31/12/2013** | **31/12/2014** |
| **A. ASSETS** |  |  |
| I. Cash and cash equivalents on hand | 2,496,287,000,000 | 2,043,490,000,000 |
| II. Balances with the State Bank of Vietnam (“the SBV”) | 3,357,730,000,000 | 3,065,322,000,000 |
| **III. Placements with and loans to other banks** | **4,559,007,000,000** | **7,215,519,000,000** |
| 1. Current accounts with other banks | 3,882,060,000,000 | 5,624,520,000,000 |
| 2. Term deposits with and loans to other banks | 1,380,900,000,000 | 1,985,143,000,000 |
| 3. Less: Provision for credit losses | -703,953,000,000 | -394,144,000,000 |
| **IV. Trading securities** | **1,105,122,000,000** | **851,161,000,000** |
| 1. Trading securities | 1,108,232,000,000 | 1,078,309,000,000 |
| 2. Less: provision for impairment | -3,110,000,000 | -227,148,000,000 |
| V. Derivative financial instruments and other financial assets | 14,403,000,000 | 150,000,000 |
| **VI. Loans and advances to customers** | **114,745,251,000,000** | **105,642,038,000,000** |
| 1. Loans and advances to customers | 116,324,055,000,000 | 107,190,021,000,000 |
| 2. Less: provision for credit losses | -1,578,804,000,000 | -1,547,983,000,000 |
| **VII. Investment securities** | **39,676,852,000,000** | **33,482,828,000,000** |
| 1. Securities - available-for-sale | 23,683,261,000,000 | 7,232,001,000,000 |
| 2. Securities - held-to-maturity | 16,386,318,000,000 | 26,502,417,000,000 |
| 3. Provision for impairment of investment securities | -392,727,000,000 | -251,590,000,000 |
| **VIII. Long-term investments** | **886,568,000,000** | **922,976,000,000** |
| 1. Investment in Subsidiaries | 0 | 0 |
| 2. Investments in joint-ventures | 1,278,000,000 | 1,277,000,000 |
| 3. Investment in associates | 329,000,000 | 301,000,000 |
| 4. Other long-term investments | 948,030,000,000 | 1,009,334,000,000 |
| 5. Provision for impairment of long-term investments | -63,069,000,000 | -87,936,000,000 |
| **IX. Fixed assets** | **2,804,555,000,000** | **2,552,768,000,000** |
| **IX. Fixed assets** | **2,384,923,000,000** | **2,279,114,000,000** |
| a. Historical cost | 3,415,033,000,000 | 3,157,384,000,000 |
| b. Accumulated Depreciation | -1,030,110,000,000 | -878,270,000,000 |
| **2. Finance lease assets** | **0** | **0** |
| a. Historical cost | 0 | 0 |
| b. Accumulated Depreciation of Finance lease | 0 | 0 |
| **3. Intangible fixed assets** | **419,632,000,000** | **273,654,000,000** |
| a. Historical cost | 556,089,000,000 | 391,900,000,000 |
| b. Accumulated Amortization | -136,457,000,000 | -118,246,000,000 |
| **X. Investment property** | **8,654,000,000** | **9,015,000,000** |
| a. Historical cost | 9,015,000,000 | 9,015,000,000 |
| b. Accumulated Depreciation of Investment property | -361,000,000 | 0 |
| **XI. Other assets** | **9,955,342,000,000** | **10,813,722,000,000** |
| 1. Receivables | 6,682,063,000,000 | 6,989,145,000,000 |
| 2. Interests and fees Receivables | 3,254,051,000,000 | 3,689,556,000,000 |
| 3. Delay Tax Assets | 4,891,000,000 | 12,105,000,000 |
| 4. Other assets | 557,408,000,000 | 444,379,000,000 |
| of which: Goodwill | 0 | 0 |
| 5. Allowance for uncollectible receivables | -543,071,000,000 | -321,463,000,000 |
| **TOTAL ASSETS** | **179,609,771,000,000** | **166,598,989,000,000** |
| **B. RESOURCES** |  |  |
| I. Borrowings from the Ministry of Finance (“MOF”) and the SBV | 0 | 1,583,146,000,000 |
| **II. Deposits and borrowings from other banks** | **6,145,238,000,000** | **7,793,776,000,000** |
| 1. Current accounts held by other banks | 3,244,143,000,000 | 5,842,936,000,000 |
| 2. Deposits and borrowings from other banks | 2,901,095,000,000 | 1,950,840,000,000 |
| III. Customer deposits and other amounts due to customers | 154,613,588,000,000 | 138,110,836,000,000 |
| IV. Derivative financial instruments | 0 | 0 |
| V. Debts issued and other borrowed funds | 188,155,000,000 | 363,345,000,000 |
| VI. Valuable papers issued by the Bank | 3,078,000,000,000 | 3,500,000,000,000 |
| **VII. Other liabilities** | **3,187,487,000,000** | **2,743,684,000,000** |
| 1. Accrued interest expenses | 1,736,746,000,000 | 1,544,951,000,000 |
| 2. Deferred income tax payables | 0 | 14,708,000,000 |
| 3. Other payables | 1,450,741,000,000 | 1,126,077,000,000 |
| 4. Other allowance (for Commitments and Contingencies) | 0 | 57,948,000,000 |
| **TOTAL LIABILITIES** | **167,212,468,000,000** | **154,094,787,000,000** |
| **VIII. OWNER’S EQUITY** | **12,397,303,000,000** | **12,504,202,000,000** |
| **1. Capital** | **8,711,841,000,000** | **9,117,544,000,000** |
| a. Chartered capital | 9,376,965,000,000 | 9,376,965,000,000 |
| b. Basic Construction Capital | 0 | 0 |
| c. Share premium | 0 | 0 |
| d. Treasury stock | -665,124,000,000 | -259,421,000,000 |
| e. Preferred stock | 0 | 0 |
| g. Other capital | 0 | 0 |
| 2. Reserves | 2,207,666,000,000 | 2,034,952,000,000 |
| 3. Foreign exchange translation reserve | 0 | 0 |
| 4. Revaluation differences on Assets | 0 | 0 |
| 5. Retained earnings/ Accumulated loss | 1,477,796,000,000 | 1,351,706,000,000 |
| IX. Minority Interest | 0 | 0 |
| **TOTAL LIABILITIES, OWNER’S EQUITY AND MINORITY INTEREST** | **179,609,771,000,000** | **166,598,989,000,000** |
| **OFF-BALANCE SHEET** |  |  |
| **I. Contingencies** | **9,548,240,000,000** | **7,244,078,000,000** |
| 1. Credit guarantees | 39,275,000,000 | 420,070,000,000 |
| 2. Letters of credit commitments | 5,610,824,000,000 | 3,474,168,000,000 |
| 3. Other guarantees | 3,898,141,000,000 | 3,349,840,000,000 |
| **II. Commitments** | **0** | **0** |
| 1. Credit commitments | 0 | 0 |
| 2. Other commitments | 0 | 0 |

1. **Consolidated Income Statement**

|  |  |  |
| --- | --- | --- |
| **Items** | **This Year** | **Last Year** |
| 1. Interest and similar income | 13,702,832,000,000 | 15,384,473,000,000 |
| 2. Interest and similar expenses | 8,937,199,000,000 | 10,818,660,000,000 |
| **I. NET INTEREST AND SIMILAR INCOME** | **4,765,633,000,000** | **4,565,813,000,000** |
| 3. Fees and commission income | 944,682,000,000 | 817,243,000,000 |
| 4. Fees and commission expenses | 250,242,000,000 | 226,223,000,000 |
| **II. NET GAIN (LOSS) FROM FEES AND COMMISSION INCOME** | **694,440,000,000** | **591,020,000,000** |
| III. Net gain/loss from dealing in foreign currencies | 183,634,000,000 | -77,616,000,000 |
| IV. Net gain/loss from trading securities | 110,373,000,000 | 69,992,000,000 |
| V. Net gain (loss) from securities investment | 230,647,000,000 | 396,395,000,000 |
| 5. Other operating income | 106,598,000,000 | 76,739,000,000 |
| 6. Other operating expenses | 57,539,000,000 | 44,938,000,000 |
| **VI. NET OTHER OPERATING INCOME** | **49,059,000,000** | **31,801,000,000** |
| VII. NET SHARE OF PROFIT IN ASSOCIATES JOINT-VENTURES AND DIVIDEND INCOME | 22,511,000,000 | 72,182,000,000 |
| VIII. OPERATING EXPENSE | 3,863,607,000,000 | 3,759,397,000,000 |
| **IX. NET PROFIT BEFORE PROVISION FOR CREDIT LOSSES** | **2,192,690,000,000** | **1,890,190,000,000** |
| X. PROVISION OF CREDIT LOSSES | 977,289,000,000 | 854,630,000,000 |
| **XI. PROFIT BEFORE TAX** | **1,215,401,000,000** | **1,035,560,000,000** |
| 7. Current enterprise income tax | 271,093,000,000 | 201,214,000,000 |
| 8. Deferred enterprise income tax | -7,494,000,000 | 7,853,000,000 |
| **XII. INCOME TAX PAYABLES** | **263,599,000,000** | **209,067,000,000** |
| **XIII. PROFIT AFTER TAX** | **951,802,000,000** | **826,493,000,000** |
|  | 0 | 0 |
| XIV. MINORITY INTEREST | 0 | 0 |
| XV. EARNING PER SHARE | 1,021 | 868 |

1. **Consolidated Cash Flow**

|  |  |  |
| --- | --- | --- |
| **Items** | **This Year** | **Last Year** |
| **Cash flows from operating activities** |  |  |
| Interest and similar income | 14,138,337,000,000 | 15,789,968,000,000 |
| Interest and similar expenses | -8,745,404,000,000 | -11,083,196,000,000 |
| Fees and commission income | 694,440,000,000 | 591,020,000,000 |
| Differences from realized income/realized expenses from operating activities | 226,041,000,000 | 283,007,000,000 |
| Other operating income | -40,845,000,000 | -61,186,000,000 |
| Bad debts written-off | 51,844,000,000 | 48,420,000,000 |
| Payment to employees | -3,393,081,000,000 | -3,231,267,000,000 |
| Income tax | -82,116,000,000 | -113,316,000,000 |
| **Net cash from operating activities before changes in operating assets and working capital** | **2,849,216,000,000** | **2,223,450,000,000** |
| **Changes in operating assets** |  |  |
| Increase/Decrease in placements with and loans to other banks | 1,754,242,000,000 | 12,958,628,000,000 |
| Increase/Decrease in investment securities | -6,638,924,000,000 | -6,863,009,000,000 |
| Increase/Decrease in derivative financial instruments and other financial assets | -14,253,000,000 | 12,188,000,000 |
| Increase/Decrease in loans and advances to customers | -9,134,034,000,000 | -4,375,173,000,000 |
| Increase/Decrease in Provisions for losses | -496,006,000,000 | -421,007,000,000 |
| Increase/Decrease in other operating assets | -27,142,000,000 | -213,513,000,000 |
| **Changes in operating liabilities** |  |  |
| Increase/Decrease in borrowings from MOF and the SBV | -1,583,146,000,000 | 1,583,146,000,000 |
| Increase/Decrease in term deposits and borrowings from other bank | -1,648,538,000,000 | -5,955,024,000,000 |
| Increase/Decrease in customer deposits and other amounts due to customers | 16,502,752,000,000 | 12,877,241,000,000 |
| Increase/Decrease in valuable papers issued by the Bank | -422,000,000,000 | -16,701,212,000,000 |
| Increase/Decrease in debts issued and other borrowed funds | -175,190,000,000 | 47,295,000,000 |
| Increase/Decrease in derivative financial instruments and other financial liabilities | 0 | 0 |
| Increase/Decrease in other operating liabilities | 270,899,000,000 | -1,261,599,000,000 |
| Cash outflows from funds of credit institution | -14,798,000,000 | -45,000,000,000 |
| **I. Net cash from operating activities** | **1,223,078,000,000** | **-6,133,589,000,000** |
| **Cash flows from investing activities** |  |  |
| Acquisition of fixed assets | -454,851,000,000 | -354,501,000,000 |
| Proceeds from disposal of premises and equipment | 11,078,000,000 | 6,925,000,000 |
| Payments for disposal of premises and equipment | 0 | 0 |
| Acquisitions of investment property | 0 | 0 |
| Proceeds from disposal of investment property | 0 | 0 |
| Payments for disposal of investment property | 0 | 0 |
| Investments in associates | 0 | -6,882,000,000 |
| Recovery of Investments in associates | 78,415,000,000 | 439,602,000,000 |
| Interest and dividend received | 63,734,000,000 | 44,501,000,000 |
| **II. Net cash from investing activities** | **-301,624,000,000** | **129,645,000,000** |
| **Cash flows from financing activities** |  |  |
| Charter capital increase from capital contribution/ stock issuance | 0 | 0 |
| Receipts from issuance of long-term valuable papers and other long term loans | 0 | 0 |
| Payments for long-term valuable papers and other long-term borrowings | 0 | 0 |
| Cash payments of dividends | -636,847,000,000 | -642,322,000,000 |
| Payments to acquire or redeem the enterprise's shares | -405,703,000,000 | -259,421,000,000 |
| Receipts from sale of treasury shares | 0 | 0 |
| **III. Net cash from financing activities** | **-1,042,550,000,000** | **-901,743,000,000** |
| **IV. Net cash increase/ decrease during the period** | **-121,096,000,000** | **-6,905,687,000,000** |
| V. Cash and cash equivalent at beginning of period | 9,762,451,000,000 | 16,668,138,000,000 |
| VI. Effects of changes in foreign exchange rate | 0 | 0 |
| **VII. Cash and cash equivalent at end of period** | **9,641,355,000,000** | **9,762,451,000,000** |

1. **The Balance Sheet of Holding Company**

|  |  |  |
| --- | --- | --- |
| **Items** | **31/12/2013** | **31/12/2014** |
| **A. ASSETS** |  |  |
| I. Cash and cash equivalents on hand | 2,496,266,000,000 | 2,043,413,000,000 |
| II. Balances with the State Bank of Vietnam (“the SBV”) | 3,357,730,000,000 | 3,065,322,000,000 |
| **III. Placements with and loans to other banks** | **4,874,800,000,000** | **7,626,715,000,000** |
| 1.Current accounts with other banks | 3,821,446,000,000 | 5,872,190,000,000 |
| 2.Loans to other banks | 1,757,307,000,000 | 2,149,674,000,000 |
| 3.Provision for credit losses | -703,953,000,000 | -395,149,000,000 |
| **IV.Trading securities** | **1,015,548,000,000** | **555,909,000,000** |
| 1.Trading securities | 1,015,684,000,000 | 555,909,000,000 |
| 2.Provision for impairment | -136,000,000 | 0 |
| V.Derivative financial instruments and other financial assets | 14,403,000,000 | 150,000,000 |
| **VI.Loans and advances to customers** | **113,798,958,000,000** | **104,665,125,000,000** |
| 1.Loans and advances to customers | 115,353,743,000,000 | 106,178,937,000,000 |
| 2.Provision for credit losses | -1,554,785,000,000 | -1,513,812,000,000 |
| **VII.Investment securities** | **39,676,852,000,000** | **33,282,828,000,000** |
| 1.Securities - available-for-sale | 23,683,261,000,000 | 7,232,001,000,000 |
| 2.Securities - held-to-maturity | 16,386,318,000,000 | 26,302,417,000,000 |
| 3.Provision for impairment of investment securities | -392,727,000,000 | -251,590,000,000 |
| **VIII.Long-term investments** | **2,790,252,000,000** | **2,835,004,000,000** |
| 1.Investment in Subsidiaries | 2,040,000,000,000 | 2,040,000,000,000 |
| 2.Investments in associates | 1,000,000,000 | 1,000,000,000 |
| 3.Investments in joint-ventures | 200,000,000 | 200,000,000 |
| 4.Other long-term investments | 797,936,000,000 | 858,990,000,000 |
| 5.Provision for impairment of long-term investments | -48,884,000,000 | -65,186,000,000 |
| **IX.Fixed assets** | **2,749,954,000,000** | **2,501,488,000,000** |
| **1.Tangible fixed assets** | **2,330,759,000,000** | **2,227,840,000,000** |
| a.Historical cost | 3,325,798,000,000 | 3,073,770,000,000 |
| b.Accumulated Depreciation | -995,039,000,000 | -845,930,000,000 |
| **2.Finance lease assets** | **0** | **0** |
| a.Historical cost | 0 | 0 |
| b.Accumulated Depreciation of Finance lease | 0 | 0 |
| **3.Intangible fixed assets** | **419,195,000,000** | **273,648,000,000** |
| a.Historical cost | 552,965,000,000 | 389,362,000,000 |
| b.Accumulated Amortization | -133,770,000,000 | -115,714,000,000 |
| **X. Investment property** | **0** | **0** |
| A.Historical cost | 0 | 0 |
| b.Accumulated Depreciation of Investment property | 0 | 0 |
| **XI.Other assets** | **9,122,593,000,000** | **9,732,129,000,000** |
| 1.Receivables | 5,911,028,000,000 | 5,950,417,000,000 |
| 2.Interests and fees Receivables | 3,240,254,000,000 | 3,659,715,000,000 |
| 3.Deferred Tax Assets | 4,891,000,000 | 12,105,000,000 |
| 4.Other assets | 508,267,000,000 | 415,432,000,000 |
| - of which: Goodwill | 0 | 0 |
| 5. Allowance for uncollectible receivables | -541,847,000,000 | -305,540,000,000 |
| **TOTAL ASSETS** | **179,897,356,000,000** | **166,308,083,000,000** |
| **B.RESOURCES** |  |  |
| I.Borrowings from the Ministry of Finance (“MOF”) and the SBV | 0 | 1,583,146,000,000 |
| **II.Deposits and borrowings from other banks** | **5,997,390,000,000** | **7,801,022,000,000** |
| 1.Current accounts held by other banks | 3,246,295,000,000 | 5,850,182,000,000 |
| 2.Deposits and borrowings from other banks | 2,751,095,000,000 | 1,950,840,000,000 |
| III.Customer deposits and other amounts due to customers | 155,515,111,000,000 | 138,669,127,000,000 |
| IV.Derivative financial instruments | 0 | 0 |
| V.Debts issued and other borrowed funds | 188,155,000,000 | 363,345,000,000 |
| VI.Valuable papers issued by the Bank | 3,000,000,000,000 | 3,000,000,000,000 |
| **VII.Other liabilities** | **3,068,094,000,000** | **2,626,556,000,000** |
| 1.Accrued interest expenses | 1,737,261,000,000 | 1,544,418,000,000 |
| 2.Deferred income tax payables | 0 | 14,708,000,000 |
| 3.Other payables | 1,330,833,000,000 | 1,009,482,000,000 |
| 4.Other allowance (for Commitments and Contingencies) | 0 | 57,948,000,000 |
| **TOTAL LIABILITIES** | **167,768,750,000,000** | **154,043,196,000,000** |
| **VIII.OWNER’S EQUITY** | **12,128,606,000,000** | **12,264,887,000,000** |
| **1.Capital** | **8,711,841,000,000** | **9,117,544,000,000** |
| a.Chartered capital | 9,376,965,000,000 | 9,376,965,000,000 |
| b.Basic Construction Capital | 0 | 0 |
| c.Share premium | 0 | 0 |
| d.Treasury stock | -665,124,000,000 | -259,421,000,000 |
| e.Preferred stock | 0 | 0 |
| g.Other capital | 0 | 0 |
| 2.Reserves | 1,939,377,000,000 | 1,797,019,000,000 |
| 3.Foreign exchange translation reserve | 0 | 0 |
| 4.Revaluation differences on Assets | 0 | 0 |
| 5.Retained earnings/ Accumulated loss | 1,477,388,000,000 | 1,350,324,000,000 |
| IX.Minority Interest | 0 | 0 |
| **TOTAL LIABILITIES, OWNER’S EQUITY AND MINORITY INTEREST** | **179,897,356,000,000** | **166,308,083,000,000** |
| **OFF-BALANCE SHEET** |  |  |
| **I. Contingencies** | **9,548,240,000,000** | **7,244,078,000,000** |
| 1. Credit guarantees | 39,275,000,000 | 420,070,000,000 |
| 2. Letters of credit commitments | 5,610,824,000,000 | 3,474,168,000,000 |
| 3. Other guarantees | 3,898,141,000,000 | 3,349,840,000,000 |
| **II. Commitments** | **0** | **0** |
| 1. Credit commitments | 0 | 0 |
| 2. Other commitments | 0 | 0 |

1. **The Income Statement of Holding Company**

|  |  |  |  |
| --- | --- | --- | --- |
| **Items** | | **This Year** | **Last Year** |
| 1. Interest and similar income | | 13,440,026,000,000 | 15,184,589,000,000 |
| 2. Interest and similar expenses | | 8,955,948,000,000 | 10,798,660,000,000 |
| **I. NET INTEREST AND SIMILAR INCOME** | | **4,484,078,000,000** | **4,385,929,000,000** |
| 3. Fees and commission income | | 786,092,000,000 | 720,367,000,000 |
| 4. Fees and commission expenses | | 215,248,000,000 | 202,392,000,000 |
| **II. NET GAIN FROM FEES AND COMMISSION INCOME** | | **570,844,000,000** | **517,975,000,000** |
| III. Net gain from dealing in foreign currencies and gold | | 183,451,000,000 | -77,750,000,000 |
| IV. Net gain from trading securities | | 12,710,000,000 | 13,435,000,000 |
| V. Net gain (loss) from securities investment | | 230,000,000,000 | 446,197,000,000 |
| 5. Other operating income | | 81,354,000,000 | 72,279,000,000 |
| 6. Other operating expenses | | 57,376,000,000 | 43,165,000,000 |
| **VI. NET OTHER OPERATING INCOME** | | **23,978,000,000** | **29,114,000,000** |
| VII. Net share of profit in associates joint-ventures and dividend income | | 280,827,000,000 | 161,349,000,000 |
| VIII. OPERATING EXPENSES | 3,735,962,000,000 | 3,626,086,000,000 |
| **IX. Net profit before provision for credit losses** | **2,049,926,000,000** | **1,850,163,000,000** |
| X. Provision of credit losses | 945,757,000,000 | 844,650,000,000 |
| **XI. PROFIT BEFORE TAX** | **1,104,169,000,000** | **1,005,513,000,000** |
| 7. Current enterprise income tax | 189,414,000,000 | 177,314,000,000 |
| 8. Deferred enterprise income tax | -7,494,000,000 | 2,603,000,000 |
| **XII. Income tax payables** | **181,920,000,000** | **179,917,000,000** |
| **XIII. Profit after tax** | **922,249,000,000** | **825,596,000,000** |
| XIV. Minority interest | 0 | 0 |
| XV. Earnings per share | 0 | 0 |

1. **The Cash Flow of Holding Company**

|  |  |  |
| --- | --- | --- |
| **Items** | **This Year** | **Last Year** |
| **Cash flows from operating activities** |  |  |
| Interest and similar income | 13,859,487,000,000 | 15,613,297,000,000 |
| Interest and similar expenses | -8,763,105,000,000 | -10,790,757,000,000 |
| Fees and commission income | 570,844,000,000 | 517,975,000,000 |
| Differences from realized income/realized expenses from operating activities | 351,663,000,000 | 271,023,000,000 |
| Other operating income | -42,589,000,000 | -63,873,000,000 |
| Bad debts written-off | 51,844,000,000 | 48,420,000,000 |
| Payment to employees | -3,275,134,000,000 | -3,127,881,000,000 |
| Income tax | -52,214,000,000 | -69,719,000,000 |
| **Net cash from operating activities before changes in operating assets and working capital** | **2,700,796,000,000** | **2,398,485,000,000** |
| **Changes in operating assets** |  |  |
| Increase/Decrease in placements with and loans to other banks | 1,699,290,000,000 | 13,085,089,000,000 |
| Increase/Decrease in investment securities | -7,268,776,000,000 | -7,387,175,000,000 |
| Increase/Decrease in derivative financial instruments and other financial assets | -14,253,000,000 | 12,188,000,000 |
| Increase/Decrease in loans and advances to customers | -9,174,806,000,000 | -4,346,834,000,000 |
| Increase/Decrease in Provisions for losses | -455,327,000,000 | -420,665,000,000 |
| Increase/Decrease in other operating assets | -254,776,000,000 | 103,835,000,000 |
| **Changes in operating liabilities** |  |  |
| Increase/Decrease in borrowings from MOF and the SBV | -1,583,146,000,000 | 1,583,146,000,000 |
| Increase/Decrease in term deposits and borrowings from other bank | -1,803,632,000,000 | -5,966,992,000,000 |
| Increase/Decrease in customer deposits and other amounts due to customers | 16,845,984,000,000 | 11,989,248,000,000 |
| Increase/Decrease in derivative financial instruments and other financial liabilities | 0 | -15,501,212,000,000 |
| Increase/Decrease in debts issued and other borrowed funds | -175,190,000,000 | 47,295,000,000 |
| Increase/Decrease in valuable papers issued by the Bank | 0 | 0 |
| Increase/Decrease in Interest and fee payables | 287,085,000,000 | -1,009,919,000,000 |
| Increase/Decrease in other operating liabilities | -14,718,000,000 | -44,997,000,000 |
| **I. Net cash from operating activities** | **788,531,000,000** | **-5,458,508,000,000** |
| **Cash flows from investing activities** |  |  |
| Acquisition of fixed assets and construction in progress | -446,140,000,000 | -695,847,000,000 |
| Proceeds from disposal of premises and equipment | 11,000,000,000 | 6,907,000,000 |
| Payments for disposal of premises and equipment | 0 | 0 |
| Acquisitions of investment property | 0 | 0 |
| Proceeds from disposal of investment property | 0 | 0 |
| Payments for disposal of investment property | 0 | 0 |
| Investments in associates | 0 | -7,650,000,000 |
| Recovery of Investments in associates | 78,224,000,000 | 123,917,000,000 |
| Interest and dividend received | 338,535,000,000 | 27,163,000,000 |
| **II. Net cash from investing activities** | **-18,381,000,000** | **-545,510,000,000** |
| **Cash flows from financing activities** |  |  |
| Charter capital increase from capital contribution/ stock issuance | 0 | 0 |
| Receipts from issuance of long-term valuable papers and other long term loans | 0 | 0 |
| Payments for long-term valuable papers and other long-term borrowings | 0 | 0 |
| Cash payments of dividends | -636,847,000,000 | -642,322,000,000 |
| Payments to acquire or redeem the enterprise's shares | -405,703,000,000 | -259,421,000,000 |
| Receipts from sale of treasury shares | 0 | 0 |
| **III. Net cash from financing activities** | **-1,042,550,000,000** | **-901,743,000,000** |
| **IV. Net cash increase/ decrease during the period** | **-272,400,000,000** | **-6,905,761,000,000** |
| V. Cash and cash equivalent at beginning of period | 9,761,779,000,000 | 16,667,540,000,000 |
| VI. Effects of changes in foreign exchange rate | 0 | 0 |
| **VII. Cash and cash equivalent at end of period** | **9,489,379,000,000** | **9,761,779,000,000** |

**Article 4:** Approve extraction to funds and profit distribution in 2014:

|  |  |  |
| --- | --- | --- |
| No. | Indicator | Amount |
| 1 | Profit before tax of ACB Group | 1,215,401,618,615 |
| 2 | Corporate income tax | 263,599,478,000 |
| 3 | Profit after tax | 951,802,140,615 |
| 4 | Extraction to funds | 178,866,040,934 |
| 5 | Retained profit after extraction | 772,936,099,681 |
| 6 | Retained profit from previous years | 694,859,250,815 |
| 6a | Write-back of reserve fund for charter capital to profit | 665,123,727,604 |
| 7 | Profit to pay dividend | 802,671,622,892 |
| 8 | Charter capital | 9,376,965,060,000 |
| 9 | Number of issued shares | 937,696,506 |
| 10 | Number of purchased treasury shares | 41,422,608 |
| 11 | Number of shares to pay dividend | 896,273,898 |
| 12 | Dividend payment in cash (VND 700/share) | 627,391,728,600 |
| 13 | Retained profit | 840,403,621,896 |
| 13a | The retained profit has been used to buy treasury shares | 665,123,727,604 |
| 13b | The retained profit is expected to buy treasury shares | 30,000,000,000 |

**Article 5:** Approve the resignation of Mr. Alain Xavier Canny from Director of BOD

**Article 6:** Approve the plan on founding ACB Financial Co., Ltd

**Article 7:** General Meeting of Shareholders approves the listing of 2514,956 shares in the third bonus share issuance and the listing of 1,203,542 shares in the fourth bonus share issuance.

Article 8: General Meeting of Shareholders approves appointint Mr. Deminic Timothy Charles Sacriven as Director of BOD in the term 2013 - 2017

This General Mandate took effect from signature date