Vietnam Export Import Commercial Joint Stock Bank **MCK eib**

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**	**1.806.851.000.000**	**1.480.223.000.000**
II. Balances with the State Bank of Vietnam	**4**	**2.062.018.000.000**	**2.258.816.000.000**
III. Cash, precious metals at other credit institutions	**5**	**22.690.055.000.000**	**57.874.498.000.000**
1. Deposits at other credit institutions		17.635.628.000.000	30.316.278.000.000
2. Loans at other credit institutions		5.054.427.000.000	27.558.220.000.000
3. Provisions for loss on loans to other credit institutions		0	0
IV. Securities trading		**0**	**0**
1. Securities trading	6	0	0
2. Provision for devaluation of securities trading	6	0	0
V. Derivative tools and other financial assets	**7**	**30.718.000.000**	**7.190.000.000**
VI. Loans and advances to customers		**79.475.282.000.000**	**82.643.274.000.000**
1. Loans and advances to customers	8	80.275.173.000.000	83.354.232.000.000
2. Provision for loss on loans and advances to customers		(799.891.000.000)	(710.958.000.000)
VII. Investments in securities	**9**	**14.691.692.000.000**	**14.655.017.000.000**
1. Securities available for sale	10.1	551.992.000.000	1.002.068.000.000
2. Securities held to maturity date	10.2	14.139.700.000.000	13.652.949.000.000
3. Provision for devaluation of securities invested	10.1	0	0
VIII. Long-term investment		**1.994.142.000.000**	**2.012.877.000.000**
1. Investments in subsidiaries	11	0	0
2. Venture capital contribution		0	0
3. Investments in joint-venture	11	100.365.000.000	99.912.000.000
4. Other long term investment	12	2.036.030.000.000	2.036.030.000.000
5. Provision for devaluation of long-term investments	12	(142.253.000.000)	(123.065.000.000)
IX. Fixed asset		**4.612.205.000.000**	**4.320.661.000.000**
1. Tangible fixed assets	13	997.995.000.000	848.718.000.000
a. Historical cost		1.678.770.000.000	1.453.325.000.000
b. Accumulated depreciation		(680.775.000.000)	(604.607.000.000)
2. Financial leasing assets	15	0	0
a. Historical cost		0	0
b. Accumulated depreciation		0	0
3. Intangible fixed assets	14	3.614.210.000.000	3.471.943.000.000
a. Historical cost		3.690.807.000.000	3.542.628.000.000
b. Accumulated depreciation		(76.597.000.000)	(70.685.000.000)
X. Properties		**0**	**0**
a. Historical cost		0	0
b. Accumulated depreciation		0	0
XI. Other assets	**16**	**4.682.254.000.000**	**4.582.904.000.000**
1. Receivables		2.417.887.000.000	2.458.418.000.000
2. Interest receivables		2.063.434.000.000	1.911.743.000.000
3. Deferred tax assets		0	0
4. Others		201.953.000.000	212.743.000.000
5. Provision for other risks		(1.020.000.000)	0
TOTAL ASSET		**132.045.217.000.000**	**169.835.460.000.000**

B. LIABILITIES			
I. Deposits from State Treasury and State Bank	**17**	**8.775.000.000**	**426.801.000.000**
II. Deposits from other credit institutions	**18**	**35.413.203.000.000**	**65.766.554.000.000**
1. Deposits	19	25.915.203.000.000	35.557.264.000.000
2. Loans		9.498.000.000.000	30.209.290.000.000
III. Deposits from customers		**77.092.043.000.000**	**79.472.411.000.000**
IV. Derivative tools and other financial liabilities	**7**	**0**	**0**
V. Capital funding, fiduciary investment, loan finance credit risk	**20**	**0**	**0**
VI. Published papers worth	**21**	**3.379.885.000.000**	**7.677.744.000.000**
VII. Other liabilities	**22**	**1.576.936.000.000**	**1.811.633.000.000**
1. Interest payables		945.019.000.000	1.467.689.000.000
2. Deferred corporate income tax		0	0
3. Other payables and liabilities		571.731.000.000	287.500.000.000
4. Provision for other risks		60.186.000.000	56.444.000.000
TOTAL LIABILITIES		**117.470.842.000.000**	**155.155.143.000.000**
VIII. OWNERS' CAPITAL & FUNDS		**14.574.375.000.000**	**14.680.317.000.000**
1. Capital	23	12.355.229.000.000	12.355.229.000.000
2. Capital surplus		156.322.000.000	156.322.000.000
3.. Reserves funds	24	1.497.104.000.000	1.525.254.000.000
4. Difference in exchange rate		47.177.000.000	0
5. Difference in assets revaluation		0	0
6. Retained profit / acc. loss	24	581.420.000.000	628.116.000.000
7. Capital for construction work		15.396.000.000	15.396.000.000
8. Other fund belong to owner's equity		0	0
9. Treasury stock		(78.273.000.000)	0
IX. Minority interest		**0**	**0**
TOTAL LIABILITIES, OWNERS' CAPITAL AND MINORITY INTEREST		**132.045.217.000.000**	**169.835.460.000.000**
		0	**0**

Vietnam Export Import Commercial Joint Stock Bank

CONSOLIDATED INCOME STATEMENT

Quarter 2 / 2014

Items	Note	Accumulation fr. J
		2014
(1)	(2)	3
1. Interest and similar income	VI.12	4.634.690.000.000
2. Interest and similar expenses	VI.13	3.105.413.000.000
I. Net interest income		**1.529.277.000.000**
3. Fee and commission income		254.271.000.000
4. Fee and commission expenses		98.188.000.000
II. Net fee and commission income (loss)		**156.083.000.000**
III. Net gain/loss from dealing in foreign currencies and gold		**90.772.000.000**
IV. Net gain/loss from dealing the trading securities	VI.14	**0**
V. Net gain/loss from dealing of investment securities	VI.15	**0**
5. Other incomes		37.910.000.000
6. Other expenses		20.361.000.000
VI. Net other incomes		**17.549.000.000**
VII. Income from capital contribution and share purchase	VI.16	**(16.630.000.000)**
VIII. Operating expenses	VI.17	**917.593.000.000**
IX. Operating profit before provision for credit losses		**859.458.000.000**
X. Provision for credit losses		**195.750.000.000**
XI. Profit before tax		**663.708.000.000**
7. Corporate income tax - current		148.723.000.000
8. Corporate income tax - deffered		0
XII. Corporate income tax		**148.723.000.000**
XIII. Profit after tax		**514.985.000.000**
XIV. Minority interest		**0**
XV. Net profit in the period		**514.985.000.000**
XVI.EPS (VND/share)		

Vietnam Export Import Commercial Joint Stock Bank

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	4.488.341.000.000	5.718.833.000.000
Interest expenses and similar expenses paid	(3.628.083.000.000)	(4.364.169.000.000)
Income from services received	156.083.000.000	132.454.000.000
Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	137.949.000.000	(114.105.000.000)
Others income	930.000.000	631.000.000
Proceeds of the debt has been processed delete, offset by risk source	14.488.000.000	24.158.000.000
Money to pay for staff and operations management, public service	(831.345.000.000)	(884.086.000.000)
Income tax paid in the period	(927.000.000)	(70.865.000.000)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LI	**337.436.000.000**	**442.851.000.000**
Changes in operating assets		
Increase/(decrease) in placements with and loans to other credit institutions	17.627.273.000.000	6.908.317.000.000
Increase/(decrease) in trading securities and investment securities	(528.636.000.000)	487.920.000.000
Increase/(decrease) in derivatives and other financial assets	(23.528.000.000)	(864.000.000)
Increase/(decrease) in loans and advances to customers	2.737.098.000.000	(5.519.008.000.000)
Reduce power reserve to offset the loss of funds	(91.872.000.000)	(46.944.000.000)
Increase/(decrease) in other operating assets	(146.685.000.000)	316.016.000.000
Changes in operating liabilities		
Increase/(decrease) in borrowings from the State and SBV	(418.026.000.000)	(1.948.000.000)
Increase/(decrease) in placements and borrowings from other credit institutions	(30.353.351.000.000)	(7.184.461.000.000)
Increase/(decrease) in deposits from customers	(2.380.368.000.000)	11.538.626.000.000
Increased release of valuable papers and bonds	(4.297.859.000.000)	(6.777.557.000.000)
Increased capital funding, fiduciary investment, lending and credit institutions, which risk	-	-
Increase financial instruments and derivative financial instruments other	-	(87.679.000.000)
Increasing interest, fees paid	213.693.000.000	(10.182.299.000.000)
Pay from the funds	(46.432.000.000)	(62.405.000.000)
NET CASH FLOWS FROM OPERATING ACTIVITIES	**(17.371.257.000.000)**	**(10.169.435.000.000)**
CASH FLOWS FROM INVESTING ACTIVITIES:		
Cash paid for purchase of fixed assets	(212.291.000.000)	(927.654.000.000)
Cash received from liquidating fixed assets	22.392.000.000	19.839.000.000
Cash paid for liquidation fixed assets	-	-
Cash paid for joining capital in other companies	-	-
Withdrawal of capital in other companies	-	-
Cash received from interest, dividend and distributed profit	2.105.000.000	63.997.000.000
NET CASH FLOWS FROM INVESTING ACTIVITIES	**(187.794.000.000)**	**(843.818.000.000)**
CASH FLOWS FROM FINANCING ACTIVITIES:		
Cash received from issuing stock, other owners' equity	-	-
Dividend, profit paid for owners	(490.092.000.000)	(1.608.803.000.000)
NET CASH FLOWS FROM FINANCING ACTIVITIES	**(490.092.000.000)**	**(1.608.803.000.000)**
Net cash during the period	**(18.049.143.000.000)**	**(12.622.056.000.000)**
CASH AND CASH EQUIVALENTS AT JAN. 01	**40.446.113.000.000**	**37.930.569.000.000**
Influence of foreign exchange fluctuation	**-**	**-**
CASH AND CASH EQUIVALENTS AT END OF YEAR	**22.396.970.000.000**	**25.308.513.000.000**