

BALANCE SHEET (NON-CONSOLIDATED)

Quarter III -2013

Unit: VND

No,	Items	As of end of the period	As of beginning of the year (checked figures)
	(1)	(2)	(3)
A	ASSETS		
I	Cash and cash equivalents	3,436,973,073,203	2,504,522,000,000
II	Balances with the State Bank of Vietnam (“SBV”)	11,481,189,968,694	12,232,874,000,000
III	Placements at and loans to other banks	62,722,770,069,994	57,776,378,000,000
1	Placements at other banks	18,199,847,799,465	21,400,102,000,000
2	Loans to other banks	44,859,367,526,981	36,559,223,000,000
3	Provisions for loans to other banks	(336,445,256,452)	(182,947,000,000)
IV	Trading securities	107,682,000,000	
1	Trading securities	107,682,000,000	
2	Provisions for impairment of trading securities		
V	Derivative financial instruments and other financial assets	82,565,435,925	74,451,000,000
VI	Loans and advances to customers	338,292,072,333,954	328,294,608,000,000
1	Loans and advances to customers	344,376,216,484,735	331,935,534,000,000
2	Provisions for credit losses	(6,084,144,150,781)	(3,640,926,000,000)
VII	Investment securities	78,057,273,646,467	72,419,108,000,000
1	Securities – available-for-sale	75,607,445,195,067	70,132,315,000,000
2	Securities – held-to-maturity	2,586,747,900,000	2,400,000,000,000
3	Provisions for impairment of investment securities	(136,919,448,600)	(113,207,000,000)
VIII	Long-term investments	5,636,152,781,079	5,345,575,000,000
1	Investments in Subsidiaries	3,227,231,940,000	3,227,232,000,000
2	Investments in Joint ventures	2,088,788,400,000	1,792,058,000,000
3	Investments in associates		
4	Other long-term investments	322,248,350,000	327,109,000,000
5	Provisions for impairment of long-term investments	(2,115,908,921)	(824,000,000)
IX	Fixed assets	5,838,309,879,321	5,252,374,000,000
1	<i>Tangible assets (a+b)</i>	2,952,407,879,372	2,951,373,000,000

No,	Items	As of end of the period	As of beginning of the year (checked figures)
	(1)	(2)	(3)
a	Cost	6,588,806,651,054	6,618,985,000,000
b	Accumulated depreciation	(3,636,398,771,682)	(3,667,612,000,000)
2	Financial leasing fixed assets		
a	Cost		49,000,000
b	Accumulated depreciation		(49,000,000)
3	Intangible assets	2,885,901,999,949	2,301,001,000,000
a	Cost	3,301,471,266,594	2,629,558,000,000
b	Accumulated amortization	(415,569,266,645)	(328,557,000,000)
X	Invested real estates		
a	Cost		
b	Accumulated depreciation		
XI	Other assets	22,588,902,941,053	19,292,803,000,000
1	Receivables	10,119,561,111,416	9,343,716,000,000
2	Fees and interest receivables	9,850,715,818,706	7,826,510,000,000
3	Deferred Taxes		
4	Other assets	2,618,626,010,931	2,122,577,000,000
5	Provisions for other assets		
	TOTAL ASSETS	528,243,892,129,690	503,192,693,000,000
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the SBV	232,914,223,732	2,785,374,000,000
II	Deposits and borrowings from other banks	76,515,604,136,957	96,625,124,000,000
1	Deposits from other banks	12,847,444,000,876	19,983,733,000,000
2	Borrowings from other banks	63,668,160,136,081	76,641,391,000,000
III	Deposits from customers	329,548,566,913,689	289,597,481,000,000
IV	Derivative financial instruments and other financial liabilities		
V	Financing funds, entrusted funds, and other funds	33,601,424,421,641	34,273,726,000,000
VI	Valuable papers issued	15,516,654,019,890	28,669,229,000,000
VII	Other liabilities	23,564,132,981,396	18,471,977,000,000
1	Accrued interest expenses, other payables	5,512,782,721,979	3,597,721,000,000
2	Deferred Tax Payables		
3	Payables, other debts	17,620,337,259,417	14,464,423,000,000

No,	Items	As of end of the period	As of beginning of the year (checked figures)
	(1)	(2)	(3)
4	Provisions for contingent liabilities and off-balance sheet commitments	431,013,000,000	409,833,000,000
	TOTAL LIABILITIES	478,979,296,697,305	470,422,911,000,000
VIII	OWNER'S EQUITY AND FUNDS	49,264,595,432,385	32,769,782,000,000
1	Owner's capital	41,631,600,355,581	26,218,304,000,000
a	Chartered capital	32,661,443,480,000	26,217,545,000,000
b	Construction capital		
c	Capital surplus	8,970,156,875,581	759,000,000
d	Treasury stocks		
e	Preferred stocks		
g	Other capital		
2	Reserves	2,372,052,856,297	2,371,898,000,000
3	Foreign exchange translation reserve		
4	Difference from assets revaluation		
5	Retained earnings	5,260,942,220,507	4,179,580,000,000
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	528,243,892,129,690	503,192,693,000,000

OFF-BALANCE SHEET ITEMS

I	Contingencies	51,702,314,085,229	43,848,065,000,000
1	Credit guarantees	292,766,152,586	195,797,000,000
2	Letters of credit	32,131,316,558,852	27,284,378,000,000
3	Other guarantees	19,278,231,373,791	16,367,890,000,000
II	Commitments	11,426,961,002,168	11,932,157,000,000
1	Irrevocable loan commitments	885,777,256,332	
2	Other commitments	10,541,183,745,836	11,932,157,000,000

Hanoi, 8th November 2013

Prepared by

(signed)

Le Thi Thanh Minh

Chief Accountant

(signed)

Nguyen Hai Hung

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

(signed and sealed)

Nguyen Van Du

INCOME STATEMENT (NON-CONSOLIDATED)

Quarter III-2013

Unit: VND

No,	Items	Quarter : 02		Accumulated since beginning of Year until end of Quarter	
		THIS YEAR	PREVIOUS YEAR (unaudited figures)	THIS YEAR	PREVIOUS YEAR (audited figures)
	(1)	(2)	(3)	(4)	(5)
1	Interest and similar income	10,726,384,741,686	11,273,681,977,599	33,488,217,741,686	38,535,607,977,599
2	Interest and similar expenses	6,178,367,665,922	6,707,574,447,176	19,865,913,665,922	25,133,933,447,176
I	Net interest and similar income	4,548,017,075,764	4,566,107,530,423	13,622,304,075,764	13,401,674,530,423
3	Fees and commission income	491,703,644,209	406,364,696,684	1,360,018,644,209	1,194,832,696,684
4	Fees and commission expenses	131,764,984,816	142,238,925,782	393,481,984,816	372,006,925,782
II	Net gain/(loss) from fees and commission	359,938,659,393	264,125,770,902	966,536,659,393	822,825,770,902
III	Net gain/(loss) from dealing foreign currencies	92,139,019,656	85,336,213,144	161,824,019,656	272,895,213,144
IV	Net gain/(loss) from trading securities	3,026,873,028		3,060,873,028	
V	Net gain/(loss) from investments	(299,378,479)	(6,539,919,287)	93,650,621,521	42,138,080,713
5	Other operating Income	786,331,652,897	248,634,893,300	1,400,675,652,897	800,743,893,300
6	Other operating expenses	74,971,890,309	17,930,572,862	268,301,890,309	44,064,572,862
VI	Net gain/ (loss) from other operating activities	711,359,762,588	230,704,320,438	1,132,373,762,588	756,679,320,438
VII	Net share of profit in associates and joint ventures and dividends	35,833,658,807	124,579,188,880	325,926,658,807	346,460,188,880
VIII	Operating expenses	2,122,232,294,363	1,635,156,743,193	6,696,225,294,363	6,932,456,743,193
IX	Net profits before provisions for credit losses	3,627,783,376,394	3,629,156,361,307	9,609,451,376,394	8,710,216,361,307
X	Provisions for credit losses	782,611,458,194	451,869,456,722	2,617,895,458,194	2,750,993,456,722
XI	Profits before tax	2,845,171,918,200	3,177,286,904,585	6,991,555,918,200	5,959,222,904,585
7	Current corporate income tax	707,991,218,427	763,176,678,926	1,684,281,218,427	1,403,190,678,926

8	Deferred corporate income tax				
XII	Corporate income tax	707,991,218,427	763,176,678,926	1,684,281,218,427	1,403,190,678,926
XIII	Profits after tax	2,137,180,699,773	2,414,110,225,659	5,307,274,699,773	4,556,032,225,659
XIV	Earnings per share				

Hanoi, 8th November 2013

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Chief Accountant

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Nguyen Hai Hung

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

(signed and sealed)

Nguyen Van Du

CASH FLOW STATEMENT (NON-CONSOLIDATED)

Quarter III-2013

Unit: VND

No,	Items	This year	Previous year (audited figures)
Cash flow from operating activities			
1	Interest and similar income receipts	31,456,044,150,934	37,757,426,752,921
2	Interest and similar income payments	(17,951,871,789,584)	(26,130,158,143,126)
3	Fees and commission income receipts	965,866,323,211	823,015,549,027
4	Net gain/loss from dealing foreign currencies, gold, securities	371,522,446,666	283,971,868,352
5	Other operating income	313,984,490,083	(23,593,284,664)
6	Recovery from bad debts previously written off	818,521,152,194	754,977,741,940
7	Payment to employees	(6,516,199,266,236)	(6,598,133,118,686)
8	Tax paid in the period	(1,490,603,128,272)	(1,295,531,055,622)
Net cash flow from operating profit before changes in operating assets and working capital		7,967,264,378,996	5,571,976,310,142
Changes in operating assets			
9	(Increase)/decrease in placements with and loans to other banks	(8,537,373,214,981)	(4,685,304,120,002)
10	(Increase)/decrease in investment in securities	(4,959,000,095,067)	(1,436,440,144,303)
11	(Increase)/decrease in derivatives financial statements and other financial assets	(8,114,435,925)	(51,769,087,280)
12	(Increase)/decrease in loans and advances to customers	(12,440,682,484,735)	(7,671,269,020,224)
13	Use of Provisions to write off bad debts		
14	(Increase)/decrease in other operating assets	(1,123,200,649,131)	(547,085,551,830)
Changes in operating liabilities			
15	Increase/(decrease) in borrowings from MOF and SBV	(2,552,459,776,268)	(26,921,384,927,771)
16	Increase/(decrease) in deposits and loans from other banks	(20,109,519,863,043)	(12,845,690,640,276)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	39,951,085,913,689	14,502,128,909,168
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(13,152,574,980,110)	2,656,181,837,457
19	Increase/(decrease) in investment mandate funds, loans at own risk	(672,301,578,359)	(93,705,350,145)
20	Increase/(decrease) in derivatives and other financial liabilities		
21	Increasing/(decrease) in other liabilities	3,321,960,567,343	1,616,386,356,204
22	Utilization of reserves in the period		(156,326,954)
I	Net cash flows (used in)/from operating activities	(12,314,916,217,591)	(29,906,131,755,814)
Cash flow from investing activities			
1	Acquisition of fixed assets	(1,551,729,273,474)	(4,916,650,338,862)
2	Proceeds from disposal of equipments	2,876,957,419	3,684,411,156
3	Expenses from disposal of equipments	(5,008,837,108)	(186,737,994)

4	Acquisition of investment fixed assets		
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	(296,869,750,000)	(542,528,610,000)
8	Receipts from equity investment in associates and joint ventures	5,000,000,000	
9	Dividend and profits from long term investments	498,372,742,407	227,880,582,807
II	Net cash flows (used)/from investing activities	(1,347,358,160,756)	(5,227,800,692,893)
Cash flow from financial activities			
1	Increase in chartered capital	15,413,296,466,313	
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	(4,194,807,259,200)	(79,532,000)
5	Payments for purchases of treasury shares		
6	Receipt from sales of treasury shares		
III	Net cash flows (used)/from financial activities	11,218,489,207,113	(79,532,000)
IV	Net cash flow of the period	(2,443,785,171,234)	(35,134,011,980,707)
V	Cash and cash equivalents at the beginning of the period	59,182,486,000,000	74,011,470,000,000
VI	Adjustment for impact of changes in foreign exchange rate	(2,370,675,404)	(5,510,606,243)
VII	Cash and cash equivalents at the end of the period	56,736,330,153,362	38,871,947,413,050

Hanoi, 8th November 2013

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On behalf of the General Director
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