

BALANCE SHEET (NON-CONSOLIDATED)

Quarter IV and 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	2,829,148,946,819	2,504,522,000,000
II	Balances with the State Bank of Vietnam (“SBV”)	10,158,657,188,146	12,232,874,000,000
III	Placements with and loans to other banks	73,245,532,715,651	57,776,378,000,000
1	Placements with other banks	59,218,804,067,132	21,400,102,000,000
2	Loans to other banks	14,132,724,079,112	36,559,223,000,000
3	Provision for loans to other banks	(105,995,430,593)	(182,947,000,000)
IV	Trading securities	633,424,500,000	
1	Trading securities	633,424,500,000	
2	Provision for impairment of trading securities		
V	Derivative financial instruments and other financial assets	164,333,978,291	74,451,000,000
VI	Loans and advances to customers	371,585,841,312,689	328,294,608,000,000
1	Loans and advances to customers	374,856,698,594,067	331,935,534,000,000
2	Provision for credit losses	(3,270,857,281,378)	(3,640,926,000,000)
VII	Investment securities	81,862,924,388,595	72,419,108,000,000
1	Securities – available-for-sale	79,474,601,546,445	70,132,315,000,000
2	Securities – held-to-maturity	2,586,747,900,000	2,400,000,000,000
3	Provision for impairment of investment securities	(198,425,057,850)	(113,207,000,000)
VIII	Long-term investments	5,725,012,781,079	5,345,575,000,000
1	Investment in Subsidiaries	3,317,231,940,000	3,227,232,000,000
2	Investment in Joint ventures	2,088,788,400,000	1,792,058,000,000
3	Investment in associates		
4	Other long-term investments	321,108,350,000	327,109,000,000
5	Provision for impairment of long-term investments	(2,115,908,921)	(824,000,000)
IX	Fixed assets	7,055,526,564,804	5,252,374,000,000
1	Tangible assets (a+b)	3,443,219,652,708	2,951,373,000,000
a	Cost	7,269,166,326,698	6,618,985,000,000
b	Accumulated depreciation	(3,825,946,673,990)	(3,667,612,000,000)
2	Financial leasing fixed assets		

No,	Items	As of end of the period	As of beginning of the year (checked figures)
	(1)	(2)	(3)
a	Cost		49,000,000
b	Accumulated depreciation		(49,000,000)
3	Intangible assets	3,612,306,912,096	2,301,001,000,000
a	Cost	4,062,917,345,587	2,629,558,000,000
b	Accumulated amortization	(450,610,433,491)	(328,557,000,000)
X	Invested real estates		
a	Cost		
b	Accumulated depreciation		
XI	Other assets	23,005,953,983,048	19,292,803,000,000
1	Receivables	10,423,339,659,548	9,343,716,000,000
2	Fees and interest receivables	9,932,859,113,472	7,826,510,000,000
3	Deferred Taxes		
4	Other assets	2,649,755,210,028	2,122,577,000,000
5	Provisions for other assets		
	TOTAL ASSETS	576,266,356,359,122	503,192,693,000,000
B	LIABILITIES AND EQUITY		
I	Borrowings from the Ministry of Finance and the State Bank of Vietnam	147,371,183,167	2,785,374,000,000
II	Deposits and borrowings from other banks	80,464,522,226,787	96,625,124,000,000
1	Placements from other banks	31,865,596,294,457	19,983,733,000,000
2	Borrowings from other banks	48,598,925,932,330	76,641,391,000,000
III	Customer deposits and other amounts due to customers	364,576,333,829,487	289,597,481,000,000
IV	Derivative financial instruments and other financial liabilities		
V	Financing funds, entrusted funds, and exposed funds	33,760,361,285,950	34,273,726,000,000
VI	Valuable papers issued	16,564,766,121,697	28,669,229,000,000
VII	Other liabilities	27,458,549,957,861	18,471,977,000,000
1	Accrued interest expenses, other payables	4,284,358,554,733	3,597,721,000,000
2	Deferred Tax Payables		
3	Payables, other debts	22,768,203,349,292	14,464,423,000,000
4	Provision for contingent liabilities and off-balance sheet commitments	405,988,053,836	409,833,000,000
	TOTAL LIABILITIES	522,971,904,604,949	470,422,911,000,000
VIII	OWNER'S EQUITY AND FUNDS	53,294,451,754,173	32,769,782,000,000
1	Capital	46,203,872,835,581	26,218,304,000,000



No,	Items	As of end of the period	As of beginning of the year (checked figures)
	(1)	(2)	(3)
a	Chartered capital	37,234,045,560,000	26,217,545,000,000
b	Capital to purchase fixed assets		
c	Capital surplus	8,969,827,275,581	759,000,000
d	Registered shares		
e	Preferred shares		
g	Other capital		
2	Reserves	3,225,461,128,034	2,371,898,000,000
3	Foreign exchange translation reserve		
4	Difference from assets revaluation		
5	Undistributed profit	3,865,117,790,558	4,179,580,000,000
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	576,266,356,359,122	503,192,693,000,000

OFF-BALANCE SHEET ITEMS

I	Contingencies	47,377,939,987,161	43,848,065,000,000
1	Credit guarantees	1,421,581,489,902	195,797,000,000
2	Letters of credit	27,609,935,396,238	27,284,378,000,000
3	Other guarantees (Payment, Contract, Bid, others)	18,346,423,101,021	16,367,890,000,000
II	Commitments	19,260,158,749,872	11,932,157,000,000
1	Irrevocable loan commitments	993,851,743,773	
2	Other commitments	18,266,307,006,099	11,932,157,000,000

Hanoi, February 2014

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 IV and 2013

Unit: VND

No,	Items	Quarter : 04		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	10,454,902,944,085	11,805,006,570,168	43,943,120,685,771	50,333,462,000,000
2	Interest and similar expenses	6,219,952,335,199	7,219,944,018,298	26,085,866,001,121	32,353,877,000,000
I	Net interest and similar income	4,234,950,608,886	4,585,062,551,870	17,857,254,684,650	17,979,585,000,000
3	Fees and commission income	522,352,146,755	493,264,438,344	1,882,370,790,964	1,688,097,000,000
4	Fees and commission expenses	157,242,505,291	172,352,932,523	550,724,490,107	544,360,000,000
II	Net gain/(loss) from fees and commission income	365,109,641,464	320,911,505,821	1,331,646,300,857	1,143,737,000,000
III	Net gain/(loss) from dealing in foreign currencies	108,692,233,414	78,132,829,909	270,516,253,070	351,028,000,000
IV	Net gain/(loss) from trading securities	2,671,000,000		5,731,873,028	
V	Net gain from investment securities	(61,507,128,053)	475,346,134,199	32,143,493,468	517,484,000,000
5	Other operating Income	480,876,476,883	506,752,219,360	1,881,552,129,780	1,316,046,000,000
6	Other operating expense	86,525,579,229	37,151,583,469	354,827,469,538	81,217,000,000
VI	Net gain/ (loss) from other operating activities	394,350,897,654	469,600,635,891	1,526,724,660,242	1,234,829,000,000
VII	Net share of profit in associates and joint ventures and dividend income	158,256,518,222	174,726,703,627	484,183,177,029	521,187,000,000
VIII	Operating expenses	3,000,032,492,579	2,330,674,204,420	9,696,257,786,942	9,263,131,000,000
IX	Net profit before provision for credit losses	2,202,491,279,008	3,773,106,156,897	11,811,942,655,402	12,484,719,000,000
X	Provision of credit losses	1,462,658,137,896	1,560,641,888,905	4,080,553,596,090	4,318,694,000,000
XI	Profit before tax	739,833,141,112	2,212,464,267,992	7,731,389,059,312	8,166,025,000,000
7	Current enterprise	175,892,873,585	504,450,439,869	1,860,174,092,012	1,906,226,000,000

	income tax				
8	Deferred enterprise income tax				
XII	Corporate income tax	175,892,873,585	504,450,439,869	1,860,174,092,012	1,906,226,000,000
XIII	Profit after tax	563,940,267,527	1,708,013,828,123	5,871,214,967,300	6,259,799,000,000
XIV	Earnings per share				

Prepared by

(signed)

Le Thi Thanh Minh

Chief Accountant

(signed)

Nguyen Hai Hung

Hanoi, February 2014

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

(signed and sealed)

Nguyen Van Du



CASH FLOW STATEMENT (NON-CONSOLIDATED)

2013

Unit: VND

No,	Items	This year	Previous year (audited figures)
Cash flow from operating activities			
1	Interest and similar income receipts	41,827,154,973,994	48,979,448,000,000
2	Interest and similar income payments	(25,400,248,592,285)	(33,597,570,000,000)
3	Fees and commission income receipts	1,330,921,760,189	1,143,737,000,000
4	Net gain/loss from dealing foreign currencies, gold, securities	477,901,746,457	714,634,000,000
5	Other operating income	(56,103,700,874)	(19,707,000,000)
6	Recovery from bad debts previously written off	1,239,773,760,291	1,254,536,000,000
7	Payment to employees	(8,722,712,034,390)	(7,874,793,000,000)
8	Tax paid in the period	(2,195,761,275,202)	(2,059,161,000,000)
Net cash flow from operating profit before changes in operating assets and working capital		8,500,926,638,180	8,541,124,000,000
Changes in operating assets			
9	(Increase)/decrease in placements with and loans to other banks	2,333,958,380,888	(9,288,861,000,000)
10	(Increase)/decrease in investment in securities	(13,502,571,046,445)	(1,645,756,000,000)
11	(Increase)/decrease in derivatives financial statements and other financial assets	(89,882,978,291)	(54,215,000,000)
12	(Increase)/decrease in loans and advances to customers	(42,921,163,645,028)	(40,020,073,000,000)
13	Use of provision to write off bad debts	(4,531,419,779,322)	(3,552,442,000,000)
14	(Increase)/decrease in other operating assets	(1,234,121,836,433)	93,648,000,000
Changes in operating liabilities			
15	Increase/(decrease) in borrowings from MOF and SBV	(2,638,002,816,833)	(24,508,359,000,000)
16	Increase/(decrease) in deposits and loans from other banks	(16,160,601,773,213)	22,206,211,000,000
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	74,978,852,829,487	27,804,114,000,000
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	(12,104,462,878,303)	17,580,112,000,000
19	Increase/(decrease) in investment mandate funds, loans at own risk	(513,364,714,050)	(4,269,753,000,000)
20	Increase/(decrease) in derivatives and other financial liabilities		
21	Increasing/(decrease) in other liabilities	7,352,152,856,888	(1,315,139,000,000)
22	Utilization of reserves in the period	(129,829,757)	(196,000,000)
I	Net cash flows (used in)/from operating activities	(529,830,592,232)	(8,429,585,000,000)
Cash flow from investing activities			
1	Acquisition of fixed assets	(3,162,512,946,668)	(6,104,933,000,000)
2	Proceeds from disposal of equipments	5,999,297,377	6,480,000,000
3	Expenses from disposal of equipments	(6,523,420,589)	(1,794,000,000)



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	(386,869,750,000)	(542,529,000,000)
8	Receipts from equity investment in associates and joint ventures	5,000,000,000	13,860,000,000
9	Dividend and profits from long term investments	534,806,658,807	229,595,000,000
II	Net cash flows (used)/from investing activities	(3,010,100,161,073)	(6,399,321,000,000)
Cash flow from financial activities			
1	Increase in chartered capital	19,985,568,946,313	
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)	(79,000,000)
5	Payments for purchases of treasury shares		
6	Receipt from sales of treasury shares		
III	Net cash flows (used)/from financial activities	15,790,761,687,113	(79,000,000)
IV	Net cash flow of the period	12,250,830,933,808	(14,828,985,000,000)
V	Cash and cash equivalents at the beginning of the period	59,182,485,000,000	74,011,470,000,000
VI	Adjustment for impact of changes in foreign exchange rate	(2,259,271,711)	
VII	Cash and cash equivalents at the end of the period	71,431,056,662,097	59,182,485,000,000

Hanoi, February 2014

Prepared by

(signed)

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Chief Accountant

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On behalf of the General Director
Deputy General Director

(signed and sealed)

Nguyen Van Du

