

**CONSOLIDATED BALANCE SHEET  
2013**

Unit: VND

No,	Items	As of end of the year	As of beginning of the year (checked figures)
<b>A</b>	<b>ASSETS</b>		
<b>I</b>	<b>Cash and cash equivalents</b>	<b>2,834,504,632,991</b>	<b>2,511,105,000,000</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam ("SBV")</b>	<b>10,159,563,699,174</b>	<b>12,234,145,000,000</b>
<b>III</b>	<b>Placements with and loans to other banks</b>	<b>73,079,475,509,539</b>	<b>57,708,302,000,000</b>
1	Placements with other banks	59,520,680,836,020	21,457,717,000,000
2	Loans to other banks	13,661,254,079,112	36,432,503,000,000
3	Provision for loans to other banks	(102,459,405,593)	(181,918,000,000)
<b>IV</b>	<b>Trading securities</b>	<b>820,066,521,994</b>	<b>274,553,000,000</b>
1	Trading securities	822,692,949,055	284,267,000,000
2	Provision for impairment of trading securities	(2,626,427,061)	(9,714,000,000)
<b>V</b>	<b>Derivative financial instruments and other financial assets</b>	<b>164,333,978,291</b>	<b>74,451,000,000</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>372,989,118,506,598</b>	<b>329,682,838,000,000</b>
1	Loans and advances to customers	376,288,967,727,617	333,356,092,000,000
2	Provision for credit losses	(3,299,849,221,019)	(3,673,254,000,000)
<b>VII</b>	<b>Investment securities</b>	<b>82,840,024,998,125</b>	<b>73,462,307,000,000</b>
1	Securities – available-for-sale	80,461,692,898,991	71,126,639,000,000
2	Securities – held-to-maturity	2,586,747,900,000	2,450,000,000,000
3	Provision for impairment of investment securities	(208,415,800,866)	(114,332,000,000)
<b>VIII</b>	<b>Long-term investments</b>	<b>3,114,375,785,509</b>	<b>2,771,133,000,000</b>
1	Investment in Subsidiaries	-	-
2	Investment in Joint ventures	2,795,383,344,430	2,444,848,000,000
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)
<b>IX</b>	<b>Fixed assets</b>	<b>7,080,387,967,311</b>	<b>5,276,653,000,000</b>
<b>1</b>	<i>Tangible assets</i>	<b>3,464,588,888,678</b>	<b>2,971,038,000,000</b>
a	Cost	7,328,187,875,452	6,676,954,000,000
b	Accumulated depreciation	(3,863,598,986,774)	(3,705,916,000,000)
<b>2</b>	<i>Financial leasing fixed assets</i>	-	-
a	Cost	-	49,000,000
b	Accumulated depreciation	-	(49,000,000)
<b>3</b>	<i>Intangible assets</i>	<b>3,615,799,078,633</b>	<b>2,305,615,000,000</b>
a	Cost	4,078,805,776,459	2,643,702,000,000



No,	Items	As of end of the year	As of beginning of the year (checked figures)
b	Accumulated amortization	(463,006,697,826)	(338,087,000,000)
<b>X</b>	<b>Invested real estates</b>	-	-
a	Cost	-	-
b	Accumulated depreciation	-	-
<b>XI</b>	<b>Other assets</b>	<b>23.301.760.297.935</b>	<b>19.534.772.000.000</b>
1	Receivables	10.500.705.052.207	9.454.662.000.000
2	Fees and interest receivables	10.033.504.244.099	7.943.559.000.000
3	Deferred Taxes	-	-
4	Other assets	2.781.039.488.591	2.146.201.000.000
	<i>In which: Goodwill</i>	<i>9.981.759.893</i>	<i>11.798.000.000</i>
5	Provisions for other assets	(13,488,486,962)	(9,650,000,000)
	<b>TOTAL ASSETS</b>	<b>576,383,611,897,467</b>	<b>503,530,259,000,000</b>
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>I</b>	<b>Borrowings from the Ministry of Finance and the State Bank of Vietnam</b>	<b>147,371,183,167</b>	<b>2,785,374,000,000</b>
<b>II</b>	<b>Deposits and borrowings from other banks</b>	<b>80,464,091,233,244</b>	<b>96,814,801,000,000</b>
1	Placements from other banks	31,865,165,300,914	19,983,410,000,000
2	Borrowings from other banks	48,598,925,932,330	76,831,391,000,000
<b>III</b>	<b>Customer deposits and other amounts due to customers</b>	<b>364,497,658,846,180</b>	<b>289,105,307,000,000</b>
<b>IV</b>	<b>Derivative financial instruments and other financial liabilities</b>	-	-
<b>V</b>	<b>Financing funds, entrusted funds, and exposed funds</b>	<b>32,424,518,798,872</b>	<b>33,226,708,000,000</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>16,564,766,121,697</b>	<b>28,669,229,000,000</b>
<b>VII</b>	<b>Other liabilities</b>	<b>27,995,832,434,404</b>	<b>19,088,467,000,000</b>
1	Accrued interest expenses, other payables	4,361,917,143,489	3,615,577,000,000
2	Deferred Tax Payables	-	-
3	Payables, other debts	23,129,002,418,381	14,982,079,000,000
4	Provision for contingent liabilities and off-balance sheet commitments	504,912,872,533	490,811,000,000
	<b>TOTAL LIABILITIES</b>	<b>522,094,238,617,564</b>	<b>469,689,886,000,000</b>
<b>VIII</b>	<b>OWNER'S EQUITY AND FUNDS</b>	<b>54,076,454,561,945</b>	<b>33,624,531,000,000</b>
1	Capital	46,205,524,371,177	26,219,755,000,000
a	Chartered capital	37,234,045,560,000	26,217,545,000,000
b	Capital to purchase fixed assets	-	-
c	Capital surplus	8,971,478,811,177	2,210,000,000
d	Registered shares	-	-
e	Preferred shares	-	-



No,	Items	As of end of the year	As of beginning of the year (checked figures)
g	Other capital	-	-
2	Reserves	3,347,815,102,419	2,433,966,000,000
3	Foreign exchange translation reserve	317,641,109,182	302,101,000,000
4	Difference from assets revaluation	-	-
5	Undistributed profit	4,205,473,979,167	4,668,709,000,000
<b>IX</b>	<b>MINORITY INTEREST</b>	<b>212,918,717,958</b>	<b>215,842,000,000</b>
	<b>TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST</b>	<b>576,383,611,897,467</b>	<b>503,530,259,000,000</b>

<b>I</b>	<b>Contingencies</b>	<b>47,377,939,987,161</b>	<b>43,848,065,000,000</b>
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
<b>II</b>	<b>Commitments</b>	<b>19,260,158,749,872</b>	<b>11,932,157,000,000</b>
1	Irrevocable loan commitments	993,851,743,773	-
2	Other commitments	18,266,307,006,099	11,932,157,000,000

Hanoi, 14<sup>th</sup> February 2014

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

(signed)

(signed)

(signed and sealed)

Vu Quynh Ngoc

Nguyen Hai Hung

Nguyen Van Du

**CONSOLIDATED INCOME STATEMENT**  
**2013**

Unit: VND

No,	Items	Quarter IV		Accumulated since beginning of Year until end of Quarter	
		THIS YEAR	PREVIOUS YEAR (unchecked figures)	THIS YEAR	PREVIOUS YEAR (Audited figures)
1	Interest and similar income	10,529,815,406,900	11,844,914,159,804	44,277,787,253,190	50,660,762,000,000
2	Interest and similar expenses	6,196,493,739,012	7,142,546,990,649	26,001,525,716,314	32,240,738,000,000
<b>I</b>	<b>NET INTEREST AND SIMILAR INCOME</b>	<b>4,333,321,667,888</b>	<b>4,702,367,169,155</b>	<b>18,276,261,536,876</b>	<b>18,420,024,000,000</b>
3	Fees and commission income	589,006,197,946	510,476,533,955	2,096,701,207,557	1,855,358,000,000
4	Fees and commission expenses	153,886,798,254	180,084,934,985	569,627,042,896	577,135,000,000
<b>II</b>	<b>Net gain/(loss) from fees and commission income</b>	<b>435,119,399,692</b>	<b>330,391,598,970</b>	<b>1,527,074,164,661</b>	<b>1,278,223,000,000</b>
<b>III</b>	<b>Net gain/(loss) from dealing in foreign currencies</b>	<b>112,553,750,843</b>	<b>82,743,149,952</b>	<b>291,450,497,174</b>	<b>361,688,000,000</b>
<b>IV</b>	<b>Net gain/(loss) from trading securities</b>	<b>1,703,737,792</b>	<b>2,099,921,138</b>	<b>18,733,096,180</b>	<b>34,156,000,000</b>
<b>V</b>	<b>Net gain from investment securities</b>	<b>(66,026,059,292)</b>	<b>475,452,944,859</b>	<b>23,394,033,086</b>	<b>515,883,000,000</b>
5	Other operating Income	505,226,786,923	565,332,189,804	1,931,677,243,394	1,330,576,000,000
6	Other operating expense	111,304,743,556	74,401,091,295	460,471,970,382	144,977,000,000
<b>VI</b>	<b>Net gain/ (loss) from other operating activities</b>	<b>393,922,043,367</b>	<b>490,931,098,509</b>	<b>1,471,205,273,012</b>	<b>1,185,599,000,000</b>
<b>VII</b>	<b>Net share of profit in associates and joint ventures and dividend income</b>	<b>15,975,537,528</b>	<b>(261,808,067,574)</b>	<b>173,972,939,325</b>	<b>165,954,000,000</b>
<b>VIII</b>	<b>OPERATING EXPENSES</b>	<b>3,055,692,473,079</b>	<b>2,374,871,261,577</b>	<b>9,906,546,541,577</b>	<b>9,435,673,000,000</b>
<b>IX</b>	<b>Net profit before provision for credit losses</b>	<b>2,170,877,604,739</b>	<b>3,447,306,553,432</b>	<b>11,875,544,998,737</b>	<b>12,525,854,000,000</b>
<b>X</b>	<b>Provision of credit losses</b>	<b>1,465,121,999,959</b>	<b>1,550,888,057,374</b>	<b>4,123,045,875,793</b>	<b>4,357,954,000,000</b>
<b>XI</b>	<b>PROFIT BEFORE TAX</b>	<b>705,755,604,780</b>	<b>1,896,418,496,058</b>	<b>7,752,499,122,944</b>	<b>8,167,900,000,000</b>
7	Current enterprise income tax	203,362,355,441	545,708,940,501	1,942,733,520,579	1,998,221,000,000
8	Deferred enterprise income tax	-	-	-	-
<b>XII</b>	<b>Corporate income tax</b>	<b>203,362,355,441</b>	<b>545,708,940,501</b>	<b>1,942,733,520,579</b>	<b>1,998,221,000,000</b>
<b>XIII</b>	<b>PROFIT AFTER TAX</b>	<b>502,393,249,339</b>	<b>1,350,709,555,557</b>	<b>5,809,765,602,365</b>	<b>6,169,679,000,000</b>

XIV	Minority interest	4,280,118,560	3,867,011,470	15,529,167,497	18,134,000,000
XV	NET PROFIT ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK (= XIII – XIV)	498,113,130,779	1,346,842,544,087	5,794,236,434,868	6,151,545,000,000

Hanoi, 14<sup>th</sup> February 2014

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

*(signed)*

*(signed)*

*(signed and sealed)*

Vu Quynh Ngoc

Nguyen Hai Hung

Nguyen Van Du



**CASH FLOW STATEMENT (CONSOLIDATED)**  
*(as direct method)*  
**2013**

*Unit: VND*

No,	Items	This year	Previous year
<b>Cash flow from operating activities</b>			
1	Interest and similar income receipts	42,190,398,254,210	49,381,834,000,000
2	Interest and similar income payments	(25,294,278,921,841)	(33,460,084,000,000)
3	Fees and commission income receipts	1,554,793,476,821	1,278,223,000,000
4	Net gain/loss from dealing foreign currencies, gold, securities	504,998,270,303	754,034,000,000
5	Other operating income	(136,096,080,567)	(69,822,000,000)
6	Recovery from bad debts previously written off	1,264,541,690,591	1,255,421,000,000
7	Payment to employees	(8,909,062,272,194)	(9,922,929,000,000)
8	Tax paid in the period	(2,279,367,137,627)	(2,155,454,000,000)
<b>Net cash flow from operating profit before changes in operating assets and working capital</b>		<b>8,895,927,279,696</b>	<b>7,061,223,000,000</b>
<b>Changes in operating assets</b>		<b>(59,939,863,257,933)</b>	<b>(54,838,980,000,000)</b>
9	(Increase)/decrease in placements with and loans to other banks	2,412,132,101,592	(10,233,733,000,000)
10	(Increase)/decrease in investment in securities	(13,350,339,848,046)	(1,809,525,000,000)
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	(42,932,875,165,770)	(39,921,780,000,000)
13	Use of provision to write off bad debts	(4,576,049,084,298)	(3,597,412,000,000)
14	(Increase)/decrease in other operating assets	(1,402,848,283,120)	777,685,000,000
<b>Changes in operating liabilities</b>		<b>50,655,356,099,465</b>	<b>38,918,514,000,000</b>
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	(16,350,709,766,756)	22,198,608,000,000
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	75,392,351,846,180	27,441,108,000,000
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	(802,189,201,128)	(3,389,520,000,000)
20	Increase/(decrease) in derivatives and other financial liabilities	-	-
21	Increasing/(decrease) in other liabilities	7,158,498,746,062	(403,206,000,000)



22	Utilization of reserves in the period	(129,829,757)	(229,000,000)
<b>I</b>	<b>Net cash flows (used in)/from operating activities</b>	<b>(388,579,878,772)</b>	<b>(8,859,243,000,000)</b>
<b>Cash flow from investing activities</b>			
1	Acquisition of fixed assets	(3,225,179,266,851)	(6,111,570,000,000)
2	Proceeds from disposal of equipments	7,322,176,924	6,710,000,000
3	Expenses from disposal of equipments	(6,844,341,942)	-
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)	(62,529,000,000)
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	340,507,616,068	30,502,000,000
<b>II</b>	<b>Net cash flows (used)/from investing activities</b>	<b>(3,176,063,565,801)</b>	<b>(6,123,027,000,000)</b>
<b>Cash flow from financial activities</b>			
1	Increase in chartered capital	19,985,768,946,313	-
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	-	-
<b>III</b>	<b>Net cash flows (used)/from financial activities</b>	<b>15,790,961,687,113</b>	<b>(79,000,000)</b>
<b>IV</b>	<b>Net cash flow of the period</b>	<b>12,226,318,242,540</b>	<b>(14,982,349,000,000)</b>
<b>V</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>59,313,988,000,000</b>	<b>74,294,399,000,000</b>
<b>VI</b>	<b>Adjustment for impact of changes in foreign exchange rate</b>	<b>(1,652,893,651)</b>	<b>1,938,000,000</b>
<b>VII</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>71,538,653,348,889</b>	<b>59,313,988,000,000</b>

Hanoi, 14<sup>th</sup> February 2014

Prepared by

Chief Accountant

On behalf of the General Director  
Deputy General Director

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