

CONSOLIDATED BALANCE SHEET
Quarter II -2013

Unit: VND

No.	Items	As of end of the year	As of beginning of the year (checked figures)
A	ASSETS		
I	Cash and cash equivalents	3,283,732,174,269	2,511,105,000,000
II	Balances with the State Bank of Vietnam ("SBV")	21,351,292,319,063	12,234,145,000,000
III	Placements at and loans to other banks	62,144,850,270,371	57,708,302,000,000
1	Placements at other banks	18,917,845,354,291	21,457,717,000,000
2	Loans to other banks	43,553,657,346,176	36,432,503,000,000
3	Provisions for loans to other banks	(326,652,430,096)	(181,918,000,000)
IV	Trading securities	449,742,435,067	274,553,000,000
1	Trading securities	452,345,417,064	284,267,000,000
2	Provisions for impairment of trading securities	(2,602,981,997)	(9,714,000,000)
V	Derivative financial instruments and other financial assets	-	74,451,000,000
VI	Loans and advances to customers	329,278,035,937,928	329,682,838,000,000
1	Loans and advances to customers	334,607,263,896,085	333,356,092,000,000
2	Provisions for credit losses	(5,329,227,958,157)	(3,673,254,000,000)
VII	Investment securities	77,026,856,820,287	73,462,250,000,000
1	Securities – available-for-sale	74,718,516,405,212	71,126,582,000,000
2	Securities – held-to-maturity	2,450,000,000,000	2,450,000,000,000
3	Provisions for impairment of investment securities	(141,659,584,925)	(114,332,000,000)
VIII	Long-term investments	2,760,773,837,924	2,771,133,000,000
1	Investments in Subsidiaries	-	-
2	Investments in Joint ventures	2,440,641,396,845	2,444,848,000,000
3	Investment 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	5,334,834,076,399	5,276,653,000,000
1	Tangible assets	2,901,808,299,887	2,971,038,000,000
a	Cost	6,389,323,492,812	6,676,954,000,000
b	Accumulated depreciation	(3,487,515,192,925)	(3,705,916,000,000)
2	Financial leasing fixed assets	-	-
a	Cost	-	49,000,000
b	Accumulated depreciation	-	(49,000,000)
3	Intangible assets	2,433,025,776,512	2,305,615,000,000

No.	Items	As of end of the year	As of beginning of the year (checked figures)
a	Cost	2,824,449,908,457	2,643,702,000,000
b	Accumulated amortization	(391,424,131,945)	(338,087,000,000)
X	Invested real estates		
a	Cost		
b	Accumulated depreciation		
XI	Other assets	20,971,370,903,475	19,534,772,000,000
1	Receivables	9,755,109,912,489	9,454,662,000,000
2	Fees and interest receivables	8,397,842,098,091	7,943,559,000,000
3	Deferred Taxes	-	-
4	Other assets	2,828,041,087,984	2,146,201,000,000
	<i>In which: Goodwill</i>	<i>10,889,192,609</i>	<i>11,798,000,000</i>
5	Provisions for other assets	(9,622,195,089)	(9,650,000,000)
	TOTAL ASSETS	522,601,488,774,783	503,530,202,000,000
B	LIABILITIES AND EQUITY		
I	Borrowings from the Government and the State Bank of Vietnam	256,227,772,131	2,785,374,000,000
II	Deposits and borrowings from other banks	80,742,178,367,750	96,814,801,000,000
1	Deposits from other banks	15,741,104,577,932	19,983,410,000,000
2	Borrowings from other banks	65,001,073,789,818	76,831,391,000,000
III	Deposits from customers	307,699,240,954,366	289,105,307,000,000
IV	Derivative financial instruments and other financial liabilities	30,353,164,218	-
V	Financing funds, entrusted funds, and other funds	28,450,883,955,251	33,226,708,000,000
VI	Valuable papers issued	28,820,524,229,259	28,669,229,000,000
VII	Other liabilities	28,394,939,989,716	19,088,467,000,000
1	Accrued interest expenses, other payables	5,113,159,593,656	3,615,577,000,000
2	Deferred Tax Payables	-	-
3	Payables, other debts	22,797,968,251,529	14,982,079,000,000
4	Provisions for contingent liabilities and off-balance sheet commitments	483,812,144,531	490,811,000,000
	TOTAL LIABILITIES	474,394,348,432,691	469,689,886,000,000
VIII	OWNER'S EQUITY AND FUNDS	47,991,056,668,619	33,624,474,000,000
1	Owner's capital	41,633,051,891,177	26,219,755,000,000
a	Chartered capital	32,661,443,480,000	26,217,545,000,000
b	Construction capital	-	-

No.	Items	As of end of the year	As of beginning of the year (checked figures)
c	Capital surplus	8,971,608,411,177	2,210,000,000
d	Treasury stocks	-	-
e	Preferred stocks	-	-
g	Other capital	-	-
2	Reserves	2,448,463,477,563	2,433,966,000,000
3	Foreign exchange translation reserve	320,493,875,763	302,101,000,000
4	Difference from assets revaluation	-	-
5	Retained earnings	3,589,047,424,116	4,668,652,000,000
IX	MINORITY INTEREST	216,083,673,473	215,842,000,000
	TOTAL LIABILITIES, OWNER'S EQUITY AND MINORITY INTEREST	522,601,488,774,783	503,530,202,000,000

I	Contingencies	51,563,170,403,849	43,848,065,000,000
1	Credit guarantees	(293,306,349,388)	195,797,000,000
2	Letters of credit	33,051,224,573,569	27,284,378,000,000
3	Other guarantees	18,805,252,179,668	16,367,890,000,000
II	Commitments	11,534,701,349,517	11,932,157,000,000
1	Irrevocable loan commitments	11,871,719,027	-
2	Other commitments	11,522,829,630,490	11,932,157,000,000

Hanoi, 12th August 2013

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
Quarter II -2013

Unit: VND

No,	Items	Quarter II		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	11,303,871,130,888	13,056,993,105,838	22,974,866,625,227	27,412,525,000,000
2	Interest and similar expenses	6,619,040,068,210	8,376,667,295,667	13,644,216,723,246	18,368,541,000,000
I	NET INTEREST AND SIMILAR INCOME	4,684,831,062,678	4,680,325,810,171	9,330,649,901,981	9,043,984,000,000
3	Fees and commission income	510,948,640,923	422,588,616,494	945,433,990,281	862,115,000,000
4	Fees and commission expenses	144,702,899,324	136,388,862,146	275,154,185,746	243,986,000,000
II	Net gain/(loss) from fees and commission	366,245,741,599	286,199,754,348	670,279,804,535	618,129,000,000
III	Net gain/(loss) from dealing foreign currencies	(18,769,143,262)	70,051,656,783	79,508,922,113	194,454,000,000
IV	Net gain/(loss) from trading securities	6,023,304,615	17,023,643,332	11,206,101,497	28,880,000,000
V	Net gain/(loss) from investments	94,084,745,888	43,771,079,667	90,374,010,606	45,196,000,000
5	Other operating Income	365,783,360,335	409,345,862,505	632,844,540,479	557,230,000,000
6	Other operating expenses	163,980,300,036	68,630,346,208	247,067,448,167	56,914,000,000
VI	Net gain/ (loss) from other operating activities	201,803,060,299	340,715,516,297	385,777,092,312	500,316,000,000
VII	Net share of profit in associates and joint ventures and dividends	58,793,281,176	41,168,310,532	108,863,389,835	87,857,000,000
VIII	OPERATING EXPENSES	2,084,690,323,083	3,197,599,007,727	4,652,109,785,040	5,392,280,000,000
IX	Net profits before Provisions for credit losses	3,308,321,729,910	2,281,656,763,403	6,024,549,437,839	5,126,536,000,000
X	Provisions for credit losses	482,523,848,814	1,481,773,613,090	1,828,932,969,425	2,335,250,000,000
XI	PROFITS BEFORE TAX	2,825,797,881,096	799,883,150,313	4,195,616,468,414	2,791,286,000,000
7	Current corporate income tax	696,899,619,863	185,998,092,213	1,024,262,071,938	675,548,000,000
8	Deferred corporate income tax	-	-	-	-
XII	Corporate income tax	696,899,619,863	185,998,092,213	1,024,262,071,938	675,548,000,000
XIII	PROFITS AFTER TAX	2,128,898,261,233	613,885,058,100	3,171,354,396,476	2,115,738,000,000

XIV	Minority interest	5,001,603,877	4,917,154,261	7,906,056,412	10,501,000,000
XV	NET INCOME	2,123,896,657,356	608,967,903,839	3,163,448,340,064	2,105,237,000,000

Prepared by

(signed)

Vu Quynh Ngoc

Chief Accountant

(signed)

Nguyen Hai Hung

Hanoi, 12th August 2013
On behalf of the General Director
Deputy General Director

(signed and sealed)

Nguyen Van Du



CASH FLOW STATEMENT (CONSOLIDATED)
(as direct method)
Quarter II -2013

Unit: VND

No,	Items	This year	Previous year
Cash flow from operating activities			
1	Interest and similar income receipts	22,508,155,064,304	27,671,229,000,000
2	Interest and similar income payments	(12,149,692,512,156)	(19,767,405,000,000)
3	Fees and commission income receipts	678,548,221,240	618,129,000,000
4	Net gain/loss from dealing foreign currencies, gold, securities	284,742,187,422	245,289,000,000
5	Other operating income	(98,045,080,588)	(19,685,000,000)
6	Recovery from bad debts previously written off	483,550,587,331	520,001,000,000
7	Payment to employees	(4,595,863,346,814)	(4,460,441,000,000)
8	Tax paid in the period	(839,422,892,518)	(1,179,657,000,000)
Net cash flow from operating profit before changes in operating assets and working capital		6,271,972,228,221	3,627,460,000,000
Changes in operating assets			
9	(Increase)/decrease in placements with and loans to other banks	(5,647,151,801,080)	1,965,608,000,000
10	(Increase)/decrease in investment in securities	(7,488,012,822,276)	3,910,336,000,000
11	(Increase)/decrease in derivatives financial statements and other financial assets	74,451,000,000	(10,711,000,000)
12	(Increase)/decrease in loans and advances to customers	(1,251,171,932,898)	8,771,731,000,000
13	Use of Provisions to write off bad debts	-	(6,715,000,000)
14	(Increase)/decrease in other operating assets	(779,759,639,458)	330,767,000,000
Changes in operating liabilities			
15	Increase/(decrease) in borrowings from MOF and SBV	(2,529,146,227,869)	(26,865,839,000,000)
16	Increase/(decrease) in deposits and loans from other banks	(16,072,622,632,250)	(30,563,590,000,000)
17	Increase/(decrease) in customer deposits and other amounts due to customers (including the State Treasury)	18,593,933,954,366	(3,761,731,000,000)
18	Increase/(decrease) in valuable papers issued (except for valuable papers from financial activities)	151,295,229,259	3,133,948,000,000
19	Increase/(decrease) in investment mandate funds, loans at own risk	(4,775,824,044,749)	1,376,355,000,000
20	Increase/(decrease) in derivatives and other financial liabilities	30,353,164,218	
21	Increasing/(decrease) in other liabilities	3,725,799,446,722	1,576,182,000,000

22	Utilization of reserves in the period	-	(880,385,000,000)
I	Net cash flows (used in)/from operating activities	(9,695,884,077,794)	(37,396,584,000,000)
Cash flow from investing activities			
1	Acquisition of fixed assets	(647,345,391,783)	(3,193,170,000,000)
2	Proceeds from disposal of equipments	2,285,972,835	1,605,000,000
3	Expenses from disposal of equipments	(4,014,387,266)	-
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	(138,989,195)	-
8	Receipts from equity investment in associates and joint ventures	5,000,000,000	-
9	Dividend and profits from long term investments	24,609,686,268	13,299,000,000
II	Net cash flows (used)/from investing activities	(619,603,109,141)	(3,178,266,000,000)
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	-	(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	15,413,296,466,313	(79,000,000)
IV	Net cash flow of the period	5,097,809,279,378	(40,574,929,000,000)
V	Cash and cash equivalents at the beginning of the period	59,313,988,000,000	74,294,399,000,000
VI	Adjustment for impact of changes in foreign exchange rate	(1,903,886,659)	1,981,000,000
VII	Cash and cash equivalents at the end of the period	64,409,893,392,719	33,721,451,000,000

Hanoi, 12th August 2013

On behalf of the General Director
Deputy General Director

Prepared by

Chief Accountant

(signed)

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Vu Quynh Ngoc

Nguyen Hai Hung

Nguyen Van Du

