

CONSOLIDATED BALANCE SHEET

As at Dec 31th 2009

Unit: Million VND

Items	Note	Ending Balance	Beginning Balance
1	2	3	4
A. ASSETS			
I. Cash and precious metals	3	4,485,150	3,482,209
II. Balances with the State Bank of Vietnam	4	25,174,674	30,561,417
III. Cash, precious metals at other credit institutions	5	47,456,662	30,367,772
1. Deposits at other credit institutions		46,480,842	29,345,297
2. Loans at other credit institutions		982,218	1,031,844
3. Provisions for loss on loans to other credit institutions		(6,398)	(9,369)
IV. Securities trading		5,768	309,043
1. Securities trading	6	6,001	403,698
2. Provision for devaluation of securities trading	6	(233)	(94,655)
V. Derivative tools and other financial assets	7		
VI. Loans and advances to customers		136,996,006	108,617,623
1. Loans and advances to customers	8	141,621,126	112,792,965
2. Provision for loss on loans and advances to customers		(4,625,120)	(4,175,342)
VII. Investments in securities	9	32,634,887	41,567,126
1. Securities available for sale	10.1	21,020,349	30,261,562
2. Securities held to maturity date	10.2	12,040,643	11,643,476
3. Provision for devaluation of securities invested	10.1	(426,105)	(337,912)
VIII. Long-term investment		3,637,730	3,048,870
1. Investments in subsidiaries	11		
2. Venture capital contribution		1,270,718	1,148,757
3. Investments in joint-venture	11	22,850	27,489
4. Other long term investment	12	2,447,542	1,975,600
5. Provision for devaluation of long-term investments	12	(103,380)	(102,976)
IX. Fixed asset		1,505,260	1,361,086
1. Tangible fixed assets	13	1,181,841	1,043,437
a. Historical cost		3,152,487	2,641,280
b. Accumulated depreciation		(1,970,646)	(1,597,843)
2. Financial leasing assets	15	0	0
a. Historical cost			
b. Accumulated depreciation			
3. Intangible fixed assets	14	323,419	317,649
a. Historical cost		500,504	465,819
b. Accumulated depreciation		(177,085)	(148,170)
X. Properties		0	0
a. Historical cost			
b. Accumulated depreciation			
XI. Other assets	16	3,599,746	2,774,374
1. Receivables		1,565,526	768,731
2. Interest receivables		1,616,209	1,685,831
3. Deferred tax assets			
4. Others		418,011	319,812
5. Provision for other risks			
TOTAL ASSET		255,495,883	222,089,520

B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	22,578,400	6,515,633
II. Deposits from other credit institutions	18	38,835,516	26,447,065
1. Deposits	19	31,977,936	21,353,964
2. Loans		6,857,580	5,093,101
III. Deposits from customers		169,071,562	157,067,019
IV. Derivative tools and other financial liabilities	7	81,843	
V. Capital funding, fiduciary investment, loan finance credit risk	20	19	555,244
VI. Published papers worth	21	386,058	2,922,015
VII. Other liabilities	22	7,722,844	11,533,320
1. Interest payables		1,848,712	2,835,614
2. Deferred corporate income tax		484	458
3. Other payables and liabilities		5,033,207	7,943,054
4. Provision for other risks		840,441	754,194
TOTAL LIABILITIES		238,676,242	205,040,296
VIII. OWNERS' CAPITAL & FUNDS		16,710,333	13,945,829
1. Capital	23	12,146,020	12,164,475
a. Chartered capital		12,100,860	12,100,860
g. Others		45160	63,615
2. Reserves funds	24	1,283,539	612,159
3. Difference in exchange rate		167,838	145,867
4. Difference in assets revaluation		8,873	8,873
5. Retained profit / acc. loss	24	3,104,063	1,014,455
a. Profit (loss) this year			
b. Acc. Profit (loss) last year			
IX. Minority interest		109,308	103,395
TOTAL LIABILITIES, OWNERS' CAPITAL AND MINORITY INTEREST		255,495,883	219,089,520

OFF BALANCE SHEET ITEMS

Items	Note	Ending Balance	Beginning Balance
I. Prospective liabilities		44,978,263	34,884,896
1. Underwriting of borrowings			1,088
2. L/C Commitment		31,639,498	24,628,918
3. Other underwritings		13,338,765	10,254,890
II. Commitments		380,811	231,411
1. Commitment of funding for customers		380,811	231,411
2. Other commitments			

CONSOLIDATED INCOME STATEMENT

As at Dec 31th 2009

Unit: Million VND

Items	Note	31/12/2009	From 1/3/2008 to 31/12/2008
(1)	(2)	3	4
1. Interest and similar income	21	15,293,558	11,035,298
2. Interest and similar expenses	22	(8,794,892)	(7,340,053)
I. Net interest income		6,498,666	3,695,245
3. Fee and commission income	23	1,372,403	681,337
4. Fee and commission expenses	23	(383,190)	(213,280)
II. Net fee and commission income (loss)	23	989,213	468,057
III. Net gain/loss from dealing in foreign currencies and gold	24	918,309	591,402
IV. Net gain/loss from dealing the trading securities	25	183,297	67,891
V. Net gain/loss from dealing of investment securities	26	172,876	(83,583)
5. Other incomes	27	246,689	211,185
6. Other expenses	27	(118,683)	
VI. Net other incomes	27	128,006	211,185
VII. Income from capital contribution and share purchase	28	396,437	544,970
VIII. Operating expenses	29	(3,493,917)	(1,636,570)
IX. Operating profit before provision for credit losses		5,792,887	3,858,897
X. Provision for credit losses	30	(788,513)	(1,987,518)
XI. Profit before tax		5,004,374	1,871,079
7. Corporate income tax - current	31(a)	(1,059,621)	(365,192)
8. Corporate income tax - deffered			216
XII. Corporate income tax		(1,059,621)	(364,976)
XIII. Profit after tax		3,944,753	1,506,103
XIV. Minority interest		(23,398)	(8,721)
XV. Net profit in the period		3,921,355	1,497,382
XVLEPS (VND/share)	20(c)	2,871	1,104

CONSOLIDATED CASH FLOWS STATEMENT

As at Dec. 31th, 2009 (Indirect method)

Unit: Million VND

Items	31/12/2009	From 1/3/2008 to 31/12/2008
(1)	(2)	(3)
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest income and similar earnings received	15,363,180	10,954,380
Interest expenses and similar expenses paid	(9,781,794)	(6,442,097)
Income from services received	989,213	468,057
Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	1,151,756	651,634
Others income	(26,780)	74,277
Proceeds of the debt has been processed delete, offset by risk source	147,561	134,820
Money to pay for staff and operations management, public service	(2,979,744)	(1,060,224)
Income tax paid in the period	(681,015)	(556,799)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES	4,182,377	4,224,048
Changes in operating assets		
Increase/(decrease) in placements with and loans to other credit institutions	(4,845,843)	1,779,997
Increase/(decrease) in trading securities and investment securities	10,528,995	(11,102,728)
Increase/(decrease) in derivatives and other financial assets		
Increase/(decrease) in loans and advances to customers	(28,828,161)	(3,030,438)
Reduce power reserve to offset the loss of funds	(261,711)	(463,705)
Increase/(decrease) in other operating assets	(888,918)	97,908
Changes in operating liabilities		
Increase/(decrease) in borrowings from the State and SBV	13,062,767	(11,765)
Increase/(decrease) in placements and borrowings from other credit institutions	12,388,451	2,823,140
Increase/(decrease) in deposits from customers	12,004,543	31,384,174
Increased release of valuable papers and bonds	(2,535,957)	316,145
Increased capital funding, fiduciary investment, lending and credit institutions, which risk	(555,225)	133,651
Increase financial instruments and derivative financial instruments other	81,843	
Increasing interest, fees paid	(3,534,479)	(6,398,442)
Pay from the funds	(146,182)	(1,654)
NET CASH FLOWS FROM OPERATING ACTIVITIES	10,652,500	19,750,331
CASH FLOWS FROM INVESTING ACTIVITIES:		
Cash paid for purchase of fixed assets	(545,666)	(384,782)
Cash received from liquidating fixed assets	7,463	2,088
Cash paid for liquidation fixed assets	(238)	(182)
Cash paid for joining capital in other companies	(455,942)	(776,326)
Withdrawal of capital in other companies	93,188	
Cash received from interest, dividend and distributed profit	160,681	118,992
NET CASH FLOWS FROM INVESTING ACTIVITIES	(740,514)	(1,040,210)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Dividend, profit paid for owners	(768,460)	(78,600)
NET CASH FLOWS FROM FINANCING ACTIVITIES	(768,460)	(78,600)
Net cash during the period	9,143,526	18,631,521
CASH AND CASH EQUIVALENTS AT JAN. 01	63,458,405	44,826,884
Influence of foreign exchange fluctuation		
CASH AND CASH EQUIVALENTS AT END OF YEAR	72,601,931	63,458,405