

CONSOLIDATED BALANCE SHEET

As at 2nd July, 2009

Unit: million dongs

		Note	July 2nd, 2009	December 31st, 2008
A	ASSETS			
I	Cash and precious metals		2,152,219	1,980,016
II	Balances with the State Bank of Vietnam		5,336,878	6,010,724
III	Cash, precious metals at other credit institutions		26,444,874	18,273,849
1	Deposits at other credit institutions		5,316,290	6,038,534
2	Loans at other credit institutions		21,128,584	12,235,315
3	Provisions for loss on loans to other credit institutions		-	-
IV	Securities trading	1	502,707	755,256
1	Securities trading		503,862	796,927
2	Provision for devaluation of securities trading		(1,155)	(41,671)
V	Derivative tools and other financial assets	2	-	86,810
VI	Loans and advances to customers		136,385,609	118,601,677
1	Loans and advances to customers	3	138,230,424	120,752,073
2	Provision for loss on loans and advances to customers	4	(1,844,815)	(2,150,396)
VII	Investments in securities	5	35,538,416	40,959,079
1	Securities available for sale		31,679,242	37,039,093
2	Securities held to maturity date		3,859,174	3,919,986
3	Provision for devaluation of securities invested		-	-
VIII	Long-term investment	6	1,107,547	907,724
1	Investments in subsidiaries		943,095	761,330
2	Investments in joint-venture		3,000	-
3	Other long term investment		161,452	146,394
4	Provision for devaluation of long-term investments		-	-
IX	Fixed asset		2,168,940	1,995,515
1	Tangible fixed assets		1,413,061	1,279,280
a	Historical cost		3,155,244	2,823,054
b	Accumulated depreciation		(1,742,183)	(1,543,774)
3	Intangible fixed assets		755,879	716,235
a	Historical cost		1,317,193	1,272,299
b	Accumulated depreciation		(561,314)	(556,064)
XI	Other assets		8,924,805	4,019,707
1	Interest receivables		3,115,163	2,416,172
2	Construction in progress		421,170	236,479
3	Receivables		1,639,421	312,279
4	Purchase and repair of fixed assets		487,499	436,499
5	Others		3,261,552	618,278
	TOTAL ASSET		218,561,995	193,590,357
B	LIABILITIES			
I	Deposits from State Treasury and State Bank	7	1,389,169	769,677

II	Deposits from other credit institutions	8	6,876,423	8,824,710
1	Non-term deposits		688,375	1,968,678
2	Deposits		6,188,048	6,856,032
III	Deposits from customers	9	139,413,318	121,634,466
	Issuing bonds to increase capital and sources of capital			
IV	funding, fiduciary investment, loans that financial institutions risk		42,192,152	40,217,706
V	Release valuable papers		3,861,411	3,459,121
VI	Derivative tools and other financial liabilities	10	316,471	-
VI	Other liabilities	11	10,936,815	6,348,518
1	Interest payables		2,458,039	3,064,924
2	Other payables and liabilities		8,062,815	3,094,646
3	Provision for other risks		415,961	188,948
	TOTAL LIABILITIES		204,985,759	181,254,198
VIII	OWNERS' CAPITAL & FUNDS			
1	Capital			
a	Chartered capital		7,730,368	7,717,168
b	Capital for finance of fixed assets and basic construction		286,419	286,419
c	Others		209,395	106,061
2	Reserves		4,936,298	3,947,333
3	Difference in exchange rate		85,882	94,880
4	Difference in assets revaluation		-	-
5	Retained profit / acc. loss		133,378	184,298
IX	Total owners' capital		13,381,740	12,336,159
X	Minority interest		194,496	-
	TOTAL LIABILITIES AND OWNERS' CAPITAL		218,561,995	193,590,357

OFF BALANCE SHEET ITEMS

I	Prospective liabilities			
1	Underwriting of borrowings		16,393	16,941
2	L/C Commitment		13,836,561	7,882,510
3	Other underwritings		9,766,884	8,033,477
II	Commitments			
1	Commitement of funding for customers			
2	Other commitments			

CONSOLIDATED INCOME STATEMENT

As at 2nd July, 2009

Unit: million dongs

No.	Items	Note	From Jan. 1st to Jul. 2nd, 2009	Year 2008
	(1)	(2)	(3)	(4)
	ACTIVITIES INCOMES			
1	Interest and similar income	22	8,891,460	21,062,887
2	Interest and similar expenses	23	(5,409,947)	(13,873,456)
I	Net interest income		3,481,513	7,189,431
3	Fee and commission income		353,503	588,190
4	Fee and commission expenses		(91,853)	(150,205)
II	Net fee and commission income (loss)	24	261,650	437,985
III	Net gain/loss from dealing in foreign currencies and gold	25	107,493	290,046
IV	Net gain/loss from dealing the trading securities	26	54,168	(22,787)
V	Net gain/loss from dealing of investment securities	27	14,760	135,099
5	Other profit or loss	28	332,449	664,479
	TOTAL ACTIVITIES INCOMES		4,252,033	8,694,253
	ACTIVITIES EXPENSES			
1	Salary expenses	29	(1,441,544)	(2,947,019)
2	Depreciation expenses	12	(223,250)	(827,162)
3	Others	30	(586,932)	(1,183,504)
	TOTAL ACTIVITIES EXPENSES		(2,251,726)	(4,957,685)
I	Net profit from business activities before the cost of credit risk reserve		2,000,307	3,736,568
	Cost of credit risk reserve		(388,125)	(3,784,606)
	Completed in the cost of credit risk reserve		466,700	2,484,426
			78,575	(1,300,180)
II	Profit before tax		2,078,882	2,436,388
1	Corporate income tax - current		(489,547)	(631,924)
2	Corporate income tax - deffered		-	-
			(489,547)	(631,924)
III	Net profit in year		1,589,335	1,804,464
IV	Share losses for minority shareholders		126	-
V	Profit after tax		1,589,461	1,804,464

Viet Nam Joint Stock Commercial Bank For Industry And Trade

CONSOLIDATED CASH FLOWS STATEMENT

As at 2nd July, 2009

Unit: million dongs

	From Jan. 1st to Jul. 2nd, 2009	Year 2008
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest income and similar earnings	8,192,469	20,306,162
Interest expenses and similar expenses	(6,016,832)	(12,641,268)
Income from service activities	261,650	437,985
Net income from foreign exchange business	81,054	283,863
Net income from trading securities	13,652	(22,787)
Other incomes	13,612	16,757
Proceeds from the debt has been processed by the backup power	317,153	647,722
Money to pay for staff and operations management services	(2,028,476)	(4,130,523)
Cash to pay income tax in the period	(470,283)	(377,475)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES		
Changes in operating assets	(24,730,129)	18,076,828
Increase/(decrease) in placements with and loans to other credit institutions	(2,381,880)	1,075,454
Increase/(decrease) in trading securities and investment securities	(789,498)	961,706
Increase/(decrease) in derivatives and other financial assets	86,810	(86,552)
Increase/(decrease) in loans and advances to customers	(17,478,351)	(18,579,436)
Increase/(decrease) in interest receivable	-	-
Increase/(decrease) in provision for credit losses	-	(829,671)
Increase/(decrease) in other operating assets	(4,167,210)	(618,329)
Changes in operating liabilities	23,738,708	24,066,807
Increase/(decrease) in borrowings from the State and SBV	619,492	110,860
Increase/(decrease) in placements and borrowings from other credit institutions	(1,948,287)	3,564,799
Increase/(decrease) in deposits from customers	17,778,852	9,208,652
Increase/(decrease) in valuable papers issued	402,290	(212,903)
Increase/(decrease) in funds received from Government, international and other institutions	-	-
Increase/(decrease) in issuing bonds to increase capital and sources of capital funding, fiduciary investment, loans that financial institutions risk	1,974,446	10,921,683
Increase/(decrease) in derivatives and other financial debts	316,471	(6)
Increase/(decrease) in other operating liabilities	5,154,831	710,843
Use funds	(559,387)	(237,121)
NET CASH FLOWS FROM OPERATING ACTIVITIES	(627,422)	10,510,415

CASH FLOWS FROM INVESTING ACTIVITIES:		
Cash paid for purchase of fixed assets	(605,784)	(1,677,880)
Cash received from liquidating fixed assets	17,947	6,256
Cash paid for liquidation fixed assets	-	-
Cash paid for purchase of investment properties	(15,058)	(307,698)
Cash received from liquidating investment properties	-	-
Cash paid for liquidating investment properties	-	-
Cash paid for joining capital in other entities	-	-
Cash received from liquidating investments in other entities	-	-
Cash received from interest, dividend and distributed profit	1,393	82,733
NET CASH FLOWS FROM INVESTING ACTIVITIES	(601,502)	(1,896,589)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Increase charter capital	13,200	72,600
NET CASH FLOWS FROM FINANCING ACTIVITIES	13,200	72,600
INCREASE/(DECREASE) CASH AND CASH EQUIVALENTS	(1,215,724)	(8,686,426)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	32,112,815	23,426,389
Influence of foreign exchange fluctuation	-	-
CASH AND CASH EQUIVALENTS AT END OF YEAR	30,897,091	32,112,815