

CONSOLIDATED BALANCE SHEET

As at Dec. 31st, 2009

Unit: million dong

Items	Note	Dec. 31st, 2009
A. ASSETS		
I. Cash and precious metals		2.204.060
II. Balances with the State Bank of Vietnam		5.368.942
III. Cash, precious metals at other credit institutions		24.045.152
1. Deposits at other credit institutions		2.499.128
2. Loans at other credit institutions		1.546.024
3. Provisions for loss on loans to other credit institutions		
IV. Securities trading	1	299.033
1. Securities trading		302.427
2. Provision for devaluation of securities trading		(3.394)
V. Derivative tools and other financial assets	2	
VI. Loans and advances to customers		161.619.376
1. Loans and advances to customers	3	163.170.485
2. Provision for loss on loans and advances to customers	4	(1.551.109)
VII. Investments in securities	5	38.977.048
1. Securities available for sale		33.864.198
2. Securities held to maturity date		5.112.850
3. Provision for devaluation of securities invested		
VIII. Long-term investment	6	1.463.756
1. Investments in subsidiaries		
2. Venture capital contribution		1.294.150
3. Investments in joint-venture		3.160
4. Other long term investment		166.446
5. Provision for devaluation of long-term investments		
IX. Fixed asset		3.297.530
1. Tangible fixed assets		1.775.244
- Historical cost		3.699.517
- Accumulated depreciation		(1.924.273)
2. Finance leases fixed assets		
- Historical cost		587
- Accumulated depreciation		(587)
3. Intangible fixed assets		1.522.286
- Historical cost		1.756.616
- Accumulated depreciation		(234.330)
XI. Other assets		6.435.083
1. Receivables		2.698.803
2. The cost of construction in progress		500.398
3. Interest or fee receivables		1.513.906
4. Procurement and repair of fixed assets		478.757
5. Other assets		1.243.219
In which: Goodwill		17.242
5. Risk reserve funds for other assets		
TOTAL ASSET		243.785.208

B. LIABILITIES		
I. Deposits from State Treasury and State Bank	7	13.718.689
II. Deposits from other credit institutions	8	15.012.157
1. Deposits		9.797.640
2. Loans		5.214.517
III. Deposits from customers	9	148.530.242
IV. Derivative tools and other financial liabilities		220.091
V. Capital funding, fiduciary investment, loan finance credit risk		34.525.002
VI. Release valuable papers		8.585.257
VII. Other liabilities	11	10.416.457
1. Interest payables		1.740.761
2. Property tax corporate income postponed		
3. Other payables and liabilities		8.449.586
4. Provision for other risks		226.110
TOTAL LIABILITIES		231.007.895
VIII. OWNERS' CAPITAL & FUNDS	14	
1. Capital		
- Chartered capital		11.252.973
- Capital for finance of fixed assets and basic construction		
- Capital surplus		88.344
- Funds of credit institutions		335.750
- Others		
2. Reserves		
3. Difference in exchange rate		58.735
4. Difference in assets revaluation		
5. Retained profit / acc. loss		836.276
IX. Total owners' capital		12.572.078
X. Minority interest		205.235
TOTAL LIABILITIES AND OWNERS' CAPITAL		243.785.208

CONSOLIDATED INCOME STATEMENT
From Jul. 3rd, 2009 to Dec. 31st, 2009

Unit: million dong		
Items	Note	From Jul. 3rd, 2009 to Dec. 31st, 2009
ACTIVITIES INCOMES		
1. Interest and similar income	15	10.017.148
2. Interest and similar expenses	16	(5.566.398)
I. Net interest income		4.450.750
3. Fee and commission income		494.361
4. Fee and commission expenses		(106.798)
II. Net fee and commission income (loss)		387.563
III. Net gain/ loss from dealing in foreign currencies and gold		(48.215)
IV. Net gain/ loss from dealing the trading securities	17	65.596
V. Net gain/ loss from dealing of investment securities	18	14.246
5. Other profit or loss		501.130
6. Other expenses		(29.415)
VI. Net gain/ loss from other activities		471.715
VII. Income from capital contributions to buy shares	19	86.661
VIII. Operating costs	20	5.428.316
7. Payment of wages and other benefits		(1.793.512)
8. Depreciation and amortization minus		(289.496)
9. Other expenses		(1.080.544)
IX. Total operating expenses		(3.163.552)
X. Net profit from business activities before the cost of credit risk reserve		2.264.764
10. Cost risk reserve for loan customers		(776.326)
11. Complete risk reserves for the balance sheet commitments		189.851
XII. Profit before tax		1.678.289
12. Corporate income tax - current		(438.464)
13. Corporate income tax - deffered		44.458
XIII. Cost of corporate income tax		(394.006)
XIV. Profit after tax		1.284.283
XV. Minority interest		10.739
XVI. Net profit after tax		1.273.544
XVII. EPS		1.132

Viet Nam Joint Stock Commercial Bank For Industry And Trade

CONSOLIDATED CASH FLOWS STATEMENT

From Jul. 3rd, 2009 to Dec. 31st, 2009

Unit: million dong

Items	Note	From Jul. 3rd, 2009 to Dec. 31st, 2009
CASH FLOWS FROM OPERATING ACTIVITIES:		
1. Interest income and similar earnings		10.062.947
2. Interest expenses and similar expenses		(6.283.676)
3. Income from service activities		387.563
4. Difference between the amount actually earned / actual payments from foreign currency operations		129.618
5. Net income from foreign exchange business		79.842
6. Other incomes		2.555
7. Proceeds from the debt has been processed by the backup power		465.629
8. Money to pay for staff and operations management services		(2.198.081)
9. Cash to pay income tax in the period		(284.592)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES		2.361.805
<i>Changes in operating assets</i>		<i>(25.058.312)</i>
9. Increase/(decrease) in placements with and loans to other credit institutions		1.745.045
10. Increase/(decrease) in trading securities and investment securities		(3.233.709)
11. Increase/(decrease) in derivatives and other financial assets		(75.228)
12. Increase/(decrease) in loans and advances to customers		(24.940.061)
13. Reduce reserve to offset the loss amounts (credit, securities, long term investment)		(1.070.032)
14. Increase/(decrease) in other operating assets		2.515.673
<i>Changes in operating liabilities</i>		<i>23.455.946</i>
15. Increase/(decrease) in borrowings from the State and SBV		12.329.520
16. Increase/(decrease) in placements and borrowings from other credit institutions		8.135.734
17. Increase/(decrease) in deposits from customers		9.116.924
18. Increase/(decrease) in valuable papers issued		4.723.846
19. Increase/(decrease) in issuing bonds to increase capital and sources of capital funding, fiduciary investment, loans that financial institutions risk		(7.667.150)
20. Increase/(decrease) in derivatives and other financial debts		(96.380)
21. Increase/(decrease) in other operating liabilities		(2.985.210)
22. Use funds		(101.338)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES		759.439
CASH FLOWS FROM INVESTING ACTIVITIES:		
1. Cash paid for purchase of fixed assets		(1.118.537)
2. Cash received from liquidating fixed assets		6.667
3. Cash paid for liquidation fixed assets		

4. Cash paid for purchase of investment properties		
5. Cash received from liquidating investment properties		
6. Cash paid for liquidating investment properties		
7. Cash paid for joining capital in other entities		(223.412)
8. Cash received from liquidating investments in other entities		
9. Cash received from interest, dividend and distributed profit		5.071
II. NET CASH FLOWS FROM INVESTING ACTIVITIES		(1.330.211)
CASH FLOWS FROM FINANCING ACTIVITIES:		
1. Increase charter capital		
2. Cash received from the issuance of valuable long-term paper		
3. Cash paid for the issuance of valuable long-term paper		
4. Dividends paid to shareholders, profits were divided		
5. Money purchase fund shares		
6. Proceeds from the sale of stock funds		
III. NET CASH FLOWS FROM FINANCING ACTIVITIES		
IV. NET CASH DURING THE PERIOD		(570.772)
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		
VI. Money received from the business before the transfer of shares		30.897.091
VII. Influence of foreign exchange fluctuation		
VIII. CASH AND CASH EQUIVALENTS AT END OF YEAR		31.254.116.269.792