

CONSOLIDATED BALANCE SHEET

As at Jun. 30th, 2010

Unit: VND

ASSETS	Code	Note	Jun. 30th, 2010	Dec. 31st, 2009
A. SHORT-TERM ASSETS	100		16.560.215.275.776	13.673.103.807.542
I. Cash and cash equivalents	110		6.170.800.164.631	2.532.644.263.412
1. Cash	111	V.01	3.253.762.164.631	540.937.036.319
2. Cash equivalents	112		2.917.038.000.000	1.991.707.227.093
II. Short-term financial investments	120	V.02	7.559.689.643.034	8.576.063.696.075
1. Short-term investments	121		8.095.753.417.130	8.939.362.811.569
2. Provision for devaluation of short-term security investments	129		(536.063.774.096)	(363.299.115.494)
III. Receivables	130		2.670.932.854.008	2.427.630.124.465
1. Trade accounts receivables	131		1.271.947.281.833	1.273.174.332.975
2. Advances to suppliers	132		21.749.782.818	9.351.089.507
3. Advance			33.333.748.685	14.169.850.360
4. Receivable financial investment	134		1.213.586.030.384	1.068.732.816.372
5. Other receivables	135	V.03	183.003.836.843	100.924.531.492
6. Provision for short-term bad receivables	139		(52.687.826.555)	(38.722.496.241)
IV. Inventories	140		123.499.657.990	107.121.526.352
1. Inventories	141	V.04	123.499.657.990	107.121.526.352
2. Provision for devaluation of inventories	149			
V. Other short-term assets	150		35.292.956.113	29.644.197.238
1. Advance	151			
2. Short-term prepaid expenses	152		18.837.180.678	18.119.677.599
3. Lack of assets pending	153		139.322.020	137.942.020
4. VAT deductible	133		3.224.174.655	1.073.545.982
5. The escrow accounts, pledge, mortgage short term	154	V.05	7.209.548.557	5.322.979.220
6. Short-term pledged or deposits	156		3.929.500.616	3.599.500.616
6. Other short-term assets	158		1.953.229.587	1.390.551.801
B. LOANS AND ADVANCES FOR CUSTOMER	160		3.052.192.065.267	2.624.756.884.104
1. Loans and advances for customer	161		3.078.635.909.053	2.633.023.390.293
2. Provision for loan losses	169		(26.443.843.786)	(8.266.506.189)
C. LONG-TERM ASSETS	200		19.364.818.666.118	17.416.755.972.025
I. Long-term receivables	210			
1. Long-term receivables from customers	211			
2. Capital receivable from subsidiaries	212			
3. Long-term inter-company receivables	213	V.06		
4. Other long-term receivables	218	V.07		
5. Provision for long-term bad receivable (*)	219			
II. Fixed assets	220		1.798.477.024.130	1.702.679.360.400
1. Tangible fixed assets	221	V.08	573.052.628.608	569.869.121.953
- Historical cost	222		1.145.754.263.665	1.100.690.387.362
- Accumulated depreciation	223		(572.701.635.057)	(530.821.265.409)
2. Finance leases fixed assets	224	V.09		
- Historical cost	225			
- Accumulated depreciation	226			
3. Intangible fixed assets	227	V.10	654.843.497.168	650.130.000.618
- Historical cost	228		721.682.513.512	707.105.030.491
- Accumulated depreciation	229		(66.839.016.344)	(56.975.029.873)
4. Construction in progress expenses	230	V.11	570.580.898.354	482.680.237.829
III. Property investment	240	V.12	23.448.947.000	23.448.947.000
- Historical cost	241		23.448.947.000	23.448.947.000
- Accumulated depreciation (*)	242			
IV. Long-term financial investments	250		17.476.616.546.288	15.630.164.051.412
1. Investment in subsidiaries	251			
2. Investment in joint-venture	252		301.432.145.463	313.559.572.889
3. Other long-term investments	258		17.328.595.288.093	15.512.602.012.844
4. Provision for devaluation of long-term finance investment	259		(153.410.887.268)	(195.997.534.321)
V. Other long-term assets	260		66.276.148.700	60.463.613.213
1. Long-term prepaid expenses	261	V.14	16.064.562.697	18.120.011.138
2. Deferred income tax assets	262	V.21	17.558.266.781	10.654.317.835
3. Long-term deposit assets	241		25.519.655.927	20.641.706.845
4. Others	268		7.133.663.295	11.047.577.395
TOTAL ASSETS	270		38.977.226.007.161	33.714.616.663.671

ASSETS	Code	Note	Jun. 30th, 2010	Dec. 31st, 2009
CAPITAL SOURCE	Code	Note	Jun. 30th, 2010	Dec. 31st, 2009
A. LIABILITIES (300= 310+330)	300		27.319.547.072.080	23.826.885.284.184
I. Short-term liabilities	310		5.691.244.254.343	2.500.811.457.427
1. Short-term borrowing and debts	311	V.15	1.034.043.041.290	420.948.732.663
2. Trade accounts payable	312		3.328.679.527.306	960.615.920.164
3. Advances from customers	313		55.129.712.757	43.226.021.957
4. Taxes and liabilities to State budget	314	V.16	153.469.176.012	128.841.596.905
5. Payable to employees	315		74.024.258.135	135.423.296.316
6. Payable expenses	316	V.17	110.359.233.610	17.242.129.166
7. Other short-term payables	318	V.18	876.762.274.051	744.657.262.135
8. Bonus and welfare fund	319		58.777.031.182	49.856.498.121
II. Customer deposits and other credit institutions	320		3.482.125.790.038	3.786.961.866.864
1. Deposits of credit institutions	321	V.22	1.055.961.600.000	1.709.021.432.606
2. Customer deposits	322		2.426.164.190.038	2.077.940.434.258
III. Long-term liabilities	330		74.370.091.366	73.239.449.605
1. Deposit, signing long-term	333		28.199.365.130	24.444.886.406
2. Deferred income tax	335		2.163.203.296	4.476.408.636
3. Provision for unemployment allowance	336		44.007.522.940	44.318.154.563
IV. Provision for insurance	340		18.071.806.936.333	17.465.872.510.288
1. Provision for costs are ineligible	341		2.254.323.253.419	2.219.898.075.597
2. Provision for mathematical	342		13.540.728.193.201	13.149.693.155.870
3. Provision for compensation	343		1.136.157.075.025	1.096.611.181.704
4. Provision for large fluctuations	344		268.755.087.077	193.572.226.768
5. Provision for profit	345		852.302.401.451	789.360.245.400
6. Provision for ensuring balanced	346		19.540.926.160	16.737.624.949
B. OWNER'S EQUITY	400		10.302.429.506.469	8.538.814.868.317
I. Capital sources and funds	410	V.22	10.302.429.506.469	8.538.814.868.317
1. Paid-in capital	411		6.267.090.790.000	5.730.266.050.000
2. Capital surplus	412		3.180.376.474.015	1.838.314.624.015
3. Treasury stock	413		(136.613.238)	(90.775.901)
4. Foreign exchange difference	415		26.161.093.774	18.387.227.948
5. Investment and development fund	416		10.222.384.015	10.222.384.015
6. Financial reserve fund	417		11.699.111.508	11.699.111.508
7. Reserve fund required	418		63.284.665.675	43.521.050.471
8. Retained profit	419		743.731.600.720	886.495.196.261
II. Budget sources	420			
1. Bonus and welfare fund	421			
C. MINORITY INTEREST	500		1.355.249.428.612	1.348.916.511.170
TOTAL RESOURCES	440		38.977.226.007.161	33.714.616.663.671

OFF BALANCE SHEET ITEMS

Items	Code	Note	Jun. 30th, 2010	Dec. 31st, 2009
1. Original insurance contract shall not arise			115.315.407.190	115.681.301.363
2. Treated bad debt			4.401.672.856	4.401.672.856
3. Foreign currency types (USD)			3.339.414	3.027.404
4. Securities depository organizations in the country			12.404.502.150.000	15.731.400.660.000
5. Goods consigned				
6. Papers valuable to the customer's pledge				
7. Collateral, pawn customers				
8. Professional commitments in the L/C			310.453.273.767	158.727.549.353
9. Other commitments			61.177.173.613	15.948.831.827
10. Facilities counterfeit money, counterfeit money was undermined pending				
11. Funding commitments to customers				
12. Guarantee of bids				

CONSOLIDATED INCOME STATEMENT

Quarter 2/ 2010

Unit: VND

Items	Code	Note	Accumulation from the beginning of this year to the ending of this period	
			Year 2010	Year 2009
1. Original premium receivable	01	22.1	3.892.552.044.445	3.525.503.305.522
2. Fees received reinsurance receivables	02	22.2	67.084.131.565	68.195.032.009
3. Sales deduction	03	22.3	(489.525.286.611)	(471.975.703.451)
- Transfer fee reinsurance	04		(463.539.572.225)	(445.537.261.478)
- Reduce costs	05		(2.448.722.967)	(725.306.346)
- Refunds	06		(23.536.991.419)	(25.713.135.627)
4. Increased costs are not entitled to redundancy and backup mathematics	08		(425.460.215.147)	(904.425.341.844)
5. Ceded reinsurance commissions receivable	09		81.386.028.347	59.308.507.350
6. Other incomes	10		4.048.945.653	3.260.071.396
- Reinsurance	11		2.095.474.697	1.117.243.581
- Ceded reinsurance	12		42.785.319	43.122.721
- Other activities	13		1.910.685.637	2.099.705.094
7. Net operating profit from business insurance	14		3.130.085.648.252	2.279.865.870.982
8. Compensation insurance and original maturity payable	15	23.1	(2.121.868.080.890)	(1.853.063.030.197)
9. Receive compensation insurance payable	16	23.2	(26.567.704.745)	(20.935.495.124)
10. Deductions expenses	17		158.573.444.561	132.313.625.941
- Receive compensation reinsurance receivables	18	23.3	143.243.242.178	123.125.649.461
- Third person receivables	19		3.206.357.223	8.269.450.661
- Processed in 100% compensation receivable	20		12.123.845.160	918.525.819

CONSOLIDATED CASH FLOW STATEMENT**Quarter 2/ 2010 (Direct method)**

Unit: VND

Items	Code	Note	Accumulation from the beginning of this year to the ending of this period	
			Year 2010	Year 2009
I. CASH FLOWS FROM OPERATING ACTIVITIES:				
1. Cash received from sale or services and other revenue	01		5.326.703.347.813	8.957.125.050.216
2. Cash paid for supplier	02		(3.443.363.666.847)	(7.531.605.544.856)
3. Cash paid for employee	03		(273.977.714.793)	(335.156.132.902)
4. Cash paid for interest	04		(3.492.121)	(857.387)
5. Cash paid for corporate income tax	05		(125.919.610.280)	(129.042.267.302)
6. Other receivables	06		2.090.436.459.786	4.582.767.772.740
7. Other payables	07		(1.075.189.169.509)	(5.524.224.614.570)
Net cash provided by (used in) operating activities	10		2.498.686.154.049	19.863.405.939
II. CASH FLOWS FROM INVESTING ACTIVITIES:				
1. Cash paid for purchase of capital assets and other long-term assets	21		(138.483.475.134)	(254.608.439.793)
2. Cash received from liquidation or disposal of capital assets and other long-term assets	22		1.824.887.178	13.212.452.119
3. Cash paid for lending or purchase debt tools of other companies	23		(2.085.974.519.399)	(2.855.221.483.850)
4. Withdrawal of lending or resale debt tools of other companies	24		3.007.830.735.133	3.421.929.410.314
5. Cash paid for joining capital in other companies	25		(6.830.095.892.356)	(2.109.099.465.855)
6. Withdrawal of capital in other companies	26		5.428.733.518.884	3.136.865.763.811
7. Cash received from interest, dividend and distributed profit	27		568.120.436.530	378.745.945.433
8. Money Investment Trust	28			(316.952.227.255)
9. Withdrawals of capital investment mandate	29			89.670.000.000
Net cash used in investing activities	20		(48.044.309.164)	1.504.541.954.924
III. CASH FLOWS FROM FINANCING ACTIVITIES:				
1. Cash received from issuing stock, other owners' equity	31		1.878.886.590.000	720.000.000.000
2. Cash paid to owners equity, repurchase issued stock	32			-
3. Cash received from long-term and short-term borrowings	33			-
4. Cash paid to principal debt	34		(41.442.192.900)	-
5. Cash paid to financial lease debt	35			-
6. Dividend, profit paid for owners	36		(651.929.265.500)	(134.441.328.259)
Net cash (used in) provided by financing activities	30		1.185.515.131.600	585.558.671.741
Net cash during the period (20+30+40)	40		3.636.156.976.485	2.109.964.032.604
Cash and cash equivalents at beginning of year	50		2.532.644.263.412	480.836.990.174
Influence of foreign exchange fluctuation	51		1.998.924.734	21.713.902
Cash and cash equivalents at end of year (50+60+61)	60		6.170.800.164.631	2.590.822.736.680