

CONSOLIDATED BALANCE SHEET

Quarter 3/ 2009
As at Sep. 30th, 2009

Unit: VND

ASSETS	Code	Note	Ending Balance	Beginning Balance
1	2	3	4	5
A. SHORT-TERM ASSETS	100		12,608,541,139,758	9,240,785,580,591
I. Cash and cash equivalents	110		2,770,501,193,406	480,836,990,174
1. Cash	111	V.01	510,536,771,052	425,836,990,174
2. Cash equivalents	112		2,259,964,422,354	55,000,000,000
II. Short-term financial investments	120	V.02	7,331,329,126,202	6,553,383,666,012
1. Short-term investments	121		7,403,177,740,611	7,532,933,455,546
2. Provision for devaluation of short-term security investments	129		(71,848,614,409)	(979,549,789,534)
III. Receivables	130		2,466,421,627,524	2,142,913,123,378
1. Trade accounts receivables	131		1,280,382,598,594	1,111,198,411,133
2. Advances to suppliers	132		18,352,716,754	85,476,953,156
3. Receivable financial investment	134		34,613,890,721	897,681,552,360
4. Other receivables	135	V.03	1,077,860,150,603	70,462,532,593
5. Provision for short-term bad receivables	139		108,154,303,808	(21,906,325,864)
IV. Inventories	140		26,574,227,283	24,620,153,079
1. Inventories	141	V.04	26,574,227,283	24,620,153,079
2. Provision for devaluation of inventories	149			
V. Other short-term assets	150		13,714,965,343	39,031,647,948
1. Advance	151			
2. Short-term prepaid expenses	152		11,657,922,416	6,884,008,763
3. Lack of assets pending	153			137,942,020
4. VAT deductible	133		435,847,392	
5. The escrow accounts, pledge, mortgage short term	154	V.05		
6. Other short-term assets	158		1,621,195,535	1,426,701,960
B. LOANS AND ADVANCES FOR CUSTOMER	160		1,732,976,549,253	
1. Loans and advances for customer	161		1,746,812,402,284	
2. Provision for loan loses	169		(13,835,853,031)	
C. LONG-TERM ASSETS	200		16,355,851,752,413	16,076,789,827,355
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		1,547,248,522,965	1,208,962,426,952
1. Tangible fixed assets	221	V.08	478,949,028,634	449,320,961,350
- Historical cost	222		996,969,498,678	913,178,189,403
- Accumulated depreciation	223		(518,020,470,044)	(463,857,228,053)

ASSETS	Code	Note	Ending Balance	Beginning Balance
1	2	3	4	5
2. Finance leases fixed assets	224	V.09		
- Historical cost	225			
- Accumulated depreciation	226			
3. Intangible fixed assets	227	V.10	492,477,479,546	460,102,383,374
- Historical cost	228		535,847,647,853	494,464,745,098
- Accumulated depreciation	229		(43,370,168,307)	(34,362,361,724)
4. Construction in progress expenses	230	V.11	575,822,014,785	299,539,082,228
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		14,732,249,805,222	14,787,789,134,320
1. Investment in subsidiaries	251			
2. Investment in joint-venture	252		267,841,970,551	254,445,095,067
3. Other long-term investments	258		14,913,453,947,915	14,749,224,268,905
4. Provision for devaluation of long-term finance investment	259		(449,046,113,244)	(215,880,229,652)
V. Other long-term assets	260		52,904,477,226	56,589,319,083
1. Long-term prepaid expenses	261	V.14	16,328,367,755	18,692,585,177
2. Deferred income tax assets	262	V.21	6,857,264,826	6,857,264,826
3. Long-term deposit assets	241		20,444,611,149	23,544,891,651
3. Others	268		9,274,233,496	7,494,577,429
TOTAL ASSETS	270		30,697,369,441,424	25,317,575,407,946

CAPITAL SOURCE	Code	Note	Ending Balance	Beginning Balance
1	2	3	4	5
A. LIABILITIES (300= 310+330)	300		21,012,394,795,215	16,526,705,083,134
I. Short-term liabilities	310		1,974,957,156,676	1,039,136,692,088
1. Short-term borrowing and debts	311	V.15	85,173,118,724	
2. Trade accounts payable	312		783,555,397,450	574,763,626,611
3. Advances from customers	313		47,479,883,867	83,352,799,859
4. Taxes and liabilities to State budget	314	V.16	104,819,105,826	101,161,318,444
5. Payable to employees	315		147,035,542,839	125,518,508,376
6. Payable expenses	316	V.17	120,993,568,602	707,410,431
7. Other short-term payables	319	V.18	685,900,539,368	153,633,028,367
II. Long-term liabilities	320		49,670,229,930	47,074,847,732
1. Deferred income tax	335	V.21	945,805,444	945,805,444
2. Deposit, signing long-term	343		24,421,856,904	21,541,973,411
3. Provision for unemployment allowance	336		24,302,567,582	24,587,068,877
III. Customer deposits and other credit institutions	340		2,013,545,447,081	
1. Deposits of credit institutions	341	V.22	640,000,000,000	
2. Customer deposits	342		1,366,103,263,111	
3. Escrow deposit	343		7,442,183,970	
IV. Provision for insurance	330		16,974,221,961,528	15,440,493,543,314
1. Provision for costs are ineligible	331		2,123,413,644,369	1,810,127,782,985
2. Provision for compensation	333		13,075,850,064,965	899,888,531,738
3. Provision for large fluctuations	334		1,022,698,962,282	95,439,760,649

ASSETS	Code	Note	Ending Balance	Beginning Balance
1	2	3	4	5
4. Provision for mathematical	332		168,231,479,525	12,092,010,244,444
5. Provision for profit	335		567,671,749,187	530,846,019,579
6. Provision for ensuring balanced	336		16,356,061,200	12,181,203,919
	419			
B. OWNER'S EQUITY	400		8,338,073,081,220	8,301,511,202,912
I. Capital sources and funds	410	V.22	8,315,246,995,269	8,265,011,167,953
1. Paid-in capital	411		5,730,266,050,000	5,730,266,050,000
2. Capital surplus	412		1,838,247,621,144	1,840,007,252,773
3. Treasury stock	413			901,691,533

CONSOLIDATED INCOME STATEMENT
Quarter 3/ 2009

Unit: VND

Items	Code	Note	Quarter 3/2009	Accumulation	
				Current Year	Previous Year
1	2	3		4	5
1. Original premium receivable	01	22.1	1,906,064,105,316	5,431,567,410,838	8,114,161,109,283
2. Fees received reinsurance receivables	02	22.2	36,406,868,217	104,601,900,226	166,511,215,608
3. Sales deduction	03	22.3	(269,162,034,931)	(741,137,738,382)	(1,269,741,269,847)
- Transfer fee reinsurance	04		(250,227,904,328)	(695,765,165,806)	(1,227,008,992,121)
- Reduce costs	05		(349,299,308)	(1,074,605,654)	(2,491,950,484)
- Refunds	06		(18,584,831,295)	(44,297,966,922)	(40,240,327,242)
4. Increased costs are not entitled to redundancy and backup mathematics	08		(392,700,340,061)	(546,282,528,208)	(433,388,776,372)
5. Ceded reinsurance commissions receivable	09		37,030,952,454	96,339,459,804	166,682,780,794
6. Other incomes	10		1,266,461,684	4,526,533,080	21,878,164,890
- Reinsurance	11		10,629,151	1,127,872,732	10,437,811,891
- Ceded reinsurance	12		27,874,287	70,997,008	5,519,806,006
- Other activities	13		1,227,958,246	3,327,663,340	5,920,546,993
7. Net operating profit from business insurance	14		1,318,906,012,679	4,349,615,037,358	6,766,103,224,356
8. Compensation insurance and original maturity payable	15	23.1	(1,023,867,094,449)	(2,876,930,124,646)	(4,950,625,026,365)
9. Receive compensation insurance payable	16	23.2	(7,653,367,483)	(28,588,862,607)	(60,384,632,712)
10. Deductions expenses	17		96,485,310,743	228,798,936,684	505,776,580,566
- Receive compensation reinsurance receivables	18	23.3	94,246,107,847	217,371,757,308	482,761,817,670
- Third person receivables	19		1,526,050,651	9,795,501,312	17,795,279,949
- Processed in 100% compensation receivable	20		713,152,245	1,631,678,064	5,219,482,947

CONSOLIDATED CASH FLOW STATEMENT**Quarter 3/ 2009 (Direct method)**

Unit: VND

Items	Code	Note	Accumulation	
			Current Year	Previous Year
1	2	3	4	5
I. CASH FLOWS FROM OPERATING ACTIVITIES:				
1. Cash received from sale or services and other revenue	01		15,111,754,094,613	40,819,354,749,954
2. Cash paid for supplier	02		(13,846,275,296,957)	(40,197,291,912,050)
3. Cash paid for employee	03		(437,599,044,783)	(584,434,573,287)
4. Cash paid for interest	04		(132,127,250)	(1,564,008,993)
5. Cash paid for corporate income tax	05		(170,407,054,418)	(242,228,369,694)
6. Other receivables	06		199,758,679,869	1,630,536,965,961
7. Other payables	07		(261,616,791,795)	(1,915,451,376,492)
Net cash provided by (used in) operating activities	10		595,482,459,279	(491,078,524,601)
II. CASH FLOWS FROM INVESTING ACTIVITIES:				
1. Cash paid for purchase of capital assets and other long-term assets	21		(235,424,658,663)	(124,107,687,539)
2. Cash received from liquidation or disposal of capital assets and other long-term assets	22		6,344,694,693	2,323,098,513
3. Cash paid for lending or purchase debt tools of other companies	23		(827,724,381,150)	(11,510,473,837,264)
4. Withdrawal of lending or resale debt tools of other companies	24		772,154,585,304	21,269,751,067,704
5. Cash paid for joining capital in other companies	25		(8,609,484,782,003)	(15,154,345,927,579)
6. Withdrawal of capital in other companies	26		6,971,505,661,476	4,324,118,237,312
7. Cash received from interest, dividend and distributed profit	27		518,186,028,619	1,266,913,794,532
8. Money Investment Trust			(499,100,000,000)	(1,584,294,826,227)
9. Withdrawals of capital investment mandate			126,101,000,000	370,064,471,998
Net cash used in investing activities	20		(1,777,341,851,724)	(1,140,051,608,550)
III. CASH FLOWS FROM FINANCING ACTIVITIES:				
1. Cash received from issuing stock, other owners' equity	31		72,000,000,000	1,242,306,484,691
2. Cash paid to owners equity, repurchase issued stock	32			5,576,221,000
3. Cash received from long-term and short-term borrowings	33		3,010,104,281,624	198,400,000,000
4. Cash paid to principal debt	34		(62,022,696,113)	(163,507,200,000)
5. Cash paid to financial lease debt	35			(59,154,530,000)
6. Dividend, profit paid for owners	36		(196,576,109,268)	(112,961,264,280)
Refund investors and the financial return on surplus capital receipts from equitization				(4,298,059,929,476)
Net cash (used in) provided by financing activities	30		3,471,505,476,243	(3,187,400,218,065)
Net cash during the period (20+30+40)	40		2,289,646,083,798	(4,818,530,351,216)
Cash and cash equivalents at beginning of year	50		480,836,990,174	5,300,970,354,094
Influence of foreign exchange fluctuation	51		18,119,434	(1,603,012,704)
Cash and cash equivalents at end of year (50+60+61)	60		2,770,501,193,406	480,836,990,174