

CONSOLIDATED BALANCE SHEET

As at Dec. 31st, 2009

Unit: VND

ASSETS	Code	Note	Dec. 31st, 2009	Dec. 31st, 2008
A. SHORT-TERM ASSETS	100		13.673.103.807.542	9.240.785.580.591
I. Cash and cash equivalents	110		2.532.644.263.412	480.836.990.174
1. Cash	111	V.01	540.937.036.319	425.836.990.174
2. Cash equivalents	112		1.991.707.227.093	55.000.000.000
II. Short-term financial investments	120	V.02	8.576.063.696.075	6.553.383.666.012
1. Short-term investments	121		8.939.362.811.569	7.532.933.455.546
2. Provision for devaluation of short-term security investments	129		(363.299.115.494)	(979.549.789.534)
III. Receivables	130		2.427.630.124.465	2.173.634.060.603
1. Trade accounts receivables	131		1.273.174.332.975	1.111.198.411.133
2. Advances to suppliers	132		9.351.089.507	85.476.953.156
3. Advance			14.169.850.360	30.720.937.225
4. Receivable financial investment	134		1.068.732.816.372	897.681.552.360
5. Other receivables	135	V.03	100.924.531.492	70.462.532.593
6. Provision for short-term bad receivables	139		(38.722.496.241)	(21.906.325.864)
IV. Inventories	140		107.121.526.352	24.620.153.079
1. Inventories	141	V.04	107.121.526.352	24.620.153.079
2. Provision for devaluation of inventories	149			
V. Other short-term assets	150		29.644.197.238	8.310.710.723
1. Advance	151			
2. Short-term prepaid expenses	152		18.119.677.599	6.884.008.763
3. Lack of assets pending	153		137.942.020	137.942.020
4. VAT deductible	133		1.073.545.982	
5. The escrow accounts, pledge, mortgage short term	154	V.05	5.322.979.220	
6. Short-term pledged or deposits	156		3.599.500.616	131.946.400
6. Other short-term assets	158		1.390.551.801	1.156.813.540
B. LOANS AND ADVANCES FOR CUSTOMER	160		2.624.756.884.104	
1. Loans and advances for customer	161		2.633.023.390.293	
2. Provision for loan looses	169		(8.266.506.189)	
C. LONG-TERM ASSETS	200		17.416.755.972.025	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		1.702.679.360.400	1.208.962.426.952
1. Tangible fixed assets	221	V.08	569.869.121.953	449.320.961.350
- Historical cost	222		1.100.690.387.362	913.178.189.403
- Accumulated depreciation	223		(530.821.265.409)	(463.857.228.053)
2. Finance leases fixed assets	224	V.09		
- Historical cost	225			
- Accumulated depreciation	226			
3. Intangible fixed assets	227	V.10	650.130.000.618	460.102.383.374
- Historical cost	228		707.105.030.491	494.464.745.098
- Accumulated depreciation	229		(56.975.029.873)	(34.362.361.724)
4. Construction in progress expenses	230	V.11	482.680.237.829	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		15.630.164.051.412	14.787.789.134.320
1. Investment in subsidiaries	251			
2. Investment in joint-venture	252		313.559.572.889	254.445.095.067
3. Other long-term investments	258		15.512.602.012.844	14.749.224.268.905
4. Provision for devaluation of long-term finance investment	259		(195.997.534.321)	(215.880.229.652)
V. Other long-term assets	260		60.463.613.213	56.589.319.083
1. Long-term prepaid expenses	261	V.14	18.120.011.138	18.692.585.177
2. Deferred income tax assets	262	V.21	10.654.317.835	6.857.264.826
3. Long-term deposit assets	241		20.641.706.845	23.544.891.651
4. Others	268		11.047.577.395	7.494.577.429
TOTAL ASSETS	270		33.714.616.663.671	25.317.575.407.946

ASSETS	Code	Note	Dec. 31st, 2009	Dec. 31st, 2008
CAPITAL SOURCE	Code	Note	Dec. 31st, 2009	Dec. 31st, 2008
A. LIABILITIES (300= 310+330)	300		23.777.028.786.063	16.526.705.083.134
I. Short-term liabilities	310		2.450.954.959.306	1.039.136.692.088
1. Short-term borrowing and debts	311	V.15	420.948.732.663	
2. Trade accounts payable	312		960.615.920.164	633.081.394.176
3. Advances from customers	313		43.226.021.957	25.035.032.294
4. Taxes and liabilities to State budget	314	V.16	128.841.596.905	101.161.318.444
5. Payable to employees	315		135.423.296.316	125.518.508.376
6. Payable expenses	316	V.17	17.242.129.166	707.410.431
7. Other short-term payables	318	V.18	744.657.262.135	153.633.028.367
8. Bonus and welfare fund	319			
II. Customer deposits and other credit institutions	320		3.786.961.866.864	
1. Deposits of credit institutions	321	V.22	1.709.021.432.606	
2. Customer deposits	322		2.077.940.434.258	
III. Long-term liabilities	330		73.239.449.605	47.074.847.732
1. Deposit, signing long-term	333		24.444.886.406	945.805.444
2. Deferred income tax	335		4.476.408.636	21.541.973.411
3. Provision for unemployment allowance	336		44.318.154.563	24.587.068.877
IV. Provision for insurance	340		17.465.872.510.288	15.440.493.543.314
1. Provision for costs are ineligible	341		2.219.898.075.597	1.810.127.782.985
2. Provision for mathematical	342		13.149.693.155.870	899.888.531.738
3. Provision for compensation	343		1.096.611.181.704	95.439.760.649
4. Provision for large fluctuations	344		193.572.226.768	12.092.010.244.444
5. Provision for profit	345		789.360.245.400	530.846.019.579
6. Provision for ensuring balanced	346		16.737.624.949	12.181.203.919
B. OWNER'S EQUITY	400		8.588.671.366.438	8.301.511.202.912
I. Capital sources and funds	410	V.22	8.538.814.868.317	8.265.011.167.953
1. Paid-in capital	411		5.730.266.050.000	5.730.266.050.000
2. Capital surplus	412		1.838.314.624.015	1.840.007.252.773
3. Treasury stock	413		(90.775.901)	901.691.533
4. Foreign exchange difference	415		18.387.227.948	16.075.608.000
5. Investment and development fund	416		10.222.384.015	8.609.458.421
6. Financial reserve fund	417		11.699.111.508	8.609.458.421
7. Reserve fund required	418		43.521.050.471	17.067.266.899
8. Retained profit	419		886.495.196.261	643.474.381.906
II. Budget sources	420		49.856.498.121	36.500.034.959
1. Bonus and welfare fund	421		49.856.498.121	36.500.034.959
C. MINORITY INTEREST	500		1.348.916.511.170	489.359.121.900
TOTAL RESOURCES	440		33.714.616.663.671	25.317.575.407.946

OFF BALANCE SHEET ITEMS

Items	Code	Note	Dec. 31st, 2009	Dec. 31st, 2008
1. Original insurance contract shall not arise			115.681.301.363	141.839.077.571
2. Treated bad debt			4.401.672.856	4.401.672.856
3. Foreign currency types (USD)			3.027.404	9.802.339
4. Securities depository organizations in the country			15.731.400.660.000	14.810.016.225.000
5. Goods consigned				300.000.000
6. Papers valuable to the customer's pledge				
7. Collateral, pawn customers				
8. Professional commitments in the L/C				
9. Other commitments				
10. Facilities counterfeit money, counterfeit money was undermined pending				
11. Funding commitments to customers				
12. Guarantee of bids				

CONSOLIDATED INCOME STATEMENT

Year 2009

Unit: VND

Items	Code	Note	Dec. 31st, 2009	From Oct. 16th, 2007 to Dec. 31st, 2008
1. Original premium receivable	01	22.1	7.393.367.704.806	8.114.161.109.283
2. Fees received reinsurance receivables	02	22.2	151.666.182.986	166.511.215.608
3. Sales deduction	03	22.3	(1.036.847.985.406)	(1.269.741.269.847)
- Transfer fee reinsurance	04		(979.534.348.986)	(1.227.008.992.121)
- Reduce costs	05		(1.915.407.401)	(2.491.950.484)
- Refunds	06		(55.398.229.019)	(40.240.327.242)
4. Increased costs are not entitled to redundancy and backup mathematics	08		(1.467.453.204.038)	(1.224.683.344.161)
5. Ceded reinsurance commissions receivable	09		146.828.204.959	166.682.780.794
6. Other incomes	10		5.863.915.547	21.878.164.890
- Reinsurance	11		1.127.872.732	10.437.811.891
- Ceded reinsurance	12		308.514.166	5.519.806.006
- Other activities	13		4.427.528.649	5.920.546.993
7. Net operating profit from business insurance	14		5.193.424.818.854	5.974.808.656.567
8. Compensation insurance and original maturity payable	15	23.1	(4.050.560.862.254)	(4.950.625.026.365)
9. Receive compensation insurance payable	16	23.2	(46.246.678.770)	(60.384.632.712)
10. Deductions expenses	17		386.713.469.741	505.776.580.566
- Receive compensation reinsurance receivables	18	23.3	366.196.782.586	482.761.817.670
- Third person receivables	19		13.815.213.821	17.795.279.949
- Processed in 100% compensation receivable	20		6.701.473.334	5.219.482.947

CONSOLIDATED CASH FLOW STATEMENT

Year 2009 (Direct method)

Unit: VND

Items	Code	Note	Dec. 31st, 2009	From Oct. 16th, 2007 to Dec. 31st, 2008
I. CASH FLOWS FROM OPERATING ACTIVITIES:				
1. Cash received from sale or services and other revenue	01		22.500.820.998.471	40.819.354.749.954
2. Cash paid for supplier	02		(20.334.051.434.103)	(40.197.291.912.050)
3. Cash paid for employee	03		(598.405.193.505)	(584.434.573.287)
4. Cash paid for interest	04			(1.564.008.993)
5. Cash paid for corporate income tax	05		(195.956.053.210)	(242.228.369.694)
6. Other receivables	06		546.958.763.628	1.630.536.965.961
7. Other payables	07		(1.222.643.083.457)	(1.915.451.376.492)
Net cash provided by (used in) operating activities	10		696.723.997.824	(491.078.524.601)
II. CASH FLOWS FROM INVESTING ACTIVITIES:				
1. Cash paid for purchase of capital assets and other long-term assets	21		(315.189.853.739)	(124.107.687.539)
2. Cash received from liquidation or disposal of capital assets and other long-term assets	22		7.458.226.915	2.323.098.513
3. Cash paid for lending or purchase debt tools of other companies	23		(7.296.464.781.636)	(11.510.473.837.264)
4. Withdrawal of lending or resale debt tools of other companies	24		1.287.210.525.579	21.269.751.067.704
5. Cash paid for joining capital in other companies	25		(2.703.482.862.334)	(15.154.345.927.579)
6. Withdrawal of capital in other companies	26		3.662.607.719.333	4.324.118.237.312
7. Cash received from interest, dividend and distributed profit	27		497.054.068.939	1.266.913.794.532
8. Money Investment Trust	28		(517.900.000.000)	(1.584.294.826.227)
9. Withdrawals of capital investment mandate	29		495.101.000.000	370.064.471.998
Net cash used in investing activities	20		(4.883.605.956.943)	(1.140.051.608.550)
III. CASH FLOWS FROM FINANCING ACTIVITIES:				
1. Cash received from issuing stock, other owners' equity	31		720.000.000.000	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		5.646.136.030.318	198.400.000.000
4. Cash paid to principal debt	34			(163.507.200.000)
5. Cash paid to financial lease debt	35			(59.154.530.000)
6. Dividend, profit paid for owners	36		(128.728.400.000)	(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		6.237.407.630.318	(3.187.400.218.065)
Net cash during the period (20+30+40)	40		2.050.525.671.199	(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		1.281.602.039	(1.603.012.704)
Cash and cash equivalents at end of year (50+60+61)	60		2.532.644.263.412	480.836.990.174