

CONSOLIDATED BALANCE SHEET
Quarter 3/ 2009

Unit: VND

Items	Code	Ending Balance	Beginning Balance
ASSETS			
A . CURRENT ASSETS	100	2,016,074,625,048	2,086,101,843,499
I. Cash and cash equivalents	110	340,379,923,346	229,860,955,063
1. Cash	111	330,379,923,346	229.860.955.063
2. Cash equivalents	112	10,000,000,000	-
II. Short-term financial investments	120	700,940,282,151	1.149.587.542.151
1. Short-term investments	121	700,980,082,151	1.149.631.642.151
2. Provision for devaluation of short-term investments (*)	129	(39,800,000)	(44.100.000)
III. Short-term receivables	130	931,394,445,721	694.449.190.367
1. Trade accounts receivable	131	658,666,292,936	396.951.587.587
2. Advances to supplier	132	12,406,473,520	24.632.078.797
3. Short-term internal receivables	133		
4. Receivable in accordance with contracts in progress	134		
5. Other receivables	135	261,562,917,940	274.106.762.658
6. Provision for short-term bad receivables (*)	139	(1,241,238,675)	(1.241.238.675)
IV. Inventories	140	3,275,917,396	2.301.369.002
1. Inventories	141	3,275,917,396	2.301.369.002
2. Provision for devaluation of inventories (*)	149		-
V. Other current assets	150	40,084,056,434	9.902.786.916
1. Short-term prepaid expenses	151	2,107,791,198	171.613.860
2. VAT deductible	152	22,581,671,525	454.546
3. Tax and accounts receivable from State budget	154		-
4. Other current assets	158	15,394,593,711	9.730.718.510
B. LONG-TERM ASSETS	200	1,887,338,082,181	1.312.727.081.229
I. Long-term receivables	210	76,029,145,918	35.391.807.115
4. Other long-term receivables	218	76,029,145,918	35.391.807.115
5. Provision for long-term bad receivable (*)	219		-
II. Fixed assets	220	384,122,984,695	202.907.941.411
1. Tangible fixed assets	221	69,545,640,725	74.827.827.768
- Historical cost	222	150,923,002,927	148.595.800.985
- Accumulated depreciation (*)	223	(81,377,362,202)	(73.767.973.217)
2. Finance leases fixed assets	224		
- Historical cost	225		
- Accumulated depreciation (*)	226		
3. Intangible fixed assets	227	27,412,477,022	28.324.715.599
- Historical cost	228	37,278,138,120	36.320.883.148

- Accumulated depreciation (*)	229	(9,865,661,098)	(7.996.167.549)
4. Construction in progress expenses	230	287,164,866,948	99.755.398.044
III. Property Investment	240	7.655.042.500	7.655.042.500
- Historical cost	241	7.655.042.500	7.655.042.500
- Accumulated depreciation (*)	242		-
IV. Long-term financial investments	250	1,399,054,054,851	1.048.554.274.862
1. Investment in subsidiary company	251		-
2. Investment in joint venture	252	120,549,693,595	141.799.152.498
3. Other long-term investments	258	1,295,439,456,589	946.935.526.060
4. Provision for devaluation of long-term finance investment (*)	259	(16,935,095,333)	(40.180.403.696)
V. Other long-term assets	260	20,476,854,217	18.218.015.341
1. Long-term prepaid expenses	261	11,461,473	9.942.954.622
2. Deferred income tax assets	262		-
3. Insurance deposits	263	6,123,690,889	6.120.000.000
4. Others	268	2,891,701,855	2.155.060.719
TOTAL ASSETS	270	3,903,412,707,229	3,398,828,924,728
CAPITAL SOURCE			
A. LIABILITIES	300	1,617,496,581,425	1.111.967.436.363
I. Current liabilities	310	586,455,121,218	296.324.653.810
1. Short-term borrowing and debts	311	100,000,000,000	-
2. Trade accounts payable	312	336,408,933,291	191.060.389.417
3. Advances from customers	313	53,288,045,407	39.448.766.217
4. Taxes and liabilities to State budget	314	34,951,140,843	28.455.397.203
5. Payable to employees	315	(16,989,464,590)	(6.705.677.268)
6. Payable expenses	316		
7. Accounts payable-Affiliate	317		
8. Payable in accordance with contracts in progress	318		
9. Other short-term payables	319	78,796,466,267	44.065.778.241
10. Provision for current liabilities	320		-
II. Long-term liabilities	330	171,231,778	149.708.128
3. Other long-term payables	333	157,300,000	131.800.000
6. Provision for unemployment benefit	336		17.908.128
7. Provision for long-term liabilities	337		-
III. Underwriting reserves		1,030,870,228,429	815.493.074.425
1 - Premium provision	351	659,514,273,942	528.107.302.480
2 - Maths provision	352		-
3 - Claim provision	353	179,366,485,435	127.473.227.854
4 - Contingent provision	354	191,989,469,052	159.912.544.091
B. OWNER'S EQUITY	400	2,190,848,524,539	2.191.675.929.409
I. Capital sources and funds	410	2,195,438,069,148	2.193.007.808.147
1. Paid-in capital	411	755,000,000,000	755.000.000.000
2. Capital surplus	412	1,133,484,074,449	1.140.622.846.504
6. Foreign exchange difference	416		13.134.453.041
7. Investment and development funds	417		367.924.575

8. Financial reserve fund	418		-
9. Obligatory reserve fund	422	25,639,394,411	25.689.078.679
10. Other fund belong to owner's equity	419		90.541.599
11. Retained after-tax profit	420	266,090,701,657	258.102.963.749
12. Capital for construction work	421		-
II. Budget sources	430	(4,589,544,609)	(1.331.878.738)
1. Bonus and welfare funds	431	(4,589,544,609)	(1.331.878.738)
C. MINORITIES INTEREST	500	95,067,601,265	95.185.558.956
TOTAL RESOURCES	440	3,903,412,707,229	3.398.828.924.728

CONSOLIDATED INCOME STATEMENT

Quarter 3/ 2009
(used for Insurance Corporation)

Unit: VND

ITEMS	CODE	ACCUMULATION	QUARTER 3/2009
1	2	3	4
1. Premium income	1	1,520,376,388,340	520,606,508,252
2. Charges receive reinsurance	2		
3. Decreases	3	451,145,556,291	167,003,061,684
4. Increase (or Decrease) reserve charges, reserve mathematical	8	131,406,971,462	60,317,088,476
5. Receivables commissions ceded reinsurance	9	53,622,685,548	15,735,192,770
6. Other receivables from insurance activity	10	34,936,105	18,206,160
7. Net premium	14	991,481,482,240	309,039,757,022
8. Compensation insurance, pay insurance	15	845,615,470,196	357,414,801,430
9. Pay for receive compensation reinsurance, insurance payments	16		
10. Decreases	17	294,126,955,414	156,555,034,286
11. Compensation under the responsibility	21	551,488,514,782	200,859,767,144
12. More compensation from backup large fluctuations	22		
13. Increase (or Decrease) compensation reserve	23	51,893,257,581	456,832,483
14. Extract large fluctuation reserve	24	32,076,924,961	10,608,103,397
15. Other spending on insurance activity	25	158,976,303,604	52,890,304,732
16. Total spending on direct insurance activity	41	794,435,000,928	264,815,007,756
17. Gross profit business insurance	42	197,046,481,312	44,224,749,266
18. Selling Expenses	43		
19. General and Administrative Expenses	44	286,582,280,506	97,676,593,103
20. Net profit from insurance activity	45	(89,535,799,194)	(53,451,843,837)
21. Financial Income	46	202,557,833,473	62,860,943,434
22. Financial Expenses	47	3,946,165,140	(81,979,253)
23. Profit from financial activities	51	198,611,668,333	62,942,922,687
24. Other Income	52	767,332,409	120,253,262
25. Other expenses	53	137,982,680	43,852,834
26. Other profit	54	629,349,729	76,400,428
27. Profit or loss in joint venture	55	14,412,829,095	2,957,896,633
28. Total profit before tax	56	124,118,047,963	12,525,375,911
30. Provision for ensure balanced	58		
32. Corporate income tax payable	60	12,509,152,209	575,496,443
33. Profit after tax	61	111,608,895,754	11,949,879,468
34. Benefits of minorities	62		
35. Profit after tax of the parent company's shareholders	63	4,680,360,418	1,392,311,800
34. Earning per share	70	106,928,535,336	10,557,567,668

CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)
Quarter 3/ 2009

Unit: VND

Items	Code	Accumulation	
		Current year	Previous year
1	2	3	4
I. CASH FLOWS FROM OPERATING ACTIVITIES:			
1. Profit before tax	01	124,118,047,963	205,612,601,977
2. Adjustment in accounts			
- Fixed assets depreciation	02	11,385,464,752	16,167,901,276
- Provisions	03	215,372,854,004	49,769,686,909
- Unrealized foreign exchange difference loss/gain	04	(4,926,682,073)	(19,106,452,359)
- Loss/gain from investment	05	(172,307,007,801)	(245,877,794,341)
- Interest expenses	06	801,422,222	
3. Operating profit before the changes of current capital	08	174,444,099,067	6,565,943,462
- Changes in accounts receivable	09	(325,032,447,712)	(109,160,314,455)
- Changes in inventories	10	(980,488,394)	(464,613,033)
- Changes in trade payables (exclude interest payable, income tax payable)	11	350,408,554,104	173,150,217,889
- Changes in prepaid expenses	12	(3,465,535,629)	(1,020,903,513)
- Paid interest	13	(801,422,222)	
- Paid corporate income tax	14	(19,693,105,131)	(44,289,697,118)
- Other receivables	15	686,267,561,257	708,246,427,964
- Other payables	16	(825,556,151,383)	(804,694,571,289)
Net cash provided by (used in) operating activities	20	35,591,063,957	(71,667,510,093)
II. CASH FLOWS FROM INVESTING ACTIVITIES:			
1. Cash paid for purchase of capital assets and other long-term assets	21	(193,201,033,412)	(41,910,638,697)
2. Cash received from liquidation or disposal of capital assets and other long-term assets	22	196,935,404	127,149,943
3. Cash paid for lending or purchase debt tools of other companies	23	(1,890,087,530,180)	(2,491,832,712,646)
4. Withdrawal of lending or resale debt tools of other companies	24	1,909,769,222,792	2,400,727,876,037
5. Cash paid for joining capital in other companies	25	(85,190,757,000)	(466,957,322,060)
6. Withdrawal of capital in other companies	26	114,793,798,000	363,227,896,000
7. Cash received from interest, dividend and distributed profit	27	204,355,586,649	167,557,708,931
Net cash used in investing activities	30	60,636,222,253	(69,060,042,492)
III. CASH FLOWS FROM FINANCING ACTIVITIES:			
1. Cash received from issuing stock, other owners' equity	31		
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		
5. Cash paid to financial lease debt	35		

6. Dividend, profit paid for owners	36	(90,635,000,000)	(52,850,000,000)
Net cash (used in) provided by financing activities	40	9,365,000,000	(52,850,000,000)
Net cash during the period (20+30+40)	50	105,592,286,210	(193,577,552,585)
Cash and cash equivalents at beginning of year (60)	70	229,860,955,063	404,332,055,289
Influence of foreign exchange fluctuation	61	4,926,682,073	19,106,452,359
Cash and cash equivalents at end of year (50+60+61)	70	340,379,923,346	229,860,955,063