

BALANCE SHEET

Quarter 2/ 2009
As at Jun. 30th, 2009

Unit: VND

ITEMS	Note	Quarter 2/2009	Accumulation
A. ASSETS			
I. Cash, gold and gymstone on hand	5	5.773.547.955	6.397.285.055
II. Deposit at the State Bank of Vietnam	6	6.233.006.895	11.549.984.379
III. Balances due from credit institutions	7	15.132.123.369.297	13.517.595.840.453
1. Cash and gold at credit institutions		13.725.179.995.812	12.977.758.340.453
2. Loans to credit institutions		1.417.575.187.390	544.000.000.000
3. Provisions for loans losses to credit institutions		(10.631.813.905)	(4.162.500.000)
IV. Trading securities	9	62.591.217.174	36.848.618.100
1. Trading securities		68.905.653.698	114.933.061.815
2. Provisions for diminution in value of trading securities		(6.314.436.524)	(78.084.443.715)
V. Derivatives and other financial assets			
VI. Loans and advances	8	20.432.397.436.435	17.208.744.406.027
1. Loans		19.237.427.021.469	15.769.873.160.876
2. Advance customers		1.504.742.800.587	1.730.393.284.263
3. Provisions for loans losses		(309.772.385.621)	(291.522.039.112)
VII. Investment Securities	10	718.817.525.632	592.228.863.245
1. Available-for-sale investment securities		414.793.692.320	281.194.079.915
2. Held-to-maturity investment securities		361.451.740.450	403.769.234.000
3. Provisions for diminution in value of investment securities		(57.427.907.138)	(92.734.450.670)
VIII. Long-term investments and capital contribution	11	1.030.772.539.572	871.606.077.757
1. Investments in subsidiaries		29.861.148.450	29.861.148.450
2. Investments in joint-ventures		381.369.616.167	361.948.372.161
3. Investments in associates			
4. Other long-term investments		649.749.544.513	511.914.819.313
5. Provisions for diminution in value of long-term investments		(30.207.769.558)	(32.118.262.167)
IX. Fixed assets		63.028.913.180	68.578.810.241
1. Tangible fixed assets	12	43.629.219.442	49.117.063.644
<i>a. Cost</i>		84.770.573.660	83.971.414.531
<i>b. Accumulated depreciation</i>		(41.141.354.218)	(34.854.350.887)
2. Intangibles fixed assets			
<i>a. Cost</i>			
<i>b. Accumulated depreciation</i>			
3. Intangible fixed assets	13	19.399.693.738	19.461.746.597
<i>a. Cost</i>		20.508.909.367	20.478.909.367
<i>b. Accumulated depreciation</i>		(1.109.215.629)	(1.017.162.770)
X. Investment property			
<i>a. Cost</i>			
<i>b. Accumulated depreciation</i>			
XI. Other assets		14.909.401.734.571	12.790.549.506.443
1. Receivables	14	14.456.326.661.604	13.044.710.222.247
2. Accrued interest incomes		563.176.012.601	474.081.910.795
3. Deffered income tax assets	15		46.197.163.628
4. Others	16	970.968.363.662	796.317.106.814

- Including: Goodwills			
5. Provisions for other assets	17	(1.081.069.303.296)	(1.570.756.897.041)
TOTAL ASSETS		52.361.139.290.711	45.104.099.391.700
B. LIABILITIES AND OWNER'S EQUITY			
I. Balances due to Government and State Bank of Vietnam			
II. Deposits and borrowings from credit institutions	18	12.233.152.479.000	5.408.884.779.000
1. Current accounts and deposits from other credit institutions		6.440.952.179.000	2.168.084.779.000
2. Placements and loans from other credit institutions		5.792.200.300.000	3.240.800.000.000
II. Deposits from customers	19	189.977.448.472	209.266.984.288
III. Derivatives financial instruments and other financial liabilities		21.949.514.381.122	22.207.958.810.674
IV. Valuable papers	20	2.934.651.858.746	3.609.484.814.800
V. Bonds	21		
VI. Other liabilities	22	8.618.432.248.220	7.562.637.707.698
1. Interest, fees payables		397.037.747.659	448.596.096.669
2. Deffered tax liabilities			
3. Other payables and liabilities		8.195.769.237.966	7.045.122.013.060
4. Other provisions		25.625.262.595	68.919.597.969
TOTAL LIABILITIES		45.925.728.415.560	38.998.233.096.460
VII. Equity and funds		6.435.410.875.151	6.105.866.295.240
1. Chartered capital and other capital		6.055.604.184.999	6.055.604.184.999
<i>a. Chartered capital</i>	23	<i>5.000.000.000.000</i>	<i>5.000.000.000.000</i>
<i>b. Capital surplus</i>		<i>1.055.604.184.999</i>	<i>1.055.604.184.999</i>
<i>c. Share premiums</i>			
<i>d. Treasury stock</i>			
<i>e. Preferred stocks</i>			
<i>g. Other capitals</i>			
2. Funds	24	3.270.015.865	395.772.484
3. Foreign currency translation reserves		(30.745.585.267)	
4. Assets revaluation reserves			
5. Retained earnings		407.282.259.554	49.866.337.757
VIII. Minority interests			
TOTAL LIABILITIES AND OWNER'S EQUITY		52.361.139.290.711	45.104.099.391.700

OFF BALANCE SHEET ITEMS

Items	Note	Quarter 3/2009	Accumulation
I. Contingent liabilities		1.236.762.892.224	993.683.157.239
1. Contingent liabilities		116.706.366.810	50.000.000.000
2. Other guarantees		1.120.056.525.414	943.683.157.239
II. Commitments		2.179.938.786.949	8.626.667.758.165
1. Other commitments		2.179.938.786.949	8.626.667.758.165

INCOME STATEMENT

Quarter 2/ 2009
As at Jun. 30th, 2009

Unit: VND

ITEMS	Note	Acc. fr. the beginning of year to the end of this quarter
1. Interest and similar income	22	1.151.341.441.497
2. Interest and similar expense	23	114.758.517.551
I. Net interest income		36.582.923.946
3. Income from services		35.907.285.256
4. Expenses on services		6.756.906.798
II. Net profit from services	24	29.150.378.458
III. Net gain/(loss) from dealing in foreign currencies and re-evaluating exchange rate	25	42.806.577.040
IV. Net gain/(loss) from trade of securities	26	(458.682.204.508)
5. Other income	27	1.281.216.325.030
6. Other expense		8.850.382.925
V. Net profit from other activities		1.272.365.942.105
VI. Dividends	28	80.797.626.542
VII. Operating expenses		144.107.819.400
VIII. Net profit from operating activities before credit reserves		858.913.424.183
IX. Credit reserve expenses		407.574.666.348
X. Gross Profit before taxes		451.338.757.835
7. Current tax expenses	29	47.725.672.410
8. Deffered income taxes		46.197.163.628
XI. Income tax expenses		93.922.836.038
XII. Profit after tax		357.415.921.797
XIII. EPS	30	715

CASH FLOWS STATEMENT

As at Jun. 30th, 2009 (Direct method)

Items	Accum. from beginning of year to the end of this period
CASH FLOWS FROM OPERATING ACTIVITIES:	
1. Interest income and similar earnings received	1.062.247.339.691
2. Interest expenses and similar expenses paid	(1.166.316.866.561)
3. Income from services received	29.150.378.458
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	389.124.929.039
5. Others income	209.156.248.385
6. Proceeds of the debt has been processed delete, offset by risk source	
7. Money to pay for staff and operations management, public service	(123.901.761.245)
8. Income tax paid in the period	
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES	399.460.267.767
Changes in operating assets	
9. Increase/(decrease) in placements with and loans to other credit institutions	6.133.590.957.251
10. Increase/(decrease) in trading securities and investment securities	(51.919.467.820)
11. Increase/(decrease) in derivatives and other financial assets	(3.241.903.376.917)
12. Increase/(decrease) in loans and advances to customers	
13. Increase/(decrease) in reserve account to offset the loss of credits	(142.260.231.377)
14. Increase / (decrease) in reserve accounts to offset the loss of investments	(8.548.429.535)
15. Increase / (decrease) in reserve accounts to offset other losses	(43.294.335.374)
16. Increase/(decrease) in other assets	(1.525.907.204.122)
Changes in operating liabilities	
15. Increase/(decrease) in borrowings from the State and SBV	
16. Increase/(decrease) in placements and borrowings from other credit institutions	6.824.267.700.000
17. Increase/(decrease) in deposits from customers	(19.289.535.816)
18. Increased release of valuable papers and bonds	(674.832.956.054)
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk	(258.444.429.552)
20. Increase financial instruments and derivative financial instruments other	
21. Increasing interest, fees paid	1.072.909.686.112
22. Pay from the funds	(5.125.756.619)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES	8.458.702.887.944
CASH FLOWS FROM INVESTING ACTIVITIES:	
1. Cash paid for purchase of fixed assets	(1.904.145.597)
2. Cash received from liquidating fixed assets	(1.281.372.284.658)
3. Cash paid for liquidation fixed assets	

7. Cash paid for joining capital in other entities	
8. Cash received from liquidating investments in other entities	492.423.001.185
9. Cash received from interest, dividend and distributed profit	80.797.626.542
II. NET CASH FLOWS FROM INVESTING ACTIVITIES	(710.055.802.528)
CASH FLOWS FROM FINANCING ACTIVITIES:	
1. Increase charter capital	
4. Dividend, profit paid for owners	
6. Revenue from the sale of stock funds	
III. NET CASH FLOWS FROM FINANCING ACTIVITIES	
IV. NET CASH DURING THE PERIOD	7.748.647.085.416
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	5.438.314.269.434
VI. Influence of foreign exchange fluctuation	
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR	13.186.961.354.850

Details cash and cash equivalents

Items	Quarter 3/2009	Accum. from beginning of year to the end of this period
Cash and cash equivalents at the fund	5.773.547.955	6.397.285.055
Deposits in State Banks	6.233.006.895	11.549.984.379
Deposits in other credit institutions	13.174.954.800.000	5.420.367.000.000
	13.186.961.354.850	5.438.314.269.434