

CONSOLIDATED BALANCE SHEET

Hochiminh City, as at 30th June, 2009

Unit: VND

No.	Items	Note	Ending Balance	Beginning Balance
	1	2	3	4
A	ASSETS			
I	Cash and precious metals	3	3,243,980,648,913	3,482,209,000,000
II	Balances with the State Bank of Vietnam	4	4,318,170,130,892	30,561,417,000,000
III	Cash, precious metals at other credit institutions	5	30,589,018,855,001	30,367,772,000,000
1	Deposits at other credit institutions		29,410,312,782,876	29,345,297,000,000
2	Loans at other credit institutions		1,187,613,170,906	1,031,844,000,000
3	Provisions for loss on loans to other credit institutions		(8,907,098,781)	(9,369,000,000)
IV	Securities trading		144,723,807,918	271,709,000,000
1	Securities trading	6	183,524,517,431	403,698,000,000
2	Provision for devaluation of securities trading	6	(38,800,709,513)	(131,989,000,000)
V	Derivative tools and other financial assets	7		
VI	Loans and advances to customers		126,595,451,023,011	108,528,764,000,000
1	Loans and advances to customers	8	131,220,995,518,738	112,792,965,000,000
2	Provision for loss on loans and advances to customers		(4,625,544,495,727)	(4,264,201,000,000)
VII	Investments in securities	9	42,053,593,683,593	41,604,460,000,000
1	Securities available for sale	10.1	27,866,690,861,997	30,261,562,000,000
2	Securities held to maturity date	10.2	14,400,594,683,066	11,643,476,000,000
3	Provision for devaluation of securities invested	10.1	(213,691,861,470)	(300,578,000,000)
VIII	Long-term investment		2,964,938,084,881	2,961,634,000,000
1	Investments in subsidiaries	11		
2	Venture capital contribution		1,207,630,904,953	1,148,757,000,000
3	Investments in joint-venture	11	36,186,960,791	31,331,000,000
4	Other long term investment	12	1,911,332,469,137	1,971,758,000,000
5	Provision for devaluation of long-term investments	12	(190,212,250,000)	(190,212,000,000)
IX	Fixed asset		1,259,376,204,748	1,360,853,000,000
1	Tangible fixed assets	13	955,527,204,618	1,043,204,000,000
a	Historical cost		2,720,017,660,758	2,641,037,000,000
b	Accumulated depreciation		(1,764,490,456,140)	(1,597,833,000,000)
2	Financial leasing assets	15		
a	Historical cost			
b	Accumulated depreciation			
3	Intangible fixed assets	14	303,849,000,130	317,649,000,000
a	Historical cost		466,591,556,334	465,819,000,000
b	Accumulated depreciation		(162,742,556,204)	(148,170,000,000)
X	Properties			
a	Historical cost			
b	Accumulated depreciation			
XI	Other assets	16	4,482,537,795,793	2,811,630,000,000
1	Receivables		2,369,818,351,944	210,210,000,000
2	Interest receivables		1,518,569,866,465	1,685,079,000,000

3	Deferred tax assets			
4	Others		594,149,577,384	916,341,000,000
5	Provision for other risks			
	TOTAL ASSET		215,651,790,234,750	221,950,448,000,000
B	LIABILITIES			
I	Deposits from State Treasury and State Bank	17	5,845,337,295,484	9,515,633,000,000
II	Deposits from other credit institutions	18	21,495,166,657,455	23,900,514,000,000
1	Deposits	19	19,724,866,657,455	21,353,964,000,000
2	Loans		1,770,300,000,000	2,546,550,000,000
III	Deposits from customers		154,848,458,473,932	157,067,019,000,000
IV	Derivative tools and other financial liabilities	7	377,400,000,000	
V	Capital funding, fiduciary investment, loan finance credit risk	20	2,542,968,072,915	3,101,795,000,000
VI	Published papers worth	21	2,792,987,020,702	2,922,015,000,000
VII	Other liabilities	22	12,570,511,221,311	11,550,035,000,000
1	Interest payables		3,090,425,873,459	2,835,614,000,000
2	Deferred corporate income tax		677,759,065	458,000,000
3	Other payables and liabilities		8,760,490,855,479	7,921,988,000,000
4	Provision for other risks		718,916,733,308	791,975,000,000
	TOTAL LIABILITIES		200,472,828,741,799	208,057,011,000,000
VIII	OWNERS' CAPITAL & FUNDS		15,080,830,208,647	13,790,042,000,000
1	Capital	23	12,177,067,630,039	12,164,475,000,000
a	Chartered capital		12,100,860,260,000	12,100,860,000,000
b	Capital for finance of fixed assets and basic construction			
c	Share premium			
d	Treasury stock			
e	Preferred stock			
g	Others		76,207,370,039	63,615,000,000
2	Reserves funds	24	507,210,137,356	612,159,000,000
3	Difference in exchange rate		131,968,229,336	145,867,000,000
4	Difference in assets revaluation		10,304,799,501	8,873,000,000
5	Retained profit / acc. loss	24	2,254,279,412,415	858,668,000,000
a	Profit (loss) this year		2,275,704,138,452	
b	Acc. Profit (loss) last year		(21,424,726,037)	858,668,000,000
IX	Minority interest		98,131,284,304	103,395,000,000
	TOTAL LIABILITIES, OWNERS' CAPITAL AND MINORITY INTEREST		215,651,790,234,750	221,950,448,000,000

OFF BALANCE SHEET ITEMS

No.	Items	Note	Ending Balance	Beginning Balance
I	Prospective liabilities		36,936,950,636,495	38,270,533,000,000
1	Underwriting of borrowings		262,500,000	1,087,500,000
2	L/C Commitment		27,383,732,963,199	26,938,897,000,000
3	Other underwritings		9,552,955,173,296	11,330,548,500,000
II	Commitments		2,438,992,195,596	20,711,017,000,000
1	Commitement of funding for customers		214,758,595,596	
2	Other commitments		2,224,233,600,000	20,711,017,000,000

CONSOLIDATED INCOME STATEMENT

Hochiminh City, as at 30th June, 2009

Unit: VND

No.	Items	Note	Quarter 2		Accum. from beginning of year to the end of period	
			2009	2008	2009	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1	Interest and similar income	14	3,736,085,468,007	1,574,469,338,434	7,581,533,603,310	1,574,469,338,434
2	Interest and similar expenses	15	(2,100,179,418,941)	(816,482,199,704)	(4,557,206,636,864)	(816,482,199,704)
I	Net interest income		1,635,906,049,066	757,987,138,730	3,024,326,966,446	757,987,138,730
3	Fee and commission income		330,200,505,567	83,579,627,902	619,696,484,075	83,579,627,902
4	Fee and commission expenses		(67,704,028,086)	(17,049,936,667)	(134,740,663,017)	(17,049,936,667)
II	Net fee and commission income (loss)		262,496,477,481	66,529,691,235	484,955,821,058	66,529,691,235
III	Net gain/loss from dealing in foreign currencies and gold	16	120,153,789,914	362,415,427,786	390,553,897,902	362,415,427,786
IV	Net gain/loss from dealing the trading securities	17	231,917,069,337	1,055,089,681	258,381,859,971	1,055,089,681
V	Net gain/loss from dealing of investment securities	18				
5	Other incomes		39,271,429,521	18,022,414,053	94,413,912,355	18,022,414,053
6	Other expenses		(12,500,171,061)	(5,571,558,688)	(23,951,843,920)	(5,571,558,688)
VI	Net other incomes		26,771,258,460	12,450,855,365	70,462,068,435	12,450,855,365
VII	Income from capital contribution and share purchase	19	188,018,870,787	48,812,100,317	224,388,944,054	48,812,100,317
VIII	Operating expenses	20	(738,650,572,942)	(133,015,960,909)	(1,266,553,759,139)	(133,015,960,909)
1	Depreciation of fixed assets		(90,801,377,352)	(25,845,777,740)	(181,559,031,846)	(25,845,777,740)
2	Expenses for employee		(398,034,286,799)	(40,590,841,098)	(612,143,665,573)	(40,590,841,098)
3	Other expenses		(249,814,908,791)	(66,579,342,071)	(472,851,061,720)	(66,579,342,071)
IX	Operating profit before provision for credit losses		1,726,612,942,103	1,116,234,342,205	3,186,515,798,727	1,116,234,342,205
X	Provision for credit losses		(256,745,555,772)		(256,745,555,772)	
XI	Profit before tax		1,469,867,386,331	1,116,234,342,205	2,929,770,242,955	1,116,234,342,205
7	Corporate income tax - current		(300,394,633,082)	(300,173,611,684)	(645,264,410,041)	(300,173,611,684)
8	Corporate income tax - deffered					
XII	Corporate income tax		(300,394,633,082)	(300,173,611,684)	(645,264,410,041)	(300,173,611,684)
XIII	Profit after tax		1,169,472,753,249	816,060,730,521	2,284,505,832,914	816,060,730,521
XIV	Minority interest		(4,428,413,801)	(1,874,653,229)	(8,801,694,462)	(1,874,653,229)
XV	Net profit in the period		1,165,044,339,448	814,186,077,292	2,275,704,138,452	814,186,077,292
	EPS (VND/share)	13.5				

CONSOLIDATED CASH FLOWS STATEMENT

Hochiminh City, as at 30th June, 2009

Unit: VND

No	Items	Accum. from beginning of year to the end of period	
		2009	2008
	(1)	(2)	(3)
	CASH FLOWS FROM OPERATING ACTIVITIES:		
01	Interest income and similar earnings received	7,534,591,714,896	1,102,981,818,199
02	Interest expenses and similar expenses paid	(4,349,414,153,583)	(780,333,108,201)
03	Income from services received	484,955,821,058	66,529,691,235
04	Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	648,935,757,873	363,470,517,467
05	Others income	5,509,658,241	(2,505,980,641)
06	Proceeds of the debt has been processed delete, offset by risk source	64,952,410,194	14,956,836,006
07	Money to pay for staff and operations management, public service	(1,089,087,234,920)	(300,099,089,993)
08	Income tax paid in the period	(322,270,855,368)	
	CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES	2,978,173,118,391	465,000,684,072
	Changes in operating assets		
9	Increase/(decrease) in placements with and loans to other credit institutions	(3,569,855,115,422)	(29,610,357,327,831)
10	Increase/(decrease) in trading securities and investment securities	(674,098,852,981)	8,313,342,285,769
11	Increase/(decrease) in derivatives and other financial assets		
12	Increase/(decrease) in loans and advances to customers	(18,428,030,518,738)	1,872,138,097,491
13	Reduce power reserve to offset the loss of funds	(27,538,602)	
14	Increase/(decrease) in other operating assets	(1,438,986,245,913)	(1,206,638,517,702)
	Changes in operating liabilities		
15	Increase/(decrease) in borrowings from the State and SBV	(47,280,450,167)	2,897,638,457,340
16	Increase/(decrease) in placements and borrowings from other credit institutions	(2,405,347,342,545)	8,169,340,095,507
17	Increase/(decrease) in deposits from customers	(5,841,575,780,417)	406,537,097,786
18	Increased release of valuable papers and bonds	(129,027,979,298)	823,277,419,017
19	Increased capital funding, fiduciary investment, lending and credit institutions, which risk	(558,826,927,085)	(2,766,676,395,085)
20	Increase financial instruments and derivative financial instruments other	377,400,000,000	
21	Increasing interest, fees paid	(561,885,026,476)	2,929,432,770,518
22	Pay from the funds	(127,501,498,737)	
	NET CASH FLOWS FROM OPERATING ACTIVITIES	(30,426,870,157,990)	(7,706,965,333,118)
	CASH FLOWS FROM INVESTING ACTIVITIES:		

01	Cash paid for purchase of fixed assets	(90,467,620,666)	(3,709,068,265)
02	Cash received from liquidating fixed assets	114,570,000	7,963,636
03	Cash paid for liquidation fixed assets	(112,223,233)	(62,909,091)
07	Cash paid for joining capital in other entities	(37,146,890,000)	(111,000,000,000)
08	Cash received from liquidating investments in other entities	148,398,922,380	
09	Cash received from interest, dividend and distributed profit	136,701,517,674	48,812,100,317
II	NET CASH FLOWS FROM INVESTING ACTIVITIES	157,488,276,155	(65,951,913,403)
	CASH FLOWS FROM FINANCING ACTIVITIES:		
04	Dividend, profit paid for owners		
III	NET CASH FLOWS FROM FINANCING ACTIVITIES		
IV	INCREASE/(DECREASE) CASH AND CASH EQUIVALENTS	(30,269,381,881,835)	(7,772,917,246,521)
V	CASH AND CASH EQUIVALENTS AT JAN. 01	63,458,405,000,000	44,826,884,000,000
VI	Influence of foreign exchange fluctuation		
VII	CASH AND CASH EQUIVALENTS AT END OF YEAR	33,189,023,118,165	37,053,966,753,479