

BALANCE SHEET
As at Sep. 30th, 2009

Unit: VND

Items	Note	Ending Balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals	3	2.999.673.943.329	4.455.587.919.483
II. Balances with the State Bank of Vietnam	4	1.233.730.117.214	3.438.734.625.329
III. Cash, precious metals at other credit institutions	5	13.397.018.162.147	9.491.316.444.756
1. Deposits at other credit institutions		13.397.018.162.147	9.491.316.444.756
2. Loans at other credit institutions			
3. Provisions for loss on loans to other credit institutions			
IV. Securities trading		84.131.591.320	
1. Securities trading	6	86.938.587.480	
2. Provision for devaluation of securities trading	6	(2.806.996.160)	
V. Derivative tools and other financial assets	7		53.235.404.566
VI. Loans and advances to customers		34.631.252.923.895	20.855.907.264.797
1. Loans and advances to customers	8	34.967.933.606.052	21.232.198.355.155
2. Provision for loss on loans and advances to customers		(336.680.682.157)	(376.291.090.358)
VII. Investments in securities	9	6.906.234.382.032	7.518.367.637.642
1. Securities available for sale	10.1	808.734.507.883	1.267.081.214.420
2. Securities held to maturity date	10.2	6.174.250.036.599	6.367.581.915.428
3. Provision for devaluation of securities invested	10.1	(76.750.162.450)	(116.295.492.206)
VIII. Long-term investment		665.634.273.605	765.150.535.013
1. Investments in subsidiaries	11		
2. Investments in joint-venture	11	143.700.000.000	14.370.000.000
3. Investments in associated companies			
4. Other long term investment	12	631.650.340.000	716.887.000.000
5. Provision for devaluation of long-term investments	12	(109.716.066.395)	(95.436.464.987)
IX. Fixed asset		834.332.906.841	716.157.083.319
1. Tangible fixed assets	13	386.421.882.595	317.529.588.887
- Historical cost		523.812.559.274	419.570.864.123
- Accumulated depreciation		(137.390.676.679)	(102.041.275.786)
2. Financial leasing assets	15		
- Historical cost			
- Accumulated depreciation			
3. Intangible fixed assets	14	447.911.024.246	398.627.494.982
- Historical cost		475.481.637.671	422.082.539.882
- Accumulated depreciation		(27.570.613.425)	(23.455.044.900)
X. Properties			
- Historical cost			
- Accumulated depreciation			
XI. Other assets	16	2.114.969.792.219	953.363.677.027
1. Receivables		1.392.974.901.095	288.759.353.684
2. Interest receivables		460.987.523.057	483.560.517.381
3. Deferred tax assets			
4. Others			
In there: Goodwill		261.007.368.067	181.043.805.962
5. Provision for other risks			

TOTAL ASSET		62.866.978.092.602	48.247.820.591.932
B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	545.341.116.951	26.954.259.910
II. Deposits from other credit institutions	18	2.151.738.669.011	1.565.108.237.469
1. Deposits	19	1.973.792.205.784	1.413.793.037.469
2. Loans		177.946.463.227	151.315.200.000
III. Deposits from customers		40.744.272.482.941	30.877.730.098.833
IV. Derivative tools and other financial liabilities	7	1.938.778.236	
V. Capital funding, fiduciary investment, loans held for credit risk	20	9.557.766.604	13.169.525.315
VI. Release valuable papers	21	4.843.664.297.492	1.453.199.829.496
VII. Other liabilities	22	695.824.942.277	1.467.581.817.613
1. Interest payables		337.220.860.570	434.838.459.923
2. Deferred corporate income tax		13.243.991.992	13.244.991.992
3. Other payables and liabilities		312.727.493.254	995.393.966.845
4. Provision for other risks		32.632.596.461	24.104.398.848
TOTAL LIABILITIES		48.992.338.053.512	35.403.743.768.636
VIII. OWNERS' CAPITAL & FUNDS		13.874.640.039.090	12.844.076.823.296
1. Capital	23	12.526.947.129.844	12.526.947.129.844
- Chartered capital		8.800.080.000.000	7.219.999.340.000
- Capital for finance of fixed assets and basic construction		15.395.729.844	15.395.729.844
- Capital surplus		3.711.471.400.000	5.291.552.060.000
- Treasury stock			
- Preferred stock			
- Others			
2. Reserves funds	24	222.616.529.683	212.732.519.491
3. Difference in exchange rate		85.282.659.643	
4. Difference in assets revaluation			
5. Retained profit / acc. loss	24	1.039.793.719.920	104.397.173.961
- Profit (loss) this year		981.933.451.744	
- Acc. Profit (loss) last year		57.860.268.176	104.397.173.961
IX. Minority interest			
TOTAL OWNERS' CAPITAL		62.866.978.092.602	48.247.820.591.932

INCOME STATEMENT

As at Sep. 30th, 2009

Unit: VND

Items	Note	Quarter 3		Accum. from beginning of year to the end of period	
		Current year	Previous year	Current year	Previous year
(1)	(2)	(3)			(4)
1. Interest and similar income	14	1.098.791.730.791	1.265.459.993.995	3.045.105.427.492	2.933.426.795.886
2. Interest and similar expenses	15	625.837.411.036	895.103.518.172	1.657.177.781.181	1.896.734.126.787
I. Net interest income		472.954.319.755	370.356.475.823	1.387.927.646.311	1.036.692.669.099
3. Fee and commission income		65.701.666.621	38.055.211.459	164.135.190.297	114.309.890.388
4. Fee and commission expenses		14.149.033.875	8.242.343.139	34.525.743.881	26.715.133.966
II. Net fee and commission income (loss)		51.552.632.746	29.812.868.320	129.609.446.416	87.594.756.422
III. Net gain/loss from dealing in foreign currencies and gold	16	46.972.669.059	113.347.026.990	107.446.175.389	562.100.842.714
IV. Net gain/loss from dealing the trading securities	17	5.722.912.996		3.647.840.500	(4.387.439.330)
V. Net gain/loss from dealing of investment securities	18	2.465.565.523	(15.065.461.881)	172.321.663.738	(62.315.119.074)
5. Other incomes		38.009.536.305	2.373.438.425	60.468.540.324	35.734.145.955
6. Other expenses		2.001.000	519.764	110.367.000	17.273.068
VI. Net other incomes		38.007.535.305	2.372.918.661	60.358.173.324	35.716.872.887
VII. Income from investment in other entities	19	4.208.168.471	23.055.730.277	16.332.165.527	32.885.236.477
VIII. General and adminstration expenses	20	227.844.256.242	160.177.012.243	572.024.981.763	473.843.542.031
IX. Operating profit before provision for credit losses		394.039.547.613	363.702.545.947	1.305.618.129.442	1.214.444.277.164
X. Provision for credit losses		41.851.178.328	11.442.673.948	142.423.890.802	139.238.026.737
XI. Profit before tax		352.188.369.285	352.259.871.999	1.163.194.238.640	1.075.206.250.427
7. Corporate income tax - current		85.888.216.884	126.347.051.542	181.260.786.896	199.676.332.517
8. Corporate income tax - deffered					
XII. Corporate income tax		85.888.216.884	126.347.051.542	181.260.786.896	199.676.332.547
XIII. Profit after tax		266.300.152.401	225.912.820.457	981.933.451.744	875.529.917.880
XIV. Minority interest					
XV. EPS (VND/share)	13.5				

CASH FLOWS STATEMENT**As at Sep. 30th, 2009 (Direct method)**

Unit: VND

Items	Accum. from beginning of year to the end of period	
	Current year	Previous year
CASH FLOWS FROM OPERATING ACTIVITIES:		
1. Interest income and similar earnings received	3.073.490.548.816	2.087.751.287.028
2. Interest expenses and similar expenses paid	(1.754.795.380.539)	(1.733.667.052.668)
3. Income from services received	129.609.446.416	87.594.756.422
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	246.677.346.031	495.398.284.310
5. Others income	2.350.035.419	458.960.014
6. Proceeds of the debt has been processed delete, offset by risk source	19.948.175.569	26.500.575.879
7. Money to pay for staff and operations management, public service	(514.897.926.308)	(449.929.690.270)
8. Income tax paid in the period	(132.002.262.099)	(271.294.454.795)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES	1.070.379.983.305	962.812.665.920
Changes in operating assets		
9. Increase/(decrease) in placements with and loans to other credit institutions	(610.000.000.000)	1.755.000.000.000
10. Increase/(decrease) in trading securities and investment securities	654.293.150.294	(608.352.607.869)
11. Increase/(decrease) in derivatives and other financial assets	53.235.404.566	(81.048.522.407)
12. Increase/(decrease) in loans and advances to customers	(13.793.551.650.071)	(3.209.856.047.196)
13. Increase/(decrease) in reserve account to offset the loss	(135.659.082.262)	
14. Increase/(decrease) in other operating assets	(561.229.532.973)	(635.920.326.386)
Changes in operating liabilities		
15. Increase/(decrease) in borrowings from the State and SBV	518.386.857.041	(726.821.603)
16. Increase/(decrease) in placements and borrowings from other credit institutions	586.630.431.542	3.079.453.478.998
17. Increase/(decrease) in deposits from customers	9.866.542.384.108	8.996.893.637.430
18. Increased release of valuable papers and bonds	3.390.464.467.996	604.034.421.105
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk	(3.611.758.711)	(6.085.742.010)
20. Increase financial instruments and derivative financial instruments other	1.938.778.236	(3.392.516.005)
21. Increasing interest, fees paid	(661.109.467.372)	(2.099.947.717.706)
22. Pay from the funds	(43.638.541.751)	(8.484.852.113)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES	333.071.423.948	8.744.379.050.158
CASH FLOWS FROM INVESTING ACTIVITIES:		
1. Cash paid for purchase of fixed assets	(220.324.677.862)	(49.711.155.076)
2. Cash received from liquidating fixed assets	68.220.058	32.730.000
3. Cash paid for liquidation fixed assets		
7. Cash paid for joining capital in other entities	(3.300.000.000)	(131.256.800.000)

8. Cash received from liquidating investments in other entities	5.500.000.000	
9. Cash received from interest, dividend and distributed profit	4.003.908.527	27.198.950.477
II.NET CASH FLOWS FROM INVESTING ACTIVITIES	(214.052.549.277)	(153.736.274.599)
CASH FLOWS FROM FINANCING ACTIVITIES:		
1. Increase charter capital		6.737.089.400.000
4. Dividend, profit paid for owners	(569.731.244.400)	(386.706.000.000)
6. Revenue from the sale of stock funds		
III. NET CASH FLOWS FROM FINANCING ACTIVITIES	(569.731.244.400)	6.350.383.400.000
IV. NET CASH DURING THE PERIOD	(450.712.369.729)	14.941.026.175.559
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	17.385.638.989.568	5.667.271.560.559
VI. Influence of foreign exchange fluctuation	85.495.602.851	104.635.718.383
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR	17.020.422.222.690	20.712.933.454.501