

**BALANCE SHEET**

Quarter 3/ 2009  
As at Sep. 30th, 2009

Unit: VND

ITEMS	Note	Quarter 3/2009	Accumulation
<b>A. ASSETS</b>			
<b>I. Cash, gold and gymstone on hand</b>	<b>5</b>	<b>4.423.192.026</b>	<b>6.397.285.055</b>
<b>II. Deposit at the State Bank of Vietnam</b>	<b>6</b>	<b>27.912.373.745</b>	<b>11.549.984.379</b>
<b>III. Balances due from credit institutions</b>	<b>7</b>	<b>12.297.037.939.067</b>	<b>13.517.595.840.453</b>
1. Cash and gold at credit institutions		11.504.030.439.067	12.977.758.340.453
2. Loans to credit institutions		799.000.000.000	544.000.000.000
3. Provisions for loans losses to credit institutions		(5.992.500.000)	(4.162.500.000)
<b>IV. Trading securities</b>	<b>9</b>	<b>190.766.590.138</b>	<b>36.848.618.100</b>
1. Trading securities		192.332.939.087	114.933.061.815
2. Provisions for diminution in value of trading securities		(1.566.348.949)	(78.084.443.715)
<b>V. Derivatives and other financial assets</b>			
<b>VI. Loans and advances</b>	<b>8</b>	<b>24.405.965.109.040</b>	<b>17.208.744.406.027</b>
1. Loans		23.354.378.519.376	15.769.873.160.876
2. Advance customers		1.479.556.170.475	1.730.393.284.263
3. Provisions for loans losses		(427.969.580.811)	(291.522.039.112)
<b>VII. Investment Securities</b>	<b>10</b>	<b>1.548.503.687.720</b>	<b>592.228.863.245</b>
1. Available-for-sale investment securities		1.501.783.871.072	281.194.079.915
2. Held-to-maturity investment securities		290.818.210.021	403.769.234.000
3. Provisions for diminution in value of investment securities		(244.098.393.373)	(92.734.450.670)
<b>VIII. Long-term investments and capital contribution</b>	<b>11</b>	<b>1.135.189.195.155</b>	<b>871.606.077.757</b>
1. Investments in subsidiaries		55.921.301.962	29.861.148.450
2. Investments in joint-ventures		257.487.170.604	361.948.372.161
3. Investments in associates			
4. Other long-term investments		881.673.283.667	511.914.819.313
5. Provisions for diminution in value of long-term investments		(59.892.561.078)	(32.118.262.167)
<b>IX. Fixed assets</b>		<b>97.249.199.756</b>	<b>68.578.810.241</b>
1. Tangible fixed assets	<b>12</b>	72.874.990.292	49.117.063.644
<i>a. Cost</i>		117.669.781.113	83.971.414.531
<i>b. Accumulated depreciation</i>		(44.794.790.821)	(34.854.350.887)
2. Intangibles fixed assets			
<i>a. Cost</i>			
<i>b. Accumulated depreciation</i>			
3. Intangible fixed assets	<b>13</b>	24.374.209.464	19.461.746.597
<i>a. Cost</i>		25.508.909.367	20.478.909.367
<i>b. Accumulated depreciation</i>		(1.134.699.903)	(1.017.162.770)
<b>X. Investment property</b>			
<i>a. Cost</i>			
<i>b. Accumulated depreciation</i>			
<b>XI. Other assets</b>		<b>19.542.126.126.578</b>	<b>12.790.549.506.443</b>
1. Receivables	<b>14</b>	17.455.578.795.076	13.044.710.222.247
2. Accrued interest incomes		624.157.821.650	474.081.910.795
3. Deffered income tax assets	<b>15</b>		46.197.163.628
4. Others	<b>16</b>	2.167.186.295.056	796.317.106.814

- Including: Goodwills			
5. Provisions for other assets	17	(704.796.785.204)	(1.570.756.897.041)
<b>TOTAL ASSETS</b>		<b>59.249.173.413.225</b>	<b>45.104.099.391.700</b>
<b>B. LIABILITIES AND OWNER'S EQUITY</b>			
<b>I. Balances due to Government and State Bank of Vietnam</b>			
<b>II. Deposits and borrowings from credit institutions</b>	18	<b>14.492.964.061.208</b>	<b>5.408.884.779.000</b>
1. Current accounts and deposits from other credit institutions		3.626.321.679.000	2.168.084.779.000
2. Placements and loans from other credit institutions		10.866.642.382.208	3.240.800.000.000
<b>II. Deposits from customers</b>	19	<b>1.274.607.381.855</b>	<b>209.266.984.288</b>
<b>III. Derivatives financial instruments and other financial liabilities</b>		<b>24.825.450.450.478</b>	<b>22.207.958.810.674</b>
<b>IV. Valuable papers</b>	20	<b>2.933.200.064.000</b>	<b>3.609.484.814.800</b>
<b>V. Bonds</b>	21		
<b>VI. Other liabilities</b>	22	<b>9.055.953.907.426</b>	<b>7.562.637.707.698</b>
1. Interest, fees payables		446.762.957.495	448.596.096.669
2. Deffered tax liabilities			
3. Other payables and liabilities		8.557.543.445.615	7.045.122.013.060
4. Other provisions		51.647.504.316	68.919.597.969
<b>TOTAL LIABILITIES</b>		<b>52.582.175.864.967</b>	<b>38.998.233.096.460</b>
<b>VII. Equity and funds</b>		<b>6.666.997.548.258</b>	<b>6.105.866.295.240</b>
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	3.234.378.311	395.772.484
3. Foreign currency translation reserves		(41.546.217.934)	
4. Assets revaluation reserves			
5. Retained earnings		649.705.202.882	49.866.337.757
<b>VIII. Minority interests</b>			
<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>		<b>59.249.173.413.225</b>	<b>45.104.099.391.700</b>

### OFF BALANCE SHEET ITEMS

Items	Note	Quarter 3/2009	Accumulation
<b>I. Contingent liabilities</b>		<b>4.012.329.596.080</b>	<b>993.683.157.239</b>
1. Contingent liabilities		111.622.795.200	50.000.000.000
2. Other guarantees		<b>3.900.706.800.880</b>	<b>943.683.157.239</b>
<b>II. Commitments</b>		<b>2.874.004.312.757</b>	<b>8.626.667.758.165</b>
1. Other commitments		2.874.004.312.757	8.626.667.758.165

**INCOME STATEMENT**

Quarter 3/ 2009  
As at Sep. 30th, 2009

Unit: VND

ITEMS	Note	Acc. fr. the beginning of year to the end of this quarter
1. Interest and similar income	22	1.780.046.542.425
2. Interest and similar expense	23	1.727.351.819.773
<b>I. Net interest income</b>		<b>52.694.722.652</b>
3. Income from services		65.218.448.945
4. Expenses on services		9.166.121.622
<b>II. Net profit from services</b>	<b>24</b>	<b>56.052.327.323</b>
<b>III. Net gain/(loss) from dealing in foreign currencies and re-evaluating exchange rate</b>	<b>25</b>	<b>77.241.454.615</b>
<b>IV. Net gain/(loss) from trade of securities</b>	<b>26</b>	<b>(359.114.006.015)</b>
5. Other income	27	1.721.718.291.517
6. Other expense		46.100.588.139
<b>V. Net profit from other activities</b>		<b>1.675.617.703.378</b>
<b>VI. Dividends</b>	<b>28</b>	<b>116.074.016.183</b>
<b>VII. Operating expenses</b>		<b>286.943.349.596</b>
<b>VIII. Net profit from operating activities before credit reserves</b>		<b>1.331.622.868.540</b>
<b>IX. Credit reserve expenses</b>		<b>569.871.266.108</b>
<b>X. Gross Profit before taxes</b>		<b>761.751.602.432</b>
7. Current tax expenses	29	113.069.335.871
8. Deffered income taxes		47.365.097.741
<b>XI. Income tax expenses</b>		<b>160.434.433.612</b>
<b>XII. Profit after tax</b>		<b>601.317.168.820</b>
<b>XIII. EPS</b>	<b>30</b>	<b>1.203</b>

**CASH FLOWS STATEMENT**

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

Items	Accum. from beginning of year to the end of this period
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>	
1. Interest income and similar earnings received	1.646.970.793.601
2. Interest expenses and similar expenses paid	(1.728.580.631.654)
3. Income from services received	56.052.327.323
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	51.317.057.337
5. Others income	551.233.421.488
6. Proceeds of the debt has been processed delete, offset by risk source	
7. Money to pay for staff and operations management, public service	(81.690.625.113)
8. Income tax paid in the period	
<b>CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES</b>	
<b>Changes in operating assets</b>	
9. Increase/(decrease) in placements with and loans to other credit institutions	3.202.623.401.386
10. Increase/(decrease) in trading securities and investment securities	(852.390.655.957)
11. Increase/(decrease) in derivatives and other financial assets	
12. Increase/(decrease) in loans and advances to customers	(7.333.668.244.712)
13. Increase/(decrease) in reserve account to offset the loss of credits	(220.248.014.004)
14. Increase / (decrease) in reserve accounts to offset the loss of investments	34.733.715.130
15. Increase / (decrease) in reserve accounts to offset other losses	46.105.497.613
16. Increase/(decrease) in other assets	(5.724.905.137.411)
<b>Changes in operating liabilities</b>	
15. Increase/(decrease) in borrowings from the State and SBV	
16. Increase/(decrease) in placements and borrowings from other credit institutions	9.084.079.282.208
17. Increase/(decrease) in deposits from customers	1.065.340.397.567
18. Increased release of valuable papers and bonds	(676.284.750.800)
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk	2.617.491.639.804
20. Increase financial instruments and derivative financial instruments other	924.125.915.041
21. Increasing interest, fees paid	
22. Pay from the funds	(7.161.394.173)
<b>I. NET CASH FLOWS FROM OPERATING ACTIVITIES</b>	
<b>2.655.143.994.674</b>	
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>	
1. Cash paid for purchase of fixed assets	(39.803.353.050)
2. Cash received from liquidating fixed assets	
3. Cash paid for liquidation fixed assets	

7. Cash paid for joining capital in other entities	(863.510.527.316)
8. Cash received from liquidating investments in other entities	130.379.665.846
9. Cash received from interest, dividend and distributed profit	116.074.016.183
<b>II. NET CASH FLOWS FROM INVESTING ACTIVITIES</b>	<b>(656.860.198.337)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>	
1. Increase charter capital	
4. Dividend, profit paid for owners	
6. Revenue from the sale of stock funds	
<b>III. NET CASH FLOWS FROM FINANCING ACTIVITIES</b>	
<b>IV. NET CASH DURING THE PERIOD</b>	<b>1.998.283.796.337</b>
<b>V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>	<b>5.438.314.269.434</b>
<b>VI. Influence of foreign exchange fluctuation</b>	
<b>VII. CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	<b>7.436.598.065.771</b>

### 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	4.423.192.026	6.397.285.055
Deposits in State Banks	27.912.373.745	11.549.984.379
Deposits in other credit institutions	7.404.262.500.000	5.420.367.000.000
	<b>7.436.598.065.771</b>	<b>5.438.314.269.434</b>