

CONSOLIDATED BALANCE SHEET

Hochiminh City, as at 30th June, 2009

Unit: million dong

Items	Note	Ending Balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals	3	8,157,928	8,458,614
II. Balances with the State Bank of Vietnam	4	2,736,263	3,224,539
III. Cash, precious metals at other credit institutions	5	12,729,146	7,047,584
1. Deposits at other credit institutions		12,397,761	7,016,726
2. Loans at other credit institutions		332,513	31,042
3. Provisions for loss on loans to other credit institutions		(1,128)	(184)
IV. Securities trading		414,692	370,106
1. Securities trading	6	467,138	475,279
2. Provision for devaluation of securities trading	6	(52,446)	(105,173)
V. Derivative tools and other financial assets	7	54,097	6,928
VI. Loans and advances to customers		56,410,975	34,757,119
1. Loans and advances to customers	8	56,828,912	35,008,871
2. Provision for loss on loans and advances to customers		(417,937)	(251,752)
VII. Investments in securities	9	9,712,124	8,969,574
1. Securities available for sale	10.1	9,233,804	8,193,626
2. Securities held to maturity date	10.2	478,320	915,090
3. Provision for devaluation of securities invested	10.1		139,142
VIII. Long-term investment		835,643	1,254,261
1. Investments in subsidiaries	11		
2. Investments in joint-venture	11		74,803
3. Investments in associated companies		81,326	61,021
4. Other long term investment	12	826,003	1,168,632
5. Provision for devaluation of long-term investments	12	(71,686)	(50,195)
IX. Fixed asset		2,342,429	1,696,288
1. Tangible fixed assets	13	1,326,576	912,281
- Historical cost		1,550,937	1,068,777
- Accumulated depreciation		(224,361)	(156,496)
2. Financial leasing assets	15	20,368	23,709
- Historical cost		28,381	29,591
- Accumulated depreciation		(8,013)	(5,882)
3. Intangible fixed assets	14	995,485	760,298
- Historical cost		1,050,503	796,757
- Accumulated depreciation		(55,018)	(36,459)
X. Properties			
- Historical cost			
- Accumulated depreciation			
XI. Other assets	16	4,849,263	2,653,556
1. Receivables		3,594,266	1,422,029
2. Interest receivables		910,698	720,769
3. Deferred tax assets			
4. Others		344,299	510,758
<i>In there: Goodwill</i>			
5. Provision for other risks			

TOTAL ASSET		98,242,559	68,438,569
B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	2,010,240	52,161
II. Deposits from other credit institutions	18	1,393,643	4,488,354
1. Deposits	19	153,028	1,007,036
2. Loans		1,240,615	3,481,318
III. Deposits from customers		64,529,573	46,128,820
IV. Derivative tools and other financial liabilities	7		
V. Funds received from Government or institutions	20	161,224	1,014,462
VI. Deposit certificates and bonds issued	21	16,637,025	7,659,063
VII. Other liabilities	22	2,713,925	1,337,084
1. Interest payables		796,229	869,112
2. Deferred corporate income tax			
3. Other payables and liabilities		1,869,677	440,408
4. Provision for other risks		48,019	27,564
TOTAL LIABILITIES		88,896,648	60,679,944
VIII. OWNERS' CAPITAL & FUNDS		9,345,910	7,758,625
1. Capital	23	7,260,804	5,977,579
- Chartered capital		5,882,979	5,115,831
- Capital for finance of fixed assets and basic construction		795	795
- Share premium		1,376,877	1,212,723
- Treasury stock			(351,923)
- Preferred stock			
- Others		153	153
2. Reserves funds	24	767,057	796,705
3. Difference in exchange rate		27,823	
4. Difference in assets revaluation			
5. Retained profit / acc. loss	24	1,290,226	984,341
- Profit (loss) this year		1,188,537	954,753
- Acc. Profit (loss) last year		101,690	29,588
IX. Minority interest			
TOTAL OWNERS' CAPITAL		98,242,559	68,438,569

CONSOLIDATED INCOME STATEMENT

Hochiminh City, as at Sep. 30th, 2009

Unit: million dongs

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	1,868,279	1,929,006	5,074,800	5,337,313
2. Interest and similar expenses	15	(1,233,636)	(1,873,956)	(3,331,478)	(4,461,609)
I. Net interest income		634,643	55,050	1,743,322	875,704
3. Fee and commission income		331,204	135,110	780,903	569,577
4. Fee and commission expenses		(41,453)	(51,517)	(102,469)	(104,349)
II. Net fee and commission income (loss)		289,751	83,593	678,434	465,228
III. Net gain/loss from dealing in foreign currencies and gold	16	(31,618)	97,055	235,175	260,432
IV. Net gain/loss from dealing the trading securities	17	29,938	131,269	(6,034)	44,142
V. Net gain/loss from dealing of investment securities	18	34,325	22,768	124,660	(202,202)
5. Other incomes		53,875	152,141	67,068	167,521
6. Other expenses		(28,583)	(44,749)	(59,736)	(56,770)
VI. Net other incomes		25,292	107,392	7,332	110,751
VII. Income from investment in other entities	19	17,265	38,621	47,638	95,576
VIII. General and administration expenses	20	(415,544)	(317,328)	(1,103,429)	(919,992)
IX. Operating profit before provision for credit losses		584,052	218,420	1,727,098	729,639
X. Provision for credit losses		(60,912)	(4,105)	(191,554)	(64,884)
XI. Profit before tax		523,140	214,315	1,535,544	664,754
7. Corporate income tax - current		(114,079)	(38,666)	(347,007)	(138,213)
8. Corporate income tax - deffered					
XII. Corporate income tax		(114,079)	(38,666)	(347,007)	(138,213)
XIII. Profit after tax		409,061	175,649	1,188,537	526,541
XIV. Minority interest					
XV. EPS (VND/share)	13.5			2,071	1,029

CONSOLIDATED CASH FLOWS STATEMENT
 Hochiminh City, as at 30th June, 2009(Direct method)

Unit: million dong

Items	Accum. from beginning of year to	
	Current year	Previous year
CASH FLOWS FROM OPERATING ACTIVITIES:		
1. Interest income and similar earnings received	4,591,849	5,268,688
2. Interest expenses and similar expenses paid	(3,404,361)	(4,190,079)
3. Income from services received	678,434	465,228
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	167,111	434,015
5. Others income	10,553	15,105
6. Proceeds of the debt has been processed delete, offset by risk source	459	
7. Money to pay for staff and operations management, public service	(1,014,301)	(849,866)
8. Income tax paid in the period	(215,410)	(181,399)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES	814,334	961,692
Changes in operating assets		
9. Increase/(decrease) in placements with and loans to other credit institutions	(4,125,603)	2,428,563
10. Increase/(decrease) in trading securities and investment securities	(595,267)	340,199
11. Increase/(decrease) in derivatives and other financial assets	(47,169)	(79,572)
12. Increase/(decrease) in loans and advances to customers	(21,823,085)	2,377,682
13. Increase/(decrease) in reserve account to offset the loss		
14. Increase/(decrease) in other operating assets	(1,573,154)	(423,450)
Changes in operating liabilities		
15. Increase/(decrease) in borrowings from the State and SBV	1,958,079	(420,193)
16. Increase/(decrease) in placements and borrowings from other credit institutions	(3,094,711)	(2,194,548)
17. Increase/(decrease) in deposits from customers	18,400,753	1,483,598
18. Increased release of valuable papers and bonds	8,977,962	2,578,815
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk	597,780	41,877
20. Increase financial instruments and derivative financial instruments other		
21. Increasing interest, fees paid	1,318,431	(327,495)
22. Pay from the funds	(144,926)	(187,927)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES	663,424	6,579,241
CASH FLOWS FROM INVESTING ACTIVITIES:		
1. Cash paid for purchase of fixed assets	(893,583)	(797,248)
2. Cash received from liquidating fixed assets	29,685	17,000

3. Cash paid for liquidation fixed assets		
7. Cash paid for joining capital in other entities	(778,339)	(182,710)
8. Cash received from liquidating investments in other entities	1,189,760	173,591
9. Cash received from interest, dividend and distributed profit	40,918	83,563
II. NET CASH FLOWS FROM INVESTING ACTIVITIES	(411,559)	(705,804)
CASH FLOWS FROM FINANCING ACTIVITIES:		
4. Dividend, profit paid for owners	(1)	(672)
6. Revenue from the sale of stock funds	516,077	
III. NET CASH FLOWS FROM FINANCING ACTIVITIES	516,076	(672)
IV. INCREASE/(DECREASE) CASH AND CASH EQUIVALENTS	767,941	5,872,764
V. CASH AND CASH EQUIVALENTS AT JAN. 01	18,049,725	8,687,590
VI. Influence of foreign exchange fluctuation		
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR	18,817,666	14,560,355