

CONSOLIDATED BALANCE SHEET

As at Sep. 30th, 2009

Unit: million VND

Items	Note	Ending Balance	Beginning Balance
1	2	3	4
A. ASSETS			
I. Cash and precious metals	3	3,559,605	3,482,209
II. Balances with the State Bank of Vietnam	4	20,461,162	30,561,417
III. Cash, precious metals at other credit institutions	5	19,413,232	30,367,772
1. Deposits at other credit institutions		18,027,117	29,345,297
2. Loans at other credit institutions		1,400,644	1,031,844
3. Provisions for loss on loans to other credit institutions		(14,529)	(9,369)
IV. Securities trading		83,930	271,709
1. Securities trading	6	96,368	403,698
2. Provision for devaluation of securities trading	6	(12,438)	(131,989)
V. Derivative tools and other financial assets	7		
VI. Loans and advances to customers		133,511,788	108,528,764
1. Loans and advances to customers	8	138,169,140	112,792,965
2. Provision for loss on loans and advances to customers		(4,657,352)	(4,264,201)
VII. Investments in securities	9	40,585,494	41,604,460
1. Securities available for sale	10.1	28,182,082	30,261,562
2. Securities held to maturity date	10.2	12,634,046	11,643,476
3. Provision for devaluation of securities invested	10.1	(230,634)	(300,578)
VIII. Long-term investment		2,995,815	2,961,634
1. Investments in subsidiaries	11	1,238,883	1,148,757
2. Venture capital contribution			
3. Investments in joint-venture	11	28,542	27,488
4. Other long term investment	12	1,944,428	1,975,601
5. Provision for devaluation of long-term investments	12	(216,038)	(190,212)
IX. Fixed asset		1,234,192	1,360,853
1. Tangible fixed assets	13	927,841	1,043,204
a. Historical cost		2,776,009	2,641,037
b. Accumulated depreciation		(1,848,168)	1,597,833
2. Financial leasing assets	15		
a. Historical cost			
b. Accumulated depreciation			
3. Intangible fixed assets	14	306,351	317,649
a. Historical cost		475,770	465,819
b. Accumulated depreciation		(169,419)	(148,170)
X. Properties			
a. Historical cost			
b. Accumulated depreciation			
XI. Other assets	16	3,247,398	2,811,630
1. Receivables		1,430,939	210,210
2. Interest receivables		1,347,891	1,685,079
3. Deferred tax assets			
4. Others		468,568	916,341
5. Provision for other risks			

TOTAL ASSET		225,092,616	221,950,448
B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	9,817,079	
II. Deposits from other credit institutions	18	27,681,966	
1. Deposits	19	25,058,316	
2. Loans		2,623,650	
III. Deposits from customers		158,464,162	
IV. Derivative tools and other financial liabilities	7	324,991	
V. Capital funding, fiduciary investment, loan finance credit risk	20	18	
VI. Published papers worth	21	742,504	
VII. Other liabilities	22	12,161,333	
1. Interest payables		2,052,788	
2. Deferred corporate income tax		458	
3. Other payables and liabilities		9,351,439	
4. Provision for other risks		756,648	
TOTAL LIABILITIES		209,192,053	
VIII. OWNERS' CAPITAL & FUNDS		12,160,915	208,057,011
1. Capital	23	12,100,860	12,164,475
a. Chartered capital			
b. Capital for finance of fixed assets and basic construction			
c. Share premium			
d. Treasury stock			
e. Preferred stock			
g. Others		60,055	63,615
2. Reserves funds	24	322,578	612,159
3. Difference in exchange rate		338,960	145,867
4. Difference in assets revaluation		9,451	8,873
5. Retained profit / acc. loss	24	2,965,941	858,668
a. Profit (loss) this year			
b. Acc. Profit (loss) last year			
IX. Minority interest		102,718	103,395
TOTAL LIABILITIES, OWNERS' CAPITAL AND MINORITY INTEREST		225,092,616	221,950,448

CONSOLIDATED INCOME STATEMENT

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

Unit: million VND

Items	Note	Quarter 3		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	3,817,496	4,587,493	11,327,780	6,161,962
2. Interest and similar expenses	15	(2,009,152)	(3,521,352)	(6,566,358)	(4,337,835)
I. Net interest income		1,808,344	1,066,141	4,761,422	1,824,127
3. Fee and commission income		343,021	284,604	959,157	368,184
4. Fee and commission expenses		(103,448)	(65,662)	(281,127)	(82,712)
II. Net fee and commission income (loss)		239,573	218,942	678,030	285,472
III. Net gain/loss from dealing in foreign currencies and gold	16	160,968	111,772	551,522	474,187
IV. Net gain/loss from dealing the trading securities	17	8,470	25,104	182,278	26,159
V. Net gain/loss from dealing of investment securities	18	74,074	(38,622)	158,649	(38,622)
5. Other incomes		137,645	97,664	166,667	115,687
6. Other expenses		(39,356)	6,650	(63,308)	(12,222)
VI. Net other incomes		98,289	91,014	103,359	103,465
VII. Income from capital contribution and share purchase	19	90,621	51,916	283,460	100,729
VIII. Operating expenses	20	(950,970)	(828,698)	(2,483,239)	(961,713)
1. Depreciation of fixed assets					
2. Expenses for employee					
3. Other expenses					
IX. Operating profit before provision for credit losses		1,529,369	697,569	4,235,481	1,813,804
X. Provision for credit losses		(152,662)	(60,387)	(440,564)	(60,387)
XI. Profit before tax		1,376,707	637,182	3,794,917	1,753,417
7. Corporate income tax - current		(309,708)	(183,477)	(811,506)	(483,651)
8. Corporate income tax - deffered					
XII. Corporate income tax		(309,708)	(183,477)	(811,506)	(483,651)
XIII. Profit after tax		1,066,999	453,705	2,983,411	1,269,766
XIV. Minority interest		(4,241)	(3,528)	(13,043)	(5,403)
XV. Net profit in the period					
XVI.EPS (VND/share)	13.5	878	372	2,455	1,045

CONSOLIDATED CASH FLOWS STATEMENT

As at Sep. 30th, 2009

Unit: million VND

Items	Accum. from beginning of year to the end of period	
	2009	2008
(1)	(2)	(3)
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest income and similar earnings received	11,306,542	6,063,438
Interest expenses and similar expenses paid	(7,386,477)	4,226,848
Income from services received	678,030	285,472
Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	702,954	350,468
Others income	11,793	50,676
Proceeds of the debt has been processed delete, offset by risk source	91,566	52,789
Money to pay for staff and operations management, public service	(1,657,948)	(671,124)
Income tax paid in the period	(495,190)	(418,384)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES	3,251,270	1,486,487
Changes in operating assets		
Increase/(decrease) in placements with and loans to other credit institutions	(3,189,745)	(10,891,780)
Increase/(decrease) in trading securities and investment securities	6,845,252	5,047,042
Increase/(decrease) in derivatives and other financial assets		
Increase/(decrease) in loans and advances to customers	(25,376,175)	317,973
Reduce power reserve to offset the loss of funds	(83,409)	
Increase/(decrease) in other operating assets	(505,627)	(1,445,751)
Changes in operating liabilities		
Increase/(decrease) in borrowings from the State and SBV	1,415,067	7,783,482
Increase/(decrease) in placements and borrowings from other credit institutions	1,234,902	9,719,535
Increase/(decrease) in deposits from customers	283,522	4,639,238
Increased release of valuable papers and bonds	(2,179,511)	1,736,771
Increased capital funding, fiduciary investment, lending and credit institutions, which risk	(555,227)	2,907,045
Increase financial instruments and derivative financial instruments other	324,991	
Increasing interest, fees paid	(298,107)	(4,294,141)
Pay from the funds	(135,185)	(246)
NET CASH FLOWS FROM OPERATING ACTIVITIES	(18,967,982)	11,191,565
CASH FLOWS FROM INVESTING ACTIVITIES:		
Cash paid for purchase of fixed assets	(163,341)	(33,655)
Cash received from liquidating fixed assets	1,451	276

Cash paid for liquidation fixed assets	(201)	(105)
Cash paid for joining capital in other entities	(28,982)	(190,550)
Cash received from liquidating investments in other entities	153,899	12,360
Cash received from interest, dividend and distributed profit	99,092	67,093
NET CASH FLOWS FROM INVESTING ACTIVITIES	61,918	(144,581)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Dividend, profit paid for owners		
NET CASH FLOWS FROM FINANCING ACTIVITIES		
Net cash during the period	(18,906,064)	11,046,984
CASH AND CASH EQUIVALENTS AT JAN. 01	63,458,405	44,826,884
Influence of foreign exchange fluctuation	193,093	2,456
CASH AND CASH EQUIVALENTS AT END OF YEAR	44,745,434	55,876,324