

BALANCE SHEET  
As at Dec. 30th, 2009

Unit: VND

Items	Note	Ending Balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals	3	6.838.617.335.281	4.455.587.919.483
II. Balances with the State Bank of Vietnam	4	2.115.265.155.137	3.438.734.625.329
III. Cash, precious metals at other credit institutions	5	6.976.108.683.977	9.491.316.444.756
1. Deposits at other credit institutions		6.777.637.500.379	9.491.316.444.756
2. Loans at other credit institutions		198.471.183.598	
3. Provisions for loss on loans to other credit institutions			
IV. Securities trading		98.823.528.310	
1. Securities trading	6	108.696.543.736	
2. Provision for devaluation of securities trading	6	(9.873.015.426)	
V. Derivative tools and other financial assets	7	4.121.834.722	53.235.404.566
VI. Loans and advances to customers		38.003.086.033.255	20.855.907.264.797
1. Loans and advances to customers	8	38.381.854.834.878	21.232.198.355.155
2. Provision for loss on loans and advances to customers		(378.768.801.623)	(376.291.090.358)
VII. Investments in securities	9	8.401.390.843.906	7.518.367.637.642
1. Securities available for sale	10.1	332.515.107.832	1.267.081.214.420
2. Securities held to maturity date	10.2	8.165.783.088.426	6.367.581.915.428
3. Provision for devaluation of securities invested	10.1	(96.907.352.352)	(116.295.492.206)
VIII. Long-term investment		766.468.328.230	765.150.535.013
1. Investments in subsidiaries	11		
2. Investments in joint-venture	11	143.700.000.000	143.700.000.000
3. Investments in associated companies			
4. Other long term investment	12	680.985.450.000	716.887.000.000
5. Provision for devaluation of long-term investments	12	(58.217.121.770)	(95.436.464.987)
IX. Fixed asset		937.558.069.784	716.157.083.319
1. Tangible fixed assets	13	430.282.056.229	317.529.588.887
- Historical cost		586.088.713.847	419.570.864.123
- Accumulated depreciation		(155.806.657.618)	(102.041.275.786)
2. Financial leasing assets	15		
- Historical cost			
- Accumulated depreciation			
3. Intangible fixed assets	14	507.276.013.555	398.627.494.982
- Historical cost		536.376.356.265	422.082.539.882
- Accumulated depreciation		(29.100.342.710)	(23.455.044.900)
X. Properties			
- Historical cost			
- Accumulated depreciation			
XI. Other assets	16	1.887.814.218.417	953.363.677.027
1. Receivables		1.121.758.301.855	288.759.353.684
2. Interest receivables		494.628.404.191	483.560.517.381
3. Deferred tax assets			
4. Others			
In there: Goodwill		271.427.512.371	181.043.805.962
5. Provision for other risks			

TOTAL ASSET		66.029.254.031.019	48.247.820.591.932
B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	1.611.075.169.608	26.954.259.910
II. Deposits from other credit institutions	18	2.527.654.093.909	1.565.108.237.469
1. Deposits	19	1.956.487.243.932	1.413.793.037.469
2. Loans		571.166.849.977	151.315.200.000
III. Deposits from customers		38.766.464.463.698	30.877.730.098.833
IV. Derivative tools and other financial liabilities	7		
V. Capital funding, fiduciary investment, loans held for credit risk	20	6.375.966.811	13.169.525.315
VI. Release valuable papers	21	8.223.028.456.028	1.453.199.829.496
VII. Other liabilities	22	944.356.107.841	1.467.581.817.613
1. Interest payables		331.617.488.171	434.838.459.923
2. Deferred corporate income tax		21.010.034.240	13.244.991.992
3. Other payables and liabilities		568.843.101.975	995.393.966.845
4. Provision for other risks		22.885.483.455	24.104.398.848
TOTAL LIABILITIES		52.078.954.257.895	35.403.743.768.636
VIII. OWNERS' CAPITAL & FUNDS		13.950.299.773.124	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	221.107.520.449	212.732.519.491
3. Difference in exchange rate			
4. Difference in assets revaluation			
5. Retained profit / acc. loss	24	1.202.245.122.831	104.397.173.961
- Profit (loss) this year		1.144.421.172.487	
- Acc. Profit (loss) last year		57.823.950.344	104.397.173.961
IX. Minority interest			
TOTAL OWNERS' CAPITAL		66.029.254.031.019	48.247.820.591.932

INCOME STATEMENT  
As at Dec. 31st, 2009

Unit: VND

Items	Note	Quarter 4		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	1.299.071.234.395	1.263.167.156.489	4.344.176.661.887	4.196.593.952.375
2. Interest and similar expenses	15	711.691.360.088	980.148.155.791	2.368.869.141.269	2.876.882.282.578
I. Net interest income		587.379.874.307	283.019.000.698	1.975.307.520.618	1.319.711.669.797
3. Fee and commission income		103.626.952.721	39.864.806.936	267.762.143.018	154.174.697.324
4. Fee and commission expenses		22.054.981.149	17.972.820.289	56.580.725.030	44.687.954.255
II. Net fee and commission income (loss)		81.571.971.572	21.891.986.647	211.181.417.988	109.486.743.069
III. Net gain/loss from dealing in foreign currencies and gold	16	27.160.024.984	72.003.885.328	134.606.200.373	634.104.728.042
IV. Net gain/loss from dealing the trading securities	17	(43.482.286.068)	224.325.225	(39.834.445.568)	(4.163.114.105)
V. Net gain/loss from dealing of investment securities	18	(18.995.147.343)	(123.041.039.918)	153.326.516.395	(167.438.758.992)
5. Other incomes		8.401.288.273	4.523.902.339	30.809.866.261	31.500.711.300
6. Other expenses		224.920.949	200.877.450	335.287.949	218.150.518
VI. Net other incomes		8.176.367.324	4.323.024.889	30.474.578.312	31.282.560.782
VII. Income from investment in other entities	19	108.815.968.728	(17.473.672.697)	110.868.532.847	(30.937.436.220)
VIII. General and adminstration expenses	20	349.313.612.819	138.807.156.353	907.058.993.174	602.670.698.384
IX. Operating profit before provision for credit losses		401.313.160.685	102.140.353.819	1.668.871.327.791	1.289.375.693.989
X. Provision for credit losses		31.721.398.466	189.662.545.584	136.085.326.932	320.143.235.327
XI. Profit before tax		369.591.762.219	(87.522.191.765)	1.532.786.000.859	969.232.458.662
7. Corporate income tax - current		199.337.999.228	65.320.526.168	380.598.786.124	244.974.356.241
8. Corporate income tax - deffered		7.766.042.248		7.766.042.248	13.244.002.160
XII. Corporate income tax		207.104.041.476	65.320.526.168	388.364.828.372	258.218.358.401
XIII. Profit after tax		162.487.720.743	(152.842.717.933)	1.144.421.172.487	711.014.100.261
XIV. Minority interest					
XV. EPS (VND/share)	13.5				

**CASH FLOWS STATEMENT**

**Quarter 4 /2009**  
**As at Dec. 31st, 2009 (Direct method)**

Unit: VND

Items	Accum. from beginning of year to the end of period	
	Current year	Previous year
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
1. Interest income and similar earnings received	4.333.409.738.760	4.053.494.097.735
2. Interest expenses and similar expenses paid	(2.472.090.113.026)	(2.692.864.309.846)
3. Income from services received	210.880.454.305	109.486.743.069
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	228.017.772.863	572.696.704.946
5. Others income	7.424.435.150	1.047.224.030
6. Proceeds of the debt has been processed delete, offset by risk source	22.847.932.583	29.980.417.979
7. Money to pay for staff and operations management, public service	(818.002.703.678)	(606.070.055.239)
8. Income tax paid in the period	(324.417.173.338)	(365.849.004.125)
<b>CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES</b>	<b>1.188.070.343.619</b>	<b>1.101.921.818.549</b>
<b>Changes in operating assets</b>		
9. Increase/(decrease) in placements with and loans to other credit institutions	(688.000.000.000)	1.755.000.000.000
10. Increase/(decrease) in trading securities and investment securities	(876.742.617.738)	(1.541.967.353.136)
11. Increase/(decrease) in derivatives and other financial assets	49.113.569.844	(53.235.404.566)
12. Increase/(decrease) in loans and advances to customers	(17.405.944.062.494)	(2.780.046.657.781)
13. Increase/(decrease) in reserve account to offset the loss	(135.629.286.882)	
14. Increase/(decrease) in other operating assets	(341.927.892.397)	(192.492.027.171)
<b>Changes in operating liabilities</b>		
15. Increase/(decrease) in borrowings from the State and SBV	1.584.120.909.698	(1.105.181.167)
16. Increase/(decrease) in placements and borrowings from other credit institutions	962.545.856.439	351.084.437.165
17. Increase/(decrease) in deposits from customers	7.888.734.364.867	7.971.607.024.815
18. Increased release of valuable papers and bonds	6.769.828.626.534	1.444.754.822.888
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk	(6.793.558.504)	(12.085.782.687)
20. Increase financial instruments and derivative financial instruments other		(3.392.516.005)
21. Increasing interest, fees paid	(396.216.547.377)	(1.924.062.838.695)
22. Pay from the funds	(40.937.077.370)	(6.927.695.474)
<b>I. NET CASH FLOWS FROM OPERATING ACTIVITIES</b>	<b>(1.449.777.371.761)</b>	<b>6.109.052.646.735</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
1. Cash paid for purchase of fixed assets	(344.502.891.408)	(164.627.150.543)
2. Cash received from liquidating fixed assets	281.694.546	399.636.364
3. Cash paid for liquidation fixed assets		

7. Cash paid for joining capital in other entities	(60.043.110.000)	(150.106.800.000)
8. Cash received from liquidating investments in other entities	12.908.000.000	
9. Cash received from interest, dividend and distributed profit	71.651.329.630	42.386.313.780
<b>II.NET CASH FLOWS FROM INVESTING ACTIVITIES</b>	<b>(319.704.977.232)</b>	<b>(271.948.000.399)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>		
1. Increase charter capital		6.350.383.400.000
4. Dividend, profit paid for owners	(573.439.405.600)	(469.120.617.327)
6. Revenue from the sale of stock funds		
<b>III. NET CASH FLOWS FROM FINANCING ACTIVITIES</b>	<b>(573.439.405.600)</b>	<b>5.881.262.782.673</b>
<b>IV. NET CASH DURING THE PERIOD</b>	<b>(2.342.921.754.593)</b>	<b>11.718.367.429.009</b>
<b>V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>	<b>17.385.638.989.568</b>	<b>5.667.271.560.559</b>
VI. Influence of foreign exchange fluctuation	802.755.822	
<b>VII. CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	<b>15.043.519.990.797</b>	<b>17.385.638.989.568</b>