

## CONSOLIDATED BALANCE SHEET

Quarter 4/ 2009

Unit: VND

Items	Note	Ending Balance	Beginning Balance
1	2	3	4
<b>A. ASSETS</b>			
<b>I. Cash and precious metals</b>	3	4,485,149,003,523	3,482,209,000,000
<b>II. Balances with the State Bank of Vietnam</b>	4	25,174,674,219,393	30,561,417,000,000
<b>III. Cash, precious metals at other credit institutions</b>	5	47,452,756,449,810	30,367,772,000,000
1. Deposits at other credit institutions		46,481,201,032,071	29,345,297,000,000
2. Loans at other credit institutions		982,218,632,828	1,031,844,000,000
3. Provisions for loss on loans to other credit institutions		(10,663,215,089)	(9,369,000,000)
<b>IV. Securities trading</b>		5,768,089,964	271,709,000,000
1. Securities trading	6	6,001,062,585	403,698,000,000
2. Provision for devaluation of securities trading	6	(232,972,621)	(131,989,000,000)
<b>V. Derivative tools and other financial assets</b>	7		
<b>VI. Loans and advances to customers</b>		137,454,607,045,361	108,528,764,000,000
1. Loans and advances to customers	8	141,621,125,670,742	112,792,965,000,000
2. Provision for loss on loans and advances to customers		(4,166,518,625,381)	(4,264,201,000,000)
<b>VII. Investments in securities</b>	9	33,198,362,973,952	41,604,460,000,000
1. Securities available for sale	10.1	21,412,780,158,508	30,261,562,000,000
2. Securities held to maturity date	10.2	11,872,479,162,914	11,643,476,000,000
3. Provision for devaluation of securities invested	10.1	(86,896,347,470)	(300,578,000,000)
<b>VIII. Long-term investment</b>		3,552,756,391,037	2,961,634,000,000
1. Investments in subsidiaries	11		
2. Venture capital contribution		1,265,978,263,914	1,148,757,000,000
3. Investments in joint-venture	11	29,293,641,127	27,488,000,000
4. Other long term investment	12	2,448,100,323,137	1,975,601,000,000
5. Provision for devaluation of long-term investments	12	(190,615,837,141)	(190,212,000,000)
<b>IX. Fixed asset</b>		1,505,026,793,862	1,360,853,000,000
1. Tangible fixed assets	13	1,181,607,379,860	1,043,204,000,000
a. Historical cost		3,150,425,495,522	2,641,037,000,000
b. Accumulated depreciation		(1,968,818,115,662)	(1,597,833,000,000)
2. Financial leasing assets	15	0	0
a. Historical cost		1,817,888,609	
b. Accumulated depreciation		(1,817,888,609)	
3. Intangible fixed assets	14	323,419,414,002	317,649,000,000
a. Historical cost		500,504,508,746	465,819,000,000
b. Accumulated depreciation		(177,085,094,744)	(148,170,000,000)
<b>X. Properties</b>		0	0
a. Historical cost			
b. Accumulated depreciation			
<b>XI. Other assets</b>	16	3,224,118,018,699	2,811,630,000,000
1. Receivables		1,556,943,630,535	204,285,000,000
2. Interest receivables		1,202,451,790,252	1,685,079,000,000
3. Deferred tax assets			
4. Others		464,722,597,912	922,266,000,000
5. Provision for other risks			
<b>TOTAL ASSET</b>		256,053,218,985,601	221,950,448,000,000
<b>B. LIABILITIES</b>			
<b>I. Deposits from State Treasury and State Bank</b>	17	22,960,149,901,072	9,515,633,000,000
<b>II. Deposits from other credit institutions</b>	18	38,369,016,815,149	26,447,064,000,000
1. Deposits	19	31,152,616,815,149	21,353,964,000,000
2. Loans		7,216,400,000,000	5,093,100,000,000
<b>III. Deposits from customers</b>		169,173,419,706,498	157,067,019,000,000
<b>IV. Derivative tools and other financial liabilities</b>	7	81,843,060,000	
<b>V. Capital funding, fiduciary investment, loan finance credit risk</b>	20	19,126,182	555,245,000,000
<b>VI. Published papers worth</b>	21	386,058,180,120	2,922,015,000,000
<b>VII. Other liabilities</b>	22	7,921,481,946,821	11,550,035,000,000
1. Interest payables		1,851,542,973,225	2,835,614,000,000
2. Deferred corporate income tax		483,640,746	458,000,000
3. Other payables and liabilities		5,229,014,253,510	7,921,988,000,000
4. Provision for other risks		840,441,079,340	791,975,000,000
<b>TOTAL LIABILITIES</b>		238,891,988,735,842	208,057,011,000,000
<b>VIII. OWNERS' CAPITAL &amp; FUNDS</b>		17,051,921,634,198	13,790,042,000,000
1. Capital	23	12,163,204,982,294	12,164,475,000,000
a. Chartered capital		12,100,860,260,000	12,100,860,000,000
b. Capital for finance of fixed assets and basic construction			
c. Share premium			
d. Treasury stock			
e. Preferred stock			

g. Others		62,344,722,294	63,615,000,000
2. Reserves funds	24	316,308,122,170	612,159,000,000
3. Difference in exchange rate		132,137,549,986	145,867,000,000
4. Difference in assets revaluation		9,979,363,451	8,873,000,000
5. Retained profit / acc. loss	24	4,430,291,616,297	858,668,000,000
a. Profit (loss) this year		4,431,967,390,642	
b. Acc. Profit (loss) last year		(1,675,774,345)	858,668,000,000
<b>IX. Minority interest</b>		<b>109,308,615,561</b>	<b>103,395,000,000</b>
<b>TOTAL LIABILITIES, OWNERS' CAPITAL AND MINORITY INTEREST</b>		<b>256,053,218,985,601</b>	<b>221,950,448,000,000</b>

## OFF BALANCE SHEET ITEMS

Items	Note	Ending Balance	Beginning Balance
<b>I. Prospective liabilities</b>		<b>44,978,264,314,229</b>	<b>38,270,533,000,000</b>
1. Underwriting of borrowings			1,087,500,000
2. L/C Commitment		31,639,498,463,586	26,938,897,000,000
3. Other underwritings		13,338,765,850,643	11,330,548,500,000
<b>II. Commitments</b>		<b>4,169,950,553,574</b>	<b>20,711,017,000,000</b>
1. Commitment of funding for customers		380,811,353,574	
2. Other commitments		3,789,139,200,000	20,711,017,000,000

## CONSOLIDATED INCOME STATEMENT

Quarter 4/ 2009

Unit: VND

Items	Note	Quarter 4		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	3,964,239,598,942	4,874,933,726,823	15,292,019,889,185	11,036,896,000,000
2. Interest and similar expenses	15	(2,232,451,475,590)	(3,002,218,398,343)	(8,798,809,273,615)	(7,340,053,000,000)
<b>I. Net interest income</b>		<b>1,731,788,123,352</b>	<b>1,872,715,328,480</b>	<b>6,493,210,615,570</b>	<b>3,696,843,000,000</b>
3. Fee and commission income		440,854,788,039	312,696,990,855	1,400,011,002,776	680,881,000,000
4. Fee and commission expenses		(146,784,929,368)	(130,567,508,690)	(427,911,389,471)	(213,280,000,000)
<b>II. Net fee and commission income (loss)</b>		<b>294,069,858,671</b>	<b>182,129,482,165</b>	<b>972,099,613,305</b>	<b>467,601,000,000</b>
<b>III. Net gain/loss from dealing in foreign currencies and gold</b>	16	<b>374,934,687,192</b>	<b>117,214,695,927</b>	<b>926,456,703,782</b>	<b>591,402,000,000</b>
<b>IV. Net gain/loss from dealing the trading securities</b>	17	<b>514,922,517,212</b>	<b>41,732,209,632</b>	<b>697,200,203,001</b>	<b>67,891,000,000</b>
<b>V. Net gain/loss from dealing of investment securities</b>	18	<b>(158,649,000,000)</b>	<b>(44,961,300,000)</b>	<b>(83,583,000,000)</b>	<b>(83,583,000,000)</b>
5. Other incomes		81,059,332,282	95,241,152,975	247,725,749,310	210,928,000,000
6. Other expenses		(38,084,389,908)	12,221,702,714	(101,392,736,725)	
<b>VI. Net other incomes</b>		<b>42,974,942,374</b>	<b>107,462,855,689</b>	<b>146,333,012,585</b>	<b>210,928,000,000</b>
<b>VII. Income from capital contribution and share purchase</b>	19	<b>94,354,899,047</b>	<b>444,241,436,688</b>	<b>377,814,897,101</b>	<b>544,970,000,000</b>
<b>VIII. Operating expenses</b>	20	<b>(1,250,177,443,924)</b>	<b>(768,926,610,968)</b>	<b>(3,733,416,322,745)</b>	<b>(1,730,640,000,000)</b>
<b>IX. Operating profit before provision for credit losses</b>		<b>1,644,218,583,924</b>	<b>1,951,608,097,613</b>	<b>5,879,698,722,599</b>	<b>3,765,412,000,000</b>
<b>X. Provision for credit losses</b>		<b>249,136,170,900</b>	<b>(2,050,316,671,782)</b>	<b>(191,427,786,965)</b>	<b>(2,110,704,000,000)</b>
<b>XI. Profit before tax</b>		<b>1,893,354,754,824</b>	<b>(98,708,574,169)</b>	<b>5,688,270,935,634</b>	<b>1,654,708,000,000</b>
7. Corporate income tax - current		(421,400,718,171)	179,043,007,977	(1,232,906,053,287)	(304,608,000,000)
8. Corporate income tax - deferred			216,000,000		216,000,000
<b>XII. Corporate income tax</b>		<b>(421,400,718,171)</b>	<b>179,259,007,977</b>	<b>(1,232,906,053,287)</b>	<b>(304,392,000,000)</b>
<b>XIII. Profit after tax</b>		<b>1,471,954,036,653</b>	<b>80,550,433,808</b>	<b>4,455,364,882,347</b>	<b>1,350,316,000,000</b>
<b>XIV. Minority interest</b>		<b>(10,354,274,717)</b>	<b>(3,318,164,500)</b>	<b>(23,397,491,705)</b>	<b>(8,721,000,000)</b>
<b>XV. Net profit in the period</b>		<b>1,461,599,761,936</b>	<b>77,232,269,308</b>	<b>4,431,967,390,642</b>	<b>1,341,595,000,000</b>
<b>XVLEPS (VND/share)</b>	13.5				

## CONSOLIDATED CASH FLOWS STATEMENT

As at Dec. 31th, 2009 (Indirect method)

Unit: VND

Items	Accum. from beginning of year to the end of period	
	2009	2008
(1)	(2)	(3)
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Interest income and similar earnings received	15,311,652,777,466	10,956,730,000,000
Interest expenses and similar expenses paid	(9,778,879,404,191)	(6,442,097,000,000)
Income from services received	972,099,613,305	467,601,000,000
Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	1,499,643,079,817	596,499,000,000
Others income	(1,227,946,817)	76,107,912,155
Proceeds of the debt has been processed delete, offset by risk source	147,560,959,402	134,820,087,845
Money to pay for staff and operations management, public service	(2,852,123,729,640)	(1,725,664,044,000)
Income tax paid in the period	(683,627,396,575)	(556,799,000,000)
<b>CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES</b>	<b>4,615,097,952,767</b>	<b>3,642,018,845</b>
<b>Changes in operating assets</b>		
Increase/(decrease) in placements with and loans to other credit institutions	(4,962,130,718,418)	1,779,997,000,000
Increase/(decrease) in trading securities and investment securities	10,172,971,588,614	(11,102,728,000,000)
Increase/(decrease) in derivatives and other financial assets		
Increase/(decrease) in loans and advances to customers	(28,828,160,670,742)	(3,030,438,000,000)
Reduce power reserve to offset the loss of funds	(261,546,870,826)	(463,705,000,000)
Increase/(decrease) in other operating assets	(780,883,114,741)	308,154,000,000
<b>Changes in operating liabilities</b>		
Increase/(decrease) in borrowings from the State and SBV	10,462,084,352,793	(11,765,000,000)
Increase/(decrease) in placements and borrowings from other credit institutions	11,921,952,815,149	2,823,140,000,000
Increase/(decrease) in deposits from customers	15,088,833,254,777	31,384,174,000,000
Increased release of valuable papers and bonds	(2,535,956,819,880)	316,145,000,000
Increased capital funding, fiduciary investment, lending and credit institutions, which risk	(555,225,873,818)	133,651,000,000
Increase financial instruments and derivative financial instruments other	81,843,060,000	
Increasing interest, fees paid	(3,869,402,375,615)	(6,026,406,043,845)
Pay from the funds	(142,991,736,434)	
<b>NET CASH FLOWS FROM OPERATING ACTIVITIES</b>	<b>10,406,484,843,626</b>	<b>19,752,237,000,000</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Cash paid for purchase of fixed assets	(550,623,314,418)	(384,782,000,000)
Cash received from liquidating fixed assets	2,002,138,254	
Cash paid for liquidation fixed assets	(504,727,166)	
Cash paid for joining capital in other companies	(505,327,744,000)	(776,326,000,000)
Withdrawal of capital in other companies	153,898,922,380	
Cash received from interest, dividend and distributed profit	290,127,470,721	118,992,000,000
<b>NET CASH FLOWS FROM INVESTING ACTIVITIES</b>	<b>(610,427,254,229)</b>	<b>(1,042,116,000,000)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>		
Dividend, profit paid for owners	(768,460,420,000)	(78,600,000,000)
<b>NET CASH FLOWS FROM FINANCING ACTIVITIES</b>	<b>(768,460,420,000)</b>	<b>(78,600,000,000)</b>
<b>Net cash during the period</b>	<b>9,027,597,169,397</b>	<b>18,631,521,000,000</b>
<b>CASH AND CASH EQUIVALENTS AT JAN. 01</b>	<b>63,458,405,000,000</b>	<b>44,826,884,000,000</b>
<b>Influence of foreign exchange fluctuation</b>		
<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	<b>72,486,002,169,397</b>	<b>63,458,405,000,000</b>