

CONSOLIDATED BALANCE SHEET

As at Mar. 31st, 2010

Unit: VND

Items	Note	Ending Balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals		2.442.567.033.380	2.204.060.000.000
II. Balances with the State Bank of Vietnam		1.938.307.021.938	5.368.942.000.000
III. Cash, precious metals at other credit institutions		25.281.894.356.962	24.045.152.000.000
1. Deposits at other credit institutions		23.354.894.356.962	22.499.128.000.000
2. Loans at other credit institutions		1.927.000.000.000	1.546.024.000.000
3. Provisions for loss on loans to other credit institutions			
IV. Securities trading	1	478.207.125.832	299.033.000.000
1. Securities trading		481.601.123.448	302.427.000.000
2. Provision for devaluation of securities trading		(3.393.997.616)	(3.394.000.000)
V. Derivative tools and other financial assets	2	19.164.935.619	75.228.000.000
VI. Loans and advances to customers		175.032.632.727.047	161.619.376.000.000
1. Loans and advances to customers	3	176.702.602.217.640	163.170.485.000.000
2. Provision for loss on loans and advances to customers	4	(1.669.969.490.593)	(1.551.109.000.000)
VII. Investments in securities	5	45.272.598.810.032	38.977.048.000.000
1. Securities available for sale		41.482.040.643.264	33.864.198.000.000
2. Securities held to maturity date		3.790.558.166.768	5.112.850.000.000
3. Provision for devaluation of securities invested			
VIII. Long-term investment	6	1.174.306.458.600	1.463.756.000.000
1. Investments in subsidiaries			
2. Venture capital contribution		1.002.058.400.000	1.294.150.000.000
3. Investments in joint-venture		3.000.000.000	3.160.000.000
4. Other long term investment		169.248.058.600	166.446.000.000
5. Provision for devaluation of long-term investments			
IX. Fixed asset		2.800.347.498.984	3.297.530.000.000
1. Tangible fixed assets		1.699.417.537.142	1.775.244.000.000
- Historical cost		3.749.613.833.982	3.699.517.000.000
- Accumulated depreciation		(2.050.196.296.840)	(1.924.273.000.000)
2. Finance leases fixed assets			
- Historical cost		587.476.009	587.000.000
- Accumulated depreciation		(587.476.009)	(587.000.000)
3. Intangible fixed assets		1.100.929.961.842	1.522.286.000.000
- Historical cost		1.767.780.093.488	1.756.616.000.000
- Accumulated depreciation		(666.850.131.646)	(234.330.000.000)
XI. Other assets		9.371.667.790.133	6.435.083.000.000
1. Receivables		4.588.848.209.885	2.493.061.000.000
2. The cost of construction in progress			
3. Interest or fee receivables		3.521.874.480.180	2.698.803.000.000
4. Procurement and repair of fixed assets			
5. Other assets		1.262.194.918.724	1.243.219.000.000
In which: Goodwill		16.787.505.265	17.242.000.000
5. Risk reserve funds for other assets		(1.249.818.656)	
TOTAL ASSET		263.811.693.758.527	243.785.208.000.000

B. LIABILITIES			
I. Deposits from State Treasury and State Bank	7	18.394.173.162.743	13.718.689.000.000
II. Deposits from other credit institutions	8	12.693.760.980.106	15.012.157.000.000
1. Deposits		7.805.336.009.272	9.797.640.000.000
2. Loans		4.888.424.970.834	5.214.517.000.000
III. Deposits from customers	9	156.690.701.351.476	148.530.242.000.000
IV. Derivative tools and other financial liabilities			220.091.000.000
V. Capital funding, fiduciary investment, loan finance credit risk		25.466.009.929.086	34.525.002.000.000
VI. Release valuable papers		9.213.691.920.764	8.585.257.000.000
VII. Other liabilities	11	23.647.320.511.431	10.416.457.000.000
1. Interest payables		2.208.535.074.198	1.740.761.000.000
2. Property tax corporate income postponed			
3. Other payables and liabilities		21.110.499.427.885	8.449.586.000.000
4. Provision for other risks		328.286.009.348	226.110.000.000
TOTAL LIABILITIES		246.105.657.855.606	231.007.895.000.000
VIII. OWNERS' CAPITAL & FUNDS	14	17.509.826.985.363	12.572.078.000.000
1. Capital		12.217.857.644.494	11.341.317.000.000
- Chartered capital		11.252.972.800.000	11.252.973.000.000
- Capital for finance of fixed assets and basic construction		4.635.000.000	
- Capital surplus		862.686.359.590	88.344.000.000
- Funds of credit institutions			
- Others		97.563.484.904	
2. Reserves		1.742.732.034.156	335.750.000.000
3. Difference in exchange rate		(126.528.843.850)	58.735.000.000
4. Difference in assets revaluation			
5. Retained profit / acc. loss		3.675.766.150.563	836.276.000.000
IX. Total owners' capital		196.208.917.558	205.235.000.000
X. Minority interest		263.811.693.758.527	243.785.208.000.000
TOTAL LIABILITIES AND OWNERS' CAPITAL			

OFF BALANCE SHEET ITEMS

I. Prospective liabilities	22	33.415.179.192.876	26.862.267.000.000
1. Underwriting of borrowings		(612.703.103.552)	32.443.000.000
2. L/C Commitment		20.547.089.568.651	15.073.505.000.000
3. Other underwritings		13.480.792.727.777	11.756.319.000.000
II. Commitments			
1. Commitement of funding for customers			
2. Other commitments			

CONSOLIDATED INCOME STATEMENT
Quarter 1/ 2010

Unit: VND

Items	Note	Quarter 1/ 2010	Accumulation
ACTIVITIES INCOMES			
1. Interest and similar income	15	5.905.752.421.630	5.905.752.421.630
2. Interest and similar expenses	16	(3.656.357.341.894)	(3.656.357.341.894)
I. Net interest income		2.249.395.079.736	2.249.395.079.736
3. Fee and commission income		365.251.445.154	365.251.445.154
4. Fee and commission expenses		(49.181.404.894)	(49.181.404.894)
II. Net fee and commission income (loss)		316.070.040.260	316.070.040.260
III. Net gain/ loss from dealing in foreign currencies and gold		125.592.056.621	125.592.056.621
IV. Net gain/ loss from dealing the trading securities	17	12.403.318.060	12.403.318.060
V. Net gain/ loss from dealing of investment securities	18	(7.069.440.280)	(7.069.440.280)
5. Other profit or loss		92.202.358.716	92.202.358.716
6. Other expenses		(43.152.599.671)	(43.152.599.671)
VI. Net gain/ loss from other activities		49.049.759.045	49.049.759.045
VII. Income from capital contributions to buy shares	19	753.708.100	753.708.100
VIII. Operating costs	20	(1.293.616.441.716)	(1.293.616.441.716)
7. Payment of wages and other benefits			
8. Depreciation and amortization minus			
9. Other expenses			
IX. Total operating expenses			
X. Net profit from business activities before the cost of credit risk reserve		1.452.578.079.826	1.452.578.079.826
10. Cost risk reserve for loan customers			
11. Complete risk reserves for the balance sheet commitments			
XI. Cost of credit risk reserve		(281.465.075.792)	(281.465.075.792)
XII. Profit before tax		1.171.113.004.034	1.171.113.004.034
12. Corporate income tax - current		(183.380.383.200)	(183.380.383.200)
13. Corporate income tax - deffered			
XIII. Cost of corporate income tax		(183.380.383.200)	(183.380.383.200)
XIV. Profit after tax		987.732.620.834	987.732.620.834
XV. Minority interest		3.506.857.558	3.506.857.558
XVI. Net profit after tax		984.225.763.276	984.225.763.276
XVII. EPS			

CONSOLIDATED CASH FLOWS STATEMENT
Quarter 1/ 2010 (Direct method)

Unit: VND

Items	Note	Quarter 1/ 2010	Quarter 1/ 2009
CASH FLOWS FROM OPERATING ACTIVITIES:			
1. Interest income and similar earnings		5.087.817.107.944	10.062.947.000.000
2. Interest expenses and similar expenses		(3.189.251.669.206)	(6.283.676.000.000)
3. Income from service activities		317.450.880.171	387.563.000.000
4. Difference between the amount actually earned / actual payments from foreign currency operations		130.925.934.401	209.460.000.000
5. Net income from foreign exchange business			
6. Other incomes		(41.204.593.743)	2.555.000.000
7. Proceeds from the debt has been processed by the backup power		90.254.352.788	465.629.000.000
8. Money to pay for staff and operations management services		(1.840.464.022.078)	(2.198.081.000.000)
9. Cash to pay income tax in the period		(656.294.557.972)	(284.592.000.000)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES		(100.766.567.695)	2.361.805.000.000
Changes in operating assets		(22.272.557.361.176)	(25.058.312.000.000)
9. Increase/(decrease) in placements with and loans to other credit institutions		(1.597.055.000.000)	1.745.045.000.000
10. Increase/(decrease) in trading securities and investment securities		(5.196.724.935.864)	(3.233.709.000.000)
11. Increase/(decrease) in derivatives and other financial assets		56.063.064.381	(75.228.000.000)
12. Increase/(decrease) in loans and advances to customers		(13.532.117.217.640)	(24.940.061.000.000)
13. Reduce reserve to offset the loss amounts (credit, securities, long term investment)		112.039.856.556	(1.070.032.000.000)
14. Increase/(decrease) in other operating assets		(2.114.763.128.609)	2.515.673.000.000
Changes in operating liabilities		14.446.809.854.058	23.455.946.000.000
15. Increase/(decrease) in borrowings from the State and SBV		4.675.484.162.743	12.329.520.000.000
16. Increase/(decrease) in placements and borrowings from other credit institutions		(2.318.396.019.894)	8.135.734.000.000
17. Increase/(decrease) in deposits from customers		8.160.459.351.476	9.116.924.000.000
18. Increase/(decrease) in valuable papers issued		628.434.920.764	4.723.846.000.000
19. Increase/(decrease) in issuing bonds to increase capital and sources of capital funding, fiduciary investment, loans that financial institutions risk		(9.058.992.070.914)	(7.667.150.000.000)
20. Increase/(decrease) in derivatives and other financial debts		(220.091.000.000)	(96.380.000.000)
21. Increase/(decrease) in other operating liabilities		12.763.089.437.233	(2.985.210.000.000)
22. Use funds		(183.178.927.350)	(101.338.000.000)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES		(7.926.514.074.813)	759.439.000.000
CASH FLOWS FROM INVESTING ACTIVITIES:			
1. Cash paid for purchase of fixed assets		(71.895.889.514)	(1.118.537.000.000)
2. Cash received from liquidating fixed assets		385.131.081	6.667.000.000
3. Cash paid for liquidation fixed assets		(4.327.273)	
4. Cash paid for purchase of investment properties			
5. Cash received from liquidating investment properties			
6. Cash paid for liquidating investment properties			
7. Cash paid for joining capital in other entities		(22.801.820.000)	(223.412.000.000)
8. Cash received from liquidating investments in other entities		31.476.712.329	
9. Cash received from interest, dividend and distributed profit		753.708.100	5.071.000.000
II. NET CASH FLOWS FROM INVESTING ACTIVITIES		(62.086.485.277)	(1.330.211.000.000)
CASH FLOWS FROM FINANCING ACTIVITIES:			
1. Increase charter capital			
2. Cash received from the issuance of valuable long-term paper			
3. Cash paid for the issuance of valuable long-term paper			
4. Dividends paid to shareholders, profits were divided			
5. Money purchase fund shares			
6. Proceeds from the sale of stock funds			
III. NET CASH FLOWS FROM FINANCING ACTIVITIES			
IV. NET CASH DURING THE PERIOD		(7.988.600.560.090)	(570.772.000.000)
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		30.326.319.000.000	30.897.091.000.000
VI. Money received from the business before the transfer of shares			
VII. Influence of foreign exchange fluctuation		5.714.159.972.370	
VIII. CASH AND CASH EQUIVALENTS AT END OF YEAR		28.051.878.412.280	30.326.319.000.000