

BALANCE SHEET

As at Mar. 31th, 2010

Unit: VND

ITEMS	Note	31/03/2010	1/1/2010
A. ASSETS			
I. Cash, gold and gymstone on hand	5	16,829,523,533	4,450,211,663
II. Deposit at the State Bank of Vietnam	6	36,570,473,785	31,853,258,388
III. Balances due from credit institutions	7	8,733,319,937,785	11,392,460,868,727
1. Cash and gold at credit institutions		8,150,635,097,785	10,911,895,868,727
2. Loans to credit institutions		587,088,000,000	484,000,000,000
3. Provisions for loans losses to credit institutions		(4,403,160,000)	(3,435,000,000)
IV. Trading securities	9	96,388,943,338	288,757,329,582
1. Trading securities		112,155,950,592	328,940,650,207
2. Provisions for diminution in value of trading securities		(15,767,007,254)	(40,183,320,625)
V. Derivatives and other financial assets			
VI. Loans and advances	8	25,427,303,085,836	25,866,646,169,924
1. Loans		25,880,574,103,314	26,276,831,750,560
2. Advance customers		(453,271,017,478)	(410,185,580,636)
3. Provisions for loans losses			
VII. Investment Securities	10	3,730,619,574,930	4,493,040,288,579
1. Available-for-sale investment securities		4,274,052,285,442	5,319,907,897,589
2. Held-to-maturity investment securities		290,367,916,781	290,449,099,151
3. Provisions for diminution in value of investment securities		(833,800,627,293)	(1,117,316,708,161)
VIII. Long-term investments and capital contribution	11	4,000,602,143,184	3,590,238,703,019
1. Investments in subsidiaries		596,121,105,860	530,571,105,860
2. Investments in joint-ventures		68,801,305,967	68,801,305,967
3. Investments in associates		665,099,638,810	695,030,638,810
4. Other long-term investments		2,877,482,539,576	2,477,464,724,001
5. Provisions for diminution in value of long-term investments		(206,902,447,029)	(181,629,071,619)
IX. Fixed assets		577,914,702,525	587,071,898,989
1. Tangible fixed assets	12	378,412,468,357	389,331,582,799
a. Cost		442,771,473,585	440,456,311,214
b. Accumulated depreciation		(64,359,005,228)	(51,124,728,415)
2. Intangibles fixed assets			
a. Cost			
b. Accumulated depreciation			
3. Intangible fixed assets	13	199,502,234,168	197,740,316,190
a. Cost		205,414,382,367	200,414,382,367
b. Accumulated depreciation		(5,912,148,199)	(2,674,066,177)
X. Investment property			
a. Cost			
b. Accumulated depreciation			
XI. Other assets		16,314,044,113,111	18,394,336,191,104
1. Receivables	14	12,380,585,937,782	15,828,248,559,334
2. Accrued interest incomes		686,630,748,264	568,603,322,553
3. Deferred income tax assets	15		
4. Others	16	3,443,170,433,568	2,113,321,507,579
- Including: Goodwills			
5. Provisions for other assets	17	-196,343,006,503	(115,837,198,362)
TOTAL ASSETS		58,933,592,498,027	64,648,854,919,975
B. LIABILITIES AND OWNER'S EQUITY			
I. Balances due to Government and State Bank of Vietnam			
II. Deposits and borrowings from credit institutions	18	10,281,683,296,095	20,139,655,557,131
1. Current accounts and deposits from other credit institutions		3,293,914,099,000	5,268,522,845,667
2. Placements and loans from other credit institutions		6,987,769,197,095	14,871,132,711,464
III. Deposits from customers	19	2,599,037,570,248	1,768,462,857,464
III. Derivatives financial instruments and other financial liabilities		24,516,308,614,323	21,708,174,803,906
IV. Valuable papers	20	5,477,345,612,800	5,291,558,021,700
V. Bonds	21		
VI. Other liabilities	22	9,389,190,556,728	9,130,509,043,747
1. Interest, fees payables		575,610,850,850	539,731,312,054
2. Deferred tax liabilities			
3. Other payables and liabilities		8,763,273,125,711	8,544,978,864,950
4. Other provisions		50,306,580,167	45,798,866,742
TOTAL LIABILITIES		52,263,565,650,193	58,038,360,283,948

VII. Equity and funds		6,670,026,847,834	6,610,494,636,027
1. Chartered capital and other capital		6,055,604,184,999	6,055,604,184,999
<i>a. Chartered capital</i>	23	5,000,000,000,000	5,000,000,000,000
<i>b. Capital surplus</i>		1,055,604,184,999	1,055,604,184,999
<i>c. Share premiums</i>			
<i>d. Treasury stock</i>			
<i>e. Preferred stocks</i>			
<i>g. Other capitals</i>			
2. Funds	24	1,560,451,866	395,772,484
3. Foreign currency translation reserves		19,053,778,826	
4. Assets revaluation reserves			
5. Retained earnings		593,808,432,143	554,494,678,544
VIII. Minority interests			
TOTAL LIABILITIES AND OWNER'S EQUITY		58,933,592,498,027	64,648,854,919,975

OFF BALANCE SHEET ITEMS

Items	Note	31/03/2010	1/1/2010
I. Contingent liabilities		8,927,789,075,559	7,696,808,294,031
1. Contingent liabilities		250,000,000	30,216,232,200
2. Other guarantees	22	8,927,539,075,559	7,666,592,061,831
II. Commitments		8,626,667,758,165	3,266,829,351,537
1. Other commitments	23	2,893,307,808,270	3,266,829,351,537

INCOME STATEMENT
Quarter 1 / 2010

Unit: VND

Items	Note	Quarter 1	
		Current year	Previous year
I. Interest and similar income	22	757,416,721,358	527,174,915,310
2. Interest and similar expense	23	938,702,777,824	424,762,542,694
I. Net interest income		(181,286,056,466)	102,412,372,616
3. Income from services		47,571,925,039	8,512,324,276
4. Expenses on services		1,386,304,552	3,569,947,350
II. Net profit from services	24	46,185,620,487	4,942,376,926
III. Net gain/(loss) from dealing in foreign currencies and re-evaluating exchange rate	25	(2,918,937,862)	15,127,753,288
IV. Net gain/(loss) from trade of securities	26	(287,116,512,399)	(180,065,541,824)
5. Other income	27	772,538,241,878	146,043,289,450
6. Other expense		260,396,768	6,073,470,939
V. Net profit from other activities		772,277,845,110	139,969,818,511
VI. Dividends	28	30,958,608,100	25,944,806,306
VII. Operating expenses		201,124,064,282	56,020,914,411
VIII. Net profit from operating activities before credit reserves		176,976,502,688	52,310,671,412
IX. Credit reserve expenses		132,864,376,471	26,927,698,626
X. Gross Profit before taxes		44,112,126,217	25,382,972,786
7. Current tax expenses	29	4,798,372,616	
8. Deferred income taxes			
XI. Income tax expenses		4,798,372,616	0
XII. Profit after tax		39,313,753,601	25,382,972,786
XIII. EPS	30	79	51

CASH FLOWS STATEMENT
Quarter 1 / 2010 (Direct method)

Items	Note	Accumulation	
		Current year	Previous year
CASH FLOWS FROM OPERATING ACTIVITIES:			
1. Interest income and similar earnings received		639,389,295,647	507,265,248,561
2. Interest expenses and similar expenses paid		(902,823,239,029)	(599,995,048,694)
3. Income from services received		46,185,620,487	4,942,376,926
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)		(209,229,709,636)	4,413,179,409
5. Others income		292,250,291,000	73,586,127,302
6. Proceeds of the debt has been processed delete, offset by risk source		2,208,615,404	
7. Money to pay for staff and operations management, public service		(78,935,372,513)	(57,607,092,504)
8. Income tax paid in the period			
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES		(210,954,498,640)	132,604,791,000
Changes in operating assets			
9. Increase/(decrease) in placements with and loans to other credit institutions		2,133,785,748,728	6,375,363,660,368
10. Increase/(decrease) in trading securities and investment securities		1,262,721,494,132	(102,878,666,692)
11. Increase/(decrease) in derivatives and other financial assets			
12. Increase/(decrease) in loans and advances to customers		396,257,647,246	216,216,902,778
13. Increase/(decrease) in reserve account to offset the loss of credits			5,864,300,081
14. Increase / (decrease) in reserve accounts to offset the loss of investments			
15. Increase / (decrease) in reserve accounts to offset other losses			
16. Increase/(decrease) in other assets		2,136,867,474,389	(536,440,066,308)
Changes in operating liabilities			
15. Increase/(decrease) in borrowings from the State and SBV			
16. Increase/(decrease) in placements and borrowings from other credit institutions		(9,857,972,261,037)	2,562,955,000,000
17. Increase/(decrease) in deposits from customers		830,574,712,784	11,789,425,717
18. Increased release of valuable papers and bonds			
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk		2,808,133,810,416	856,088,431,298
20. Increase financial instruments and derivative financial instruments other			
21. Increasing interest, fees paid		218,336,476,398	(1,525,801,995,447)
22. Pay from the funds		1,164,679,382	(2,210,288,907)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES		(281,084,716,200)	7,993,551,493,887
CASH FLOWS FROM INVESTING ACTIVITIES:			
1. Cash paid for purchase of fixed assets			
2. Cash received from liquidating fixed assets			
3. Cash paid for liquidation fixed assets			
7. Cash paid for joining capital in other entities			
8. Cash received from liquidating investments in other entities			
9. Cash received from interest, dividend and distributed profit			
II. NET CASH FLOWS FROM INVESTING ACTIVITIES		(411,993,369,846)	(43,715,187)
CASH FLOWS FROM FINANCING ACTIVITIES:			
3. Cash receive from owners equity, repurchase issued stock		185,787,591,100	
3. Cash paid to owners equity, repurchase issued stock			(1,727,585,200)
4. Dividend profit paid for owners			
6. Revenue from the sale of stock funds			
III. NET CASH FLOWS FROM FINANCING ACTIVITIES		185,787,591,100	(1,727,585,200)
IV. NET CASH DURING THE PERIOD		(507,290,494,946)	7,991,780,193,500
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		8,875,381,590,050	5,438,314,269,434
VI. Influence of foreign exchange fluctuation			
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR		8,368,091,095,103	13,430,094,462,934

Details cash and cash equivalents

Items	31/12/2009	31/12/2008
Cash and cash equivalents at the fund	16,829,523,533	4,450,211,663
Deposits in State Banks	36,570,473,785	31,853,258,388
Deposits in other credit institutions	8,314,691,097,785	8,839,078,119,999
	8,368,091,095,103	8,875,381,590,050