

CONSOLIDATED BALANCE SHEET

As at Mar 31th 2010

Unit: VND

Items	Note	Ending Balance	Beginning Balance
1	2	4	3
A. ASSETS			
I. Cash and precious metals	3	4,316,980,726,833	4,485,150,000,000
II. Balances with the State Bank of Vietnam	4	12,802,832,710,308	25,174,674,000,000
III. Cash, precious metals at other credit institutions	5	33,283,280,981,275	47,456,662,000,000
1. Deposits at other credit institutions		32,059,102,097,761	46,480,842,000,000
2. Loans at other credit institutions		1,234,842,098,603	982,218,000,000
3. Provisions for loss on loans to other credit institutions		(10,663,215,089)	(6,398,000,000)
IV. Securities trading		6,548,976,164	5,768,000,000
1. Securities trading	6	6,781,948,785	6,001,000,000
2. Provision for devaluation of securities trading	6	(232,972,621)	(233,000,000)
V. Derivative tools and other financial assets	7	77,972,415,887	
VI. Loans and advances to customers		146,445,572,814,000	136,996,006,000,000
1. Loans and advances to customers	8	151,441,371,186,537	141,621,126,000,000
2. Provision for loss on loans and advances to customers		(4,995,798,372,537)	(4,625,120,000,000)
VII. Investments in securities	9	32,299,781,900,920	32,634,887,000,000
1. Securities available for sale	10.1	20,520,962,638,854	21,020,349,000,000
2. Securities held to maturity date	10.2	12,204,924,686,401	12,040,643,000,000
3. Provision for devaluation of securities invested	10.1	(426,105,424,335)	(426,105,000,000)
VIII. Long-term investment		3,688,189,173,910	3,637,730,000,000
1. Investments in subsidiaries	11		
2. Venture capital contribution		1,295,543,420,370	1,270,718,000,000
3. Investments in joint-venture	11	30,473,197,544	22,850,000,000
4. Other long term investment	12	2,465,552,393,137	2,447,542,000,000
5. Provision for devaluation of long-term investments	12	(103,379,837,141)	(103,380,000,000)
IX. Fixed asset		1,466,807,976,937	1,505,260,000,000
1. Tangible fixed assets	13	1,114,799,305,819	1,181,841,000,000
a. Historical cost		3,195,647,985,756	3,152,487,000,000
b. Accumulated depreciation		(2,080,848,679,937)	(1,970,646,000,000)
2. Financial leasing assets	15	0	0
a. Historical cost		1,876,566,771	
b. Accumulated depreciation		(1,876,566,771)	
3. Intangible fixed assets	14	352,008,671,118	323,419,000,000
a. Historical cost		535,961,731,425	500,504,000,000
b. Accumulated depreciation		(183,953,060,307)	(177,085,000,000)
X. Properties		0	0
a. Historical cost			
b. Accumulated depreciation			
XI. Other assets	16	4,739,356,327,933	3,599,746,000,000
1. Receivables		2,658,430,609,515	1,565,526,000,000
2. Interest receivables		1,542,555,484,130	1,616,209,000,000
3. Deferred tax assets			
4. Others		538,370,234,288	418,011,000,000
5. Provision for other risks			
TOTAL ASSET		239,127,324,004,167	255,495,883,000,000

B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	10,965,813,205,163	22,578,400,000,000
II. Deposits from other credit institutions	18	31,391,731,764,838	38,835,516,000,000
1. Deposits	19	26,755,731,764,838	31,977,936,000,000
2. Loans		4,636,000,000,000	6,857,580,000,000
III. Deposits from customers		166,890,115,054,330	169,071,562,000,000
IV. Derivative tools and other financial liabilities	7		81,843,000,000
V. Capital funding, fiduciary investment, loan finance credit risk	20	19,769,017	19,000,000
VI. Published papers worth	21	306,614,166,523	386,058,000,000
VII. Other liabilities	22	11,954,702,710,611	7,722,844,000,000
1. Interest payables		2,233,529,291,619	1,848,712,000,000
2. Deferred corporate income tax		499,251,796	484,000,000
3. Other payables and liabilities		8,880,918,392,687	5,033,207,000,000
4. Provision for other risks		839,755,774,509	840,441,000,000
TOTAL LIABILITIES		221,508,996,670,482	238,676,242,000,000
VIII. OWNERS' CAPITAL & FUNDS		17,497,012,389,145	16,710,333,000,000
1. Capital	23	12,146,019,847,597	12,146,020,000,000
a. Chartered capital		12,100,860,260,000	12,100,860,000,000
g. Others		45,159,587,597	45160000000
2. Reserves funds	24	999,620,892,501	1,283,539,000,000
3. Difference in exchange rate		170,411,912,503	167,838,000,000
4. Difference in assets revaluation		10,301,479,289	8,873,000,000
5. Retained profit / acc. loss	24	4,170,658,257,255	3,104,063,000,000
a. Profit (loss) this year		1,067,939,036,026	2,936,462,000,000
b. Acc. Profit (loss) last year		3,102,719,221,229	167,601,000,000
IX. Minority interest		121,314,944,540	109,308,000,000
TOTAL LIABILITIES, OWNERS' CAPITAL AND MINORITY INTEREST		239,127,324,004,167	255,495,883,000,000

OFF BALANCE SHEET ITEMS

Items	Note	Beginning Balance	Ending Balance
I. Prospective liabilities		45,401,327,393,834	44,978,264,314,229
1. Underwriting of borrowings			
2. L/C Commitment		31,170,020,388,902	31,639,498,463,586
3. Other underwritings		14,231,307,004,932	13,338,765,850,643
II. Commitments		5,659,280,963,009	380,811,353,574
1. Commitment of funding for customers		555,972,163,009	380,811,353,574
2. Other commitments		5,103,308,800,000	

CONSOLIDATED INCOME STATEMENT

Quarter 1 / 2010

Unit: VND

Items (1)	Note (2)	Quarter 1	
		Current year 3	Previous year 4
1. Interest and similar income	VI.12	4,191,972,591,808	3,845,448,135,303
2. Interest and similar expenses	VI.13	(2,434,839,679,299)	(2,457,027,217,923)
I. Net interest income		1,757,132,912,509	1,388,420,917,380
3. Fee and commission income		372,128,360,124	289,495,978,508
4. Fee and commission expenses		(88,470,605,804)	(67,036,634,931)
II. Net fee and commission income (loss)		283,657,754,320	222,459,343,577
III. Net gain/loss from dealing in foreign currencies and gold		201,135,240,087	270,400,107,988
IV. Net gain/loss from dealing the trading securities	VI.14	164,949,748,504	26,464,790,634
V. Net gain/loss from dealing of investment securities	VI.15		
5. Other incomes		96,132,330,038	55,142,482,834
6. Other expenses		(48,073,880,360)	(11,451,672,859)
VI. Net other incomes		48,058,449,678	43,690,809,975
VII. Income from capital contribution and share purchase	VI.16	27,114,027,494	36,370,073,267
VIII. Operating expenses	VI.17	(711,087,471,538)	(527,903,186,197)
IX. Operating profit before provision for credit losses		1,770,960,661,054	1,459,902,856,624
X. Provision for credit losses		(353,225,177,802)	
XI. Profit before tax		1,417,735,483,252	1,459,902,856,624
7. Corporate income tax - current		(345,112,821,949)	(344,869,776,959)
8. Corporate income tax - deffered			
XII. Corporate income tax		(345,112,821,949)	(344,869,776,959)
XIII. Profit after tax		1,072,622,661,303	1,115,033,079,665
XIV. Minority interest		(4,683,625,277)	(4,373,280,661)
XV. Net profit in the period		1,067,939,036,026	1,110,659,799,004
XVI.EPS (VND/share)			

CONSOLIDATED CASH FLOWS STATEMENT

Quarter 1/ 2010 (Indirect method)

Unit: VND

Items (1)	Accumulation	
	Current year (2)	Previous year (3)
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest income and similar earnings received	4,329,659,556,269	3,992,144,776,465
Interest expenses and similar expenses paid	(2,049,366,033,859)	(2,230,105,920,168)
Income from services received	283,657,754,320	222,459,343,577
Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	366,084,988,591	296,864,898,622
Others income	(2,023,212,192)	513,002,951
Proceeds of the debt has been processed delete, offset by risk source	50,081,661,870	43,177,807,024
Money to pay for staff and operations management, public service	(1,032,941,806,774)	(815,963,739,209)
Income tax paid in the period	(446,905,105,124)	(11,109,347,990)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITY	1,498,247,803,101	1,497,980,821,272
Changes in operating assets		
Increase/(decrease) in placements with and loans to other credit institutions	(3,099,097,240,192)	(2,125,853,036,236)
Increase/(decrease) in trading securities and investment securities	(1,131,476,301,419)	(2,263,720,026,779)
Increase/(decrease) in derivatives and other financial assets	(77,972,415,887)	
Increase/(decrease) in loans and advances to customers	(9,820,245,186,537)	(4,651,755,749,791)
Reduce power reserve to offset the loss of funds	(19,536,432,853)	(5,449,933)
Increase/(decrease) in other operating assets	(724,964,246,641)	(1,034,376,042,466)
Changes in operating liabilities		
Increase/(decrease) in borrowings from the State and SBV	(9,906,968,079,880)	(1,865,885,524,596)
Increase/(decrease) in placements and borrowings from other credit institutions	(7,443,784,235,162)	10,919,146,848,383
Increase/(decrease) in deposits from customers	(3,887,065,660,627)	(12,088,352,119,847)
Increased release of valuable papers and bonds	(79,443,833,477)	(483,873,840,360)
Increased capital funding, fiduciary investment, lending and credit institutions, which risk	769,017	(555,226,926,019)
Increase financial instruments and derivative financial instruments other	(81,843,000,000)	
Increasing interest, fees paid	3,699,266,285,084	1,401,086,003,916
Pay from the funds	(55,555,974)	(24,864,131,244)
NET CASH FLOWS FROM OPERATING ACTIVITIES	(31,074,937,331,447)	(11,275,699,173,700)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Cash paid for purchase of fixed assets	(92,937,087,016)	(25,434,837,065)
Cash received from liquidating fixed assets	226,412,728	80,251,818
Cash paid for liquidation fixed assets	(20,630,446)	(13,830,030)
Cash paid for joining capital in other companies	(13,545,570,000)	37,146,890,000
Withdrawal of capital in other companies		
Cash received from interest, dividend and distributed profit	27,114,027,494	1,050,334,916
NET CASH FLOWS FROM INVESTING ACTIVITIES	(79,162,847,240)	12,828,809,639
CASH FLOWS FROM FINANCING ACTIVITIES:		
Dividend, profit paid for owners	(119,923,428,000)	
NET CASH FLOWS FROM FINANCING ACTIVITIES	(119,923,428,000)	-
Net cash during the period	(31,274,023,606,687)	(11,262,870,364,061)
CASH AND CASH EQUIVALENTS AT JAN. 01	72,601,931,000,000	63,458,405,000,000
Influence of foreign exchange fluctuation		
CASH AND CASH EQUIVALENTS AT END OF YEAR	41,327,907,393,313	52,195,534,635,939