

CONSOLIDATED BALANCE SHEET

As at Jun. 30th, 2010

Unit: VND

Items	Note	Ending Balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals		2.787.937.062.925	2.204.060.000.000
II. Balances with the State Bank of Vietnam		4.526.266.314.259	5.368.942.000.000
III. Cash, precious metals at other credit institutions		33.654.828.297.078	24.045.152.000.000
1. Deposits at other credit institutions		31.375.571.297.078	22.499.128.000.000
2. Loans at other credit institutions		2.299.000.000.000	1.546.024.000.000
3. Provisions for loss on loans to other credit institutions		(19.743.000.000)	
IV. Securities trading	1	301.140.058.040	299.033.000.000
1. Securities trading		325.411.797.892	302.427.000.000
2. Provision for devaluation of securities trading		(24.271.739.852)	(3.394.000.000)
V. Derivative tools and other financial assets	2	6.274.636.111	75.228.000.000
VI. Loans and advances to customers		184.806.682.088.851	161.619.376.000.000
1. Loans and advances to customers	3	187.091.562.009.507	163.170.485.000.000
2. Provision for loss on loans and advances to customers	4	(2.284.879.920.656)	(1.551.109.000.000)
VII. Investments in securities	5	54.806.752.059.137	38.977.048.000.000
1. Securities available for sale		50.579.695.199.113	33.864.198.000.000
2. Securities held to maturity date		4.227.056.860.024	5.112.850.000.000
3. Provision for devaluation of securities invested			
VIII. Long-term investment	6	1.477.332.413.885	1.463.756.000.000
1. Investments in subsidiaries			
2. Venture capital contribution		1.308.084.355.285	1.294.150.000.000
3. Investments in joint-venture			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		3.463.943.116.819	3.297.530.000.000
1. Tangible fixed assets		1.915.802.262.930	1.775.244.000.000
- Historical cost		4.067.453.029.817	3.699.517.000.000
- Accumulated depreciation		(2.151.650.766.887)	(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		1.548.140.853.889	1.522.286.000.000
- Historical cost		1.799.522.027.756	1.756.616.000.000
- Accumulated depreciation		(251.381.173.867)	(234.330.000.000)
XI. Other assets		8.806.646.415.341	6.435.083.000.000
1. Receivables		3.329.465.939.782	2.493.061.000.000
2. The cost of construction in progress			
3. Interest or fee receivables		3.856.088.295.602	2.698.803.000.000
4. Procurement and repair of fixed assets			
5. Other assets		1.622.341.998.613	1.243.219.000.000
In which: Goodwill		16.333.788.906	17.242.000.000
5. Risk reserve funds for other assets		(1.249.818.656)	
TOTAL ASSET		294.637.802.462.446	243.785.208.000.000

B. LIABILITIES			
I. Deposits from State Treasury and State Bank	7	26.911.333.494.499	13.718.689.000.000
II. Deposits from other credit institutions	8	19.499.962.232.442	15.012.157.000.000
1. Deposits		14.168.544.941.831	9.797.640.000.000
2. Loans		5.331.417.290.611	5.214.517.000.000
III. Deposits from customers	9	155.131.205.689.852	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		25.003.746.815.655	34.525.002.000.000
VI. Release valuable papers		17.875.130.851.753	8.585.257.000.000
VII. Other liabilities	11	33.618.314.672.542	10.416.457.000.000
1. Interest payables		2.852.890.517.240	1.740.761.000.000
2. Property tax corporate income postponed			
3. Other payables and liabilities		30.448.278.145.954	8.449.586.000.000
4. Provision for other risks		317.146.009.348	226.110.000.000
TOTAL LIABILITIES		278.039.693.756.743	231.007.895.000.000
VIII. OWNERS' CAPITAL & FUNDS	14	16.403.367.766.004	12.572.078.000.000
1. Capital		11.446.937.882.077	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		5.054.664.214	
- Capital surplus		88.344.000.000	88.344.000.000
- Funds of credit institutions			
- Others		100.566.417.863	
2. Reserves		2.971.526.769.596	335.750.000.000
3. Difference in exchange rate		188.056.656.737	58.735.000.000
4. Difference in assets revaluation			
5. Retained profit / acc. loss		1.796.846.457.594	836.276.000.000
- Profits / Losses accumulated this year		1.618.097.296.231	
- Profits / Losses accumulated previous year		178.749.161.363	
IX. Total owners' capital			
X. Minority interest		194.740.939.699	205.235.000.000
TOTAL LIABILITIES AND OWNERS' CAPITAL		294.637.802.462.446	243.785.208.000.000

OFF BALANCE SHEET ITEMS

I. Prospective liabilities	22	32.817.601.631.809	26.862.267.000.000
1. Underwriting of borrowings		(601.213.561.129)	32.443.000.000
2. L/C Commitment		19.782.476.408.677	15.073.505.000.000
3. Other underwrittings		13.636.338.784.261	11.756.319.000.000
II. Commitments			
1. Commitement of funding for customers			
2. Other commitments			

CONSOLIDATED INCOME STATEMENT

Quarter 2/ 2010

Unit: VND

Items	Note	Quarter 2		Accumulation from the beginning of this year to the ending of this period	
		Year 2010	Year 2009	Year 2010	Year 2009
ACTIVITIES INCOMES					
1. Interest and similar income	15	7.585.886.228.452		13.491.638.650.082	
2. Interest and similar expenses	16	(4.509.646.538.151)		(8.166.003.880.045)	
I. Net interest income		3.076.239.690.301		5.325.634.770.037	
3. Fee and commission income		401.906.252.150		767.157.697.304	
4. Fee and commission expenses		(58.938.313.058)		(108.119.717.952)	
II. Net fee and commission income (loss)		342.967.939.092		659.037.979.352	
III. Net gain/ loss from dealing in foreign currencies and gold		(101.429.997.714)		24.162.058.907	
IV. Net gain/ loss from dealing the trading securities	17	(4.009.487.089)		8.393.830.971	
V. Net gain/ loss from dealing of investment securities	18	9.724.167.978		2.654.727.698	
5. Other profit or loss		141.939.149.428		234.141.508.144	
6. Other expenses		(22.264.500.820)		(65.417.100.491)	
VI. Net gain/ loss from other activities		119.674.648.608		168.724.407.653	
VII. Income from capital contributions to buy shares	19	59.860.817.739		60.614.525.839	
VIII. Operating costs	20	(1.999.383.987.824)		(3.293.000.429.540)	
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		1.503.643.791.091		2.956.221.870.917	
10. Cost risk reserve for loan customers					
11. Complete risk reserves for the balance sheet commitments					
XI. Cost of credit risk reserve		(531.619.819.456)		(813.084.895.248)	
XII. Profit before tax		972.023.971.635		2.143.136.975.669	
12. Corporate income tax - current		339.620.416.539		(523.000.799.739)	
13. Corporate income tax - deffered					
XIII. Cost of corporate income tax		339.620.416.539		(523.000.799.739)	
XIV. Profit after tax		632.403.555.096		1.620.136.175.930	
XV. Minority interest		(1.467.977.859)		2.038.879.699	
XVI. Net profit after tax		633.871.532.955		1.618.097.296.231	
XVII. EPS					

CONSOLIDATED CASH FLOWS STATEMENT

Quarter 2/ 2010 (Direct method)

Unit: VND			
Items	Note	Quarter 2/ 2010	Quarter 2/ 2009
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>			
1. Interest income and similar earnings		12.334.108.978.644	10.062.947.000.000
2. Interest expenses and similar expenses		(8.166.003.880.045)	(6.283.676.000.000)
3. Income from service activities		662.012.847.006	387.563.000.000
4. Difference between the amount actually earned / actual payments from foreign currency operations		35.210.617.576	209.460.000.000
5. Net income from foreign exchange business			
6. Other incomes		(61.894.041.976)	2.555.000.000
7. Proceeds from the debt has been processed by the backup power		230.618.449.629	465.629.000.000
8. Money to pay for staff and operations management services		(2.654.815.996.547)	(2.198.081.000.000)
9. Cash to pay income tax in the period		(834.562.100.553)	(284.592.000.000)
<b>CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES</b>		<b>1.544.674.873.734</b>	<b>2.361.805.000.000</b>
<i>Changes in operating assets</i>			<i>(25.058.312.000.000)</i>
9. Increase/(decrease) in placements with and loans to other credit institutions		(2.728.961.768.610)	1.745.045.000.000
10. Increase/(decrease) in trading securities and investment securities		(15.831.811.117.177)	(3.233.709.000.000)
11. Increase/(decrease) in derivatives and other financial assets		68.953.363.889	(75.228.000.000)
12. Increase/(decrease) in loans and advances to customers		(23.921.077.009.507)	(24.940.061.000.000)
13. Reduce reserve to offset the loss amounts (credit, securities, long term investment)			(1.070.032.000.000)
14. Increase/(decrease) in other operating assets		(980.631.117.771)	2.515.673.000.000
<i>Changes in operating liabilities</i>			<i>23.455.946.000.000</i>
15. Increase/(decrease) in borrowings from the State and SBV		13.192.644.494.499	12.329.520.000.000
16. Increase/(decrease) in placements and borrowings from other credit institutions		4.487.805.232.442	8.135.734.000.000
17. Increase/(decrease) in deposits from customers		6.600.963.689.852	9.116.924.000.000
18. Increase/(decrease) in valuable papers issued		9.289.873.851.753	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		(9.521.255.184.345)	(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		22.089.728.155.302	(2.985.210.000.000)
22. Use funds		(234.161.158.623)	(101.338.000.000)
<b>I. NET CASH FLOWS FROM OPERATING ACTIVITIES</b>			<b>759.439.000.000</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>			
1. Cash paid for purchase of fixed assets		(481.405.002.623)	(1.118.537.000.000)
2. Cash received from liquidating fixed assets		481.167.490	6.667.000.000
3. Cash paid for liquidation fixed assets		(238.773.359)	
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		(52.801.820.000)	(223.412.000.000)
8. Cash received from liquidating investments in other entities		81.083.312.329	
9. Cash received from interest, dividend and distributed profit		60.614.525.839	5.071.000.000
<b>II. NET CASH FLOWS FROM INVESTING ACTIVITIES</b>		<b>(392.266.590.324)</b>	<b>(1.330.211.000.000)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>			
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			
<b>III. NET CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>IV. NET CASH DURING THE PERIOD</b>		<b>3.444.388.715.114</b>	<b>(570.772.000.000)</b>
<b>V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>		<b>30.326.319.000.000</b>	<b>30.897.091.000.000</b>
<b>VI. Money received from the business before the transfer of shares</b>			
<b>VII. Influence of foreign exchange fluctuation</b>		<b>3.197.270.190.538</b>	
<b>VIII. CASH AND CASH EQUIVALENTS AT END OF YEAR</b>		<b>36.967.977.905.652</b>	<b>30.326.319.000.000</b>