

BALANCE SHEET
As at Jun. 30th, 2010

Unit: VND

Items	Note	Ending balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals	3	4.349.669.760.322	6.838.617.335.281
II. Balances with the State Bank of Vietnam	4	1.169.523.230.852	2.115.265.155.137
III. Cash, precious metals at other credit institutions	5	12.887.010.513.625	6.976.108.683.977
1. Deposits at other credit institutions		12.887.010.513.625	6.777.637.500.379
2. Loans at other credit institutions			198.471.183.598
3. Provisions for loss on loans to other credit institutions			
IV. Securities trading		24.689.030.323	98.823.528.310
1. Securities trading	6	29.483.884.455	108.696.543.736
2. Provision for devaluation of securities trading	6	(4.794.854.132)	(9.873.015.426)
V. Derivative tools and other financial assets	7		4.121.834.722
VI. Loans and advances to customers		42.527.650.321.099	38.003.086.033.255
1. Loans and advances to customers	8	42.929.095.526.863	38.381.854.834.878
2. Provision for loss on loans and advances to customers		(401.445.205.764)	(378.768.801.623)
VII. Investments in securities	9	9.066.269.080.672	8.401.390.843.906
1. Securities available for sale	10.1	186.340.207.187	332.515.107.832
2. Securities held to maturity date	10.2	8.935.638.142.172	8.165.783.088.426
3. Provision for devaluation of securities invested	10.1	(55.709.268.687)	(96.907.352.352)
VIII. Long-term investment	11	1.100.926.397.103	766.468.328.230
1. Investments in subsidiaries			
2. Investments in joint-venture	11		
3. Investments in associated companies		160.350.000.000	145.350.000.000
4. Other long term investment	12	994.520.780.000	679.335.450.000
5. Provision for devaluation of long-term investments	12	(53.944.382.897)	(58.217.121.770)
IX. Fixed asset		907.920.765.579	937.558.069.784
1. Tangible fixed assets	13	404.183.159.366	430.282.056.229
- Historical cost		596.541.084.966	586.088.713.847
- Accumulated depreciation		(192.357.925.600)	(155.806.657.618)
2. Financial leasing assets	15		
- Historical cost			
- Accumulated depreciation			
3. Intangible fixed assets	14	503.737.606.213	507.276.013.555
- Historical cost		536.376.356.265	536.376.356.265
- Accumulated depreciation		(32.638.750.052)	(29.100.342.710)
X. Properties			
- Historical cost			
- Accumulated depreciation			
XI. Other assets	16	1.672.641.978.674	1.306.915.812.817
1. Receivables		624.499.885.191	540.859.896.255
2. Interest receivables		733.792.908.476	494.628.404.191
3. Deferred tax assets			
4. Others		314.349.185.007	271.427.512.371
In there: Goodwill			
5. Provision for other risks			

TOTAL ASSET		73.706.301.078.249	65.448.355.625.419
B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	23.567.580.437	1.611.075.169.608
II. Deposits from other credit institutions	18	4.630.531.338.565	2.527.654.093.909
1. Deposits	19	3.967.591.338.565	1.956.487.243.932
2. Loans		662.940.000.000	571.166.849.977
III. Deposits from customers		47.221.366.182.441	38.766.464.463.698
IV. Derivative tools and other financial liabilities	7	9.789.886.574	
V. Capital funding, fiduciary investment, loans held for credit risk	20	3.543.773.774	6.375.966.811
VI. Release valuable papers	21	6.872.062.715.315	8.223.028.456.028
VII. Other liabilities	22	815.821.867.178	960.438.902.091
1. Interest payables		396.883.570.495	331.617.488.171
2. Deferred corporate income tax		13.243.991.992	13.243.991.992
3. Other payables and liabilities		382.695.901.988	592.691.938.473
4. Provision for other risks		22.998.402.703	22.885.483.455
TOTAL LIABILITIES		59.576.683.344.284	52.095.037.052.145
VIII. OWNERS' CAPITAL & FUNDS		14.129.617.733.965	13.353.318.573.274
1. Capital	23	12.526.947.129.844	2.526.947.129.844
- Chartered capital		8.800.080.000.000	8.800.080.000.000
- Capital for finance of fixed assets and basic construction		15.395.729.844	15.395.729.844
- Capital surplus		3.711.471.400.000	3.711.471.400.000
- Treasury stock			
- Preferred stock			
- Others			
2. Reserves funds	24	381.944.534.394	377.855.272.940
3. Difference in exchange rate		(12.025.869.313)	
4. Difference in assets revaluation			
5. Retained profit / acc. loss	24	1.232.751.939.040	448.516.170.490
- Profit (loss) this year		822.886.230.864	390.655.902.314
- Acc. Profit (loss) last year		409.865.708.176	57.860.268.176
IX. Minority interest			
TOTAL LIABILITIES AND OWNERS' CAPITAL		73.706.301.078.249	65.448.355.625.419

OFF BALANCE SHEET ITEMS

Items	Note	Ending Balance	Beginning Balance
I. Currency debt obligations Hide		5.009.400.775.557	4.118.449.664.054
1. Guaranteed loans		50.000.000.000	50.000.000.000
2. Professional commitment in LC		3.096.943.127.496	2.924.718.432.183
3. Other guarantees		1.862.457.648.061	1.143.731.231.871
II. Commitments made			
1. Funding commitments to customers			
2. Other Commitments			

INCOME STATEMENT

Quarter 2/ 2010

Unit: VND

Items	Code	Note	Quarter 2		Accumulation from the beginning of this year to the ending of this period	
			Year 2010	Year 2009	Year 2010	Year 2009
1. Interest and similar income	14		1.512.121.299.289	991.138.633.512	2.781.571.434.268	1.946.313.696.701
2. Interest and similar expenses	15		870.919.524.267	527.454.419.432	1.626.488.042.142	1.031.340.370.145
I. Net interest income			641.201.775.022	463.684.214.080	1.155.083.392.126	914.973.326.556
3. Fee and commission income			79.143.616.430	58.411.919.482	150.568.757.924	98.433.523.676
4. Fee and commission expenses			20.516.683.797	13.562.872.343	36.103.558.144	20.376.710.006
II. Net fee and commission income (loss)			58.626.932.633	44.849.047.139	114.465.199.780	78.056.813.670
III. Net gain/loss from dealing in foreign currencies and gold	16		38.271.368.184	7.432.150.059	59.904.025.608	60.473.506.330
IV. Net gain/loss from dealing the trading securities	17		(857.859.805)	(2.075.072.496)	(505.596.935)	(2.075.072.496)
V. Net gain/loss from dealing of investment securities	18		(5.028.592.840)	169.866.711.101	(6.595.523.031)	169.856.098.215
5. Other incomes			3.228.898.828	8.105.405.925	18.331.767.107	10.394.989.177
6. Other expenses			1.170.080	106.474.155	15.617.013	108.366.000
VI. Net other incomes			3.227.728.748	7.998.931.770	18.316.150.094	10.286.623.177
VII. Income from investment in other entities	19		12.117.377.641	(2.290.624.889)	12.957.250.286	(2.155.604.352)
VIII. General and adminstration expenses	20		222.934.439.842	183.496.094.323	413.697.613.615	329.901.124.113
IX. Operating profit before provision for credit losses			524.624.289.741	505.969.262.441	939.927.284.313	899.514.566.987
X. Provision for credit losses			22.329.914.452	76.573.667.632	22.329.914.452	88.508.697.632
XI. Profit before tax			502.294.375.289	429.395.594.809	917.597.369.861	811.005.869.355
7. Corporate income tax - current			94.711.138.997	95.372.570.012	94.711.138.997	95.372.570.012
8. Corporate income tax - deffered						
XII. Corporate income tax			94.711.138.997	95.372.570.012	94.711.138.997	95.372.570.012
XIII. Profit after tax			407.583.236.292	334.023.024.797	822.886.230.864	715.633.299.343
XIV. Minority interest						
XV. EPS (VND/share)	13.5					

CASH FLOWS STATEMENT
Quarter 2/ 2010 (Direct method)

Unit: VND

Items	Code	Note	Accumulation	
			Quarter 2/ 2010	Quarter 2/ 2009
CASH FLOWS FROM OPERATING ACTIVITIES:				
1. Interest income and similar earnings received	1		2.542.672.155.371	2.017.935.180.447
2. Interest expenses and similar expenses paid	2		(1.561.221.959.818)	(1.007.455.605.745)
3. Income from services received	3		114.366.267.864	78.056.813.670
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)	4		6.526.660.683	191.516.198.453
5. Others income	5		15.137.153.725	1.447.146.505
6. Proceeds of the debt has been processed delete, offset by risk source	6		3.513.202.608	8.834.060.366
7. Money to pay for staff and operations management, public service	7		(398.699.055.073)	(302.693.508.612)
8. Income tax paid in the period	8		(194.314.406.878)	(46.114.045.215)
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES			527.980.018.482	941.526.239.869
Changes in operating assets				
9. Increase/(decrease) in placements with and loans to other credit institutions	9		(1.351.328.816.402)	
10. Increase/(decrease) in trading securities and investment securities	10		(544.467.493.820)	1.917.867.493.206
11. Increase/(decrease) in derivatives and other financial assets	11		4.121.834.722	46.943.269.827
12. Increase/(decrease) in loans and advances to customers	12		(4.547.240.691.996)	(9.113.904.045.839)
13. Increase/(decrease) in reserve account to offset the loss	13			(135.659.082.262)
14. Increase/(decrease) in other operating assets	14		(123.680.656.811)	(267.507.140.743)
Changes in operating liabilities				
15. Increase/(decrease) in borrowings from the State and SBV	15		(1.587.507.589.171)	(1.261.473.690)
16. Increase/(decrease) in placements and borrowings from other credit institutions	16		2.102.877.244.658	(1.135.828.561.291)
17. Increase/(decrease) in deposits from customers	17		8.454.901.718.757	5.516.227.573.314
18. Increased release of valuable papers and bonds	18		(1.350.965.740.710)	2.005.188.617.864
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk	19		(2.832.193.037)	(3.633.187.480)
20. Increase financial instruments and derivative financial instruments other	20		9.789.886.573	
21. Increasing interest, fees paid	21		(85.365.828.604)	(509.895.741.676)
22. Pay from the funds	22		(37.441.200.860)	(42.640.999.327)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES			1.468.840.491.781	(782.577.038.228)
CASH FLOWS FROM INVESTING ACTIVITIES:				
1. Cash paid for purchase of fixed assets	23		(10.889.698.816)	(126.505.922.158)
2. Cash received from liquidating fixed assets	24			73.636.364
3. Cash paid for liquidation fixed assets	25			
7. Cash paid for joining capital in other entities	29		(330.185.330.000)	(3.300.000.000)
8. Cash received from liquidating investments in other entities	30			5.500.000.000
9. Cash received from interest, dividend and distributed profit	31		8.684.511.413	5.717.717.056
II.NET CASH FLOWS FROM INVESTING ACTIVITIES			(332.390.517.403)	(118.514.568.738)
CASH FLOWS FROM FINANCING ACTIVITIES:				
1. Increase charter capital	32			
4. Dividend, profit paid for owners	35			(344.417.549.600)
6. Revenue from the sale of stock funds	37			
III. NET CASH FLOWS FROM FINANCING ACTIVITIES				(344.417.549.600)
IV. NET CASH DURING THE PERIOD			1.136.449.974.378	(1.245.509.156.566)
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	38		15.043.519.990.797	17.385.638.989.568
VI. Influence of foreign exchange fluctuation			(11.566.460.376)	57.324.105.872
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR	38		16.168.403.504.799	16.197.453.938.874