

BALANCE SHEET

As at 30 Sep 2010

Unit: VND

ITEMS	Note	30/09/2010	1/1/2010
A. ASSETS			
I. Cash, gold and gymstone on hand	5	12,657,466,202	4,530,054,650
II. Deposit at the State Bank of Vietnam	6	57,819,223,138	31,853,258,388
III. Balances due from credit institutions	7	6,982,394,296,299	11,421,182,202,033
1. Cash and gold at credit institutions		6,942,694,296,299	10,940,617,202,033
2. Loans to credit institutions		40,000,000,000	484,000,000,000
3. Provisions for loans losses to credit institutions		(300,000,000)	(3,435,000,000)
IV. Trading securities	9	186,845,340,997	288,757,329,582
1. Trading securities		204,990,681,748	328,940,650,207
2. Provisions for diminution in value of trading securities		(18,145,340,751)	(40,183,320,625)
V. Derivatives and other financial assets			
VI. Loans and advances			
	8	30,607,181,125,516	25,866,646,169,924
1. Loans		31,039,392,804,406	26,276,831,750,560
2. Advance customers		(432,211,678,891)	(410,185,580,636)
3. Provisions for loans losses			
VII. Investment Securities			
	10	5,126,480,942,096	4,493,040,288,579
1. Available-for-sale investment securities		4,736,235,663,864	5,319,907,897,589
2. Held-to-maturity investment securities		1,273,824,459,295	290,449,099,151
3. Provisions for diminution in value of investment securities		(883,579,181,063)	(1,117,316,708,161)
VIII. Long-term investments and capital contribution			
	11	3,762,272,725,715	2,946,239,087,488
1. Investments in subsidiaries		192,500,000,000	
2. Investments in joint-ventures		27,931,437,577	28,030,822,151
3. Investments in associates		497,458,062,292	457,442,553,422
4. Other long-term investments		3,058,261,404,721	2,477,464,724,001
5. Provisions for diminution in value of long-term investments		(13,878,178,875)	(16,699,012,087)
IX. Fixed assets			
		830,107,057,918	1,169,088,526,957
1. Tangible fixed assets	12	430,711,057,391	436,254,869,927
a. Cost		516,376,619,856	487,477,883,753
b. Accumulated depreciation		(85,665,562,465)	(51,223,013,826)
2. Intangibles fixed assets			
a. Cost			
b. Accumulated depreciation			
3. Intangible fixed assets	13	399,396,000,527	732,833,657,030
a. Cost		413,543,008,347	735,513,389,867
b. Accumulated depreciation		(14,147,007,820)	(2,679,732,837)
X. Investment property			
a. Cost			
b. Accumulated depreciation			
XI. Other assets			
		17,871,750,810,158	18,523,455,896,069
1. Receivables	14	11,169,527,108,505	15,879,733,737,814
2. Accrued interest incomes		965,669,053,604	568,603,322,553
3. Deferred income tax assets	15	1,167,934,090	
4. Others	16	6,149,720,202,042	2,190,956,034,064
- Including: Goodwills		28,832,517,142	76,707,073,723
5. Provisions for other assets	17	-414,333,488,084	(115,837,198,362)
TOTAL ASSETS		65,437,508,988,039	64,744,792,813,670
B. LIABILITIES AND OWNER'S EQUITY			
I. Balances due to Government and State Bank of Vietnam			
		171,232,795,081	
II. Deposits and borrowings from credit institutions			
	18	7,935,827,230,553	20,139,655,557,131
1. Current accounts and deposits from other credit institutions		2,066,145,209,000	5,268,522,845,667
2. Placements and loans from other credit institutions		5,869,682,021,553	14,871,132,711,464
III. Deposits from customers			
	19	5,046,340,873,023	1,768,462,857,464
III. Derivatives financial instruments and other financial liabilities			
		24,275,084,072,897	21,661,648,911,766
IV. Valuable papers			
	20	6,533,191,796,000	5,291,558,021,700
V. Bonds			
	21		
VI. Other liabilities			
	22	14,439,710,080,990	9,159,701,633,373
1. Interest, fees payables		737,119,565,063	539,731,312,054
2. Deferred tax liabilities			
3. Other payables and liabilities		13,641,478,677,646	8,574,171,454,576
4. Other provisions		61,111,838,281	45,798,866,742
TOTAL LIABILITIES		58,401,386,848,544	58,021,026,981,434

VII. Equity and funds		6,596,993,130,020	6,612,520,974,121
1. Chartered capital and other capital		6,055,604,184,999	6,055,604,184,999
<i>a. Chartered capital</i>	23	<i>5,000,000,000,000</i>	<i>5,000,000,000,000</i>
<i>b. Capital surplus</i>		<i>1,055,604,184,999</i>	<i>1,055,604,184,999</i>
<i>c. Share premiums</i>			
<i>d. Treasury stock</i>			
<i>e. Preferred stocks</i>			
<i>g. Other capitals</i>			
2. Funds	24	6,333,800,748	2,915,530,520
3. Foreign currency translation reserves		239,324,063,127	803,696,433
4. Assets revaluation reserves		25,434,203,070	
5. Undistribution profit		270,296,878,076	553,197,562,169
VIII. Minority interests		446,789,070,223	111,244,858,114
TOTAL LIABILITIES AND OWNER'S EQUITY		65,438,835,248,039	64,744,792,813,670

OFF BALANCE SHEET ITEMS

Items	Note	30/09/2010	1/1/2010
I. Contingent liabilities		10,543,086,276,682	7,696,808,294,031
1. Contingent liabilities		250,000,000	30,216,232,200
2. Other guarantees	22	10,542,836,276,682	7,666,592,061,831
II. Commitments		2,438,205,100,331	3,266,829,351,537
1. Other commitments	23	2,438,205,100,331	3,266,829,351,537

INCOME STATEMENT

Quarter 3 / 2010

Unit: VND

Items	Note	Quarter 3		Accumulation	
		Current year	Previous year	Current year	Previous year
1. Interest and similar income		1,143,459,536,530	628,826,331,548	2,778,778,244,771	1,780,033,199,119
2. Interest and similar expense		1,025,155,734,309	612,593,377,222	2,791,787,234,050	1,726,967,413,937
I. Net interest income		118,303,802,221	16,232,954,326	(13,008,989,279)	53,065,785,182
3. Income from services		70,837,311,385	29,311,163,689	163,040,346,631	65,218,448,945
4. Expenses on services		4,139,758,936	2,409,214,824	8,445,991,935	9,166,121,622
II. Net profit from services		66,697,552,449	26,901,948,865	154,594,354,696	56,052,327,323
III. Net gain/(loss) from dealing in foreign currencies and re-evaluating exchange rate		14,525,473,017	34,434,877,575	17,285,655,462	77,241,454,615
IV. Net gain/(loss) from trade of securities		(224,599,724,355)	102,715,069,303	(510,884,331,988)	(355,967,135,205)
5. Other income		434,030,837,714	439,486,766,662	1,666,184,251,793	1,720,730,364,420
6. Other expense		48,166,656,212	38,463,996,209	83,213,754,477	47,691,529,134
V. Net profit from other activities		385,864,181,502	401,022,770,453	1,582,970,497,316	1,673,038,835,286
VI. Dividends		27,402,803,908	35,276,389,641	181,413,732,661	116,074,016,183
VII. Profit or loss in joint venture		(5,326,380,266)	6,631,815,792	(16,195,230,457)	11,635,962,046
VIII. Operating expenses		235,536,086,615	109,133,774,105	755,672,668,787	254,766,784,505
IX. Net profit from operating activities before credit reserves		147,331,621,861	514,082,051,850	640,503,019,624	1,376,374,460,925
X. Credit reserve expenses		90,955,314,816	162,296,599,761	279,299,195,411	569,871,266,109
XI. Gross Profit before taxes		56,376,307,045	351,785,452,089	361,203,824,213	806,503,194,816
7. Current tax expenses		15,839,368,817	65,343,663,460	59,091,007,302	113,069,335,870
8. Deferred income taxes			1,167,934,113		47,365,097,741
XII. Income tax expenses		15,839,368,817	66,511,597,573	59,091,007,302	160,434,433,611
XIII. Profit after tax		40,536,938,228	285,273,854,516	302,112,816,911	646,068,761,205
Profit after tax of minorities		11,379,394,172	(59,254,115)	23,786,916,294	(298,489,129)
Profit after tax of the parent company's shareholders		29,157,544,056	285,333,108,630	278,325,900,617	646,367,250,334
19. EPS (VND/share)		58	571	557	1,293

CASH FLOWS STATEMENT
Quarter 3 / 2010 (Direct method)

Unit: VND

Items	Note	Accumulation	
		Current year	Previous year
CASH FLOWS FROM OPERATING ACTIVITIES:			
1. Interest income and similar earnings received		2,381,712,513,719	1,647,347,616,464
2. Interest expenses and similar expenses paid		(2,594,398,981,041)	(1,728,586,391,987)
3. Income from services received		154,594,354,696	56,052,327,323
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)		(136,142,475,012)	51,317,057,337
5. Others income		628,085,536,503	550,758,310,349
6. Proceeds of the debt has been processed delete, offset by risk source		300,000,000	
7. Money to pay for staff and operations management, public service		(325,664,998,167)	(81,690,625,113)
8. Income tax paid in the period		(8,875,871,352)	
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES		99,610,079,346	495,198,294,373
Changes in operating assets			
9. Increase/(decrease) in placements with and loans to other credit institutions		(1,032,474,999,685)	(10,889,820,995,912)
10. Increase/(decrease) in trading securities and investment securities		482,083,772,116	3,201,214,095,947
11. Increase/(decrease) in derivatives and other financial assets		(275,753,157,960)	(852,390,655,957)
12. Increase/(decrease) in loans and advances to customers		(1,326,260,000)	
13. Increase/(decrease) in reserve account to offset the loss of credits		(4,762,561,053,846)	(7,333,668,244,712)
14. Increase / (decrease) in reserve accounts to offset the loss of investments		(225,728,205)	(139,408,801,261)
15. Increase / (decrease) in reserve accounts to offset other losses		3,525,307,428,210	(5,765,567,389,929)
16. Increase/(decrease) in other assets			-
Changes in operating liabilities			
15. Increase/(decrease) in borrowings from the State and SBV		(937,109,938,110)	13,682,706,820,711
16. Increase/(decrease) in placements and borrowings from other credit institutions		171,232,795,081	
17. Increase/(decrease) in deposits from customers		(12,203,828,326,578)	9,084,079,282,208
18. Increased release of valuable papers and bonds		3,277,878,015,559	1,065,340,397,567
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk		2,613,435,161,131	2,617,491,639,804
20. Increase financial instruments and derivative financial instruments other			
21. Increasing interest, fees paid		5,228,992,775,834	922,956,895,305
22. Pay from the funds		(24,820,359,137)	(7,161,394,173)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES		(1,869,974,858,449)	3,288,084,119,172
CASH FLOWS FROM INVESTING ACTIVITIES:			
1. Cash paid for purchase of fixed assets		(71,386,866,439)	(128,219,251,356)
2. Cash received from liquidating fixed assets		(356,400,440,457)	(739,209,091,316)
3. Cash paid for liquidation fixed assets		139,408,093,927	130,379,665,846
7. Cash paid for joining capital in other entities		181,413,732,661	116,074,016,183
8. Cash received from liquidating investments in other entities		(66,190,032,302)	
9. Cash received from interest, dividend and distributed profit			
II. NET CASH FLOWS FROM INVESTING ACTIVITIES		(173,155,512,610)	(620,974,660,643)
CASH FLOWS FROM FINANCING ACTIVITIES:			
3. Cash receive from owners equity, repurchase issued stock		1,241,633,774,300	
3. Cash paid to owners equity, repurchase issued stock		-	(676,284,750,800)
4. Dividend, profit paid for owners		(300,000,000,000)	
6. Revenue from the sale of stock funds			
III. NET CASH FLOWS FROM FINANCING ACTIVITIES		941,633,774,300	(676,284,750,800)
IV. NET CASH DURING THE PERIOD		(1,101,496,596,759)	1,990,824,707,729
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		8,904,182,766,343	5,445,791,908,898
VI. Influence of foreign exchange fluctuation			
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR		7,802,686,169,584	7,436,616,616,627

Details cash and cash equivalents

Items	30/09/2010	1/1/2010
Cash and cash equivalents at the fund	12,657,466.202	4,530,054.650
Deposits in State Banks	57,819,223.138	31,853,258.388
Deposits in other credit institutions	7,732,209,480.241	8,867,799,453.304
	7,802,686,169.581	8,904,182,766.342