

CONSOLIDATED BALANCE SHEET

Quarter 3 /2009

Unit: VND

Items	Note	Ending Balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals		2,268,377,953,333	
II. Balances with the State Bank of Vietnam		3,404,717,777,904	
III. Cash, precious metals at other credit institutions		14,840,413,004,352	
1. Deposits at other credit institutions		12,747,458,004,352	
2. Loans at other credit institutions		2,092,955,000,000	
3. Provisions for loss on loans to other credit institutions			
IV. Securities trading	1	685,175,395,996	
1. Securities trading		687,890,184,696	
2. Provision for devaluation of securities trading		(2,714,788,700)	
V. Derivative tools and other financial assets	2		
VI. Loans and advances to customers		154,612,849,178,400	
1. Loans and advances to customers	3	157,117,502,696,184	
2. Provision for loss on loans and advances to customers	4	(2,504,653,517,784)	
VII. Investments in securities	5	36,970,975,035,457	
1. Securities available for sale		35,440,239,078,859	
2. Securities held to maturity date		1,530,735,956,598	
3. Provision for devaluation of securities invested			
VIII. Long-term investment	6	1,281,803,100,946	
1. Investments in subsidiaries		778,646,092,346	
2. Investments in joint-venture		3,000,000,000	
3. Other long term investment		500,157,008,600	
4. Provision for devaluation of long-term investments			
IX. Fixed asset		2,224,721,118,763	
1. Tangible fixed assets		1,429,044,410,837	
- Historical cost		3,271,604,750,541	
- Accumulated depreciation		(1,842,560,339,704)	
2. Finance leases fixed assets		30,565,789	
- Historical cost		2,928,317,514	
- Accumulated depreciation		(2,897,751,725)	
3. Intangible fixed assets		795,646,142,137	
- Historical cost		1,359,717,156,769	
- Accumulated depreciation		(564,071,014,632)	
XI. Other assets		10,280,962,102,792	
1. Receivables		6,177,300,745,311	
2. Interest or fee receivables		3,139,200,400,844	
3. Property tax corporate income postponed			
4. Other assets		965,460,625,173	
In which: Goodwill		17,694,937,981	
5. Risk reserve funds for other assets		(999,668,536)	
TOTAL ASSET		226,569,994,667,943	
B. LIABILITIES			

I. Deposits from State Treasury and State Bank	7	4,813,808,103,459	
II. Deposits from other credit institutions	8	6,031,433,907,385	
1. Non-term deposits		4,897,018,907,385	
2. Deposits		1,134,415,000,000	
III. Deposits from customers	9	145,200,227,348,909	
IV. Issuing bonds to increase capital and sources of capital funding, fiduciary investment, loans that financial institutions risk		236,345,485,093	
V. Release valuable papers		20,931,275,461,723	
VI. Derivative tools and other financial liabilities	10	5,145,450,808,609	
VII. Other liabilities	11	27,628,121,339,683	
1. Interest payables		2,145,035,939,183	
2. Property tax corporate income postponed			
3. Other payables and liabilities		25,198,374,791,336	
4. Provision for other risks		284,710,609,164	
TOTAL LIABILITIES		209,986,662,454,861	
VIII. OWNERS' CAPITAL & FUNDS	14	16,378,374,825,127	
1. Capital		12,217,857,644,494	
- Chartered capital		11,252,972,800,000	
- Capital for finance of fixed assets and basic construction		4,635,000,000	
- Capital surplus		862,686,359,590	
- Others		97,563,484,904	
2. Reserves		1,582,610,058,245	
3. Difference in exchange rate		9,909,435,225	
4. Difference in assets revaluation			
5. Retained profit / acc. loss		2,567,997,687,163	
IX. Total owners' capital			
X. Minority interest		204,957,387,955	
TOTAL LIABILITIES AND OWNERS' CAPITAL		226,569,994,667,943	

CONSOLIDATED INCOME STATEMENT
Quarter 3 /2009

Unit: VND

Items	Note	Quarter 3/2009	Accumulation
(1)	(2)	(3)	(4)
ACTIVITIES INCOMES			
1. Interest and similar income	15	4,701,487,986,707	4,701,487,986,707
2. Interest and similar expenses	16	2,613,295,184,077	2,613,295,184,077
I. Net interest income		2,088,192,802,630	2,088,192,802,630
3. Fee and commission income		210,306,887,699	210,306,887,699
4. Fee and commission expenses		41,754,231,204	41,754,231,204
II. Net fee and commission income (loss)		168,552,656,495	168,552,656,495
III. Net gain/ loss from dealing in foreign currencies and gold		1,173,800,760	1,173,800,760
IV. Net gain/ loss from dealing the trading securities	17	50,851,067,093	50,851,067,093
V. Net gain/ loss from dealing of investment securities	18	(33,755,763,629)	(33,755,763,629)
5. Other profit or loss		601,269,642,779	601,269,642,779
6. Other expenses		8,793,378,242	8,793,378,242
VI. Net gain/ loss from other activities		592,476,264,537	592,476,264,537
VII. Income from capital contributions to buy shares	19	85,219,158,950	85,219,158,950
VIII. Operating costs	20	1,381,005,760,462	1,381,005,760,462
IX. Net profit from business activities before the cost of credit risk reserve		1,571,704,226,374	1,571,704,226,374
X. The cost of credit risk reserve		732,466,425,375	732,466,425,375
XI. Profit before tax		839,237,800,999	839,237,800,999
7. Corporate income tax - current		388,363,615,236	388,363,615,236
8. Corporate income tax - deffered			
XII. Cost of corporate income tax		388,363,615,236	388,363,615,236
XIII. Profit after tax		450,874,185,763	450,874,185,763
XIV. Minority interest		12,255,327,955	12,255,327,955
XV. Net profit after tax		438,618,857,808	438,618,857,808

CONSOLIDATED CASH FLOWS STATEMENT

Quarter 3/ 2009 (Direct method)

Unit: VND

Items	Note	Quarter 3/2009	Accumulation
CASH FLOWS FROM OPERATING ACTIVITIES:			
1. Interest income and similar earnings		4,657,934,944,652	
2. Interest expenses and similar expenses		(3,030,437,504,674)	
3. Income from service activities		168,580,538,936	
4. Net income from foreign exchange business		18,269,104,224	
5. Other incomes		162,548,479,317	
6. Proceeds from the debt has been processed by the backup power		429,927,785,220	
7. Money to pay for staff and operations management services		(647,511,499,787)	
8. Cash to pay income tax in the period		(171,073,901,043)	
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES		1,588,237,946,845	
Changes in operating assets			
9. Increase/(decrease) in placements with and loans to other credit institutions		(31,493,392,253,080)	
10. Increase/(decrease) in trading securities and investment securities		(33,032,150,431,453)	
11. Increase/(decrease) in derivatives and other financial assets			
12. Increase/(decrease) in loans and advances to customers		(157,117,502,696,184)	
13. Increase/(decrease) in interest receivable			
14. Increase/(decrease) in other operating assets		(7,142,761,370,484)	
Changes in operating liabilities			
15. Increase/(decrease) in borrowings from the State and SBV		4,813,808,103,459	
16. Increase/(decrease) in placements and borrowings from other credit institutions		6,031,433,907,385	
17. Increase/(decrease) in deposits from customers		145,339,090,977,563	
18. Increase/(decrease) in valuable papers issued		5,145,450,808,609	
19. Increase/(decrease) in issuing bonds to increase capital and sources of capital funding, fiduciary investment, loans that financial institutions risk		20,931,275,461,723	
20. Increase/(decrease) in derivatives and other financial debts		236,345,485,093	
21. Increase/(decrease) in other operating liabilities		25,483,085,400,500	
22. Use funds		(2,386,931,947,750)	
I. NET CASH FLOWS FROM OPERATING ACTIVITIES		(21,604,010,607,774)	
CASH FLOWS FROM INVESTING ACTIVITIES:			
1. Cash paid for purchase of fixed assets		(178,393,727,495)	
2. Cash received from liquidating fixed assets		2,730,360,030	
3. Cash paid for liquidation fixed assets		(4,435,565,962)	
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		(4,120,790,000)	
8. Cash received from liquidating investments in other entities			
9. Cash received from interest, dividend and distributed profit		324,158,950	
II. NET CASH FLOWS FROM INVESTING ACTIVITIES			
CASH FLOWS FROM FINANCING ACTIVITIES:			
1. Increase charter capital		4,779,370,595,945	
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			
III. NET CASH FLOWS FROM FINANCING ACTIVITIES		4,779,370,595,945	
IV. INCREASE/(DECREASE) CASH AND CASH EQUIVALENTS		(17,008,535,576,306)	
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		40,851,206,508,552	
VI. Influence of foreign exchange fluctuation		3,131,132,803,343	
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR		26,973,803,735,589	