

CONSOLIDATED BALANCE SHEET

As at Dec. 31st, 2009

Unit: VND

Items	Note	Ending Balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals		2.204.060.874.486	2.152.219.000.000
II. Balances with the State Bank of Vietnam		5.300.267.832.910	5.336.878.000.000
III. Cash, precious metals at other credit institutions		23.842.277.994.297	26.444.874.000.000
1. Deposits at other credit institutions		22.438.572.994.297	25.030.114.000.000
2. Loans at other credit institutions		1.403.705.000.000	1.414.760.000.000
3. Provisions for loss on loans to other credit institutions			
IV. Securities trading	1	299.034.047.483	502.707.000.000
1. Securities trading		302.428.045.099	503.862.000.000
2. Provision for devaluation of securities trading		(3.393.997.616)	(1.155.000.000)
V. Derivative tools and other financial assets	2		
VI. Loans and advances to customers		161.658.925.459.904	136.385.609.000.000
1. Loans and advances to customers	3	163.121.059.874.705	138.230.424.000.000
2. Provision for loss on loans and advances to customers	4	(1.462.134.414.801)	(1.844.815.000.000)
VII. Investments in securities	5	38.707.902.211.994	35.538.416.000.000
1. Securities available for sale		35.875.052.669.997	31.679.242.000.000
2. Securities held to maturity date		2.832.849.541.997	3.859.174.000.000
3. Provision for devaluation of securities invested			
VIII. Long-term investment	6	1.437.349.438.600	1.107.547.000.000
1. Investments in subsidiaries			
2. Venture capital contribution		1.002.058.400.000	943.095.000.000
3. Investments in joint-venture		3.000.000.000	3.000.000.000
4. Other long term investment		432.291.038.600	161.452.000.000
5. Provision for devaluation of long-term investments			
IX. Fixed asset		2.872.582.705.786	2.168.940.000.000
1. Tangible fixed assets		1.775.241.996.795	141.300.900.000
- Historical cost		3.699.514.701.996	3.152.316.000.000
- Accumulated depreciation		(1.924.272.705.201)	(1.739.307.000.000)
2. Finance leases fixed assets			52.000.000
- Historical cost		587.476.009	2.928.000.000
- Accumulated depreciation		(587.475.009)	(2.876.000.000)
3. Intangible fixed assets		1.097.340.708.991	755.879.000.000
- Historical cost		1.756.616.120.865	1.317.193.000.000
- Accumulated depreciation		(659.275.411.874)	(561.314.000.000)
XI. Other assets		9.089.454.396.493	8.924.805.000.000
1. Receivables		5.232.996.975.251	2.548.090.000.000
2. Interest or fee receivables		2.660.578.042.666	3.115.163.000.000
3. Property tax corporate income postponed			
4. Other assets		1.197.129.197.232	3.261.552.000.000
In which: Goodwill		17.241.221.623	
5. Risk reserve funds for other assets		(1.249.818.656)	
TOTAL ASSET		245.411.854.961.953	218.561.995.000.000

B. LIABILITIES			
I. Deposits from State Treasury and State Bank	7	13.718.689.754.479	1.389.169.000.000
II. Deposits from other credit institutions	8	14.807.835.887.963	6.876.423.000.000
1. Deposits		9.593.318.779.324	5.829.303.000.000
2. Loans		5.214.517.108.639	1.047.120.000.000
III. Deposits from customers	9	148.507.410.941.186	139.413.318.000.000
IV. Derivative tools and other financial liabilities		144.863.504.052	316.471.000.000
V. Capital funding, fiduciary investment, loan finance credit risk		16.846.880.577.436	42.192.152.000.000
VI. Release valuable papers		8.585.256.980.212	3.861.411.000.000
VII. Other liabilities	11	25.604.697.563.954	1.093.681.500.000
1. Interest payables		1.714.880.072.388	2.458.039.000.000
2. Property tax corporate income postponed			
3. Other payables and liabilities		23.635.591.745.591	8.062.815.000.000
4. Provision for other risks		254.225.745.975	415.961.000.000
TOTAL LIABILITIES		228.215.635.209.282	204.985.759.000.000
VIII. OWNERS' CAPITAL & FUNDS	14	16.988.991.353.654	13.381.740.000.000
1. Capital		12.217.857.644.494	8.226.182.000.000
- Chartered capital		11.252.972.800.000	7.730.368.000.000
- Capital for finance of fixed assets and basic construction		4.635.000.000	
- Capital surplus		862.686.359.590	
- Others		97.563.484.904	495.814.000.000
2. Reserves		1.925.910.961.506	4.936.298.000.000
3. Difference in exchange rate		(7.524.979)	85.882.000.000
4. Difference in assets revaluation			
5. Retained profit / acc. loss		2.845.230.272.633	133.378.000.000
IX. Total owners' capital			
X. Minority interest		207.228.399.017	194.496.000.000
TOTAL LIABILITIES AND OWNERS' CAPITAL		245.411.854.961.953	218.561.995.000.000

CONSOLIDATED INCOME STATEMENT

Quarter 4/ 2009

Unit: VND

Items	Note	Quarter 4/2009	Accumulation (From Jul. 3nd to Dec. 31st, 2009)
(1)	(2)	(3)	(4)
ACTIVITIES INCOMES			
1. Interest and similar income	15	5.434.887.249.252	10.122.606.860.550
2. Interest and similar expenses	16	2.963.160.429.422	5.561.969.503.669
I. Net interest income		2.471.726.819.830	4.560.637.356.881
3. Fee and commission income		308.615.709.087	518.922.596.786
4. Fee and commission expenses		65.097.887.973	106.852.119.177
II. Net fee and commission income (loss)		243.517.821.114	412.070.477.609
III. Net gain/ loss from dealing in foreign currencies and gold		(26.360.803.106)	(25.187.002.346)
IV. Net gain/ loss from dealing the trading securities	17	4.706.734.485	55.557.801.578
V. Net gain/ loss from dealing of investment securities	18	15.258.197.386	(19.215.300.664)
5. Other profit or loss		49.838.862.682	103.967.006.880
6. Other expenses		34.746.500.205	45.894.474.420
VI. Net gain/ loss from other activities		15.092.362.477	58.072.532.460
VII. Income from capital contributions to buy shares	19	(64.062.172.597)	21.156.986.353
VIII. Operating costs	20	2.145.792.894.956	3.526.798.655.418
IX. Net profit from business activities before the cost of credit risk reserve		514.086.064.633	1.536.294.196.453
X. The cost of credit risk reserve		(82.184.628.154)	100.785.702.667
XI. Profit before tax		596.270.692.787	1.435.508.493.786
7. Corporate income tax - current		(158.406.149.316)	229.957.465.920
8. Corporate income tax - deffered			
XII. Cost of corporate income tax		(158.406.149.316)	229.957.465.920
XIII. Profit after tax		754.676.842.103	1.205.551.027.866
XIV. Minority interest		2.398.984.888	14.526.339.017
XV. Net profit after tax		752.277.857.215	1.191.024.688.849

CONSOLIDATED CASH FLOWS STATEMENT

Quarter 4/ 2009

Unit: VND

Items	Note	Quarter 4/2009	Quarter 4/2008
CASH FLOWS FROM OPERATING ACTIVITIES:			
1. Interest income and similar earnings		10.557.940.093.104	
2. Interest expenses and similar expenses		(6.409.241.879.459)	
3. Income from service activities		411.808.632.017	
4. Net income from foreign exchange business		11.155.498.568	
5. Other incomes		(734.948.550.699)	
6. Proceeds from the debt has been processed by the backup power		793.021.083.159	
7. Money to pay for staff and operations management services		(3.295.540.145.042)	
8. Cash to pay income tax in the period		(271.761.735.953)	
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES		1.062.432.995.695	
<i>Changes in operating assets</i>			
9. Increase/(decrease) in placements with and loans to other credit institutions		947.177.020.063	
10. Increase/(decrease) in trading securities and investment securities		(1.411.461.674.205)	
11. Increase/(decrease) in derivatives and other financial assets			
12. Increase/(decrease) in loans and advances to customers		(24.860.741.366.236)	
13. Increase/(decrease) in interest receivable		673.316.287.866	
14. Increase/(decrease) in other operating assets		(560.347.301.752)	
<i>Changes in operating liabilities</i>			
15. Increase/(decrease) in borrowings from the State and SBV		12.329.520.867.842	
16. Increase/(decrease) in placements and borrowings from other credit institutions		8.345.407.001.133	
17. Increase/(decrease) in deposits from customers		7.843.898.404.802	
18. Increase/(decrease) in valuable papers issued		4.723.846.152.708	
19. Increase/(decrease) in issuing bonds to increase capital and sources of capital funding, fiduciary investment, loans that financial institutions risk		(7.286.636.170.666)	
20. Increase/(decrease) in derivatives and other financial debts		(171.607.517.755)	
21. Increase/(decrease) in other operating liabilities		(637.101.557.867)	
22. Use funds		(2.446.778.223.595)	
I. NET CASH FLOWS FROM OPERATING ACTIVITIES		(1.449.075.081.967)	
CASH FLOWS FROM INVESTING ACTIVITIES:			
1. Cash paid for purchase of fixed assets		(2.400.233.597.368)	
2. Cash received from liquidating fixed assets		5.291.248.355	
3. Cash paid for liquidation fixed assets		(5.283.309.224)	
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		(701.628.927.654)	
8. Cash received from liquidating investments in other entities		104.367.000.000	
9. Cash received from interest, dividend and distributed profit		106.492.476.353	
II. NET CASH FLOWS FROM INVESTING ACTIVITIES		(2.890.995.109.538)	
CASH FLOWS FROM FINANCING ACTIVITIES:			
1. Increase charter capital		4.383.702.683.864	
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		4.383.702.683.864	
IV. NET CASH DURING THE PERIOD		43.632.492.359	
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		30.897.091.000.000	
VI. Influence of foreign exchange fluctuation		313.392.777.433	
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR		31.254.116.269.792	