

BALANCE SHEET

As at Mar. 31st, 2010

Unit: VND

Items	Note	Ending balance	Beginning Balance
A. ASSETS			
I. Cash and precious metals	3	7.104.103.528.415	6.838.617.335.281
II. Balances with the State Bank of Vietnam	4	553.265.867.353	2.115.265.155.137
III. Cash, precious metals at other credit institutions	5	8.992.717.425.423	6.976.108.683.977
1. Deposits at other credit institutions		8.992.695.743.553	6.777.637.500.379
2. Loans at other credit institutions		21.681.870	198.471.183.598
3. Provisions for loss on loans to other credit institutions			
IV. Securities trading		14.632.303.000	98.823.528.310
1. Securities trading	6	19.318.972.180	108.696.543.736
2. Provision for devaluation of securities trading	6	(4.686.669.180)	(9.873.015.426)
V. Derivative tools and other financial assets	7	24.430.902.009	4.121.834.722
VI. Loans and advances to customers		36.099.891.796.745	38.003.086.033.255
1. Loans and advances to customers	8	36.478.983.523.983	38.381.854.834.878
2. Provision for loss on loans and advances to customers		(379.091.727.238)	(378.768.801.623)
VII. Investments in securities	9	7.984.000.795.793	8.401.390.843.906
1. Securities available for sale	10.1	163.883.474.692	332.515.107.832
2. Securities held to maturity date	10.2	7.870.179.361.313	8.165.783.088.426
3. Provision for devaluation of securities invested	10.1	(50.062.040.212)	(96.907.352.352)
VIII. Long-term investment	11	1.091.713.986.029	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	990.219.450.000	679.335.450.000
5. Provision for devaluation of long-term investments	12	(58.855.463.971)	(58.217.121.770)
IX. Fixed asset		922.860.713.141	937.558.069.784
1. Tangible fixed assets	13	417.356.739.457	430.282.056.229
- Historical cost		591.468.184.994	586.088.713.847
- Accumulated depreciation		(174.111.445.537)	(155.806.657.618)
2. Financial leasing assets	15		
- Historical cost			
- Accumulated depreciation			
3. Intangible fixed assets	14	505.503.973.684	507.276.013.555
- Historical cost		536.376.356.265	536.376.356.265
- Accumulated depreciation		(30.872.382.581)	(29.100.342.710)
X. Properties			
- Historical cost			
- Accumulated depreciation			
XI. Other assets	16	1.493.701.909.331	1.306.915.812.817
1. Receivables		619.930.893.010	540.859.896.255
2. Interest receivables		563.441.302.421	494.628.404.191
3. Deferred tax assets			
4. Others		310.329.713.900	271.427.512.371
<i>In there: Goodwill</i>			
5. Provision for other risks			
TOTAL ASSET		64.281.319.227.239	65.448.355.625.419

B. LIABILITIES			
I. Deposits from State Treasury and State Bank	17	25.571.752.488	1.611.075.169.608
II. Deposits from other credit institutions	18	1.421.375.904.878	2.527.654.093.909
1. Deposits	19	893.790.102.196	1.956.487.243.932
2. Loans		527.585.802.682	571.166.849.977
III. Deposits from customers		40.444.630.971.479	38.766.464.463.698
IV. Derivative tools and other financial liabilities	7		
V. Capital funding, fiduciary investment, loans held for credit risk	20	6.583.334.962	6.375.966.811
VI. Release valuable papers	21	7.849.072.296.713	8.223.028.456.028
VII. Other liabilities	22	770.395.845.916	960.438.902.091
1. Interest payables		346.159.843.221	331.617.488.171
2. Deferred corporate income tax		13.243.991.992	13.243.991.992
3. Other payables and liabilities		388.106.527.248	592.691.938.473
4. Provision for other risks		22.885.483.455	22.885.483.455
TOTAL LIABILITIES		50.517.630.106.436	52.095.037.052.145
VIII. OWNERS' CAPITAL & FUNDS		13.763.689.120.803	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	378.550.966.693	377.855.272.940
3. Difference in exchange rate		(5.628.140.796)	
4. Difference in assets revaluation			
5. Retained profit / acc. loss	24	863.819.165.062	448.516.170.490
- Profit (loss) this year		415.302.994.572	390.655.902.314
- Acc. Profit (loss) last year		448.516.170.490	57.860.268.176
IX. Minority interest			
TOTAL LIABILITIES AND OWNERS' CAPITAL		64.281.319.227.239	65.448.355.625.419

INCOME STATEMENT

Quarter 1/ 2010

Unit: VND

Items	Code	Note	Quarter 1		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		1.269.450.134.979	955.175.063.189	1.269.450.134.979	955.175.063.189
2. Interest and similar expenses	15		755.568.517.875	503.885.950.713	755.568.517.875	503.885.950.713
I. Net interest income			513.881.617.104	451.289.112.476	513.881.617.104	451.289.112.476
3. Fee and commission income			71.425.141.494	40.021.604.194	71.425.141.494	40.021.604.194
4. Fee and commission expenses			15.586.874.347	6.813.837.663	15.586.874.347	6.813.837.663
II. Net fee and commission income (loss)			55.838.267.147	33.207.766.531	55.838.267.147	33.207.766.531
III. Net gain/loss from dealing in foreign currencies and gold	16		21.632.657.424	53.041.356.271	21.632.657.424	53.041.356.271
IV. Net gain/loss from dealing the trading securities	17		352.262.870		352.262.870	
V. Net gain/loss from dealing of investment securities	18		(928.587.990)	(10.612.886)	(928.587.990)	(10.612.886)
5. Other incomes			15.102.868.279	2.289.583.252	15.102.868.279	2.289.583.252
6. Other expenses			14.446.933	1.891.845	14.446.933	1.891.845
VI. Net other incomes			15.088.421.346	2.287.691.407	15.088.421.346	2.287.691.407
VII. Income from investment in other entities	19		201.530.444	135.020.537	201.530.444	135.020.537
VIII. General and administration expenses	20		190.763.173.773	146.405.029.790	190.763.173.773	146.405.029.790
IX. Operating profit before provision for credit losses			415.302.994.572	393.545.304.546	415.302.994.572	393.545.304.546
X. Provision for credit losses				11.935.030.000		11.935.030.000
XI. Profit before tax			415.302.994.572	381.610.274.546	415.302.994.572	381.610.274.546
7. Corporate income tax - current						
8. Corporate income tax - deffered						
XII. Corporate income tax						
XIII. Profit after tax			415.302.994.572	381.610.274.546	415.302.994.572	381.610.274.546
XIV. Minority interest						
XV. EPS (VND/share)	13.5					

CASH FLOWS STATEMENT
Quarter 1/ 2010 (Direct method)

Unit: VND

Items	Code	Note	Accumulation	
			Quarter 1/ 2010	Quarter 1/ 2009
CASH FLOWS FROM OPERATING ACTIVITIES:				
1. Interest income and similar earnings received			1.200.792.911.951	1.030.293.141.847
2. Interest expenses and similar expenses paid			(741.026.162.825)	(532.136.499.887)
3. Income from services received			55.848.885.417	33.207.766.531
4. Difference in the amount of income / expenses from the business (foreign currency, gold and securities)			(30.975.326.082)	53.030.743.385
5. Others income			13.730.245.868	646.787.981
6. Proceeds of the debt has been processed delete, offset by risk source			1.358.175.478	1.640.903.426
7. Money to pay for staff and operations management, public service			(195.800.160.283)	(136.286.484.194)
8. Income tax paid in the period			(99.603.267.881)	
CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES			204.325.301.643	450.396.359.089
Changes in operating assets				
9. Increase/(decrease) in placements with and loans to other credit institutions			3.429.501.728	(39.660.000.000)
10. Increase/(decrease) in trading securities and investment securities			653.612.931.809	(553.503.253.995)
11. Increase/(decrease) in derivatives and other financial assets			(20.309.067.287)	27.912.187.087
12. Increase/(decrease) in loans and advances to customers			1.902.871.310.895	(4.388.590.472.651)
13. Increase/(decrease) in reserve account to offset the loss				(135.629.286.882)
14. Increase/(decrease) in other operating assets			(115.185.917.456)	(102.092.257.134)
Changes in operating liabilities				
15. Increase/(decrease) in borrowings from the State and SBV			(1.585.503.417.120)	479.393.034
16. Increase/(decrease) in placements and borrowings from other credit institutions			(1.106.278.189.031)	582.251.736.001
17. Increase/(decrease) in deposits from customers			1.678.166.507.781	1.573.268.882.605
18. Increased release of valuable papers and bonds			(373.956.159.315)	184.079.645.458
19. Increased capital funding, fiduciary investment, lending and credit institutions, which risk			207.368.151	234.225.637
20. Increase financial instruments and derivative financial instruments other				
21. Increasing interest, fees paid			(79.941.903.344)	(668.108.294.885)
22. Pay from the funds			(2.184.306.247)	(847.169.158)
I. NET CASH FLOWS FROM OPERATING ACTIVITIES			1.159.253.962.207	(3.069.808.305.794)
CASH FLOWS FROM INVESTING ACTIVITIES:				
1. Cash paid for purchase of fixed assets			(5.379.471.147)	(29.808.393.686)
2. Cash received from liquidating fixed assets				
3. Cash paid for liquidation fixed assets				
7. Cash paid for joining capital in other entities			(325.884.000.000)	(3.300.000.000)
8. Cash received from liquidating investments in other entities				
9. Cash received from interest, dividend and distributed profit			839.872.645	135.020.537
II. NET CASH FLOWS FROM INVESTING ACTIVITIES			(330.423.598.502)	(32.973.373.149)
CASH FLOWS FROM FINANCING ACTIVITIES:				
1. Increase charter capital				
4. Dividend, profit paid for owners				
6. Revenue from the sale of stock funds				
III. NET CASH FLOWS FROM FINANCING ACTIVITIES				
IV. NET CASH DURING THE PERIOD			828.830.363.705	(3.102.781.678.943)
V. CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR			15.043.519.990.797	17.385.638.989.568
VI. Influence of foreign exchange fluctuation			(5.305.215.181)	47.986.959.334
VII. CASH AND CASH EQUIVALENTS AT END OF YEAR			15.867.045.139.321	14.330.844.269.959