



BALANCE SHEET

English Translation

Unit : VND Mil

	As at 30 June	As at 31 December		
	2008	2007	2006	2005
		<i>Audited</i>	<i>Audited</i>	<i>Audited</i>
ASSETS				
Cash on hand	8,557	5,418	1,364	1,038
Balances with State Bank of Vietnam	22,771	81,936	3,471	2,383
Placements with and loans to other credit institutions	425,885	433,457	100,837	16,525
Placements with other credit institutions	425,885	433,457	50,837	16,525
Loans to other credit institutions	-	-	50,000	-
Loans and advances to customers	1,316,091	627,455	292,407	173,169
Loans and advances to customers	1,316,660	628,415	293,608	173,793
Less : Provision for credit losses (*)	(569)	(960)	(1,201)	(623)
Investment securities	1,224	1,347	1,347	1,247
Held-to-maturity investments	1,224	1,347	1,347	1,247
Long term investments	31,185	28,685	32,000	11,000
Other long-term investments	31,185	28,685	32,000	11,000
Fixed assets	71,920	47,727	3,668	2,452
Tangible fixed assets	26,669	21,554	2,903	2,452
Intangible fixed assets	45,251	26,173	765	-
Other assets	98,160	69,252	71,175	6,529
Accounts receivable	73,599	47,186	69,725	6,040
Accrued interests receivable	12,805	9,027	-	-
Other assets	11,756	13,040	1,451	489
TOTAL ASSETS	1,975,793	1,295,278	506,268	214,342
LIABILITIES				
Deposits and borrowings from credit institutions	142,587	269,328	80,111	20,039
Deposits from credit institutions	142,587	269,328	80,111	39
Borrowings from credit institutions	-	-	-	20,000
Deposits from customers	707,113	572,452	171,814	122,442
Entrusted funds	41,052	60,067	32,269	10,000
Other liabilities	16,305	159,319	214	261
Interests and fees payable	11,540	19,949	-	-
Accounts payable and other liabilities	4,765	139,370	214	261
TOTAL LIABILITIES	907,057	1,061,166	284,408	152,742
OWNERS' EQUITY				
Share capital	1,002,000	200,000	200,000	52,702
Reserves	9,068	3,693	1,579	895
Retained earnings	57,668	30,419	20,281	8,004
OWNERS' EQUITY	1,068,736	234,112	221,860	61,600
TOTAL LIABILITIES AND OWNERS' EQUITY	1,975,793	1,295,278	506,268	214,342
OFF BALANCE SHEET ITEMS				
Commitments	4,888	2,908	3,235	3,044