



FINANCIAL STATEMENTS

(Prepared in accordance with Accounting system for credit institutions)

Unit : VND Million

BALANCE SHEET

	<u>31/03/2009</u>	<u>31/12/2008 (*)</u>
<u>ASSETS</u>		
Cash on hand	15,518	9,932
Balances with SBV	23,584	161,733
Placement with other banks	623,228	866,541
Loans and advances to customers	1,231,059	1,358,741
Investment securities	224	224
Long term investments	2,500	2,500
Fixed assets	113,171	112,021
Other assets	227,134	149,989
TOTAL ASSETS	<u>2,236,418</u>	<u>2,661,681</u>
<u>LIABILITIES</u>		
Deposits from other banks	71,291	619,619
Deposits due to customers	987,350	859,372
Entrusted funds	30,397	32,630
Other liabilities	17,473	48,382
TOTAL LIABILITIES	<u>1,106,511</u>	<u>1,560,003</u>
<u>OWNERS' EQUITY</u>		
Capital and reserves	1,129,907	1,101,678
Share capital	1,000,000	1,000,000
Reserves and retained earnings	129,907	101,678
Minority interest	-	-
TOTAL OWNERS' EQUITY	<u>1,129,907</u>	<u>1,101,678</u>
TOTAL LIABILITIES AND OWNERS' EQUITY	<u>2,236,418</u>	<u>2,661,681</u>

INCOME STATEMENT

	<u>1Q2009</u>	<u>1Q2008</u>
Total operating income	42,413	20,080
Total operating expenses	(17,129)	(11,409)
Profit before provision for credit losses	25,284	8,671
Provision for credit losses	-	-
PROFIT BEFORE TAX	<u>25,284</u>	<u>8,671</u>

31/12/2008 (*) : Audited by E&Y