



# BALANCE SHEET

English Translation

Unit : VND Mil

	As at 31 Dec	As at 31 December			
	<b>2009</b> <i>(Unaudited)</i>	<b>2008</b> <i>Audited (*)</i>	<b>2007</b> <i>Audited</i>	<b>2006</b> <i>Audited</i>	<b>2005</b> <i>Audited</i>
<b>ASSETS</b>					
<b>Cash on hand</b>	<b>15,083</b>	<b>9,932</b>	<b>5,418</b>	<b>1,364</b>	<b>1,038</b>
<b>Balances with State Bank of Vietnam</b>	<b>86,165</b>	<b>161,733</b>	<b>81,936</b>	<b>3,471</b>	<b>2,383</b>
<b>Placements with and loans to other credit institutions</b>	<b>6,131,257</b>	<b>866,541</b>	<b>433,457</b>	<b>100,837</b>	<b>16,525</b>
Placements with other credit institutions	6,131,257	866,541	433,457	50,837	16,525
Loans to other credit institutions	-	-	-	50,000	-
<b>Loans and advances to customers</b>	<b>1,770,769</b>	<b>1,358,741</b>	<b>627,455</b>	<b>292,407</b>	<b>173,169</b>
Loans and advances to customers	1,776,398	1,364,529	628,415	293,608	173,793
Less : Provision for credit losses (*)	(5,629)	(5,788)	(960)	(1,201)	(623)
<b>Investment securities</b>	<b>1,850,214</b>	<b>224</b>	<b>1,347</b>	<b>1,347</b>	<b>1,247</b>
Held-to-maturity investments	1,850,214	224	1,347	1,347	1,247
<b>Long term investments</b>	<b>104,040</b>	<b>2,500</b>	<b>28,685</b>	<b>32,000</b>	<b>11,000</b>
Other long-term investments	104,040	2,500	28,685	32,000	11,000
<b>Fixed assets</b>	<b>118,917</b>	<b>112,021</b>	<b>47,727</b>	<b>3,668</b>	<b>2,452</b>
Tangible fixed assets	47,933	50,302	21,554	2,903	2,452
Intangible fixed assets	70,984	61,719	26,173	765	-
<b>Other assets</b>	<b>349,572</b>	<b>149,989</b>	<b>69,252</b>	<b>71,175</b>	<b>6,529</b>
Accounts receivable	160,585	132,424	47,186	69,725	6,040
Accrued interests receivable	159,843	17,241	9,027	-	-
Other assets	29,144	324	13,040	1,451	489
<b>TOTAL ASSETS</b>	<b>10,426,017</b>	<b>2,661,681</b>	<b>1,295,278</b>	<b>506,268</b>	<b>214,342</b>
<b>LIABILITIES</b>					
<b>Deposits and borrowings from credit institutions</b>	<b>5,658,691</b>	<b>619,619</b>	<b>269,328</b>	<b>80,111</b>	<b>20,039</b>
Deposits from credit institutions	5,658,691	619,619	269,328	80,111	39
Borrowings from credit institutions	-	-	-	-	20,000
<b>Deposits from customers</b>	<b>3,414,105</b>	<b>859,372</b>	<b>572,452</b>	<b>171,814</b>	<b>122,442</b>
<b>Entrusted funds</b>	<b>44,588</b>	<b>32,630</b>	<b>60,067</b>	<b>32,269</b>	<b>10,000</b>
<b>Other liabilities</b>	<b>166,432</b>	<b>48,382</b>	<b>159,319</b>	<b>214</b>	<b>261</b>
Interests and fees payable	130,308	16,990	19,949	-	-
Accounts payable and other liabilities	36,124	31,392	139,370	214	261
<b>TOTAL LIABILITIES</b>	<b>9,283,815</b>	<b>1,560,003</b>	<b>1,061,166</b>	<b>284,408</b>	<b>152,742</b>
<b>OWNERS' EQUITY</b>					
Share capital	1,000,000	1,000,000	200,000	200,000	52,702
Share premium	2,000	2,000	-	-	-
Treasury shares	(8,566)	(4,975)	-	-	-
Reserves	22,220	22,589	3,693	1,579	895
Retained earnings	126,548	82,064	30,419	20,281	8,004
<b>OWNERS' EQUITY</b>	<b>1,142,202</b>	<b>1,101,678</b>	<b>234,112</b>	<b>221,860</b>	<b>61,600</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>10,426,017</b>	<b>2,661,681</b>	<b>1,295,278</b>	<b>506,268</b>	<b>214,342</b>

(\*) : Audited by E&Y