



## FINANCIAL STATEMENTS

(Prepared in accordance with Accounting system for credit institutions)

Unit : VND Million

### BALANCE SHEET

	<u>30/06/2009</u>	<u>31/03/2009</u>
<b><u>ASSETS</u></b>		
Cash on hand	12,940	15,518
Balances with SBV	29,346	23,584
Placement with other banks	1,465,437	623,228
Loans and advances to customers	1,371,765	1,231,059
Investment securities	224	224
Long term investments	2,500	2,500
Fixed assets	114,867	113,171
Other assets	93,075	227,134
<b>TOTAL ASSETS</b>	<b><u>3,090,154</u></b>	<b><u>2,236,418</u></b>
<b><u>LIABILITIES</u></b>		
Deposits from other banks	780,119	71,291
Deposits due to customers	1,179,795	987,350
Entrusted funds	29,177	30,397
Other liabilities	26,135	17,473
<b>TOTAL LIABILITIES</b>	<b><u>2,015,226</u></b>	<b><u>1,106,511</u></b>
<b><u>OWNERS' EQUITY</u></b>		
<b>Capital and reserves</b>	<b>1,074,928</b>	<b>1,129,907</b>
Share capital	1,000,000	1,000,000
Reserves and retained earnings	74,928	129,907
<b>Minority interest</b>	<b>-</b>	<b>-</b>
<b>TOTAL OWNERS' EQUITY</b>	<b><u>1,074,928</u></b>	<b><u>1,129,907</u></b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b><u>3,090,154</u></b>	<b><u>2,236,418</u></b>

### INCOME STATEMENT

	<u>1H2009</u>	<u>1Q2009</u>
Total operating income	83,150	42,413
Total operating expenses	(32,752)	(17,129)
<b>Profit before provision for credit losses</b>	<b>50,398</b>	<b>25,284</b>
Provision for credit losses	-	-
<b>PROFIT BEFORE TAX</b>	<b><u>50,398</u></b>	<b><u>25,284</u></b>