



FINANCIAL STATEMENTS

(Prepared in accordance with Accounting system for credit institutions)

Unit : VND Million

BALANCE SHEET

	<u>30/09/2009</u>	<u>30/06/2009</u>
ASSETS		
Cash on hand	23,547	12,940
Balances with SBV	154,045	29,346
Placement with other banks	2,655,382	1,465,437
Loans and advances to customers	1,417,627	1,371,765
Investment securities	500,224	224
Long term investments	104,040	2,500
Fixed assets	114,510	114,867
Other assets	112,044	93,075
TOTAL ASSETS	<u>5,081,419</u>	<u>3,090,154</u>
LIABILITIES		
Deposits from other banks	2,273,052	780,119
Deposits due to customers	1,641,916	1,179,795
Entrusted funds	38,235	29,177
Other liabilities	46,282	26,135
TOTAL LIABILITIES	<u>3,999,485</u>	<u>2,015,226</u>
OWNERS' EQUITY		
Capital and reserves	1,081,934	1,074,928
Share capital	1,000,000	1,000,000
Reserves and retained earnings	81,934	74,928
Minority interest	-	-
TOTAL OWNERS' EQUITY	<u>1,081,934</u>	<u>1,074,928</u>
TOTAL LIABILITIES AND OWNERS' EQUITY	<u>5,081,419</u>	<u>3,090,154</u>

INCOME STATEMENT

	<u>9M2009</u>	<u>6M2009</u>
Total operating income	123,370	83,150
Total operating expenses	(54,960)	(32,752)
Profit before provision for credit losses	68,410	50,398
Provision for credit losses	-	-
PROFIT BEFORE TAX	<u>68,410</u>	<u>50,398</u>