(Previously Known as Gia Dinh Commercial Joint Stock Bank)

CONSOLIDATED BALANCE SHEET

As at 30 June 2011

Interim Financial Statements (unaudited)

ASSETS	Interim Financial Statements (unaudited)		
Cash, gold and precious stones 42,121,180,513 32,499,800,18 Balances with the State Bank of Vietnam 39,898,082,573 36,434,321,893 Deposits with and loans to other banks 3,787,861,127,009 2,778,103,349,603 Placements with other banks 3,787,861,127,009 2,778,103,349,603 Loans to other banks - - Provision for loans to other banks - - Trading securities 134,363,643,601 49,012,618,861 Trading securities 180,371,492,701 95,020,467,961 Trading securities 180,371,492,701 95,020,467,961 Trading securities 4(4,007,849,100) 4(46,007,849,100) Derivation for decline in value of trading securities (46,007,849,100) 4(46,007,849,100) Derivatives and other financial assets 3,886,430,217,528 3,626,199,142,865 Loans and advances to customers 3,886,430,217,528 </th <th></th> <th></th> <th>Unit: VND</th>			Unit: VND
Cash, gold and precious stones 42,121,180,513 32,499,800,918 Balances with the State Bank of Vietnam 33,889,022,573 36,434,221,893 Deposits with and loans to other banks 3,787,861,127,009 2,778,103,349,603 Placements with other banks 3,787,861,127,009 2,778,103,349,603 Loans to other banks 7 7 Provision for loans to other banks 134,363,643,601 49,012,618,861 Trading securities 134,363,643,601 49,012,618,861 Trading securities (46,007,849,100) 95,020,467,961 Provision for decline in value of trading securities 3,886,430,217,528 3,662,840,546,800 Loans and advances to customers 3,886,430,217,528 3,662,840,546,802 Loans and advances to customers 3,880,340,217,528 3,662,840,546,802 Loans and adva		30/06/2011	31/12/2010
Balances with the State Bank of Vietnam 39,898,082,573 36,434,321,893 Deposits with and loans to other banks 3,787,861,127,009 2,778,103,349,603 Placements with other banks 7,878,61,127,009 2,778,103,349,603 Placements with other banks 7,778,103,349,603 Provision for loans to other banks 134,363,643,601 49,012,618,861 Trading securities 180,371,492,701 95,020,467,961 Provision for decline in value of trading securities (46,007,849,100) 95,020,467,961 Provision for decline in value of trading securities 3,886,430,217,528 3,628,199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,8199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,8199,142,865 Loans and advances to customers 3,886,430,217,528 3,662,8199,142,865 Loans and advances to customers 3,886,430,217,528 3,662,8199,142,865 Loans and advances to customers 3,886,430,217,528 3,662,8199,142,865 Loans and advances to customers 3,610,715,000,000 1,368,000,000,000 Securities shallable-for-sale 3,610,715,000,000 1,368,000,000,000 <td>ASSETS</td> <td></td> <td></td>	ASSETS		
Balances with the State Bank of Vietnam 39,898,082,573 36,434,321,893 Deposits with and loans to other banks 3,787,861,127,009 2,778,103,349,603 Placements with other banks 7,878,61,127,009 2,778,103,349,603 Placements with other banks 7,778,103,349,603 Provision for loans to other banks 134,363,643,601 49,012,618,861 Trading securities 180,371,492,701 95,020,467,961 Provision for decline in value of trading securities (46,007,849,100) 95,020,467,961 Provision for decline in value of trading securities 3,886,430,217,528 3,628,199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,8199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,8199,142,865 Loans and advances to customers 3,886,430,217,528 3,662,8199,142,865 Loans and advances to customers 3,886,430,217,528 3,662,8199,142,865 Loans and advances to customers 3,886,430,217,528 3,662,8199,142,865 Loans and advances to customers 3,610,715,000,000 1,368,000,000,000 Securities shallable-for-sale 3,610,715,000,000 1,368,000,000,000 <td>Cash, gold and precious stones</td> <td>42 424 480 E42</td> <td>22 400 900 019</td>	Cash, gold and precious stones	42 424 480 E42	22 400 900 019
Deposits with and loans to other banks	•		
Placements with other banks			
Loans to other banks	•		
Provision for loans to other banks 1 34,363,643,611 49,012,618,861 Trading securities 180,371,492,701 95,020,467,961 Provision for decline in value of trading securities (46,007,849,100) (46,007,849,100) Derivatives and other financial assets - - Loans and advances to customers 3,886,430,217,528 3,626,199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,840,546,802 Provision for credit losses (42,092,251,869) 3,662,840,546,802 Provision for credit losses (42,092,251,869) 1,360,000,000,000 Securities held-to-maturity 3,600,715,000,000 1,350,000,000,000 Securities held-to-maturity 3,600,715,000,000 18,000,000,000 Provision for decline in value of investment securities - - Long-term investments - - - Investments in subsidiaries - - - Investments in subsidiaries - - - Investments in associates - - - Other long-term investments - -		3,707,001,127,009	2,770,103,349,003
Trading securities 134,363,643,601 49,012,618,861 Trading securities 180,371,492,701 95,020,467,961 Provision for decline in value of trading securities (46,007,849,100) Derivatives and other financial assets Loans and advances to customers 3,928,522,469,397 3,626,199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,840,546,802 Provision for credit losses (42,092,251,869) (36,641,403,937) Investment securities 10,000,000,000 1,368,000,000,000 Securities held-to-maturity 3,600,715,000,000 1,350,000,000,000 Provision for decline in value of investment securities - - Long-term investments - - Investments in subsidiaries - - Investments in value of long-term investments - - Fixed assets 33,043,775,765 78,832,835,208 Cost 105,456,		-	-
Trading securities 180,371,492,701 95,020,467,961 Provision for decline in value of trading securities (46,007,849,100) (46,007,849,100) Derivatives and other financial assets − Loans and advances to customers 3,886,430,217,528 3,626,199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,840,546,802 Provision for credit losses (42,092,251,869) 3,666,414,03,937) Investment securities 3,610,715,000,000 1,368,000,000,000 Securities available-for-sale 10,000,000,000 1,360,000,000,000 Securities held-to-maturity 3,600,715,000,000 1,350,000,000,000 Provision for decline in value of investment securities - - Long-term investments - - - Investments in joint ventures - - - Investments in joint ventures - - - Provision for decline in value of long-term investments - - - Fixed assets 128,228,092,197 124,580,582,840 Tangible fixed assets 38,3043,775,765 78,832,835,208		124 262 642 604	40 042 649 964
Provision for decline in value of trading securities (46,007,849,100) (46,007,849,100) Derivatives and other financial assets - - Loans and advances to customers 3,886,430,217,5238 3,626,199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,840,546,802 Provision for credit losses (42,092,251,869) (36,641,403,937) Investment securities 10,000,000,000 1,356,000,000,000 Securities available-for-sale 10,000,000,000 1,350,000,000,000 Securities held-to-maturity 3,600,715,000,000 1,350,000,000,000 Provision for decline in value of investments securities - - Long-term investments - - - Investments in subsidiaries - - - Investments in associates - - - Other long-term investments - - - Provision for decline in value of long-term investments - - - Provision for decline in value of long-term investments - - - Time decline in value of long-term investments<	-		
Derivatives and other financial assets	~		
Loans and advances to customers 3,886,430,217,528 3,626,199,142,865 Loans and advances to customers 3,928,522,469,397 3,662,840,546,802 Provision for credit losses (42,092,251,869) (36,641,403,937) Investment securities 3,610,715,000,000 1,368,000,000,000 Securities available-for-sale 10,000,000,000 18,000,000,000 Securities helid-to-maturity 3,600,715,000,000 1,350,000,000,000 Provision for decline in value of investment securities - - Long-term investments - - - Investments in subsidiaries - - - Investments in in joint ventures - - - Investments in associates - - - Other long-term investments - - - Provision for decline in value of long-term investments - - - Fixed assets 128,228,092,197 124,580,582,840 78,832,835,208 Cost 105,456,431,144 96,969,115,761 78,832,835,208 Cost - -	•	(46,007,849,100)	(46,007,849,100)
Loans and advances to customers 3,928,522,469,397 3,662,840,546,802 Provision for credit losses (42,092,251,869) (36,641,403,937) Investment securities 3,610,715,000,000 1,368,000,000,000 Securities held-to-maturity 3,600,715,000,000 1,800,000,000,000 Securities held-to-maturity 3,600,715,000,000 1,350,000,000,000 Provision for decline in value of investment securities - - Long-term investments - - Investments in subsidiaries - - Investments in in subscidiaries - - Investments in associates - - Other long-term investments - - Provision for decline in value of long-term investments - - Fixed assets 83,043,775,765 78,832,835,208 Cost 105,456,431,144 96,969,115,761 Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - - Cost 45,184,316,432 45,747,747,632 Cost 47,628,20		-	-
Provision for credit losses			
Investment securities 3,610,715,000,000 1,368,000,000,000 Securities available-for-sale 10,000,000,000 18,000,000,000 18,000,000,000 18,000,000,000 18,000,000,000 18,000,000,000 18,000,000,000 18,000,000,000 18,000,000,000 18,000,000,000 1,350,000,000 1,350,000,000,000 1,350,000,000,000 1,350,000,000,000 1,350,000,000,000 1,350,000,000,000 1,350,000,000,000 1,350,000,000,000 1,350,000,000,000 1,350,000,000,000 1,350,000,000 1,350,000,000,000 1,350,000,000 1,000,000 1,000,000 1,000,000			
Securities available-for-sale 10,000,000,000 18,000,000,000 Securities held-to-maturity 3,600,715,000,000 1,350,000,000,000 Provision for decline in value of investment securities - - Long-term investments - - Investments in subsidiaries - - Investments in joint ventures - - Investments in associates - - Other long-term investments - - Provision for decline in value of long-term investments - - Provision for decline in value of long-term investments - - Tangible fixed assets 83,043,775,765 78,832,835,208 Cost 105,456,431,144 96,969,115,761 Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - Cost 45,184,316,432 45,747,747,632 Accumulated depreciation - - Intensity fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773		,	,
Securities held-to-maturity 3,600,715,000,000 1,350,000,000,000 Provision for decline in value of investment securities - - Long-term investments - - Investments in subsidiaries - - Investments in joint ventures - - Investments in associates - - Other long-term investments - - Provision for decline in value of long-term investments - - Fixed assets 128,228,092,197 124,580,582,840 Tangible fixed assets 83,043,775,765 78,832,835,208 Cost 105,456,431,144 96,969,115,761 Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - Cost - - Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties			
Provision for decline in value of investment securities			
Investments in subsidiaries	•	3,600,715,000,000	1,350,000,000,000
Investments in subsidiaries		-	-
Investments in joint ventures		-	-
Investments in associates		-	-
Other long-term investments - - Provision for decline in value of long-term investments - - Fixed assets 128,228,092,197 124,580,582,840 Tangible fixed assets 83,043,775,765 78,832,835,208 Cost 105,456,431,144 96,969,115,761 Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - Cost - - Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets	Investments in joint ventures	-	-
Provision for decline in value of long-term investments - - Fixed assets 128,228,092,197 124,580,582,840 Tangible fixed assets 83,043,775,765 78,832,835,208 Cost 105,456,431,144 96,969,115,761 Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - Cost - - Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316	Investments in associates	-	-
Fixed assets 128,228,092,197 124,580,582,840 Tangible fixed assets 83,043,775,765 78,832,835,208 Cost 105,456,431,144 96,969,115,761 Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - Cost - - Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - -	Other long-term investments	-	-
Tangible fixed assets 83,043,775,765 78,832,835,208 Cost 105,456,431,144 96,969,115,761 Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - - Cost - - - Accumulated depreciation - - - Intangible fixed assets 45,184,316,432 45,747,747,632 45,747,747,632 47,628,209,773	Provision for decline in value of long-term investments	-	-
Cost 105,456,431,144 96,969,115,761 Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - Cost - - Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - - Cost - - - Accumulated depreciation - - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Fixed assets	128,228,092,197	124,580,582,840
Accumulated depreciation (22,412,655,379) (18,136,280,553) Finance lease - - Cost - - Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - - Cost - - - Accumulated depreciation - - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - - Provision for doubtful debts - - -	Tangible fixed assets	83,043,775,765	78,832,835,208
Finance lease - - Cost - - Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - - Provision for doubtful debts - - - -		105,456,431,144	96,969,115,761
Cost - - Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - - Provision for doubtful debts - - -	Accumulated depreciation	(22,412,655,379)	(18,136,280,553)
Accumulated depreciation - - Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - - Provision for doubtful debts - - - -	Finance lease	-	-
Intangible fixed assets 45,184,316,432 45,747,747,632 Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Cost	-	-
Cost 47,628,209,773 47,628,209,773 Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Accumulated depreciation	-	-
Accumulated amortization (2,443,893,341) (1,880,462,141) Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Intangible fixed assets	45,184,316,432	45,747,747,632
Investment properties - - Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Cost	47,628,209,773	47,628,209,773
Cost - - Accumulated depreciation - - Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - - Provision for doubtful debts - - -	Accumulated amortization	(2,443,893,341)	(1,880,462,141)
Accumulated depreciation	Investment properties	-	-
Other assets 825,325,962,246 210,574,196,395 Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Cost	-	-
Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Accumulated depreciation	-	-
Receivables 678,388,028,238 132,076,737,139 Interest and fee receivables 134,691,723,780 63,488,745,940 Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Other assets	825,325,962,246	210,574,196,395
Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - Provision for doubtful debts - -	Receivables		132,076,737,139
Deferred tax assets - - Other assets 12,246,210,228 15,008,713,316 In which: Goodwill - - - Provision for doubtful debts - - - -	Interest and fee receivables	134,691,723,780	63,488,745,940
In which: Goodwill Provision for doubtful debts	Deferred tax assets	-	-
In which: Goodwill Provision for doubtful debts	Other assets	12,246,210,228	15,008,713,316
Provision for doubtful debts		, -, -,	, -, -,
			<u> </u>
		12,454,943,305,667	8,225,404,013,375

(Previously Known as Gia Dinh Commercial Joint Stock Bank)

CONSOLIDATED BALANCE SHEET (continued)

As at 30 June 2011

Interim Financial Statements (unaudited)

,		Unit: VND
	30/06/2011	31/12/2010
LIABILITIES	30,30,2011	0.7.1_7_0.10
Borrowings from the Government and the State Bank of		004 444 504 740
Vietnam	-	231,411,561,716
Deposits and borrowings from other banks	4,316,102,722,162	1,941,256,596,136
Deposits from other banks	4,316,102,722,162	1,941,256,596,136
Borrowings from other banks	-	-
Deposits and other amounts owning to customers	2,921,052,359,046	3,181,318,577,841
Derivatives and other financial liabilities	-	-
Entrusted funds and loans exposed to risks to the Bank	-	-
Valuable papers issued by the Bank	2,972,738,596,734	722,281,492,976
Other liabilities	142,745,429,593	70,824,845,821
Interest and fee payables	105,073,951,278	45,612,509,203
Deferred tax liabilities	-	-
Other payables	37,498,570,209	25,071,014,446
Provision for contingent liabilities and commitments	172,908,106	141,322,172
TOTAL LIABILITIES	10,352,639,107,535	6,147,093,074,490
OWNERS' EQUITY		
Capital and reserves		
Capital	2,000,008,930,089	2,000,008,930,089
Charter capital	2,000,000,000,000	2,000,000,000,000
Fund for capital expenditure	1,430,089	1,430,089
Share premium	7,500,000	7,500,000
Treasury shares	-	-
Preference shares	-	-
Convertible bonds		
Other capitals	-	-
Reserves	32,505,794,778	21,763,580,878
Foreign currency translation reserve	-	-
Asset revaluation reserve	-	-
Retained earnings	69,789,473,265	56,538,427,918
TOTAL OWNERS' EQUITY	2,102,304,198,132	2,078,310,938,885
TOTAL LIABILITIES AND OWNERS' EQUITY	12,454,943,305,667	8,225,404,013,375

(Previously Known as Gia Dinh Commercial Joint Stock Bank)

CONSOLIDATED BALANCE SHEET (continued)

As at 30 June 2011 Interim Financial Statements (unaudited)

OFF BALANCE SHEET ITEMS

		Unit: VND
	30/06/2011	31/12/2010
Contingencies	29,957,374,329	14,594,505,981
Credit guarantees	-	-
Letters of credit	-	-
Other guarantees	29,957,374,329	14,594,505,981
Commitments	2,946,218	2,946,218
Commitments to customers	-	-
Other commitments	2,946,218	2,946,218
Total	29,960,320,547	14,597,452,199

(Previously Known as Gia Dinh Commercial Joint Stock Bank)

CONSOLIDATED INCOME STATEMENT

For the six months ended 30 June 2011 Interim Financial Statements (unaudited)

		Unit: VND
	30/06/2011	30/06/2010
Interest and similar income	583,288,062,760	200,484,600,510
Interest and similar expenses	(414,328,956,310)	(134,827,870,979)
Net interest income	168,959,106,450	65,656,729,531
Fees and commission income	1,512,547,041	1,889,636,987
Fees and commission expenses	(2,610,659,375)	(1,486,902,532)
Net (loss)/gain from fees and commission	(1,098,112,334)	402,734,455
Net (loss)/gain from foreign currencies trading	476,612,419	803,696,270
Net (loss)/gain from dealing of trading securities	884,564,458	4,144,968,834
Net (loss)/gain from dealing of investment securities	-	-
Other operating income	9,151,115,563	3,938,797,247
Other operating expense	(12,060,000)	(25,000,000)
Net other operating income	9,139,055,563	3,913,797,247
Income from long-term investments	143,770,000	1,565,718,000
TOTAL OPERATING INCOME	178,504,996,556	76,487,644,337
TOTAL OPERATING INCOME Personnel expenses	178,504,996,556 (34,699,971,941)	76,487,644,337 (25,949,421,936)
Personnel expenses	(34,699,971,941)	(25,949,421,936)
Personnel expenses Depreciation and amortization charges	(34,699,971,941) (4,902,159,975)	(25,949,421,936) (4,343,089,797)
Personnel expenses Depreciation and amortization charges Other operating expenses	(34,699,971,941) (4,902,159,975) (40,217,957,162)	(25,949,421,936) (4,343,089,797) (13,454,161,965)
Personnel expenses Depreciation and amortization charges Other operating expenses TOTAL OPERATING EXPENSES NET OPERATING PROFIT BEFORE PROVISION FOR	(34,699,971,941) (4,902,159,975) (40,217,957,162) (79,820,089,078)	(25,949,421,936) (4,343,089,797) (13,454,161,965) (43,746,673,698)
Personnel expenses Depreciation and amortization charges Other operating expenses TOTAL OPERATING EXPENSES NET OPERATING PROFIT BEFORE PROVISION FOR CREDIT LOSSES	(34,699,971,941) (4,902,159,975) (40,217,957,162) (79,820,089,078) 98,684,907,478	(25,949,421,936) (4,343,089,797) (13,454,161,965) (43,746,673,698) 32,740,970,639
Personnel expenses Depreciation and amortization charges Other operating expenses TOTAL OPERATING EXPENSES NET OPERATING PROFIT BEFORE PROVISION FOR CREDIT LOSSES Provision for credit losses	(34,699,971,941) (4,902,159,975) (40,217,957,162) (79,820,089,078) 98,684,907,478 (5,482,433,866)	(25,949,421,936) (4,343,089,797) (13,454,161,965) (43,746,673,698) 32,740,970,639 (10,064,313,178)
Personnel expenses Depreciation and amortization charges Other operating expenses TOTAL OPERATING EXPENSES NET OPERATING PROFIT BEFORE PROVISION FOR CREDIT LOSSES Provision for credit losses PROFIT BEFORE TAX	(34,699,971,941) (4,902,159,975) (40,217,957,162) (79,820,089,078) 98,684,907,478 (5,482,433,866) 93,202,473,612	(25,949,421,936) (4,343,089,797) (13,454,161,965) (43,746,673,698) 32,740,970,639 (10,064,313,178) 22,676,657,461
Personnel expenses Depreciation and amortization charges Other operating expenses TOTAL OPERATING EXPENSES NET OPERATING PROFIT BEFORE PROVISION FOR CREDIT LOSSES Provision for credit losses PROFIT BEFORE TAX Current corporate income tax	(34,699,971,941) (4,902,159,975) (40,217,957,162) (79,820,089,078) 98,684,907,478 (5,482,433,866) 93,202,473,612	(25,949,421,936) (4,343,089,797) (13,454,161,965) (43,746,673,698) 32,740,970,639 (10,064,313,178) 22,676,657,461
Personnel expenses Depreciation and amortization charges Other operating expenses TOTAL OPERATING EXPENSES NET OPERATING PROFIT BEFORE PROVISION FOR CREDIT LOSSES Provision for credit losses PROFIT BEFORE TAX Current corporate income tax Deferred corporate income tax	(34,699,971,941) (4,902,159,975) (40,217,957,162) (79,820,089,078) 98,684,907,478 (5,482,433,866) 93,202,473,612 (23,413,000,347)	(25,949,421,936) (4,343,089,797) (13,454,161,965) (43,746,673,698) 32,740,970,639 (10,064,313,178) 22,676,657,461 (5,278,730,682)

(Previously Known as Gia Dinh Commercial Joint Stock Bank)

CONSOLIDATED CASH FLOW STATEMENT

For the six months ended 30 June 2011 Interim Financial Statements (unaudited)

		Unit: VND
	30/06/2011	30/06/2010
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest and similar receipts	513,010,640,474	179,117,558,625
Interest and similar payments	(354,867,514,235)	(123,461,980,529)
Fees and commission payments	(1,098,112,334)	402,734,455
Net receipts from gold and foreign currencies trading	1,361,176,877	2,395,232,204
Other operating income	7,481,741,671	3,775,562,847
Recovery of bad debts written-off previously	1,657,313,892	(9,907,220,478)
Payments to employees and other operating expenses	(74,917,929,103)	(40,905,979,176)
Corporate income tax paid during the year	(18,158,826,314)	(12,608,891,909)
Net cash flows from operating profit before changes in net operating assets and liabilities	74,468,490,928	(1,192,983,961)
Changes in deposits with and leans to other hanks	(920 275 400 000)	
Increase in deposits with and loans to other banks	(829,275,400,000)	(00 566 560 000)
Increase in trading securities	(2,242,715,000,000)	(99,566,560,000)
(Increase)/decrease in derivatives and other financial assets	(265,681,922,595)	163,015,034,698
Increase in loans and advances to customers	(200,001,922,090)	103,013,034,090
Decrease in provision for writing-off of loans, securities and long-term investments	-	-
(Increase)/decrease in other assets	(554,291,001,911)	262,442,565,951
Changes in operating liabilities		
Increase/(decrease) in borrowings from the Government and the SBV	(231,411,561,716)	-
Increase in deposits and borrowings from other banks	2,374,846,126,026	(216,242,824,303)
Increase in customer deposits (including State Treasury)	(260, 266, 218, 795)	296,782,686,837
Increase in valuable papers issued by the Bank	2,250,457,103,758	(61,189,850,825)
Increase/(decrease) in entrusted funds and loans exposed to risks to the Bank	-	-
Increase/(decrease) in derivatives and other financial liabilities	-	-
Increase/(decrease) in other liabilities	3,918,938,721	(2,728,576,579)
Payments from reserves	10,585,041,300	(2,045,828,066)
Net cash flows from operating activities	330,634,595,716	339,273,663,752

(Previously Known as Gia Dinh Commercial Joint Stock Bank)

CONSOLIDATED CASH FLOW STATEMENT (continued)

For the six months ended 30 June 2011 Interim Financial Statements (unaudited)

		Unit: VND
	30/06/2011	30/06/2010
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of fixed assets	(8,549,669,332)	989,254,741
Proceeds from disposals of fixed assets	-	-
Disbursements for disposals of fixed assets	-	-
Purchases of investment property	-	-
Proceeds from disposals of investment property	-	-
Disbursements for disposals of investment property	-	-
Additional investments in other entities	-	-
Receipts from investment in other entities	-	-
Dividend receipts and profit shared from long-term investments	143,770,000	<u>-</u>
Net cash flows used in investing activities	(8,405,899,332)	989,254,741
CASH FLOWS FROM FINANCING ACTIVITIES		-
Increase in share capital	-	-
Proceeds from subordinated debts to increase tier 2 capital	-	-
Repayment of subordinated debts to reduce tier 2 capital	-	-
Dividends paid	(43,310,153,963)	(17,574,686,170)
Purchases of treasury shares	-	-
Proceeds from sale of treasury shares	-	-
Net cash flows from financing activities	(43,310,153,963)	(17,574,686,170)
Net increase in cash and cash equivalents	278,918,542,421	322,688,232,323
Cash and cash equivalents at the beginning of the year	2,730,758,830,375	522,073,990,588
Foreign exchange difference		<u>-</u>
Cash and cash equivalents at the end of the year	3,009,677,372,796	844,762,222,911