

## FINANCIAL HIGHLIGHTS

Unit: VND million

Criteria	31 Dec 2004	31 Dec 2005	31 Dec 2006
<b>Total Assets</b>	98,601,171	115,765,970	135,363,026
<b>Total loans and investments</b>	90,186,620	103,405,483	125,088,497
of which: Loans to the economy	69,238,983	74,632,271	80,152,334
<b>Total mobilized fund</b>	92,530,427	108,605,615	126,624,192
of which: Deposits from customers	72,258,562	84,387,013	99,683,408
<b>Owner's equity</b>	4,593,153	4,999,839	5,607,022
<b>Net Profit</b>	276,521	423,093	599,639
<b>Return on Average Assets (ROAA)</b>	0.29%	0.39%	0.48%
<b>Return on Average Equity (ROAE)</b>	6.50%	8.82%	11.31%
<b>Capital Adequacy Ratio (CAR)</b>	6.30%	6.07%	5.18%