

OBJECTIVES AND PLANS FOR 2007

Increase in mobilized funds	15-20%
Increase in total loans and investments in the economy:	15-20%
Decrease in NPL ratio (groups 3,4 and 5) to below:	5%/total loans
Medium and long term loans in maximum:	40%/total loans
Ratio of collateralized loans:	75%/total loans
Ratio of loans to SOEs in maximum:	32%/total loans
Loan loss provision allocated in compliance with Article 7, Regulation No. 493	
Accounting profit	VND800 billion
Fee income	VND450 billion