

KEY FINANCIAL RATIOS

Unit: VND billion, %

	2018	2019	2020	2021	2022
Key business indicators					
Total assets	1,074,027	1,222,814	1,326,230	1,414,986	1,813,815
Shareholders' equity	62,179	80,954	94,095	109,186	135,646
Loans to customers/Total Assets	58.8%	60.1%	63.3%	67.9%	63.1%
Non-interest income	10,870	11,156	12,777	14,357	14,836
Total operating income	39,278	45,693	49,063	56,630	68,083
Total operating expense	-13,611	-15,875	-16,038	-17,666	-21,251
Net profits of operations before allowances for credit losses	25,667	29,819	33,024	38,964	46,832
Allowances for credit losses	-7,398	-6,607	-9,975	-11,478	-9,464
Profit before tax	18,269	23,212	23,050	27,486	37,368
Corporate income tax	-3,647	-4,614	-4,577	-5,469	-7,449
Profit after tax	14,622	18,597	18,473	22,017	29,919
Net profit for the year	14,606	18,582	18,451	21,997	29,899
Key performance indicators					
Key profitability ratios					
NIM	2.94%	3.10%	3.11%	3.15%	3.39%
ROAE	25.49%	25.99%	21.11%	21.66%	24.44%
ROAA	1.39%	1.62%	1.45%	1.61%	1.85%
Key risk indicators					
Outstanding Credit (including corporate bonds)/Deposits in 1 st market Ratio	77.68%	78.05%	80.23%	84.38%	91.12%
Non-Performing Loan ratio	0.97%	0.78%	0.62%	0.63%	0.68%
Loan to deposit ratio (LDR) in compliance with regulations of State Bank of Vietnam ^(*)	70.6%	72.4%	73.5%	77.8%	73.9%
Capital adequacy ratio CAR	12.14%	9.34%	9.56%	9.31%	9.95%

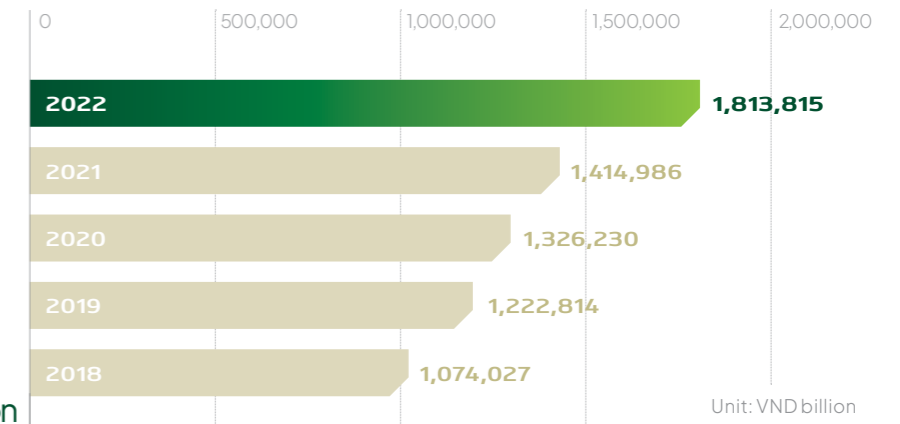
According to audited financial statement, financial statement 2021 according to State Audit.

^(*) LDR ratio particular financial statement, in which data included Circular No 22/2019, data as stipulated at Decision No Dec 31st 2022 of 22/2019 /TT-NHNN and amendment and supplement at TT 26/202/TT-NHNN.

TOTAL ASSETS



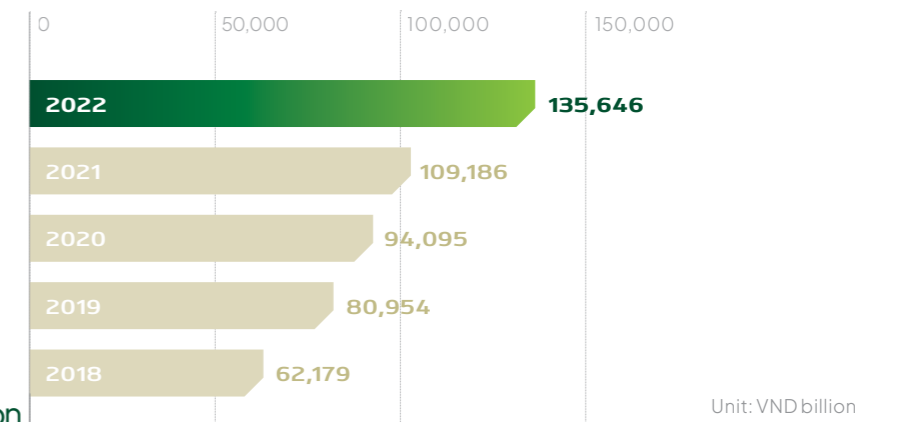
VND **1,813,815** billion



SHAREHOLDERS' EQUITY



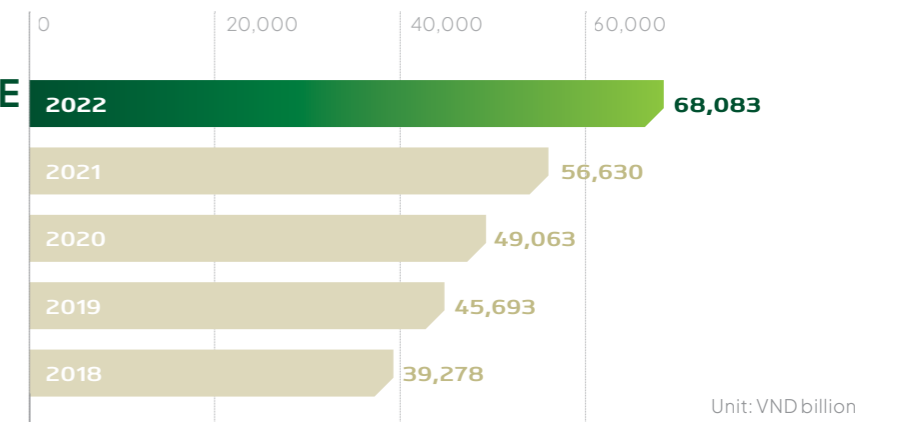
VND **135,646** billion



TOTAL OPERATING INCOME



VND **68,083** billion

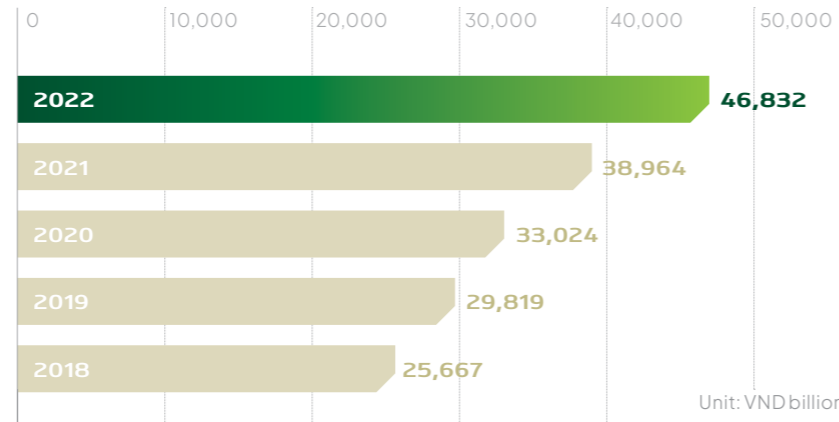


KEY FINANCIAL RATIOS (continued)

NET PROFITS OF OPERATIONS BEFORE ALLOWANCES FOR CREDIT LOSSES



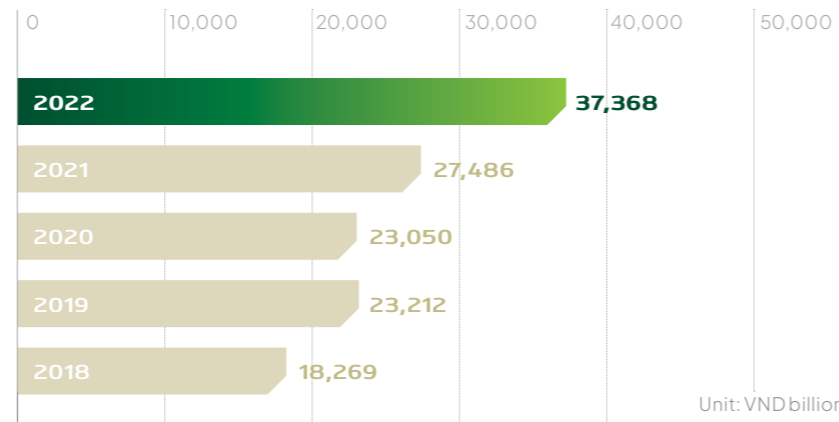
VND **46,832** billion



PROFIT BEFORE TAX



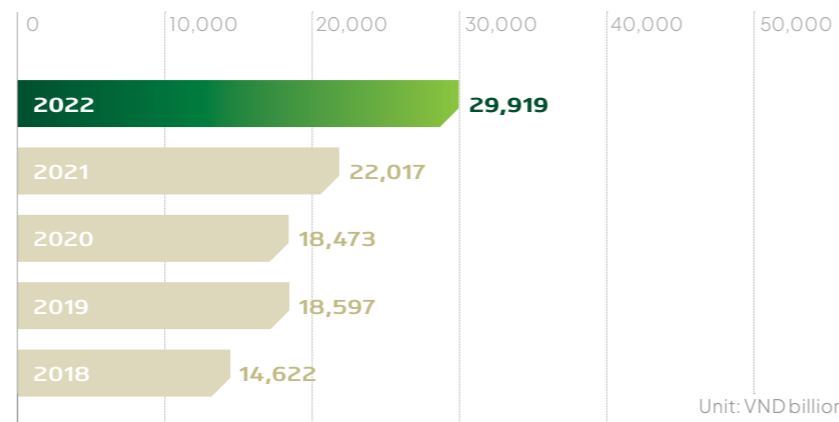
VND **37,368** billion



PROFIT AFTER TAX



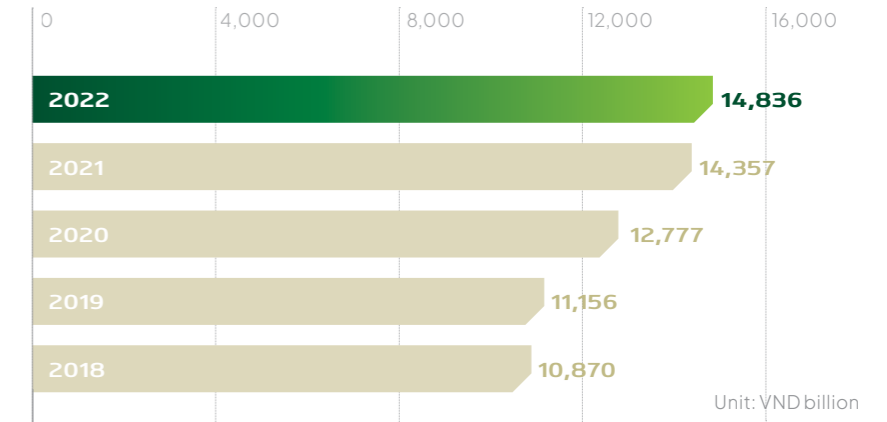
VND **29,919** billion



NET NON-INTEREST INCOME



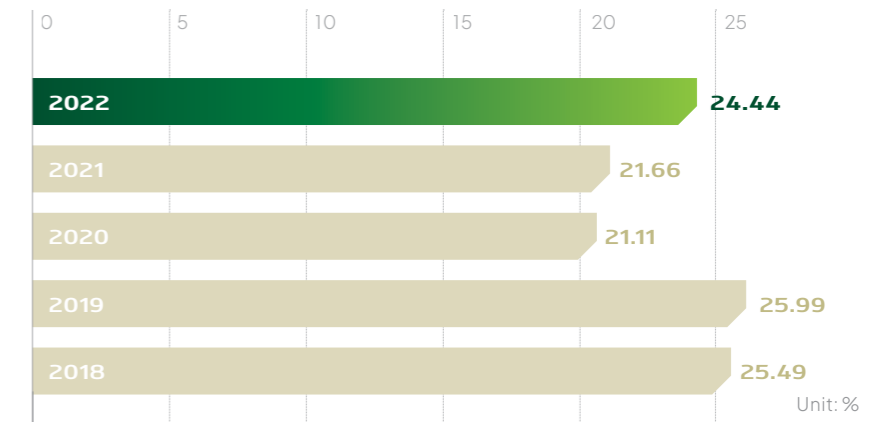
VND **14,836** billion



ROAE



24.44%



ROAA



1.85%

