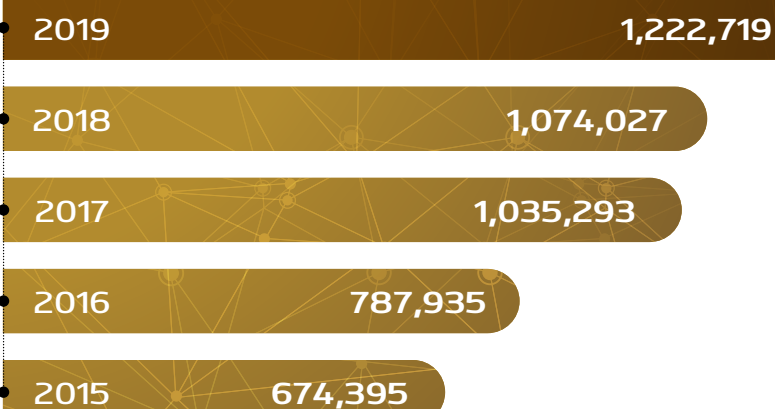


KEY FINANCIAL RATIOS 2015 - 2019

Unit: VND billion, %

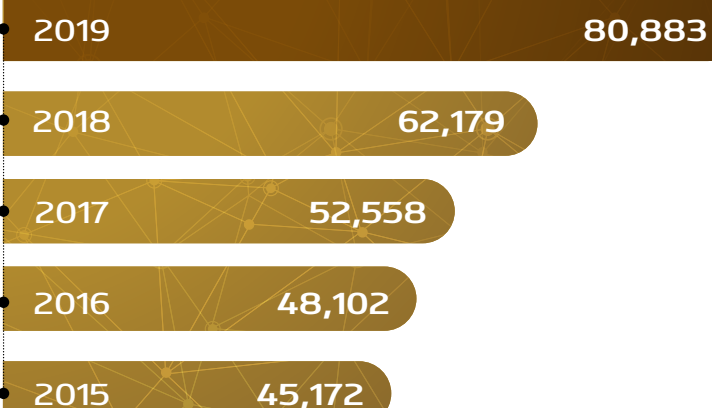
	2015	2016	2017	2018	2019
KEY BUSINESS INDICATORS					
Total assets	674,395	787,935	1,035,293	1,074,027	1,222,719
Shareholder's equity	45,172	48,102	52,558	62,179	80,883
Gross loans/Total assets ratio	57.4%	58.5%	52.5%	58.8%	60.1%
Non-interest income	5,749	6,352	7,469	10,870	11,153
Total operating income	21,202	24,886	29,406	39,278	45,730
Total operating expense	(8,306)	(9,950)	(11,866)	(13,611)	(15,818)
Net operating income before loan loss provision	12,896	14,929	17,540	25,667	29,913
Loan loss provision	(6,068)	(6,406)	(6,198)	(7,398)	(6,790)
Profit before tax	6,827	8,523	11,341	18,269	23,122
Corporate income tax	(1,495)	(1,672)	(2,231)	(3,647)	(4,596)
Profit after tax	5,332	6,851	9,111	14,622	18,526
Net profit for the year	5,314	6,832	9,091	14,606	18,511
PROFITABILITY AND KEY RISK INDICATORS					
• <i>Profitability ratios</i>					
NIM	2.58%	2.63%	2.66%	2.94%	3.10%
ROAE	12.03%	14.69%	18.09%	25.49%	25.90%
ROAA	0.85%	0.94%	1.00%	1.39%	1.61%
• <i>Key risk indicators</i>					
Gross loans (including corporate bonds)/ Total Deposits ratio	76.76%	76.71%	76.74%	77.68%	78.09%
Non-Performing loan ratio	1.79%	1.46%	1.11%	0.97%	0.78%
Capital adequacy ratio (CAR)	11.04%	11.13%	11.63%	12.14%	9.34%

TOTAL ASSETS (VND BILLION)



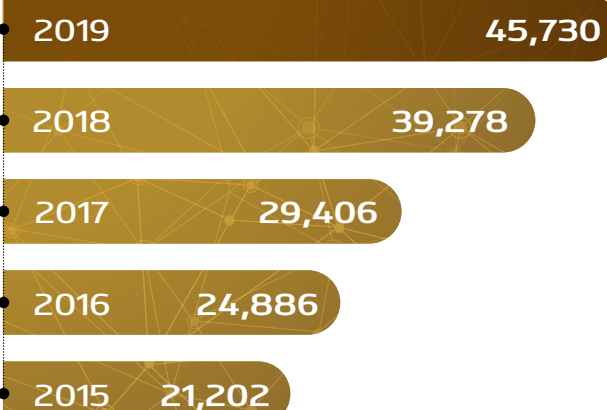
1,222,719
Up 13.8% over 2018

SHAREHOLDER'S EQUITY (VND BILLION)



80,883
Up 30.1% over 2018

TOTAL OPERATING INCOME (VND BILLION)



45,730
Up 16.4% over 2018

KEY FINANCIAL RATIOS 2015 - 2019 (continued)

