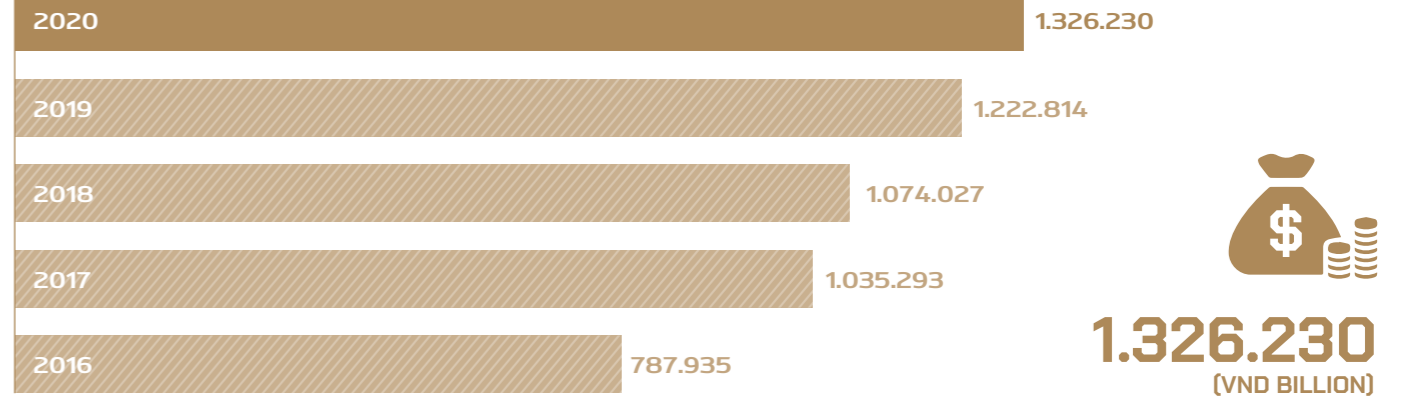


KEY FINANCIAL RATIOS

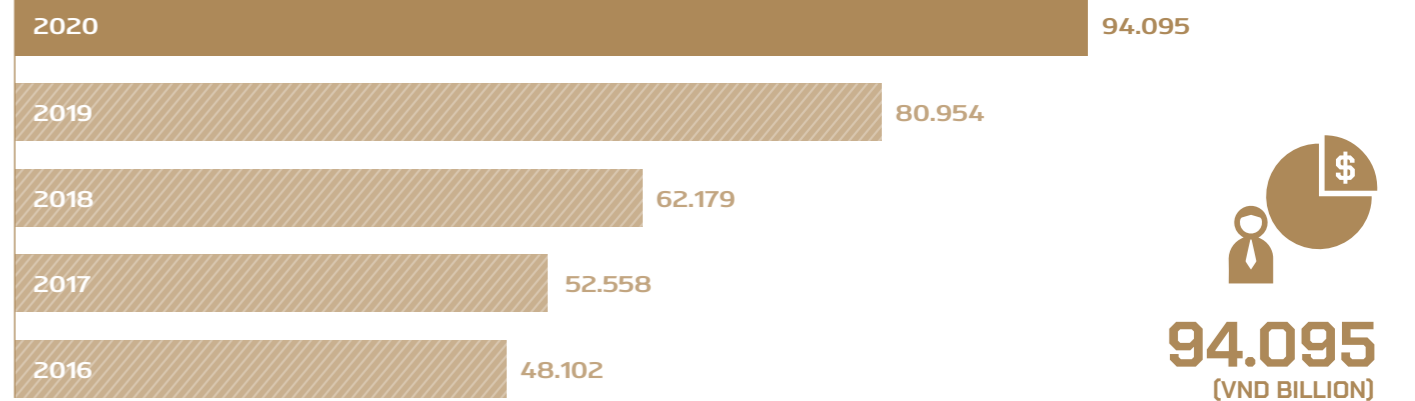
Unit: billion VND, %

	2016	2017	2018	2019	2020
KEY BUSINESS INDICATORS					
Total assets	787.935	1.035.293	1.074.027	1.222.814	1.326.230
Shareholders' equity	48.102	52.558	62.179	80.954	94.095
Total deposits/Total assets ratio	58,5%	52,5%	58,8%	60,1%	63,3%
Non-interest income	6.352	7.469	10.870	11.156	12.777
Total operating income	24.886	29.406	39.278	45.693	49.063
Total operating expense	(9.950)	(11.866)	(13.611)	(15.875)	(16.038)
Net operating income before loan loss provision	14.929	17.540	25.667	29.819	33.024
Loan loss provision	(6.406)	(6.198)	(7.398)	(6.607)	(9.975)
Profit before tax	8.523	11.341	18.269	23.212	23.050
Corporate income tax	(1.672)	(2.231)	(3.647)	(4.614)	(4.577)
Profit after tax	6.851	9.111	14.622	18.597	18.473
Net profit	6.832	9.091	14.606	18.582	18.451
KEY PROFITABILITY AND RISK INDICATORS					
KEY PROFITABILITY RATIOS					
NIM	2,63%	2,66%	2,94%	3,10%	3,11%
ROAE	14,69%	18,09%	25,49%	25,99%	21,11%
ROAA	0,94%	1,00%	1,39%	1,62%	1,45%
KEY RISK INDICATORS					
Loans (including corporate bonds)/Deposits ratio	76,71%	76,74%	77,68%	78,05%	80,23%
Non-Performing Loan ratio	1,46%	1,11%	0,97%	0,78%	0,62%

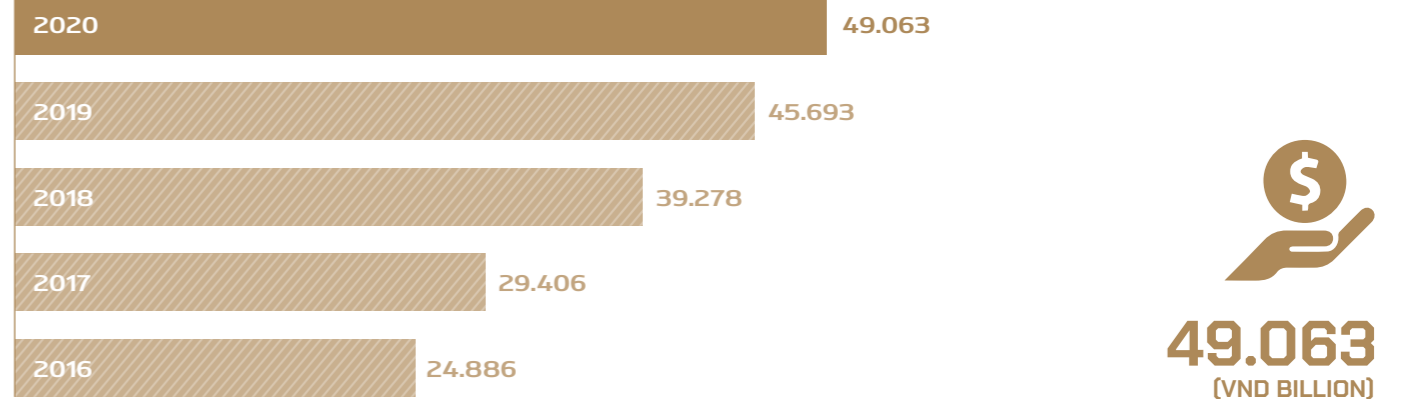
TOTAL ASSETS (VND BILLION)



SHAREHOLDERS' EQUITY (VND BILLION)



TOTAL OPERATING INCOME (VND BILLION)



KEY FINANCIAL RATIOS

