



BIDV-SuMi TRUST LEASING Company Limited (BSL)
KEY FINANCIAL INDICATORS

Unit: million VND

| Items | 2020 | 2021 | 2022 | 2023 |
|--------------------------------|-----------|-----------|-----------|-----------|
| | Auditted | Auditted | Auditted | Auditted |
| Scale | | | | |
| Gross lease receivables | 2,111,612 | 2,711,302 | 3,642,973 | 4,612,737 |
| <i>Growth rate</i> | 148.26% | 128.40% | 134.36% | 126.62% |
| Total Asset | 2,222,790 | 2,932,226 | 4,111,174 | 5,330,399 |
| <i>Growth rate</i> | 149.16% | 131.92% | 140.21% | 129.66% |
| Asset quality | | | | |
| Group 2 (in%) | 0.74% | 3.56% | 1.45% | 0.15% |
| Non performing loans (in%) | 0.58% | 1.19% | 0.72% | 1.38% |
| NPL coverage (in%) | 171.48% | 168.99% | 172.33% | 123.15% |
| Liquidity | | | | |
| Liabilities | 1,305,751 | 1,985,119 | 3,119,443 | 4,270,280 |
| <i>Wholesale Funding</i> | 1,074,000 | 1,639,010 | 2,674,950 | 3,682,550 |
| Equities | 917,039 | 947,107 | 991,731 | 1,060,119 |
| Profitability | | | | |
| Total Income | 112,504 | 149,769 | 157,724 | 237,977 |
| Profit Before Tax | 32,184 | 37,643 | 59,319 | 85,560 |
| CIR/OHR | 64.77% | 47.88% | 58.62% | 50.08% |
| ROA | 1.56% | 1.17% | 1.35% | 1.45% |
| ROE | 3.21% | 3.23% | 4.89% | 6.67% |

