



FINANCIAL RATIO

UNIT: VND BILLION

	2025	2024	2023	2022
	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>
Scale				
Finance lease receivables	6.688.904	5.637.816	4.612.737	3.642.973
<i>Growth rate (%)</i>	<i>118,64%</i>	<i>122,22%</i>	<i>126,62%</i>	<i>134,36%</i>
Total assets	7.600.308	6.399.612	5.330.399	4.111.174
<i>Growth rate (%)</i>	<i>118,76%</i>	<i>120,06%</i>	<i>129,66%</i>	<i>140,21%</i>
Asset quality				
Group 2 loans (%)	0,81%	1,11%	0,15%	1,45%
Non-performing loans (NPL) (%)	1,91%	1,72%	1,38%	0,72%
Loan loss coverage ratio (%)	102%	98%	123%	172%
Liquidity				
Liabilities	6.488.481	5.329.836	4.270.280	3.119.443
<i>Wholesale funding</i>	5.479.000	4.590.000	3.682.550	2.674.950
Owner's equity	1.111.827	1.069.776	1.060.119	991.731
Profitability				
Total income	498.012	400.887	380.917	253.926
Profit before tax (PBT)	52.609	12.177	85.560	59.319
CIR/OHR	59,93%	62,80%	50,08%	58,62%
ROE	3,86%	0,90%	6,67%	4,89%
ROA	0,60%	0,16%	1,45%	1,35%