

Q4 - 2020 Performance

Total Customers

9.48K!
Goal: 10K (-5.17%)

Total Revenue

1.36M✓
Goal: 1.3M (+4.92%)

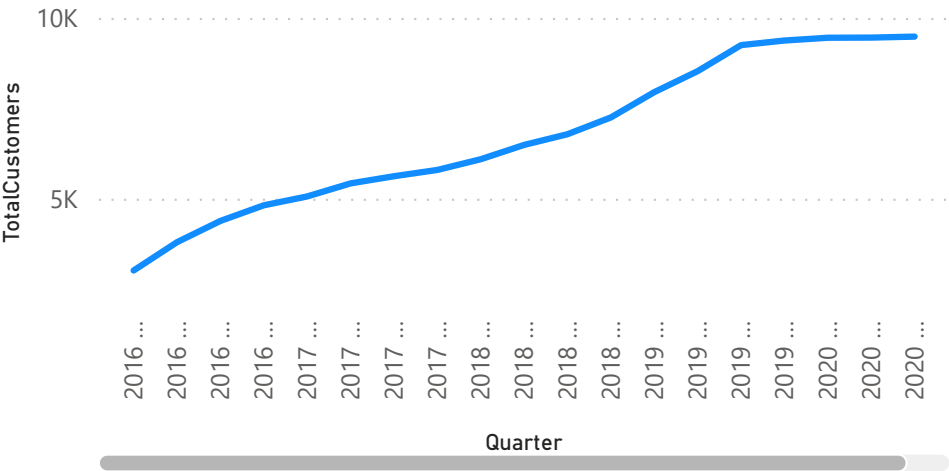
NII

1.2M!
Goal: 1.4M (-14.35%)

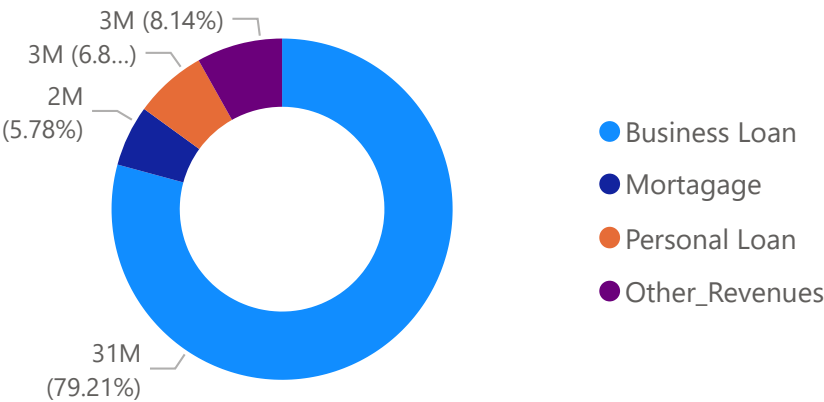
Profits (NII)

Region	2020 Q1	2020 Q2	2020 Q3	2020 Q4	Total
Hanoi	784K	882K	766K	506K	2939K
Ho Chi Minh City	361K	380K	957K	253K	1951K
VinH	550K	243K	624K	439K	1856K
Total	1695K	1505K	2347K	1199K	6746K

Total Customers



Total Revenue



Customers & NII for VinH

Quarter	TotalCustomers	NII
2020 Q4	2,200.00	439358
2016 Q2	1,100.00	62029

Improvement:

Increase customer acquisition in VinH and reduce costs in Ho Chi Minh and VinH to improve NII or profits.

Projected Results:

Increase VinH customers by 100% from 2200 to 4400 will return a projected increase in NII (profits) by 85%, assuming total costs is relatively constant over the years. Comparing data in Q2 2016 and Q4 2020, an increase in customers from 1100 to 2200 will result in an increment of NII by about 85%.