



Corporate Presentation

June 2025



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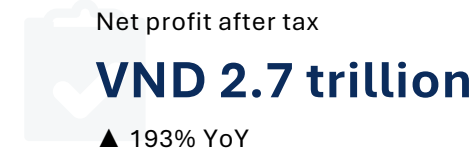
Vinhomes at a Glance

Undisputed market leader in a young, growing economy

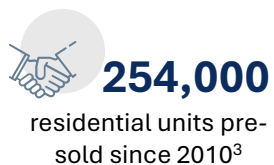


- Leading integrated developer in SEA with **dominant position across all segments²** in Vietnam
- **Unrivalled land bank in Vietnam**, sufficient for long term development and deliver sustainable growth
- **Robust track record** with end-to-end real estate value chain capabilities

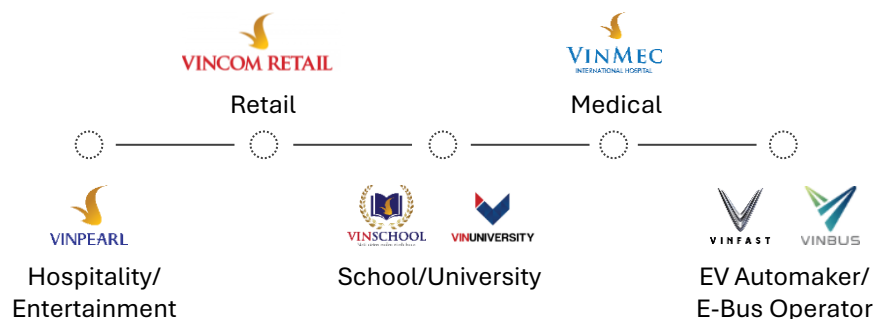
1Q2025 Solid Financial Performance and Robust Capital Structure



Solid Track Record as a Premium Brand



Complete Ecosystem of Complementary Offerings at each Site with Market Leadership Position across each Business



Awards and Accolades



Note: (1) As of 29 April 2025, FX applied: VNDUSD = 25,480. (2) 37% market share in Vietnam in the mid-end condominium segments (2019 – 1Q2025), 39% market share in Vietnam in the high-end condominium segments (2016 – 1Q2025), 38% market share in Vietnam in the landed properties segment (2016 – 1Q2025), according to CBRE research. (3) As of 31 March 2025. Numbers are rounded to the nearest '000.

Revolutionizing the Real Estate Landscape with Integrated Megaprojects

- Iconic, high-end mixed-use buildings
- Located in the central business districts
→ elevate urban commercial landscape



Ba Trieu Office Building



Vinhomes Dong Khoi



Vinhomes Metropolis



Vinhomes Nguyen Chi Thanh

- Integrated urban complexes in CBDs
- Introduced premier facilities
→ develop most elite metropolitan areas



Vinhomes Royal City



Vinhomes Times City



Vinhomes Central Park



Vinhomes Riverside

- Large-scale mixed-use townships (300 ha+)
- Wide range of Vingroup's amenities
- Diverse offerings with reputable partners
→ capitalize on infrastructure upgrades



Vinhomes Ocean Park 1/2/3



Vinhomes Smart City



Vinhomes Royal Island



Vinhomes Grand Park

- Mega hybrid projects in emerging cities & provinces
- Premier residential and tourism destinations



Vinhomes Green Paradise



Vinhomes Apollo City

2002 - 2011

Iconic Buildings in Tier-1 Cities

2013 - 2016

Integrated Developments in CBDs

2018 - 2024

Large-Scale Mixed-Use Townships

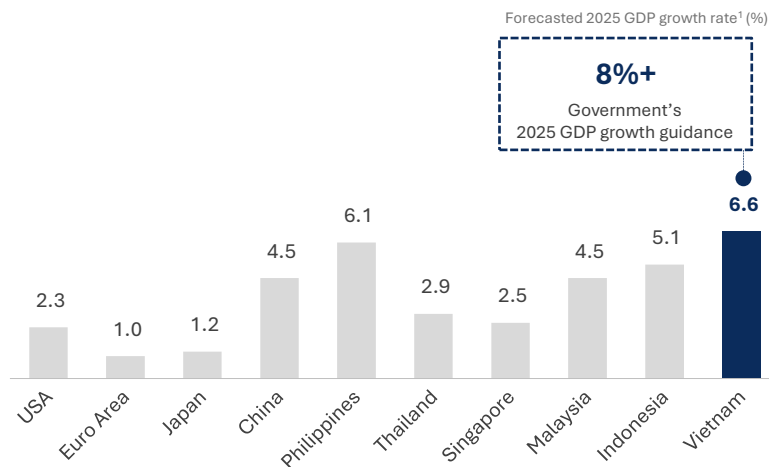
2025 onwards

Integrated Megacities

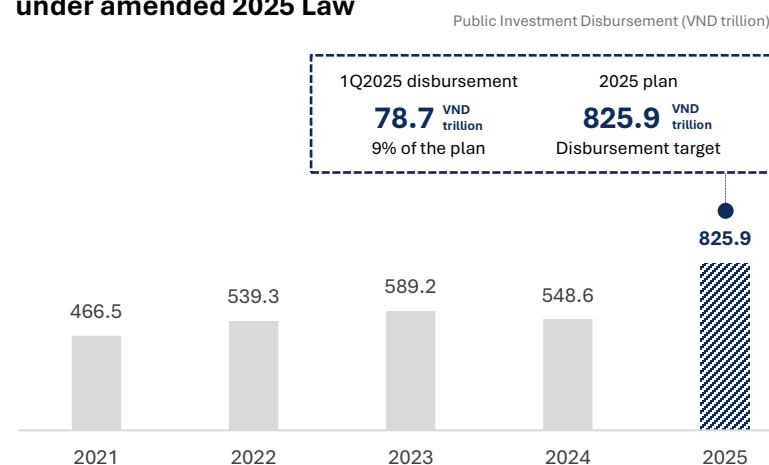
Macro Update & Market Trend

Vietnam's Resilient 1Q2025 Amid Trade Tensions

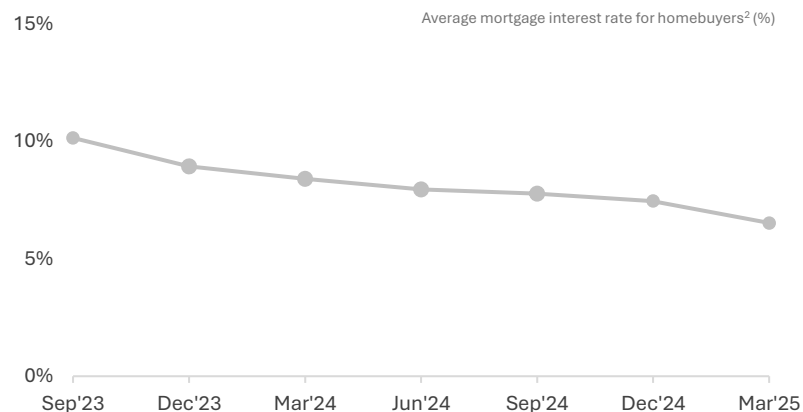
Vietnam's GDP forecast to be among the region's highest, signaling strong resilience in 2025



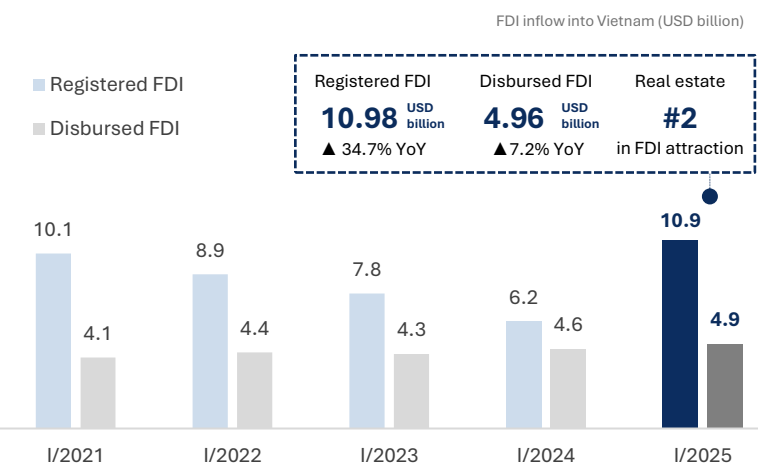
Public investment disbursement poised to accelerate under amended 2025 Law



Stable low interest rates to support market rebound



1Q2025 FDI disbursement hits 5-year high



Favorable policy environment fuels real estate growth

- 31 Dec** SBV set a **credit growth target of 16%** for 2025
- 3 Jan** SBV urged nine banks to implement a **VND 145 trillion credit package** for social housing projects
- 9 April** HCMC targets resolving **100%** delayed projects by end-2025, with a special task force assigned to review and clear bottlenecks under city authority
- 19 April** Simultaneously launched and inaugurated **80 major projects nationwide**, with a total investment of **VND 445 trillion**, under the direction of PM
- 22 April** PM tasked SBV with developing **preferential credit packages for individuals under 35**

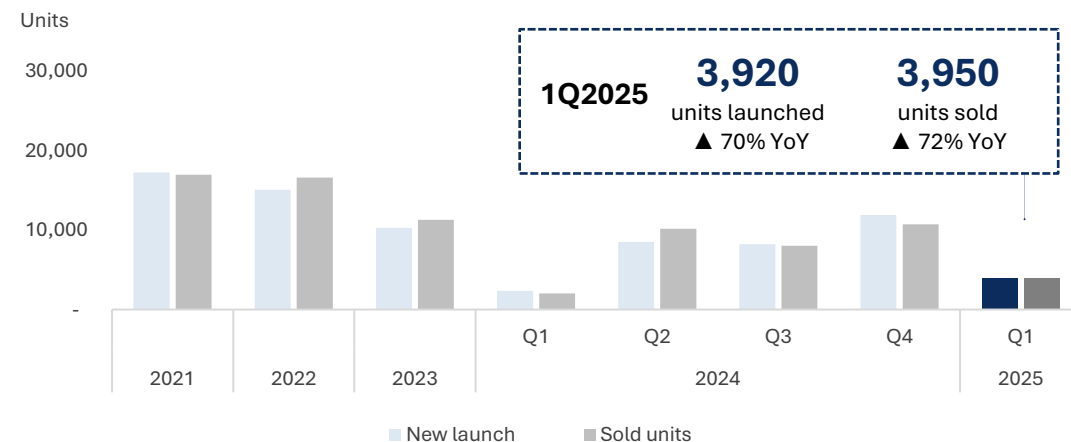
Vietnam quickly responds to Trump's tariff announcement

- Trump, Vietnam's Lam agree to discuss tariffs deal, to meet soon**
04 April REUTERS
- Vietnam asks US to postpone tariffs and engage in negotiations**
04 April Bangkok Post
- Vietnam sets up task force to cope with US trade policy shifts**
04 April Vietnam+
- Vietnam, US to negotiate reciprocal trade, including tariff terms**
11 April Thanh Nien VIETNAM

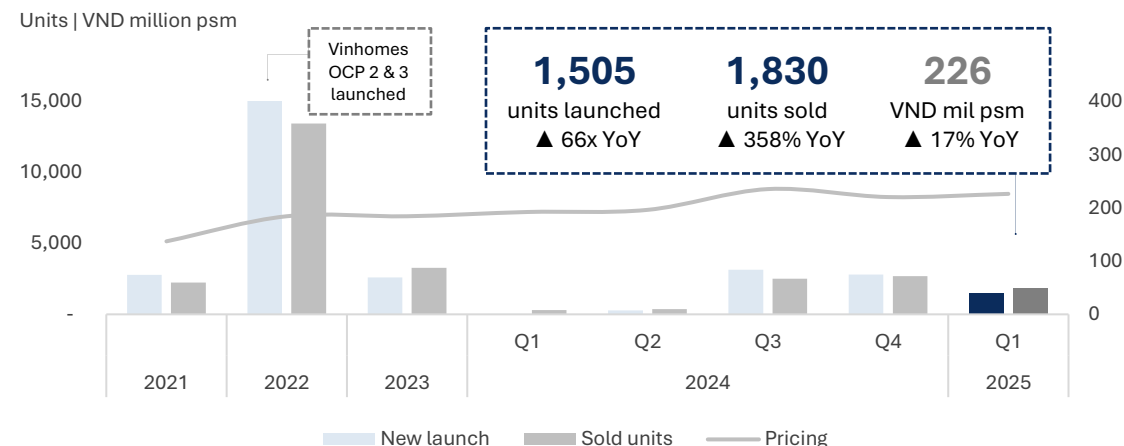
Source: General Statistics Office of Vietnam, Ministry of Finance. Note: (1) GDP forecast from WB, updated in April 2025. (2) Average mortgage rates of major banks.

Hanoi – Resilient Growth Trajectory and Strong Demand Fundamentals

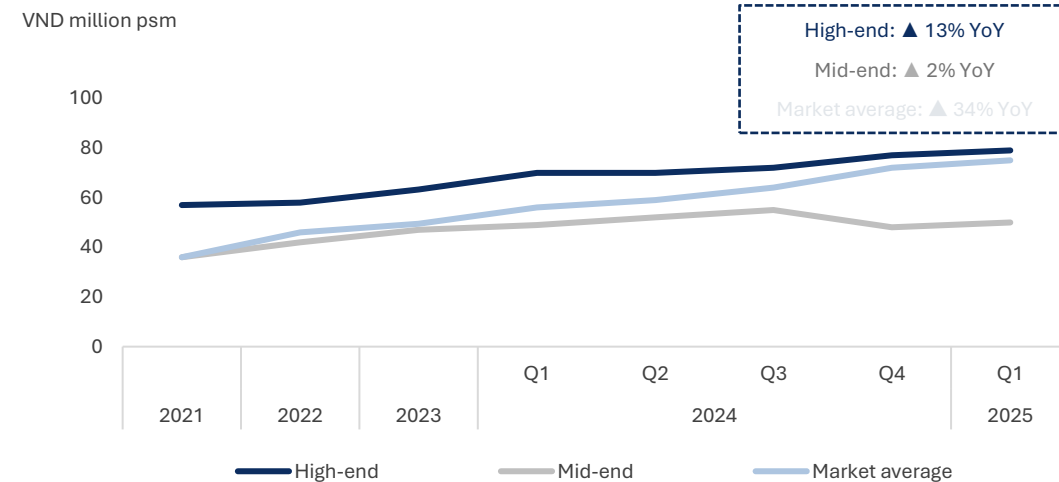
Condominium: New launches and sales show similar growth trends



Landed property: Supply remains strong, supported by sustained market interest



High-end supply boosted condominium price growth



Infrastructure investments poised to catalyze market expansion



Hanoi proposes construction of three major red river bridges in 2025

Hanoi plans to start construction of Tu Lien, Tran Hung Dao, Ngoc Hoi bridges in 2025 to boost regional connectivity, reduce congestion, and support ongoing infrastructure projects.

April 5, 2025



Vingroup proposes 300 km/h high-speed rail from Hanoi to Quang Ninh

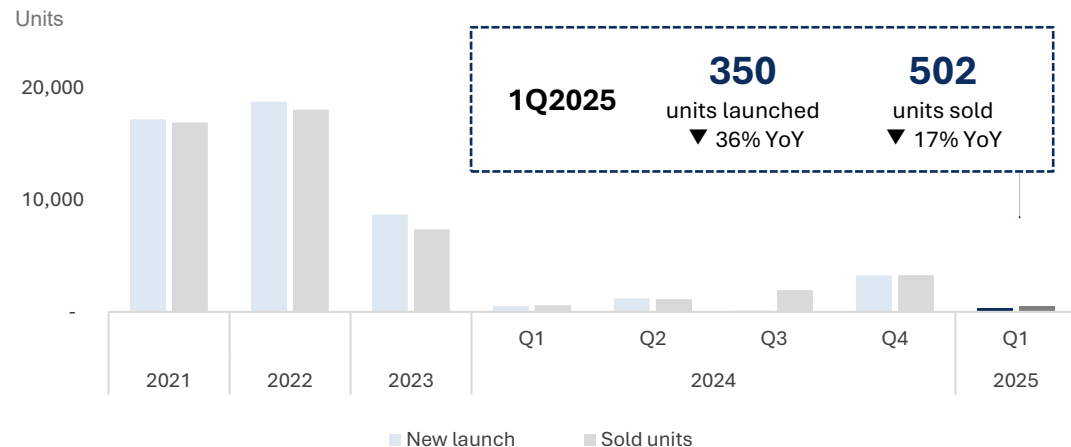
Vingroup proposes a 121 km high-speed rail connecting Hanoi and Quang Ninh, cutting travel time to 30 minutes. The project aims to boost tourism and investment, using a PPP model to reduce state burden.

April 17, 2025

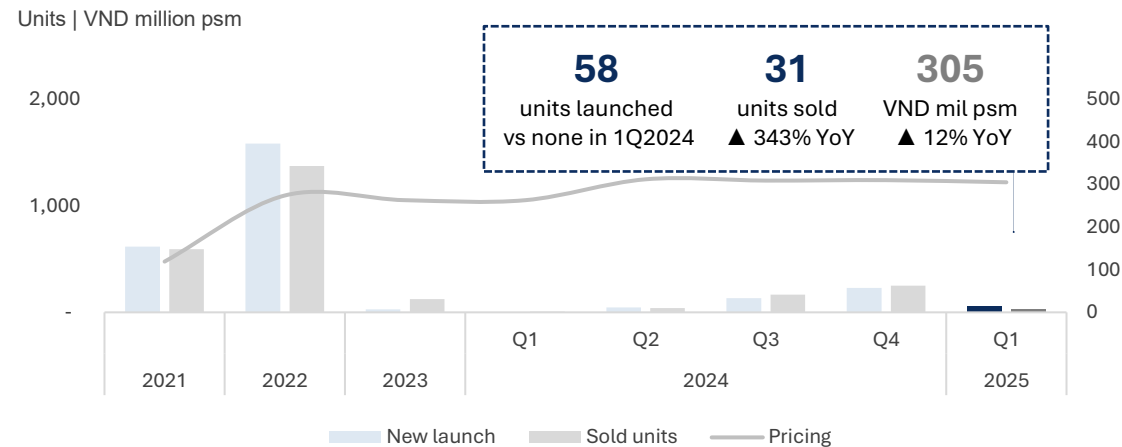
Source: CBRE Research, Laodong.vn (2025). Numbers are rounded to the nearest '0. Note: (1) Selling price: VND million psm (excluding VAT, maintenance fee and quoted on net selling area). Luxury: >VND 120 million psm | High-end: VND 60–120 million psm | Mid-end: VND 35–60 million psm | Affordable: <VND 35 million psm.

HCMC – Continued Supply Constraints Across All Segments

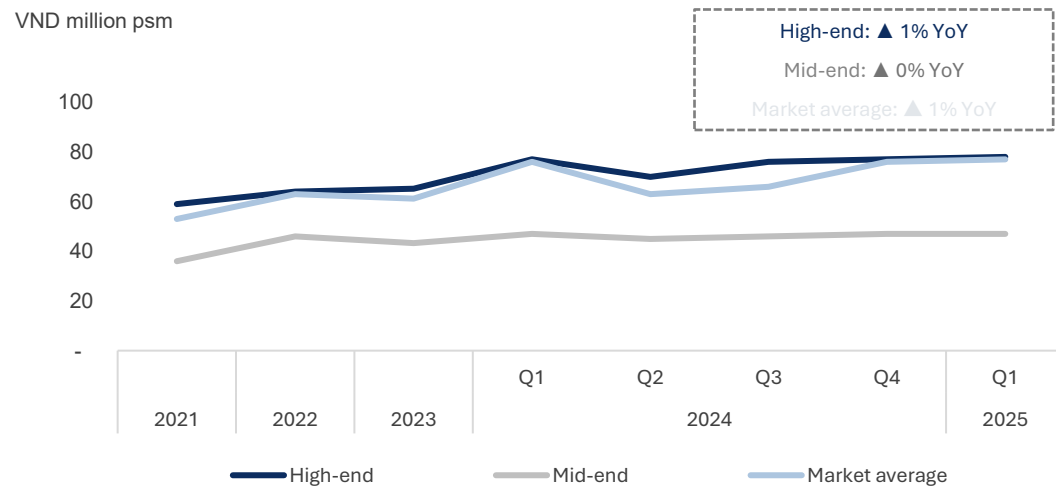
Condominium: Healthy absorption despite limited supply



Landed property: Sustained price growth driven by supply limitation



Price levels remained stable



Infrastructure enhancements expected to drive market demand growth



HCMC aims to start construction of Can Gio Bridge in 2025

HCMC plans to start building the 7.3 km Can Gio Bridge in 2025 under a PPP model, aiming for completion by 2028. It will be the city's largest cable-stayed bridge, boosting connectivity to Can Gio.

March 10, 2025



Vingroup proposes \$4B high-speed rail to Can Gio

Vingroup proposes a 48.7 km elevated rail (250 km/h) linking central HCMC to Can Gio. With \$4B investment, the project aims to enhance connectivity, tourism, and coastal development.

March 21, 2025

Source: CBRE Research. Numbers are rounded to the nearest '0'. Note: (1) Selling price: VND million psm (excluding VAT, maintenance fee and quoted on net selling area). Luxury: >VND 120 million psm | High-end: VND 60–120 million psm | Mid-end: VND 35–60 million psm | Affordable: <VND 35 million psm.



Key Business Highlight

1 Market-Leading Real Estate Developer with Sustainable Growth Pipeline

- Unrivalled land bank, strategically located and sufficient to support c.30 years of development
- Dominant share in mid- and high-end segments with nationwide presence

2 Diversified Product Offerings Anchored by an Integrated Urban Platform

- Broad product portfolio and synergy with Vingroup ecosystem
- Strong focus on community building, ESG and technology drives long-term value creation

3 Exceptional Execution Capabilities Fueling Strong Operating Performance

- End-to-end execution drives timely delivery and fast cash flow via flexible sales channels
- Diversified sales channels aligned to market dynamics enhance flexibility and revenue resilience

4 Strong Financial Profile with Operational Excellence

- Consistently delivers strong earnings growth and healthy margins driven by superior execution
- Robust balance sheet and access to capital provide resilience across market cycles

5 Experienced Leadership with Strong Governance

- Senior management team with deep industry expertise and proven track record
- Supported by a robust corporate governance framework ensuring transparency and accountability

1.1. Unrivaled Land Bank Across Vietnam’s Core Growth Corridors

Dominant residential platform anchored by Vietnam’s largest land reserve

- Vinhomes commands the **largest residential land portfolio** in Vietnam—over **10 times larger** than the nearest competitor. Approximately **84%** of this portfolio is allocated to **pipeline projects**, providing a robust foundation for sustainable growth over the next **~30 years**.
- Key Pipeline Projects:** Vinhomes Green Paradise, Vinhomes Apollo City



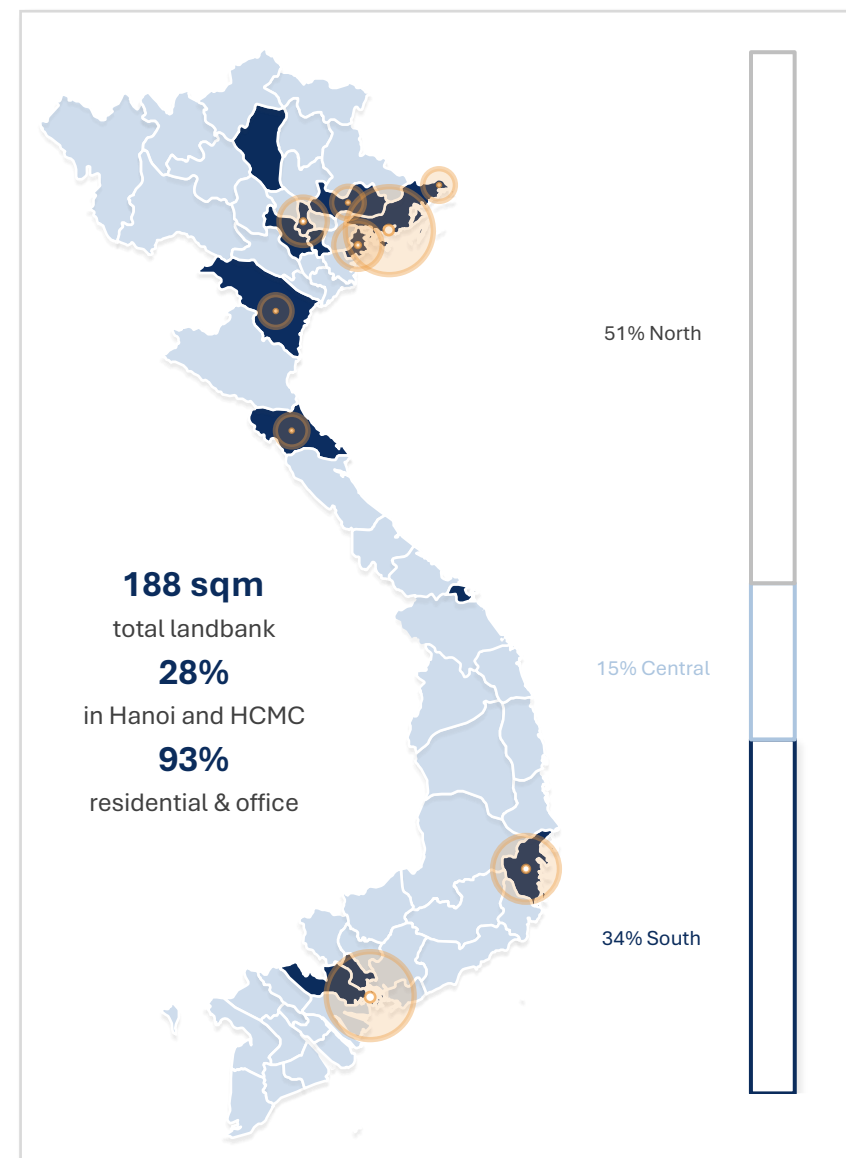
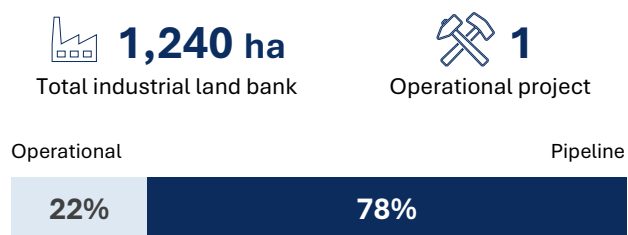
Strengthening footprint in the office sector

- Vinhomes operates high-end, energy-efficient office spaces through **VinOffice**, strategically located in major business hubs.
- Notable Projects:** VinOffice Dong Khoi, VinOffice Symphony, TechnoPark Tower, etc.



Expansion into industrial real estate

- Since 2020, Vinhomes has leveraged its brand and land bank to develop prime industrial parks via **VHIZ** in key provinces.
- Notable Projects:** Dinh Vu – Cat Hai (Hai Phong), Vung Ang (Ha Tinh)



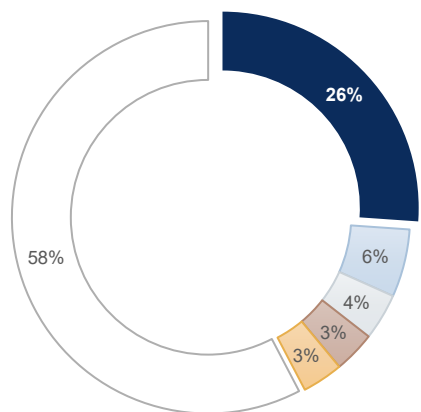
1.2. Key Pipeline Projects

Driving Growth Through Strategically Positioned and Well-Diversified Land Bank

Vinhomes Projects	Vinhomes Quang Hanh	Vinhomes Green City	Vinhomes Golden City	Vinhomes My Lam	Vinhomes Lang Van	Vinhomes Green Paradise	Vinhomes Apollo City	Project BG 70ha	Project HCMC 200ha	Project HCMC 860ha	Project LA 930ha	Project LA 1090ha	Project KH 1300 ha
Location	Cam Pha, Quang Ninh	Hau Nghia, Long An	Duong Kinh, Hai Phong	My Lam, Tuyen Quang	Lien Chieu, Da Nang	Can Gio, HCMC	Quang Yen and Ha Long, Quang Ninh	Bac Giang	HCMC	HCMC	Long An	Long An	Khanh Hoa
Site area ('000 sqm)	1,671	1,972	2,406	4,554	5,122	28,700	55,403	661	2,000	8,636	9,309	10,896	13,018
Registered developer(s)	VIC	VHM ²	VHM	VHM ²	VPL	VHM ²	VHM-VIC	VIC	VHM ²	VHM ²	VHM ²	VHM-VIG	VHM ² -VinES
Vinhomes' effective economic benefit ¹	99%	67%	100%	66%	100%	100%	70%	99%	100%	97%	76%	100%	100%
Expected launch ¹	2025	2025	2025	2025	2025	2025	2025	2026+	2026+	2026+	2026+	2026+	2026+

1.3. Vinhomes' Dominance in Vietnam's Residential Real Estate Market

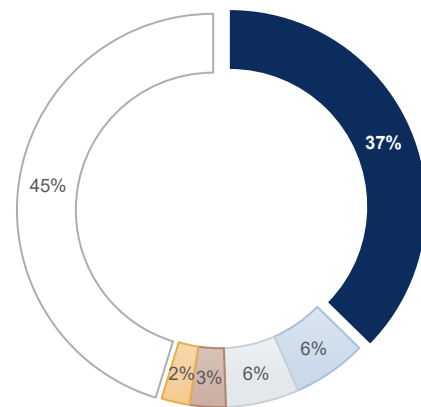
Over 250,000 units pre-sold and nearly VND 840 trillion in contracted sales since 2010 — demonstrating unmatched scale and performance



ALL CONDOMINIUM SEGMENTS

26%

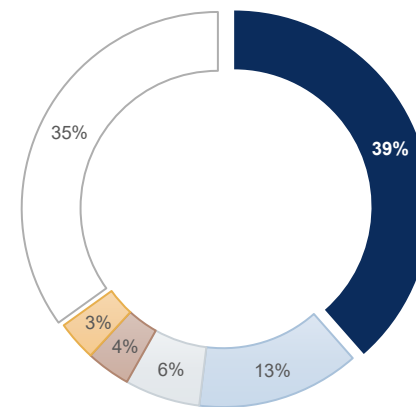
Market Share in Vietnam in the All Condominium Segments (2016 – 1Q2025)



MID-END CONDOMINIUM

37%

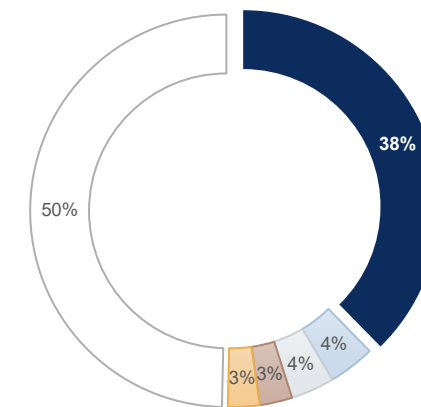
Market Share in Vietnam in the Mid-end Condominium Segment (2019 – 1Q2025)



HIGH-END CONDOMINIUM

39%

Market Share in Vietnam in the High-end Condominium Segment (2016 – 1Q2025)



LANDED PROPERTIES

38%

Market Share in Vietnam in the Landed Properties Segment (2016 – 1Q2025)

■ Vinhomes
 ■ Developer A
 ■ Developer B
 ■ Developer C
 ■ Developer D
 □ Others

2.1. Diversified Portfolio with Comprehensive Product Mix

Broad product suite spanning multiple segments

- **Diverse portfolio** tailored to meet the needs of social housing, mid-tier, affluent, and luxury buyers
- **Stable recurring income** generated from leasing, property management, industrial real estate, and construction services



Source: Company Information.

Sustained competitive edge via synergy with Vingroup ecosystem

- Market-leading **'all-in-one' development model** integrated with **Vingroup's ecosystem** — spanning healthcare, education, leisure, retail, transportation, and automotive services
- Ongoing diversification through integration of offerings from strategic partners



2.2. Capitalizing on Vingroup's Ecosystem

USD 7.3 bn

2024 consolidated revenue

1.6%

of nominal GDP¹

67,300 employees

Largest private Vietnamese corporate employer with nationwide operations in all provinces and municipalities¹¹



Top 300 Largest and Fastest Growing Businesses in Asia



Six core brands of Vingroup in 2024 Brand Finance Vietnam 100

13%

Green Mobility, Sustainable Energy
 VinFast comprehensive suite of fully electric cars, e-motorcycles, e-bikes and electric buses

- Established #1 position in Vietnam in all segments that we have products in a record time
- > 260,000 ICE + EV delivered to date²
- > 348,000 e-scooters delivered to-date²

20%

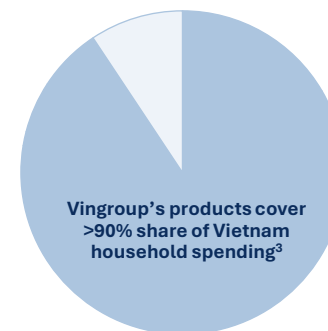
Real Estate Development & Smart City Solutions
 #1 Real estate developer with leading market share and unrivalled landbank

- Market leading position with unrivalled landbank, sufficient for c.30 years of development⁴
- Pioneered the smart city concept in Vietnam, and the first in SEA to implement comprehensive smart city of this mega scale, providing an unrivalled experience to residents

2%

Education
VinUniversity: University and post-graduate education. The youngest university in history to receive 5-Star QS ratings in nine categories⁵
Vinschool: High-quality K-12 school system

- Largest private education system in Vietnam⁶
- 16 campuses⁷ accredited by CIS
- 54 Vinschool campuses under operation in five provinces, municipalities, educating c.49,000 students



17%

Hospitality and Entertainment
 Vinpearl premium resorts and hotels, high-end amusement parks and world-class golf courses.

- #1 market share in 5-star segment⁹
- >16,100 room keys for operational hotels and beach villas¹⁰
- International partnership: Meliá Hotels International and Marriott International

3%

Healthcare
 Vinmec international hospitals and clinics were ranked as the Best Managed Company in 2022 and 2024 in Vietnam by Deloitte

- Nine hospitals⁴ (two hospitals accredited for JCI and ACC standards⁸)
- Four international clinics

38%

Retail Mall
 Vincom "all-in-one" shopping, entertainment, and dining retail malls.

- 88 retail malls in operation⁴
- Covering 48 cities and provinces across Vietnam⁴
- 1.84 million sqm in retail GFA⁴

Refer to share of Vietnam household spending

Source: Nikkei Asia, VnEconomy, EIU, IMF, International Financial Statistics; General Statistics Office of Vietnam. USD/VND exchange rate of 26,000. Note: (#) ranking based on market share. 1. Equal to Vingroup's audited consolidated revenue in FY2024. 2. The number of cars delivered includes both internal combustion engine and electric vehicles, cumulative as of March 31, 2025. 3. Based on Vietnam's household spending in 2024 of USD 246 billion. 4. As of 31 March 2025. 5. Global engagement, good governance, program strength, academic development, teaching, employability, facilities, arts, and social impact. 6. Based on total number of kindergarten to high school students in selected private and international schools in Hanoi and HCMC in school year 2023 – 2024. 7. 16 campuses located at Vinschool the Harmony, Vinschool Times City, Vinschool Central Park, Vinschool Greenbay, Vinschool Thang Long, Vinhomes Gardenia, Vinhomes Imperia, Vinhomes Golden River and Vinschool Metropolis. 8. JCI Accreditation – Gold standard in health care. ACC accredited in operational management and heart failure treatment. 9. Based on number of room keys in 5-star hotels, resorts and upscale condotels, compared with other domestic hospitality groups, as of December, 2024. 10. Out of the rooms available for rent that are owned by Vinpearl, 65% is managed by Meliá Hotels International and Marriott International. 11. Based on number of employees as of 31 December 2024.

2.3. A Category-Defining Urban Platform: Tech-Enabled, ESG-Led, Experience-Centric

Community builder through destination marketing

- Urban areas positioned as **premier tourism and entertainment destinations**, drawing **hundreds of thousands of visitors**
- Year-round community initiatives** to foster a vibrant, inclusive environment and drive local economic activity
- 2024 highlight:**

Sowing Seeds of Kindness | OCP2

110,000
attendees

Wonder Island Festival | Royal Island

100,000
attendees



Developing smart & sustainable living environment towards net-zero future

- ESG Commitment:** Driving Net-Zero 2050 through low-emission urban areas with green design and infrastructure
- Smart Urban Development:** AI- and IoT-enabled systems for efficient energy, water, and environmental management

1

Green Infrastructure: Design and build with energy efficiency at the core, utilizing sustainable construction materials and integrated systems for water supply, wastewater treatment, & waste management to minimize environmental impact.

2

Smart Energy Management: Leverage IoT, big data, and cloud computing to optimize energy use across urban infrastructure, enabling real-time monitoring, efficiency gains, and lower carbon emissions.

3

Circular Resource Management: Implement advanced solutions for rainwater harvesting, wastewater recycling, and waste segregation to support circular resource use and accelerate the transition to clean, renewable energy sources.

4

Sustainable Mobility: Support the development of electrified public transport infrastructure—including electric buses and EV charging stations—while promoting the adoption of low-emission, eco-friendly vehicles.

5

SmartCity Solution Suite: AI-powered surveillance, facial recognition access, Smart Poles, and IoT-enabled systems for resource management, Vinhomes resident app and automated operation to enhance safety, convenience, and sustainability.

3. Best-in-class Execution Capabilities Delivering Consistent Operating Performance

Vinhomes' superior end-to-end value chain

Land Acquisition	<ul style="list-style-type: none"> Proven track record in securing Vietnam's prime land bank Expansion via strategic site acquisition & large-scale project development
Master Planning & Design	<ul style="list-style-type: none"> Expertise in large-scale, integrated urban projects with smart, sustainable design Focus on ecological balance, innovation, and distinctive architecture
Compensation for Land Clearance	<ul style="list-style-type: none"> Supports state agencies in land-right verification and resettlement execution Reduces clearance timelines from 2–3 years to ~9–12 months per project
Infrastructure and Ecosystem	<ul style="list-style-type: none"> Leverages Vingroup's ecosystem to enhance project appeal Boost product competitiveness & support sustainable community development
Sales and Marketing	<ul style="list-style-type: none"> Up to 70% upfront payment enables self-funded growth and lowers credit reliance Solid take-up rates driven by effective sales policies & diverse distribution channels
Construction and Quality Control	<ul style="list-style-type: none"> On-time delivery: ~9–12 months for low-rise, ~12–18 months for high-rise End-to-end management ensures quality and cost efficiency
Property Management	<ul style="list-style-type: none"> Sole developer with in-house after-sales and property management services Extensive amenities & year-round activities foster vibrant, engaged communities

Vinhomes' Unique Execution Capabilities Translate to Significant Competitive Advantage



Secures Land at Competitive Rates



Effective Cost and Quality Controls to Maintain Margins



Unique Selling Strategies De-risk Development Outlays



After-Market Service Offering Captures Customer & Enhances Loyalty to Vinhomes

Diverse sales strategies driving faster cash flow and operating efficiency



Notable bulk sales partners



1 Retail Sales

Supported by a vast network of **experienced agencies and strong in-house sales team** to maximize customer approach

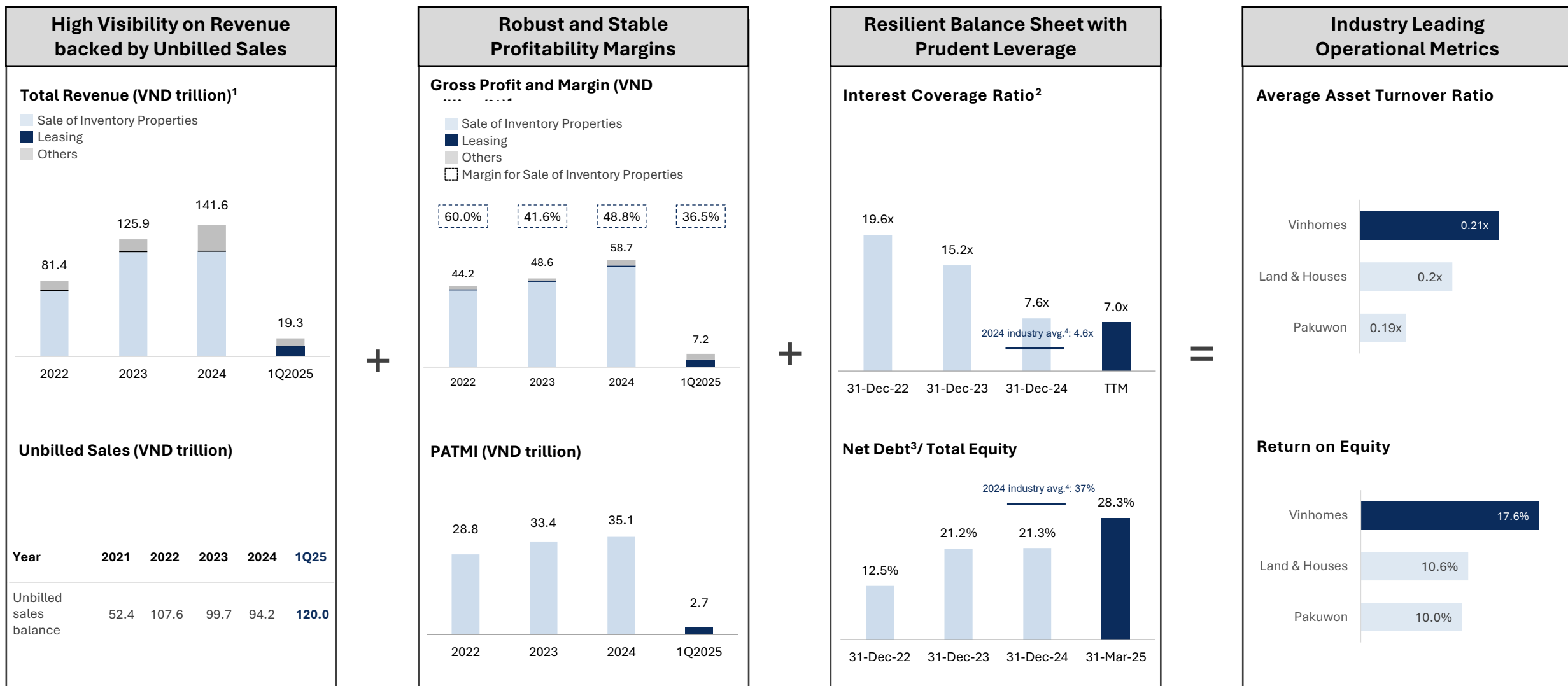
2 Bulk Sales

De-risks large-scale projects while **accelerating cash flow, enhancing margins**, and offering greater housing variety across price points and segments

3 O2O Platform

Shifting into **innovative digital sales strategy** with virtual tours, interior design apps, and real-time booking and purchase updates to enhance buyer experience

4. Well-positioned to Withstand Market Challenges with Superior Returns



Source: Based on VAS reviewed consolidated financial statements for 2020-2024, unaudited consolidated financial statements for 1Q2025. Note: (1) Adjusted finance performance includes BCC and gain from bulk sales in the form of share transfer transactions, which was recognized as financial income. (2) Interest coverage ratio = EBIT/interest expense. (3) Net debt = (short-term borrowings + long-term borrowings) – cash & cash equivalent. (4) Average of the top listed developers in 2024.

5. Experienced Management Team with Robust Corporate Governance Framework

Highly experienced Board supported by dedicated management team with average ~26 years of experience

Board of Directors



Pham Thieu Hoa
Executive Chairman

- >18 years with Vingroup & Vinhomes
- >34 years of professional experience
- Previously CEO of Vinhomes, Project Development Director of Vingroup since 2005



Pham Nhat Vuong
Non-Executive Director

- >28 years of professional experience
- Founder of Vingroup, formerly known as Technocom Corporation in 1993
- Chairman of Vingroup since 2011



Nguyen Dieu Linh
Executive Director

- >18 years with Vingroup & Vinhomes
- >25 years of professional experience
- Vice Chairwoman of Vingroup since 2008, previously Deputy CEO of Vingroup



Nguyen Thu Hang
Executive Director & CEO

- >12 years of experience in auditing, risk management and banking
- Previously Director of DCM at VietinBank

Well-Balanced Board with ~38% Independent Non-Executive Directors



Cao Thi Ha An
Executive Director

- >9 years with Vingroup & Vinhomes
- >30 years of professional experience
- Project Development Director at Vingroup since 2016
- Previously Deputy CEO and Director of Military Insurance JSC



Mueen Uddeen
Independent Non-Executive Director

- >43 years of professional experience
- Managing Director of Arcpoint Associates Advisory
- Former Vietnam country head of JP Morgan



Varun Kapur
Independent Non-Executive Director

- >30 years of professional experience
- Currently Chairman of ARMS Inc Singapore
- Previously Partner and Managing Director at TPG



Hoang D. Quan
Independent Non-Executive Director

- >26 years of professional experience
- Chairman of A+ Advisor, A+ Fund, Amber Capital
- Former CEO of HDBank
- Previously Head of Markets of Standard Chartered Bank

Senior Management Team



Nguyen Thu Hang
Executive Director & CEO

- >12 years of experience in auditing, risk management and banking
- Previously Director of DCM at VietinBank



Pham Anh Khoi
Chief Investment Officer

- 18 years of experience in real estate finance
- Previously holding senior positions in international real estate consultancy firms and board member of Dat Xanh Real Estate Service



Le Tien Cong
Chief Accountant

- 15 years of experience in corporate finance and audit
- 10 years with Vingroup and 4 years with Vinhomes



Khuong Van Pham
Dy CEO, Construction

- >30 years of experience in construction
- >19 years with Vingroup and Vinhomes
- Previously Dy CEO of Vincom Consultation and Construction



Dang Minh Hai
Dy CEO, Security, Safety and Fire Prevention

- 38 years of professional experience
- >20 years in fire prevention and security sectors



Mai Thu Thuy
Dy CEO, Administrative & Support

- >15 years with Vingroup & Vinhomes
- Previously Dy CEO of Vincommerce, Director of Vingroup and Vinpearl

Outlook for 2025

1

Strong unbilled sales backlog and strategic project launches underpin confidence in 2025 financial targets

- **Substantial unbilled sales backlog** of VND 120 trillion as of 1Q2025 provides strong visibility into future revenue streams, reinforcing our confidence in achieving the full-year adjusted revenue and net profit targets of VND 180 trillion and VND 42 trillion, respectively as approved at our recent AGM.
- **Presales growth** to be fueled by the launch of new mega projects and ongoing sales across existing developments, supported by both **retail and bulk sales channels**.
- **Key contributors** to 2025 presales and earnings include Wonder City, Royal Island, Ocean Park 2-3, Golden Avenue and potential new project launches.

2

Favorable medium to long-term macro outlook supports sustainable growth

- Vietnam is poised to maintain resilient economic growth in 2025, with a **GDP target of 8%+** and **credit growth of 16%**, positioning it among the region's top performers.
- **Accelerated public investment, regulatory reforms, and provincial consolidation** are expected to further drive real estate expansion by stimulating economic activities, streamlining processes, enhancing transparency and creating substantial opportunities for well-capitalized developers.





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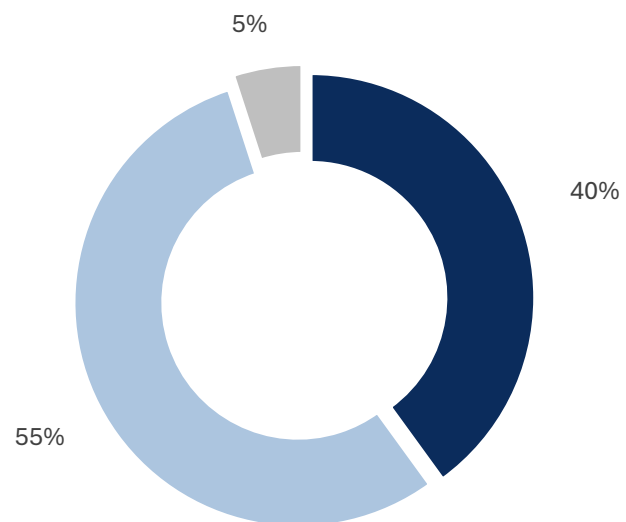


Appendix: Additional Information

Strategically Positioned and Well-Diversified Land Bank

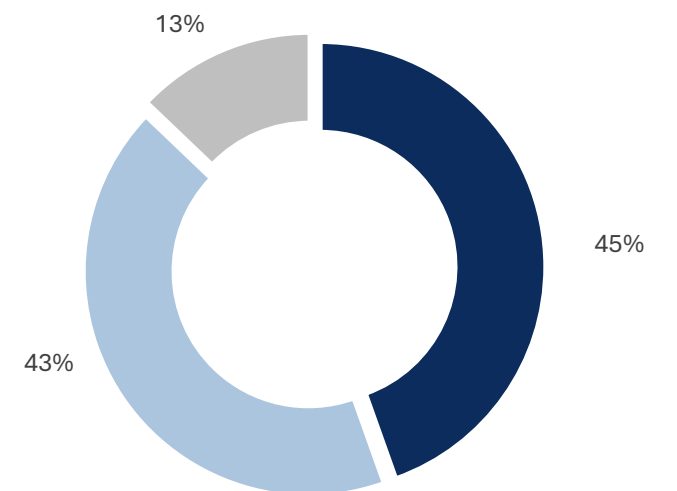
Land Bank Earmarked for Future Residential Developments

Project Pipeline Breakdown by Structure



- Group 1: Vinhomes* is the sole developer
- Group 2: Vinhomes* is a joint developer with majority economic interest
- Group 3: Vinhomes* holds majority economic interest via agreements

Project Pipeline Breakdown by Location



- North
- South
- Central

