

To create a better life for the
Vietnamese people

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“ Preserving the startup mindset ”

Vingroup follows its pioneering spirit to achieve market leadership and sustainable development, in order to become one of the most respected companies not only in Vietnam but also in the region. We will achieve this goal by improving product quality and service standards, by improving the quality of life for the Vietnamese people, and by raising the reputation of the nation in the world.





CHAPTER 01

Introduction

08 Introduction

12 Corporate Milestones

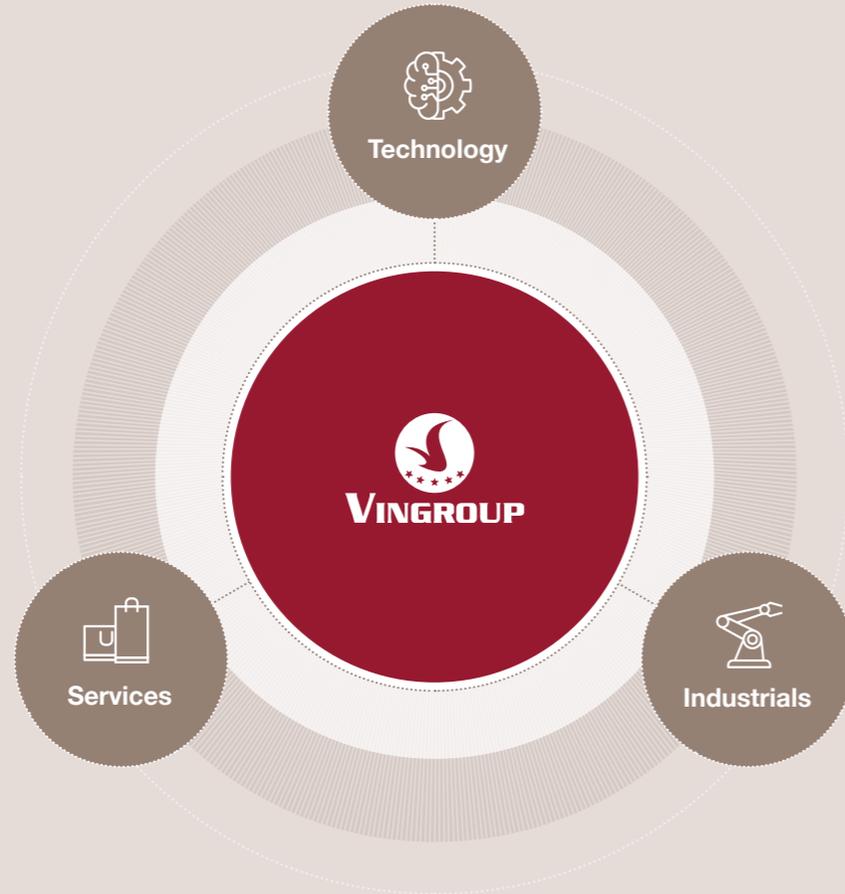
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Introduction

Vingroup JSC^(*) is the largest private enterprise in Vietnam and has the largest market capitalization in the Vietnamese stock market.

After establishing its hospitality and real estate businesses, Vingroup has become a conglomerate with a wide range of operations including residential real estate development, retail real estate leasing, hospitality development and operation, consumer retail, healthcare, education, agriculture, industrials, and technology development. Vingroup groups its operations into three sectors:



^(*) referred to as "Vingroup" or "The Group"

Besides being a leader among Vietnamese companies, Vingroup is also an essential part of the domestic economy.



Vingroup's listed entities^(*) accounts for

23.0%

of total market capitalization on the Exchange^(**)



TOP 10

largest companies in Vietnam 2018 – VNR 500



Vingroup's consolidated revenue accounts for

2.2% OF VIETNAM'S TOTAL GDP



Vingroup was the most profitable listed company in 2018

13,900 BILLION VND



Vingroup is the largest private Vietnamese employer, with

75,800 EMPLOYEES

^(*) Including Vingroup (ticker "VIC"), Vinhomes ("VHM"), and Vincom Retail ("VRE")

^(**) Source: Ho Chi Minh Stock Exchange, September 30, 2019

Core values Vingroup strives to uphold six core values:



CREDIBILITY

Vingroup vigorously protects its Credibility as one would protect one’s honor. The Group is fully prepared to execute its plans and spares no effort in meeting its goals.



INTEGRITY

As a foundation of our Group, Integrity demands that we remain in full compliance with all applicable laws and ethical standards. It follows that we must always put the interests of customers first.



CREATIVITY

Vingroup’s management believes that Creativity is what enables the Group to deliver on its philosophy, which is expressed as, “Dare To Think, Dare To Do.” This philosophy encourages all employees to learn new skills.



SPEED

The Group considers Speed of execution and efficiency in operations to be critical to our success. Among the practices that follow our emphasis on speed are, “Fast To Decide, Fast To Invest, Fast To Deploy, Fast To Sell, Fast To Change, and Fast To Adapt”.



QUALITY

The place of Quality in Vingroup’s operations is expressed as “Best in People, Best in Products and Services, Best in Quality of Life, Best in Commitment to Society”.



COMPASSION

The Group respects the interests of all its stakeholders. Employees are Vingroup’s most important resource. The Group will continue to promote harmony among the interests of all stakeholders by emphasizing fairness, integrity, unity, and strength.

Governance

Vingroup’s governance model is built around subsidiaries as business entities and independent P&Ls while the parent company, Vingroup JSC, plays a strategic role in evaluating and administering each subsidiary.

The five transformational principles are **Elevate – Standardize – Simplify – Automate – Share**.

ELEVATE

Managers should be outstanding leaders in their departments, ambassadors for Vingroup, and role models in Vietnam.

STANDARDIZE

All tasks need to be standardized across all group companies, from simple tasks to the most essential activities.

SIMPLIFY

Standardized procedures should be simplified to ensure our systems are straightforward and to save resources.

AUTOMATE

Information technology should be implemented to increase staff productivity.

SHARE

Resources need to be shared to maximize efficiency and increase employee compensation.

Corporate Milestones

2001
2006

2001

- Vinpearl JSC (formerly Hon Tre Tourism and Trading Limited Liability Company) was established on July 25, 2001.

2002

- Vincom JSC (formerly Vietnam General Commercial JSC) was founded on May 3, 2002.

2003

- Five-star resort Vinpearl Nha Trang commenced operation, as the first Vinpearl-branded five-star resort in Vietnam.

2004

- Vincom Center Ba Trieu launched. As the first modern retail mall in Hanoi, Vincom Center Ba Trieu introduced a new shopping experience to the customers.

2006

- Vinpearl Land amusement park opened, turning formerly arid Hon Tre Island into a luxury tourist destination, and symbolizing the rapid growth of tourism in Nha Trang.



2007
2011

2007

- Vinpearl cable car, with a total of 3,320 meters in length, connected Hon Tre Island with the main land.
- Vincom listed its shares on the Ho Chi Minh City Stock Exchange with ticker symbol VIC.

2008

- Vingroup became the first real estate company in Vietnam to be selected by Russell Investments for the Russell Global Index.

2009

- Vincom became the first Vietnamese company to issue USD 100 million of convertible bonds on the Singapore Exchange (SGX).

2010

- Vincom Center Dong Khoi opened in Ho Chi Minh City.

2011

- Two properties were launched: Vinpearl Luxury Nha Trang, a five-star-plus hotel, and Vinpearl Golf Nha Trang, the first island golf.



2012
2015

2012

- Vincom JSC merged with Vinpearl JSC. The Group began operating under the new name Vingroup Joint Stock Company.
- Vingroup introduced the Vinmec brand and opened the Vinmec International Hospital in Vinhomes Times City.

2013

- Vinschool was established and launched education offering from kindergarten to high school.
- A consortium led by Warburg Pincus invested USD 200 million in a strategic partnership with Vincom Retail. Warburg Pincus then invested an additional USD 100 million in Vincom Retail in June 2015.
- Vincom Mega Mall Royal City and Vincom Mega Mall Times City opened.
- Vingroup successfully issued USD 200 million of international bonds.

2014

- Vinhomes Central Park, a modern, luxurious urban area, broke ground in Ho Chi Minh City.
- VinMart and VinMart+ began operations.
- Vinpearl Phu Quoc Resort opened after more than ten months of construction, setting a new record for on-time completion.

2015

- Vingroup launched new businesses and brands, including VinEco – hi-tech agriculture, and VinPro – electronics and appliance stores.
- Vingroup also commenced operations for Vinpearl Safari – Vietnam’s first wildlife safari park with more than 3,000 animals representing 150 rare species.



2016
2019

2016

- The retail store network was expanded to 1,000 outlets nationwide.
- Vingroup introduced the Vingroup Loyalty Program VinID, applying across the Group’s ecosystem.
- Vingroup converted Vinmec and Vinschool into social enterprises.

2017

- VinFast automobile and e-scooters brands were announced and construction began at its production site in September 2017.
- The Vincom Center for Contemporary Art (VCCA) and VinTaTa Animation Studio were introduced.
- Vincom Retail was listed on the Ho Chi Minh City Stock Exchange in November 2017.

2018

- Vinhomes was listed on the Ho Chi Minh City Stock Exchange in May 2018.
- Introduced the first two mega projects – Vinhomes Ocean Park and Vinhomes Smart City and launched Vinhomes Sapphire mid-end product line.
- Launched the first three car models and Klara smart electric scooters.
- Announced key investment strategy to become a world-class Technology – Industrials – Services- focused company and established VinTech. Began to produce smart electronic devices with four models of Vsmart smartphones.
- Entered the higher education segment by breaking ground for VinUniversity.

2019

- Vinhomes Grand Park in Ho Chi Minh City, a 271-ha mega mixed-use residential project, was launched.
- Vinpearl Luxury Landmark 81 and Landmark 81 SkyView opened for operation.
- Vingroup opened the VinFast auto manufacturing plant in Cat Hai, Hai Phong after just 21 months of construction. VinFast began delivering its first three car models to customers and launched two new electric scooters – Ludo and Impes.
- VinSmart broke ground for its manufacturing plant at Hoa Lac Hi-Tech Park, introduced three new smart phones, and expanded overseas distribution.

Vingroup has both a long history and a strong track record of establishing new businesses.

The Group is a market leader across a wide range of consumer-facing business segments. Vingroup has now invested heavily in Technology and Industrials segments to expand its ecosystem in the Industry 4.0 era.



Vingroup established an integrated ecosystem of businesses

with strong cash flow and wide diversification in residential real estate, real estate leasing, and hospitality.



Vingroup developed services

aimed at improving the lives of middle-class families during a period of rapid change in consumer behavior.

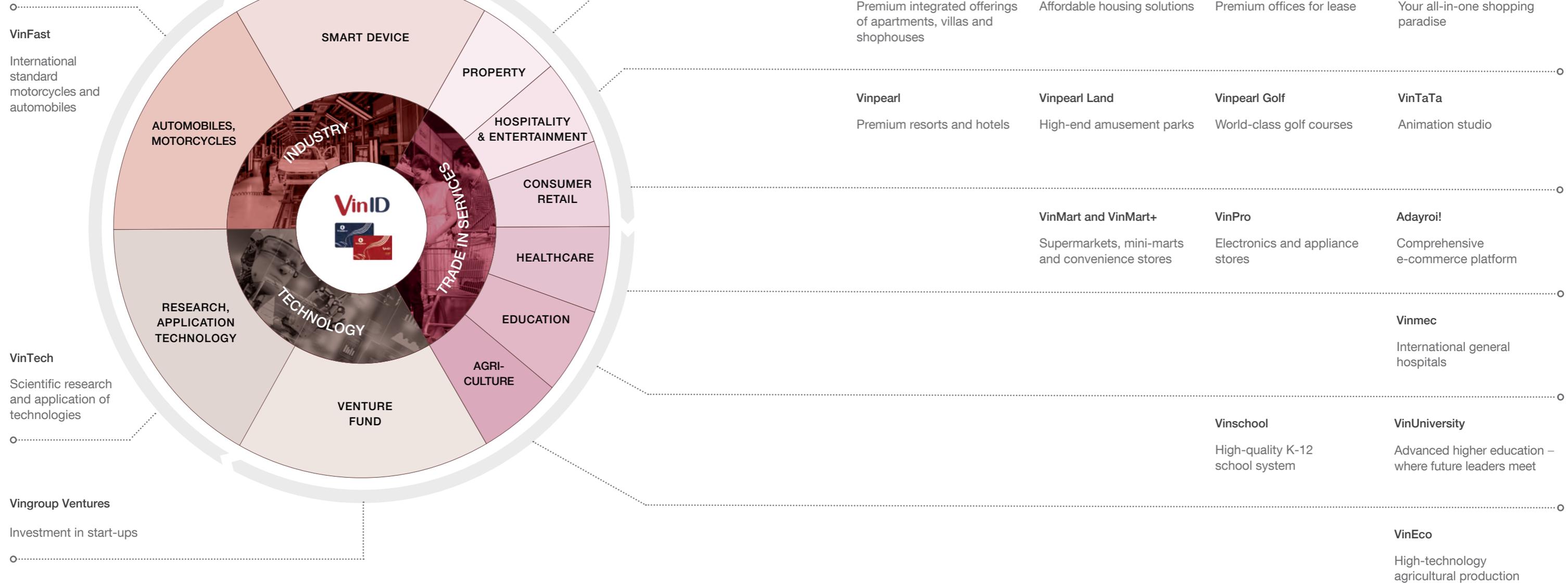


Vingroup has made major investments in Technology and Industrials

in order to meet international standards while creating a breakthrough for the Vietnamese economy.



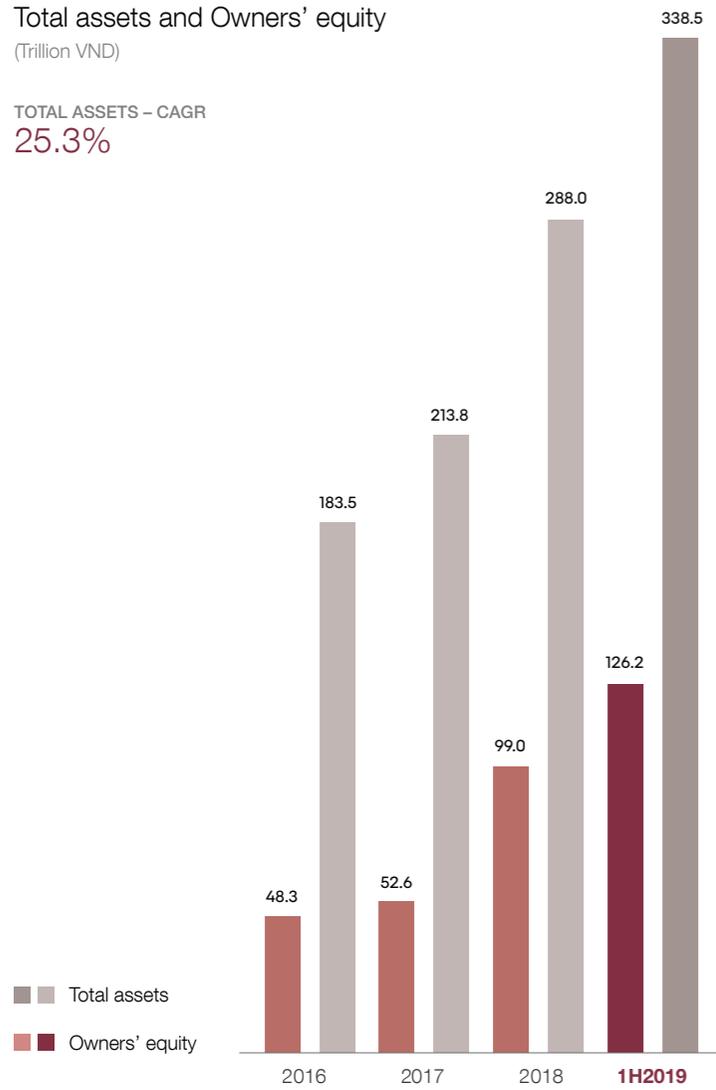
Vingroup Ecosystem



Financial Highlights

Total assets and Owners' equity
(Trillion VND)

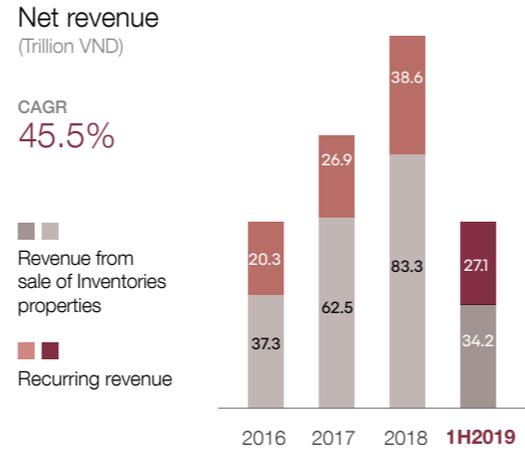
TOTAL ASSETS – CAGR
25.3%



■ Total assets
■ Owners' equity

Net revenue
(Trillion VND)

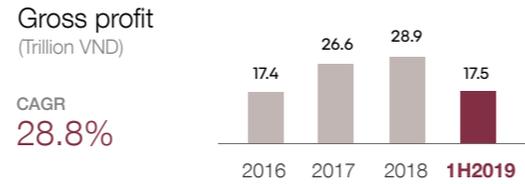
CAGR
45.5%



■ Revenue from sale of Inventories properties
■ Recurring revenue

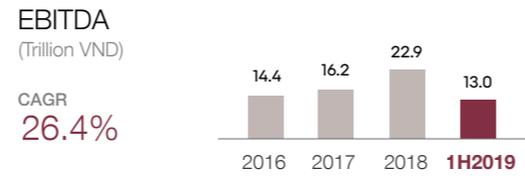
Gross profit
(Trillion VND)

CAGR
28.8%



EBITDA
(Trillion VND)

CAGR
26.4%



Source: Vingroup JSC audited consolidated financial statements for 2016, 2017, and 2018 and reviewed consolidated financial statements for 1H2019

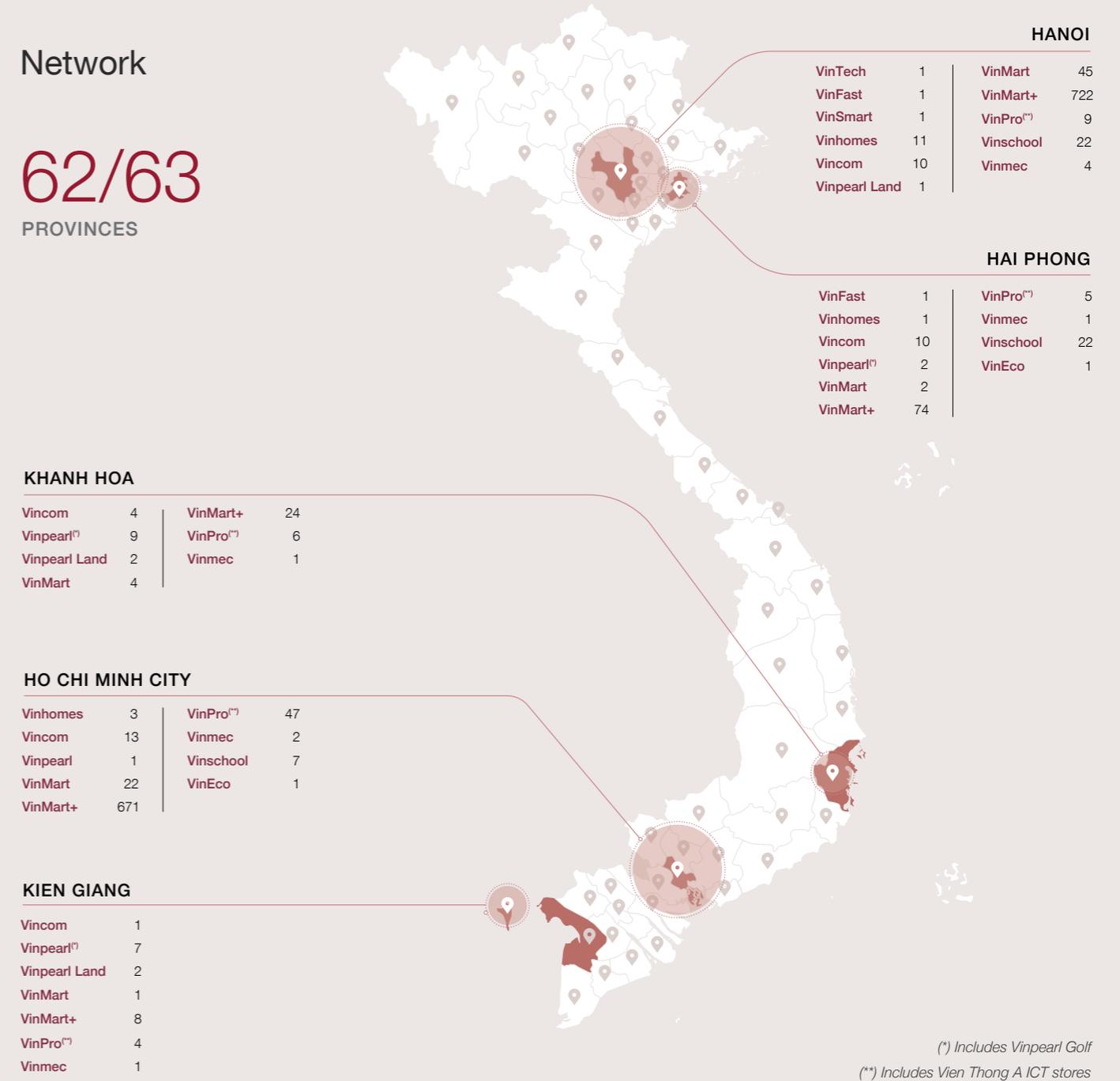
CARG: Compound Annual Growth Rate

EBITDA: Earnings before interest, taxes, depreciation and amortization

Network

62/63

PROVINCES



(*) Includes Vinpearl Golf

(**) Includes Vien Thong A ICT stores

Businesses

22 Technology

26 Industrials

42 Services





01

TECHNOLOGY

Vingroup laid the foundation for breakthroughs in the next 10 years with its participation in the Technology sector.

The Group commits to become a leading technology company in Vietnam and to contribute to Vietnam's rise in the global value chain.

VINTECH

Established in August 2018, VinTech is central to Vingroup’s strategy in the technology sector. The initial focus is on applications of Artificial Intelligence, or AI, as well as automation and next-generation materials.

In order to create a comprehensive technology ecosystem, VinTech concentrates on four areas:



Research & development

VinTech established four research institutes, under the leadership of renowned professors and scientists. These institutes examine high-value technologies. They are: The Big Data Institute, The AI Research Institute, The Optimization Institute, and The Institute of Materials Research for Energy, Environment, and Health.



Technology solutions and services

In addition to research institutes, VinTech has also established subsidiary companies to develop and deliver technology solutions and services that can be used throughout the Vingroup ecosystem. VinTech will serve as a technology transfer center, identifying new technologies that can be applied to Vingroup’s subsidiaries.



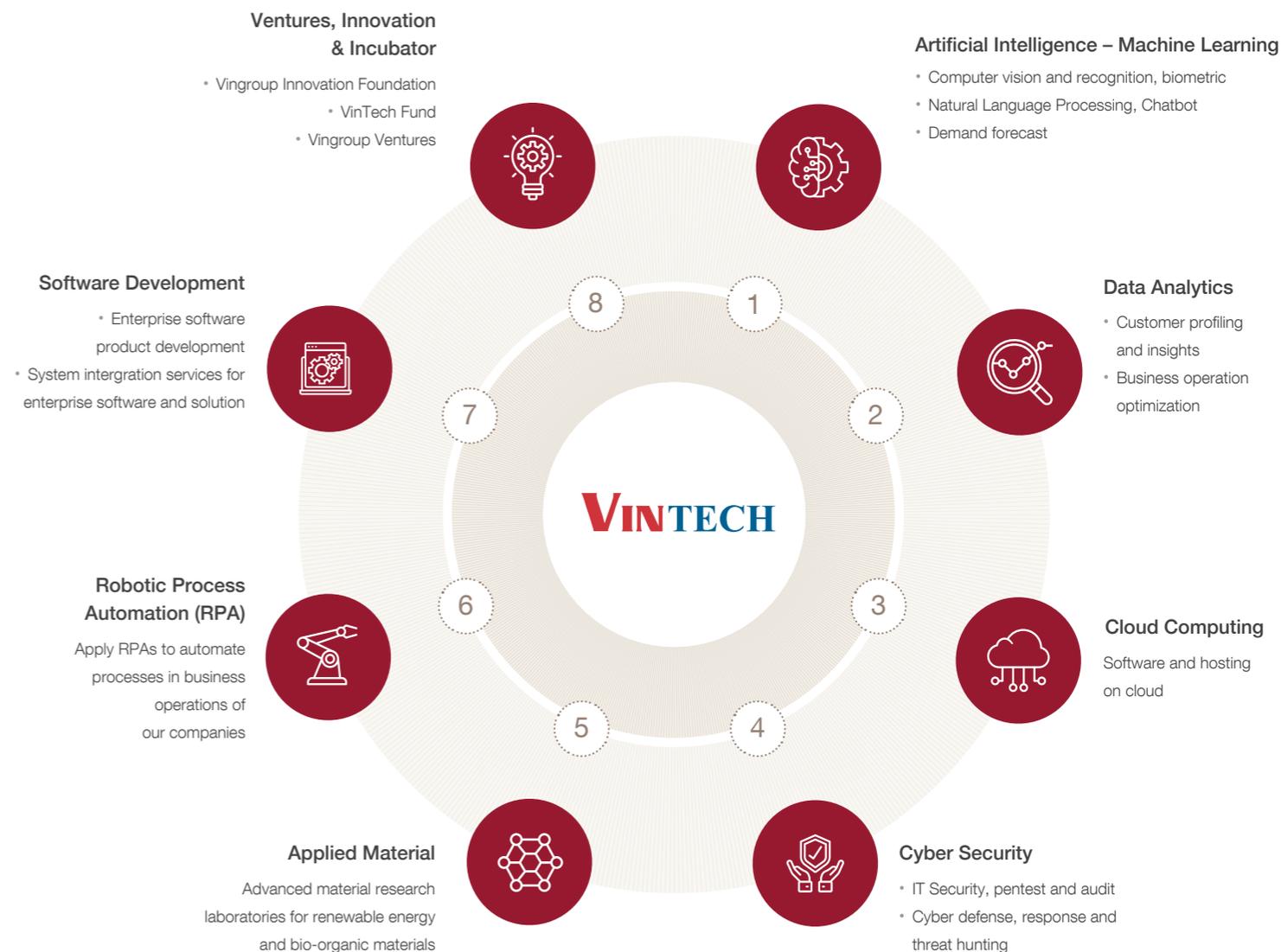
VinTech City – creating a start-up ecosystem using the Silicon Valley model

VinTech City is a dynamic and thriving technology ecosystem with a close-knit community of researchers, lecturers, university students, research institutes, corporations and leading technology start-ups.



Establishing the Vingroup Innovation Foundation, VinTech Fund, and Vingroup Ventures

The Vingroup Innovation Foundation was created to support and carry out scientific, technology, and innovation research. The VinTech Fund sponsors and supports programs to introduce innovative products that can be brought to market. The Vingroup Ventures is responsible for finding collaboration opportunities and new ideas globally.





02

INDUSTRIALS

Vingroup focuses on the production of automobiles, e-scooters, and smart devices.

Simultaneously, the Group promotes the export of its products to international markets.

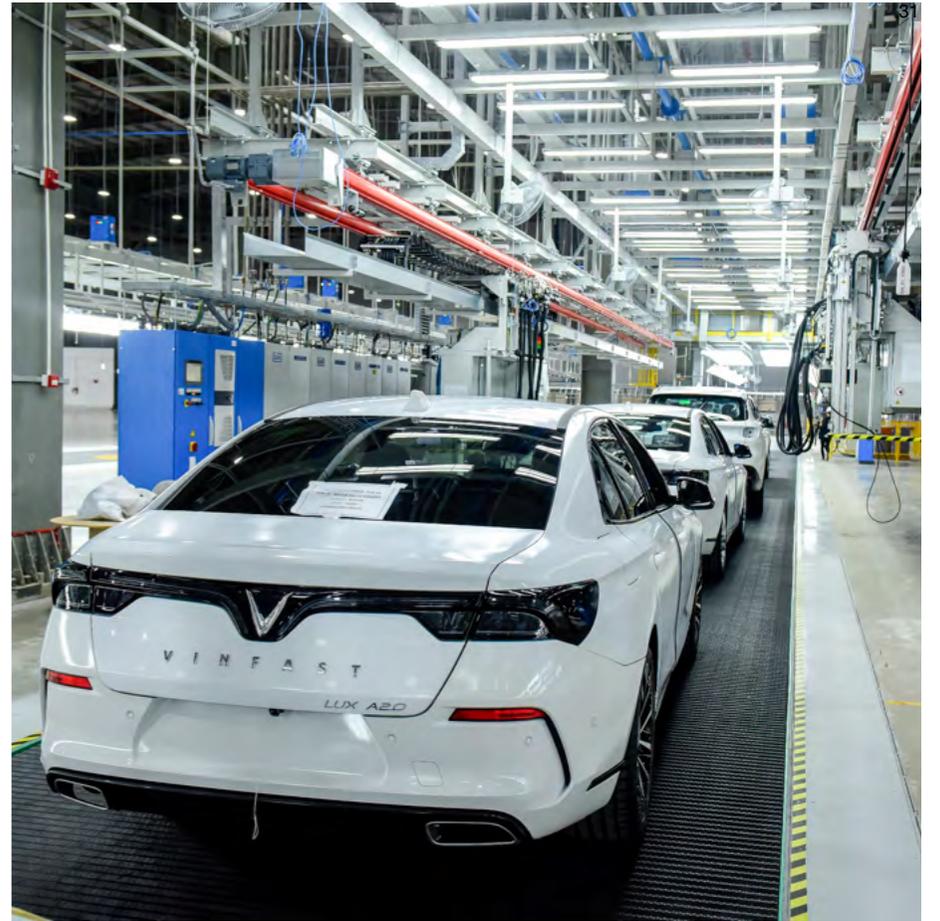
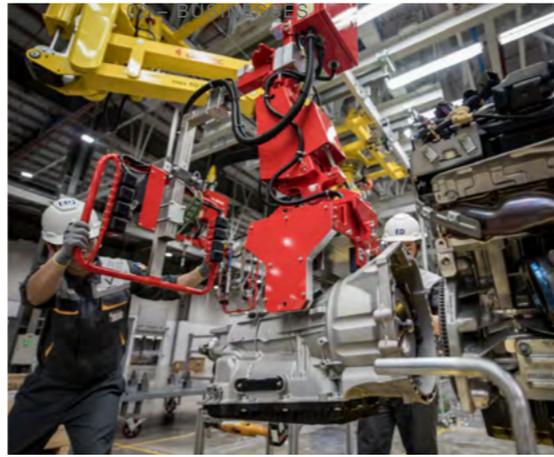


VINFAST

The powerful spirit of Vietnam

VinFast was established with a vision to become the leading automotive manufacturer in Southeast Asia. VinFast's key products are internal combustion engine cars and environmentally-friendly electric motorcycles.





Auto Manufacturing

VinFast stands for “Vietnam – Style – Safety – Innovation – Pioneer” in Vietnamese. VinFast has established an automotive brand with support from leading experts in the auto industry including Pininfarina, BMW, Magna Steyr, and AVL.

The VinFast manufacturing plant opened in Hai Phong in June 2019, entering mass production only 21 months after the start of construction, setting a new record for construction speed and becoming the first auto plant in Vietnam with a complete, synchronized, highly automated production cycle. Today this plant is the only one in Vietnam that has mastered the core production stages with the capacity to produce both body shells and engines.

In July 2019, VinFast launched three car models, each in a different product line: a CUV with Fadil model, a sedan with the LUX A2.0 model, and an SUV with the LUX A2.0 model. The first cars of all three models were delivered ahead of schedule during the summer of 2019.



A STAR IS BORN AWARD
2018 BY AUTOBEST

32

SHOWROOMS AND
AUTHORIZED AUTOMOBILE
DEALERS

E-scooter



By the end of September 2019, VinFast has launched three electric scooter models, including Klara electric scooters with two different battery options: lithium and lead-acid, and the newly-launched Ludo and Impes electric scooters.

VinFast electric vehicles are produced with a standardized process to ensure high quality and to address a broad range of customers from mass-market to mid-range.

83

SHOWROOMS AND AUTHORIZED
E-SCOOTER DEALERS



VINSMART
Smart Electronic Devices
by a Vietnamese Brand

VinSmart was established in June 2018 with the mission of manufacturing smart electronic devices, started with the smartphone brand called Vsmart.



In December 2018, VinSmart officially launched the first four smartphone models under the Vsmart brands, namely Active 1, Active 1+, Joy 1 and Joy 1+, targeting the middle and mass market. In August and September 2019, VinSmart launched four new smartphone models: Bee, Star, Live, and Joy 2+.

Network:

5,000

RETAIL STORES

500

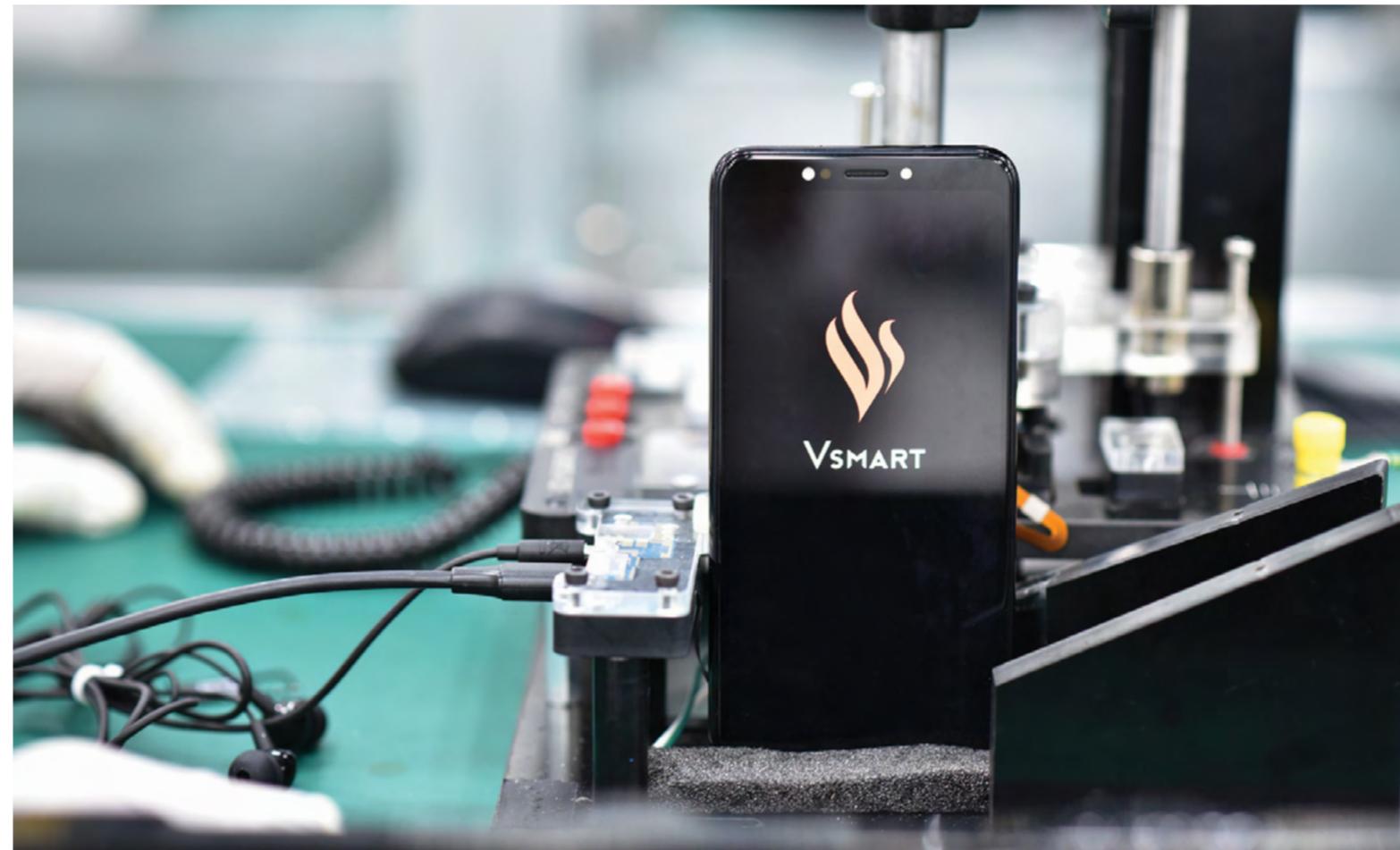
AFTER-SALE SERVICE CENTERS



With a distribution network of more than 5,000 retail outlets in Vietnam, VinSmart continues to make its mark in international markets including Spain, Myanmar, and Russia.

These steps affirm the Group's global vision and ability to follow through on a ten-year journey to become a world leader in technology, industrials, and services.

VinSmart manufacturing plant in Hoa Lac Hi-Tech Park is designed with maximum capacity of 125 million devices per annum and will achieve 23 million devices per annum by the end of 2019. It is equipped with modern machines. In particular, the SMT soldering paste line, motherboard testing line, product testing on the assembly line are automated, using the Qualcomm calibration and testing software, and other advanced technology from the US, Germany and Japan.



All of them meet the world's highest standards of industrial production, aiming towards maximizing automation, increased quality, capacity and accuracy. VinSmart is ready to produce not only Vsmart-branded phones but also conduct contract manufacturing for leading global smartphone companies in accordance with

the strictest quality standards. In June 2019, VinSmart entered into partnerships with Qualcomm Group to develop 5G smartphones, establishing VinSmart as one of the first 5G handset manufacturers in the world and making Vietnam a pioneer in 5G design and production.

VinSmart's goal is to build a comprehensive ecosystem of Vietnamese-branded smart electronic devices that meet international standards. VinSmart aims at introducing other smart electronic devices such as a SmartTV, smart air-conditioners and other consumer devices in the future.



“Innovative”



03

SERVICES

Vingroup builds integrated ecosystems with its traditional businesses

including real estate, hospitality, entertainment, consumer retail, healthcare, education and agriculture, of which real estate is a core business.



Vincom Center Nguyen Chi Thanh – Hanoi



Property

VINHOMES

Where
happiness lives

Vinhomes is the leading real estate developer in Vietnam. Vinhomes develops, leases and manages mixed-use residential projects that target the mid and high-end market segments.

The Group develops three product lines of mid-end and premium apartments, shophouses, and villas under the Vinhomes umbrella brand. These product lines are Vinhomes Sapphire, Vinhomes Ruby, and Vinhomes Diamond. In mega projects, Vinhomes will launch all three product lines consecutively, offering buyers a wide range of options and living standards.

Vinhomes provides all the supporting infrastructure needed to create a successful community. These amenities include playgrounds, sports facilities, swimming pools, lounges, Vinschool educational system, Vinmec healthcare facilities, Vincom Retail malls, VinMart supermarkets, VinMart+ minimarts and convenience stores. Vinhomes delivers not only a property but also a modern “live – work – play” environment in line with its slogan “where happiness lives”.

Vinhomes Joint Stock Company was listed on the Ho Chi Minh City Stock Exchange on May 17, 2018 under the ticker VHM.

24

COMPLETED AND LAUNCHED PROJECTS

~103,000

PROPERTIES SOLD SINCE 2010



MOST REPUTABLE PROPERTY DEVELOPERS 2019 – VIETNAM REPORT



VINHOMES RIVERSIDE WAS NAMED WORLD'S BEST PROPERTY – INTERNATIONAL PROPERTY AWARD 2018

TOP 5

MOST VALUABLE BRANDS IN VIETNAM – FORBES VIETNAM 2018



Vinhomes Royal City – Hanoi



“ Where
happiness lives ”



Large scale mixed-use projects in major cities

A modern, integrated project that provides comfortable living spaces in the heart of the city.

VINHOMES TIMES CITY & PARK HILL

Location	Hanoi	
Completion	VINHOMES TIMES CITY 2015	TIMES CITY PARK HILL 2017



POOL



HOSPITAL



SUPERMARKET



SCHOOL



ENTERTAINMENT



RETAIL MALL

Luxury modern apartments with the eco-friendly Singaporean style architect in Hai Ba Trung District, southeast of Hanoi.



VINHOMES CENTRAL PARK

Location	Ho Chi Minh City	Completion	2018
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POOL



HOSPITAL



SUPERMARKET



SCHOOL



ENTERTAINMENT



RETAIL MALL

A high end development inspired by New York's Central Park located in Binh Thanh District, Ho Chi Minh City. Vinhomes Central Park includes the largest riverside park in the city, and the tallest building in Vietnam, Landmark 81, at 461 meters.

The finest projects at city centers

Modern integrated high-end projects at the best locations in Hanoi and Ho Chi Minh City, offering exclusive options to buyers.



VINHOMES GOLDEN RIVER

Location
Ho Chi Minh City

Completion
2018



SCHOOL



PARK



SUPERMARKET



POOL

One of the most exclusive and luxurious projects on the Saigon River and in the heart of District 1, Ho Chi Minh City. The project offers convenience at your fingertips with Smart Home technology.

VINHOMES METROPOLIS

Location
Hanoi

Completion
2018

Located in the Ba Dinh District of central Hanoi, this modern project includes luxury apartments, premium offices, and a shopping mall. Vinhomes Metropolis has unique views of West Lake, Giang Vo Lake, Thu Le Lake, and Ngoc Khanh Lake.



CLINIC



SUPERMARKET



RETAIL MALL



POOL



Forming new urban centers

New residential centers are being developed with luxurious villas and shophouses, combined with dynamic retail malls, and located in large cities, including Hai Phong, Quang Ninh, Thanh Hoa, and Ha Tinh.



Location
Hai Phong

Completion
2017



POOL



SUPERMARKET



RETAIL MALL



SCHOOL

A five-star mixed-use project with 1,500 luxury villas and a 45-storey hotel tower, located in Hong Bang District, Hai Phong City.



Location
Quang Ninh

Completion
2018



POOL



HOSPITAL



SUPERMARKET

Luxury villas and shophouses centrally located in the administrative center of Ha Long City, close to many facilities and amenities of Ha Long, with direct access to the City's airport, marina, seaport, Bai Chay Bridge, and the cable car to Ha Long Bay.

Creating new cities

In the suburban areas around Hanoi and Ho Chi Minh City, Vinhomes is developing new mega cities surrounded by comprehensive ecosystems. Vinhomes also offers sub-developers opportunities to co-develop these new cities with wholesale strategy implemented in early 2019.



VINHOMES
OCEAN PARK

Location
Hanoi

Estimated handover from
2019



POOL



HOSPITAL



SUPERMARKET



PARK



SCHOOL

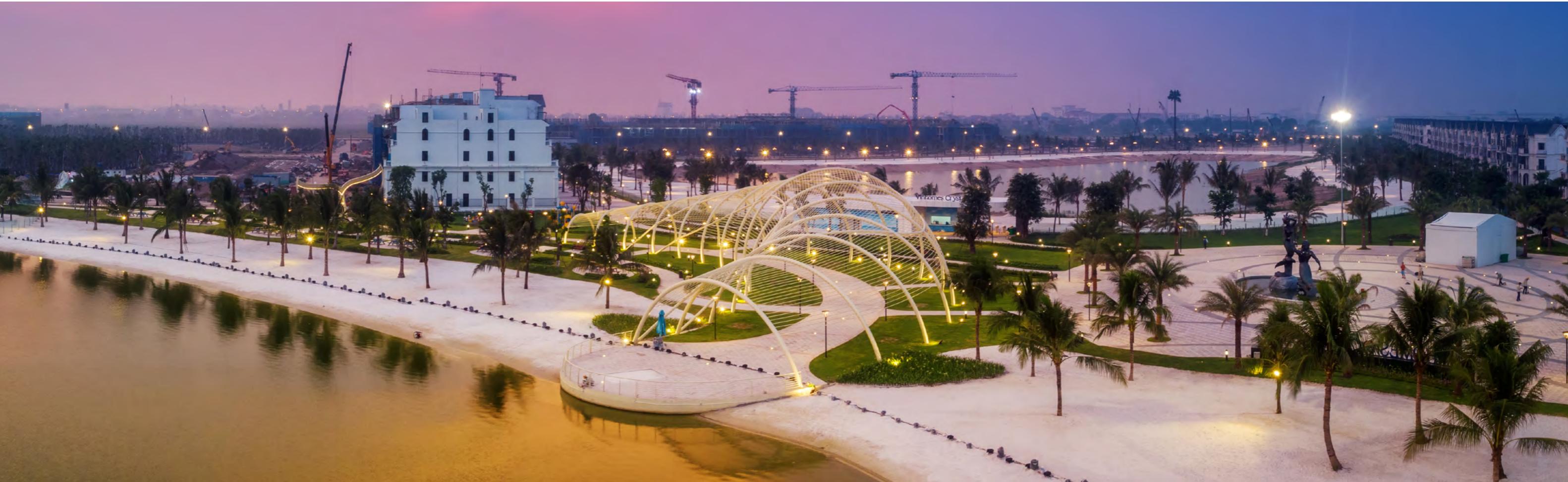


ENTERTAINMENT



RETAIL MALL

A new world-class metropolis in the heart of Gia Lam District, been developed with massive salt-water and fresh-water man-made lakes and includes all amenities, similar to the modern style of Singapore.



VINHOMES SMART CITY

Location
Hanoi

Estimated handover from
2020



POOL



HOSPITAL



SUPERMARKET



SCHOOL



PARK



RETAIL MALL

International standard mega city located near Thang Long Boulevard in the west of Hanoi that will offer a comprehensive set of modern services and amenities.



VINHOMES GRAND PARK

Location
Ho Chi Minh City

Estimated handover from
2020



POOL



HOSPITAL



SUPERMARKET



SCHOOL



RETAIL MALL

Located in District 9 at the eastern gateway of Ho Chi Minh City and designed to become a creative center based on the City's master plan. With low construction density, large amounts of greenery, lakes, and public amenities, Vinhomes Grand Park will be a unique green oasis on the city's map.



VINCOM RETAIL
Your all-in-one
shopping paradise

Vincom Retail operates, manages and develops the Vincom mall network and is the largest retail real estate developer and operator in Vietnam. With a nation-wide presence and differentiated offerings for each customer group, Vincom Retail malls combine shopping, entertainment, dining, as well as cultural and recreation experiences.



This combination of services has set a new standard for Vietnamese retail and entertainment, establishing Vincom Retail as the market leader in modern retail property investment and management and attracting many well-known local as well as international tenants.

Vincom Retail Joint Stock Company was listed on the Ho Chi Minh City Stock Exchange on November 6, 2017, under the ticker VRE.



1.5

MILLION SQM OF RETAIL
GROSS FLOOR AREA

70

RETAIL MALLS

39

CITIES AND PROVINCES

VINCOM CENTER

For the shopping elite

Vincom Centers are located in prime locations in the central business districts of major cities, with a wide selection of premium domestic and international brands. There are currently seven Vincom Center malls nationwide including five located in Hanoi and two located in Ho Chi Minh City.



Vincom Center Ba Trieu – Hanoi

VINCOM MEGA MALL

For the modern lifestyle

Vincom Mega Malls are large lifestyle malls located in the center of integrated developments or densely populated areas in key cities. They are “fortress malls” and contain thousands of retail, entertainment, family-friendly facilities and culinary options, targeted at addressing the lifestyle needs of families and younger middle income consumers. There are currently three Vincom Mega Malls nationwide including two located in Hanoi and one located in Ho Chi Minh City.



Vincom Mega Mall Times City – Hanoi

VINCOM PLAZA

The family favorite

Vincom Plazas are designed for families living in and around smaller cities and outside the central core of large cities like Hanoi and Ho Chi Minh City. Vincom Retail currently operates 48 Vincom Plaza malls in 35 cities and provinces throughout Vietnam.



Vincom Plaza Imperia – Hai Phong

VINCOM+

Transforming retail trends

The Vincom+ network of community retail malls are in medium-density non-central locations in Hanoi and Ho Chi Minh City, as well as the central core of towns and provinces with population of more than 30,000 people. There are currently 12 Vincom+ retail malls in 10 provinces throughout Vietnam.



Vincom Plaza Nam Dan – Nghe An

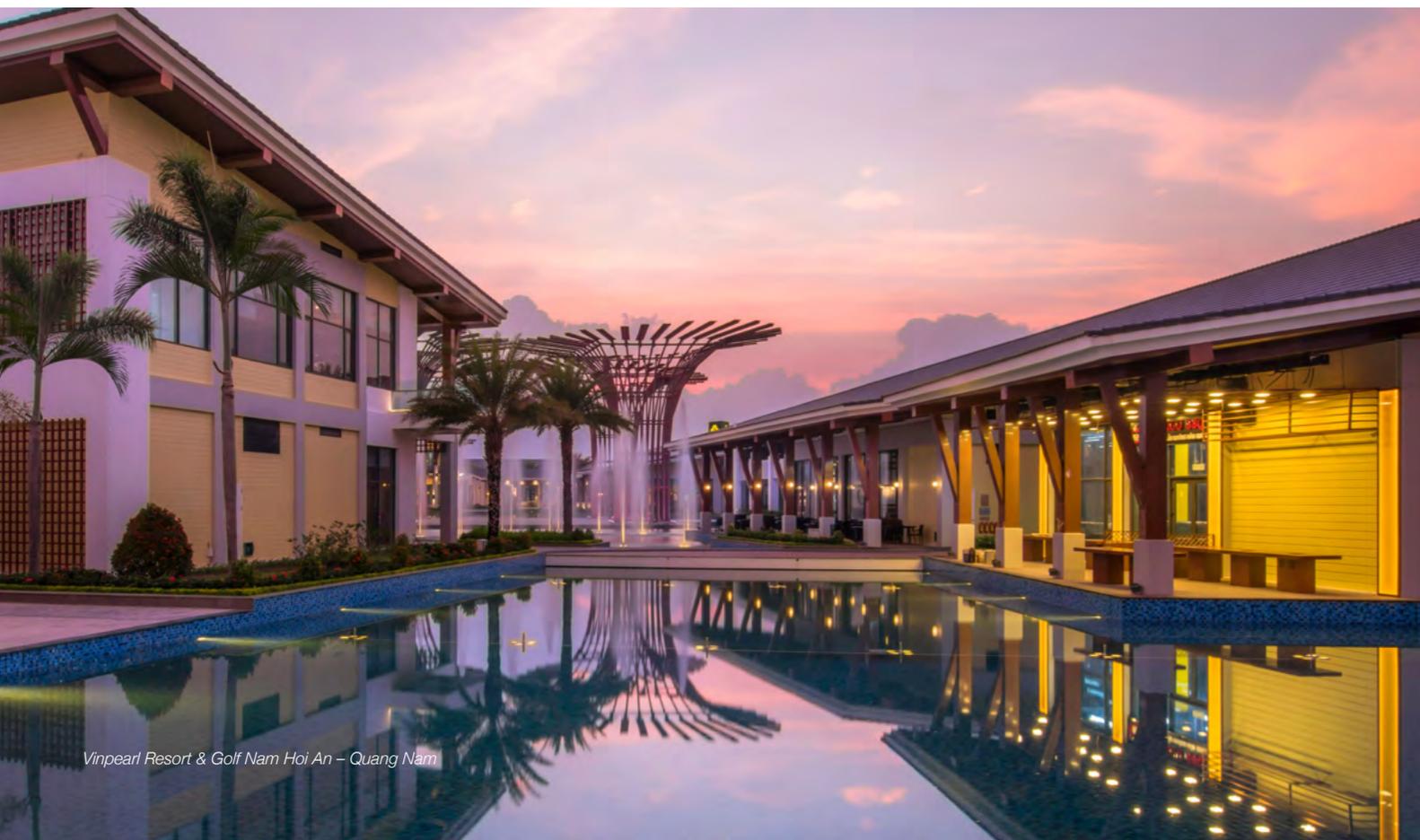
Hospitality and Entertainment

VINPEARL Premium resorts and hotels

Vinpearl is the market-leading hospitality and tourism brand in Vietnam, operating five-star and above five-star resorts and hotels throughout Vietnam.

Vinpearl operates 32 resorts and hotels under six distinct brands that cater to different customer profiles and income levels from individuals, group travelers to

families. Vinpearl properties are world-class destinations with resorts, amusement parks, and four international standard golf courses under the Vinpearl Golf brand.



Vinpearl Resort & Golf Nam Hoi An – Quang Nam

Vinpearl projects are located in popular tourist destinations along the coast of Vietnam and in major cities, offering integrated hospitality, entertainment and cultural experiences to visitors. Vinpearl resorts and hotels are favored by customers for their creativity and uniqueness.

After 15 years of development, which started with Vinpearl Resort Nha Trang, Vinpearl now owns a network of luxurious hotels and resorts across Vietnam with six key brands.

17,000

HOTEL AND VILLA ROOMS

3.4

MILLION GUEST NIGHTS SOLD
IN 2018

32

PROPERTIES
THROUGHOUT VIETNAM



Notable projects

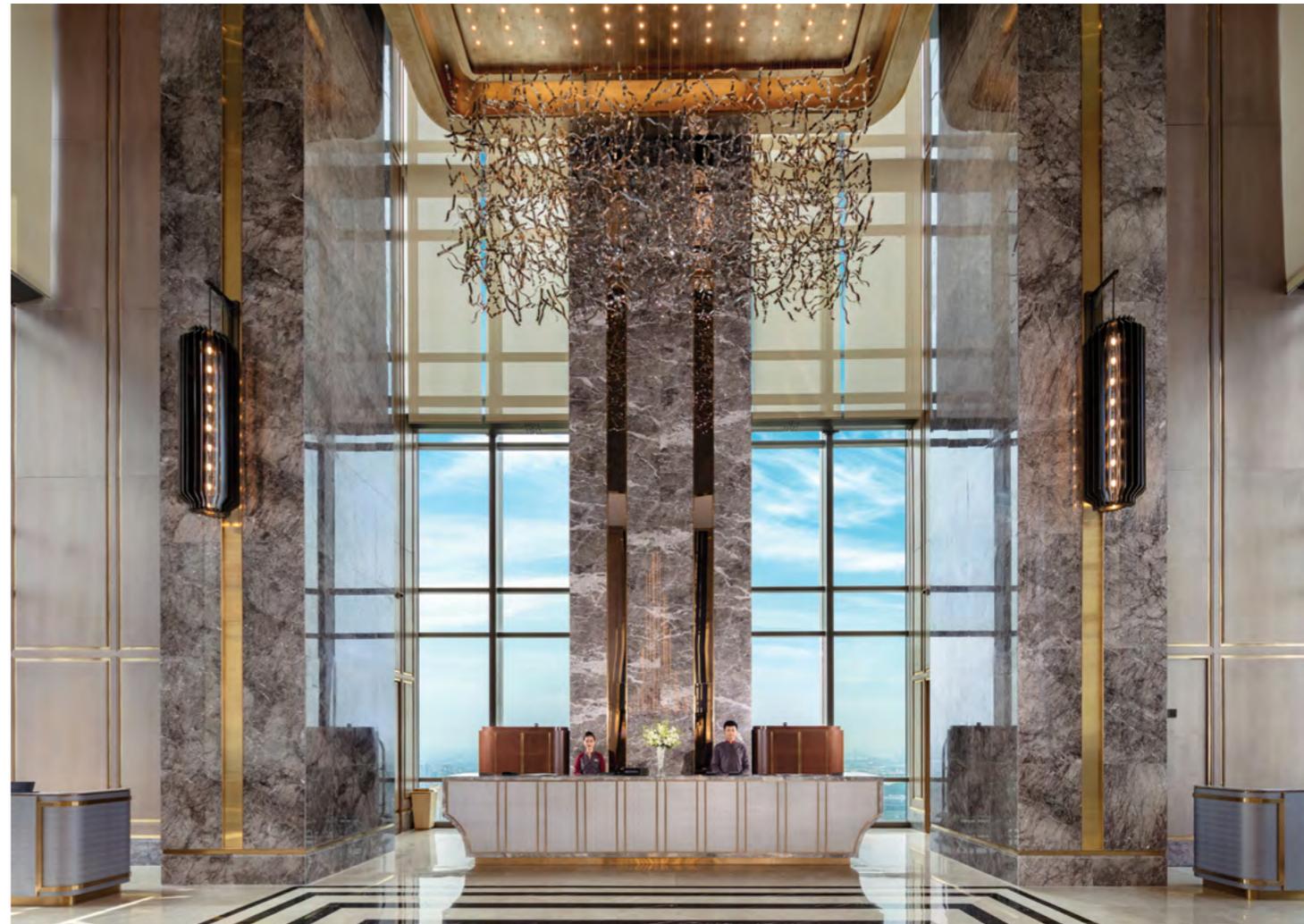
VINPEARL LUXURY – LUXURY DEFINED BY VIETNAM



NHA TRANG

Vinpearl
Luxury Nha Trang

Offerings Villa	Launched in 2011	Villas 84
--------------------	---------------------	--------------



HO CHI MINH CITY

Vinpearl Luxury
Landmark 81

Offerings Hotel	Launched in 2019	Hotel rooms 223
--------------------	---------------------	--------------------

VINPEARL RESORTS – CAPTURE AUTHENTIC DELIGHTS



Vinpearl Resort & Golf
Nam Hoi An

Offerings Villa, Hotel	Launched in 2018	Hotel and villa rooms 809
---------------------------	---------------------	------------------------------



PHU QUOC

Vinpearl
Resort & Golf
Phu Quoc

Offerings
Villa, Hotel

Launched in
2015

Hotel and villa rooms
920



VINPEARL DISCOVERY – EXPLORE. EXPERIENCE. ENJOY



PHU QUOC

Vinpearl
Discovery 2
Phu Quoc

Offerings
Villa

Launched in
2017

Villa rooms
692

VINPEARL CONDOTEL – ELEGANT LIVING, CONVENIENT EXPLORING



ĐÀ NANG

Vinpearl Condotel
Riverfront Đà Nẵng

Offerings
Condotel

Launched in
2018

Hotel rooms
864



VINPEARL HOTELS – WORLD-CLASS HOSPITALITY. AUTHENTIC VIETNAM



Vinpearl
Hotel Hue

Offerings
Hotel

Launched in
2018

Hotel rooms
213



VINOASIS
– THE INSPIRATIONAL
OASIS



VinOasis
Phu Quoc

Offerings
Hotel

Launched in
2018

Hotel rooms
1,378



VINPEARL LAND

Immersive inspiration,
whimsical delight

A network of high-quality amusement parks, and animal conservation parks located in Vinpearl mixed-use hospitality developments throughout the country. These large-scale projects are comparable to leading global theme parks.



Aquarium – Vincom Mega Mall Times City – Hanoi

4.9

MILLION VISITORS
IN 2018

07

ENTERTAINMENT
DESTINATIONS

Vinpearl Land parks offer a diverse selection of modern games, exceptional animal parks and cultural experiences. Vinpearl Land entertainment offerings are also highlights for Vingroup’s hospitality and mixed-use projects. After nearly 13 years of operation, the Group currently owns and operates three Vinpearl Land amusement parks, one education park VinKE and Aquarium, and three animal conservation parks.



Vinpearl Safari Phu Quoc – Kien Giang



Vinpearl Land Phu Quoc – Kien Giang

VINTATA

VinTaTa Animation Studio fulfills its mission of “laughter for children” by creating animated films that use advanced special effects. These films highlight time-honored Vietnam values of truth, goodness, and beauty. They also accomplish educational and cultural purposes. The monkey Monta not only plays a key role in the films, but is also VinTaTa’s mascot.



During 2018, VinTaTa produced 32 episodes of 2D animation, the equivalent of 160 minutes in the standard format of international animation channels. This quantity of animation set a record for the Vietnamese 2D animation industry.

In addition to producing animation, VinTaTa also works with Vinpearl Land to develop the entertainment industry in Vietnam following the theme park model.

Retail

VINMART AND VINMART+
Worry-free shopping



VinMart supermarkets and VinMart+ minimarts and convenience stores win customers' trust by providing quality products from reliable suppliers, and exceptional services.

There are 120 VinMart supermarkets and nearly 2,290 VinMart+ minimarts and convenience stores in Hanoi, Ho Chi Minh City, and many other provinces.

120

VINMART SUPERMARKETS

APPROXIMATELY

2,290

VINMART+ MINIMARTS AND CONVENIENCE STORES

VINPRO

Smart technology world

184

STORES

58

SUPERMARKETS

VinPro is the Group's retail chain for smart devices and consumer electronics, including smartphones, tablets, laptops and home appliances.

VinPro operates 58 stores in Vincom Retail malls and 184 stores in prime locations throughout Vietnam.



ADAYROI!
 “All-in-one” online marketplace

16

MILLION PAGE-VIEWS

02

MILLION VND
 ON AVERAGE
 ORDERS

02

HOURS DELIVERY
 AVAILABLE FOR
 CERTAIN PRODUCTS

Adayroi is a prestigious supplier with five-star quality service and a wide range of product offerings. These include:

-  Well-known hospitals and clinics
-  Fresh food
-  Flight tickets
-  Online booking
-  Five-star buffet
-  Electronic products
-  Automobiles and motorcycles
-  Household appliances
-  Hospitality
-  Fashions and cosmetics



VINID

VinID, a digital community with over eight million members is the largest corporate loyalty program in Vietnam. VinID aims to be a trusted online source for members.

OVER

08

MILLION MEMBERS



VinID features:

1. Smart shopping with applications providing buyer benefits



Earn and redeem points within the Vingroup ecosystem



VinID Tickets offer a way to buy sports and entertainment event tickets.



Shop by using VinID app to scan the QR code on products at VinMart.



Exclusive benefits for Vinhomes residents



VinID vouchers offer daily promotional benefits

2. VinID finance and payment options



E-wallet payments include QR code payment at point of sale, utility bills payments (electricity, water, phone, TV cable, etc.), and e-commerce payments.



VinID personal loan platform currently in testing for launch in November 2019.

3. The most comprehensive database which collects and analyzes consumer behavior information in Vietnam.

4. A powerful CRM center that supports the marketing, sales, and after-sales service functions of Vingroup

Healthcare

VINMEC
Excellent
medical care

Vinmec is a leading Vietnamese healthcare system that adheres to international standards. Vinmec is one of Vingroup's not-for-profit social enterprises. It is an established pioneer in applying advanced technology to people's healthcare needs.

By employing the most highly skilled medical experts, and by using medical equipment imported from the United States, Canada, Europe, and Japan, Vinmec has grown rapidly in just seven years in both quality and its range of services.

01

STEM CELL AND GENE RESEARCH
INSTITUTION

07

INTERNATIONAL HOSPITALS

04

INTERNATIONAL CLINICS

OVER

1,650

HOSPITAL BEDS

OVER

2,320

DOCTORS, PHARMACIST AND NURSES



Vinmec collaborates with international partners to enhance the expertise of physicians and to promote the adoption of new medical techniques and specialized treatments including those in oncology, cerebral palsy, autism, cardiothoracic surgery, organ transplantation, and robotic surgery. Vinmec is also expanding its popular services in the fields of obstetrics and pediatrics while expanding its cooperation with leading Vietnamese hospitals.

Education

OVER
27,000
STUDENTS ENROLLED

31
FACILITIES NATIONWIDE

02
AWARDS FROM THE MINISTRY OF EDUCATION
AND TRAINING FOR EDUCATIONAL INNOVATION

VINSCHOOL An incubator of talent

Vinschool is a Vietnamese comprehensive K-12 educational system with world-class quality and an incubator of talent.

All schools in the Vinschool system are not only equipped with advanced educational facilities but also with substantial investments in highly qualified teachers and progressive curricula. This dynamic environment prepares students to take full advantage of both domestic and international opportunities while remaining grounded in Vietnamese culture and values.

Vinschool is currently implementing international programs including International Preschool Curriculum, Cambridge Assessment International Examinations (CAIE), Global Citizenship Education, and Vietnamese studies.



VINUNIVERSITY Advanced higher education – where future leaders meet

VinUniversity was established in March 2018 with the aim of achieving a breakthrough in educational quality at the university level in Vietnam.

To realize this ambition, Vingroup will develop VinUniversity to reach the highest standards of research and teaching as, for example, set by Quacquarelli Symonds and Times Higher Education rankings. Vingroup has signed a strategic

collaboration agreement with two of the world's leading higher education institutions, Cornell University to develop Business and Technology Department and the University of Pennsylvania to develop Health Sciences Department.

The VinUniversity campus is under construction at the Vinhomes Ocean Park mega project in Gia Lam District, Hanoi. The first students are expected to enroll in 2020. VinUniversity expects to become a “University City” – a “one-in-all” destination for teachers and students. VinUniversity seeks the most talented students, those who are passionate about contributing their best ideas and making a lasting impact on human development. VinUniversity will provide an intensive learning environment for gifted students in three fields: Management, Sciences, and Professional Expertise.



“ An incubator of
talent ”

Agriculture

VINECO

High-technology agricultural production

VinEco was launched in 2015 to provide consumers with a trusted source of clean and safe agricultural products. VinEco has catalyzed the expansion of sustainable farming.

By using the most advanced large-scale greenhouse technology from Japan and Israel, VinEco has successfully met Vietnamese and International standards, including VietGAP, Global GAP, HACCP, and the standards of the U.S., Japan, and Europe. At the end of 2018, VinEco had 14 farms throughout Vietnam with 3,000 hectares of arable land bank. VinEco products include clean and safe vegetables, fruits, and flowers.





CHAPTER 03

Sustainable Development

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95 Vingroup Workplace Culture and Values

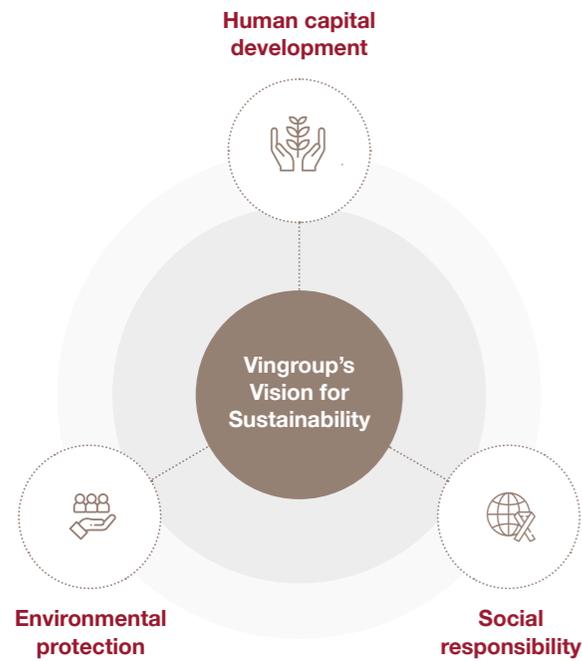
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97 Social Responsibility

Vingroup's Vision for Sustainability

At Vingroup we believe that a sustainable business is one that creates long-term value for its stakeholders.

Vingroup's sustainability vision promotes harmony and ensures a balance among the Group's many stakeholders with detailed action plan: development of human capital, environmental protection, and management of corporate social responsibility.



Human Capital Development

Human capital is the critical resource for business development

Vingroup employees are experts in each of our core business segments, thereby creating an attractive, professional and collaborative working environment. Vingroup emphasizes on sustainable human capital development by adopting comprehensive and consistent policies described below:

- Protect employee rights and equality with a fair and merit recruitment process.
- Deliver highest quality of employee training: Vingroup implements regular and effective training programs, including technical training, skill upgrades and executive training courses, and promotion from internal resources.



In 2018, Vingroup employees completed 3.5 million hours of training.

- A series of exciting activities to celebrate Vingroup's 26 anniversary was organised, attracting thousands of employees.

- Foster team spirit by organizing community involvement and employee charitable activities: weekly football, tennis, and badminton games, month-end and quarter-end festivals, voluntary activities in remote districts throughout the country, and joining in the annual Blood Donation Drive.

Vingroup workplace culture and values



Equity, transparency, and the utmost respect for discipline.



Unity, cordial, respect, cooperativeness, free of factionalist behavior.



Managers must be effective, passionate, and committed leaders.



Competitive compensation and benefit program.



Vingroup focuses on effective learning and development (L&D) programs.



Everyone must create a well-defined career path and be given opportunities for growth.



Vingroup promotes occupational health and safety in all of its facilities.



Environmental Protection

Environmental protection is a priority of the Group.

- VinFast’s wastewater-treatment system ensures compliance with standards for discharging effluent into water bodies.
- The Group’s next generation of automotive products will include electric scooters and electric cars which protect the environment by saving on power and reducing the use of fossil fuels.
- All of Vinhomes’ urban projects are designed with low construction density of less than 20%, with large areas of greenery and water surface to improve the microclimate.
- Vinpearl uses salt instead of chemical pesticides to remove weeds surrounding golf courses so as not to pose any threat to the surrounding area or to wild animals.
- Vinpearl introduces “Go green” campaign with the replacement of plastic products towards the environmental friendly materials.
- Adayroi was the first company in the

- e-commerce sector to use bio-degradable or eco-friendly food packaging.
- VinEco uses cyclic hydroponic greenhouses that re-circulate 70% of irrigation water. This technique greatly reduces water consumption. Houses are designed so that they maximize natural ventilation, thus reducing power consumption.
- Public lighting use is minimized to conserve energy. LED bulbs are used wherever possible.



Social Responsibility

The Kind Heart Foundation

The Kind Heart Foundation is one of the first charitable funds sponsored by a private company. The Foundation is licensed and managed professionally. Its goal is to link Vingroup’s charitable efforts to community.



In 2019, the Kind Heart Foundation has carried out many voluntary activities with significant impact on the poor and our communities:

- 170,000 poor people in 57 provinces received free health checkups and medicines. 3,500 poor patients received financial assistance for health checkups, heart surgery, and other treatments for life-threatening illness with total value of 150 billion Vietnam Dong.
- 645 charity homes were built. 200,000 Tet gifts were presented to the poor.
- 26 schools and day-boarding accommodations were built for students in disadvantaged mountainous communes.
- Sponsored 5,000 scholarships for under-privileged students who have good academic results to complete their education. Promoted good reading habits at the community level.
- The Phat Tich Charity and Career Center, in Bac Ninh Province, is founded and sponsored by the Kind Heart Foundation. It provides care and education for nearly 200 orphans and the elderly who have no one else to rely on.

The Promotion Fund for Vietnamese Football Talent (PVF)

Vingroup established PVF in 2008 to train talented football players for Vietnam professional football, in order to help raise the standards of Vietnamese football in the international ranking. PVF's goal is to provide core players and the best support services for the National teams, so that Vietnam can shine in the 2024 Olympics and 2026 FIFA World Cup.

The center is located in an area of nearly 22 hectares with total investment of 35 million USD. PVF has a system of modern international-standard practice



and competition football fields. The school also has comfortable dormitories, and facilities for health training and sports science equipped with advanced equipment and technology to improve players' performances. Recently, PVF has attracted leading domestic and international coaches and trainers in its staff.

From 2010 to September 2019, PVF teams won 16 championships and achieved second place nine times in the

Vietnamese Youth Championships. The teams also won nine championships and two second placing in the international youth competitions. Many elite PVF students have gone on to compete in major professional tournaments, such as the U20 World Cup final in 2017, placed second in the U23 Asian Cup final in 2018, and won the AFF Suzuki Cup SEA Championship in 2018.



Vincom Center for Contemporary Art (VCCA)

VCCA is a large-scale not-for-profit contemporary art center that has been developed and financed by Vingroup with the mission of bringing art appreciation opportunities to the public with quality art events.



Since the opening in June 2017, VCCA presented 18 major art exhibitions and more than 160 art education events. These events brought together over 130 leading artists who together exhibited 1,100 artworks. In total, events presented by VCCA attracted nearly 500,000 visitors.

The Young Art Festival of 2017 and the Exhibit of Silk Paintings and Small Sculptures of 2018 were recognized among the Top Ten Fine Arts and Photography Events of 2017 and 2018 by the Vietnamese Department of Fine Arts, Photography and Exhibitions.

Hospitals and Schools, Transportation under Non-profit model

In September 2016, Vingroup converted Vinmec and Vinschool into social enterprises.

Accordingly, Vingroup commits to reinvest one hundred percent of profit generated by Vinmec and Vinschool in the improvement and development of these entities, enhancing human resources, upgrading facilities and equipment and funding for R&D, promoting technology transfer and facilitating international cooperation.



In March 2018, Vingroup officially joined the field of higher education with VinUniversity. This is a not-for-profit private university with the mission of educating elite students and equipping them with the qualifications, skills, life values and aspiration to contribute.

In May 2019, Vingroup established VinBus Transport Service Co., Ltd., a passenger transportation company. VinBus operates on a non-profit model, and aims to promote the use of environmentally-friendly public transport in order to reduce air and noise pollution in large cities in Vietnam. VinBus

expects to provide transportation services in the five major cities Hanoi, Hai Phong, Da Nang, Ho Chi Minh City and Can Tho in March 2020.

General Information

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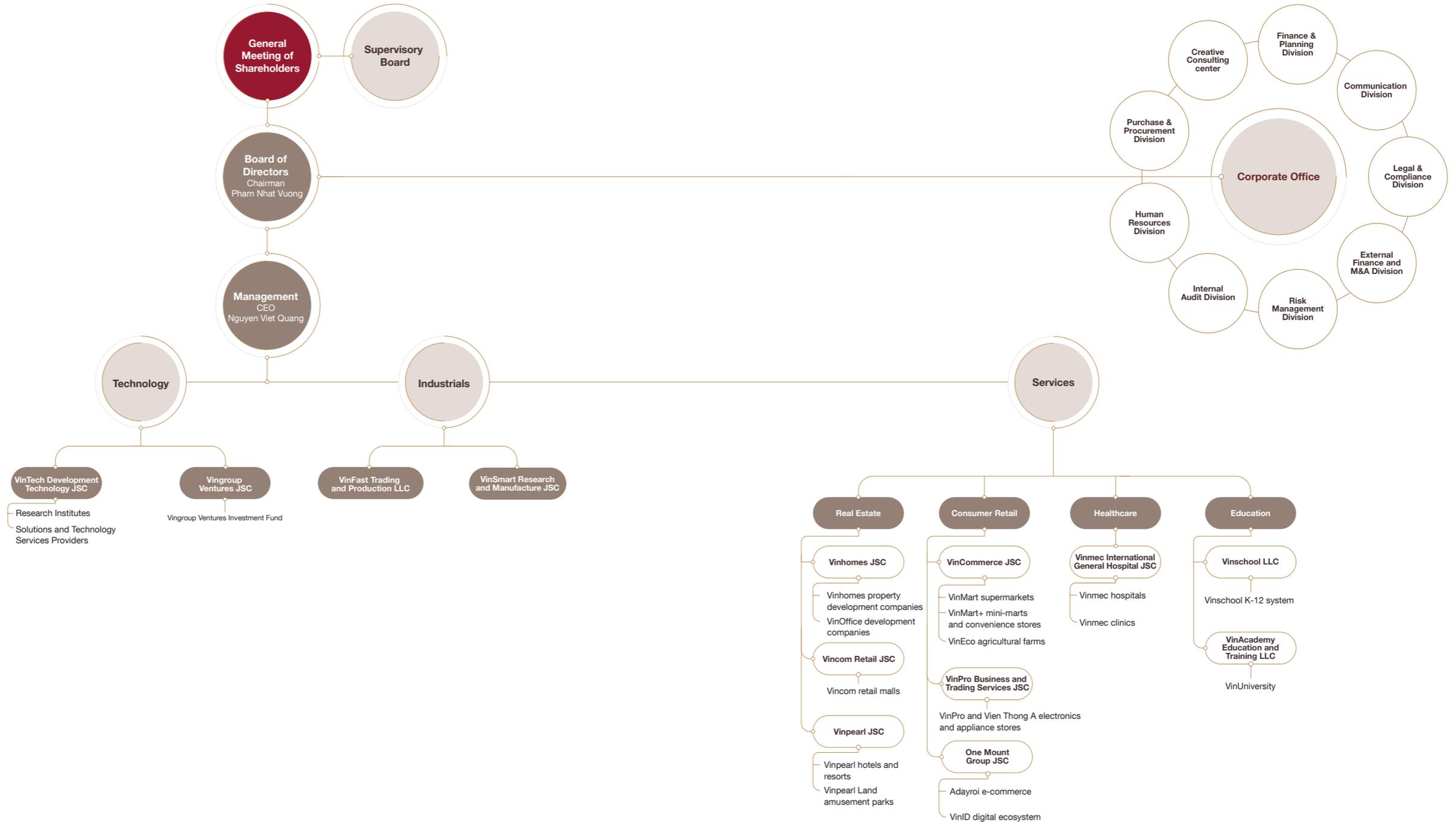
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Corporate Structure

Vingroup operates in three major business segments – Technology, Industrials, and Services. Business in these segments are run by separate subsidiary companies, each being independent and responsible for its own profitability.

Subsidiary companies retain self-governance capacity, have their own balance sheets, and are accountable for their own business plans and financial performance. The corporate divisions in Vingroup JSC, the parent company, provide support, supervision, and consultation to the P&Ls. They also play a leading role in the committees and working groups that meet to assess, monitor, and make decisions regarding the Group and its business units.



Leadership



Mr.
Pham Nhat Vuong
CHAIRMAN

Board Members

Ms.
Pham Thuy Hang
VICE CHAIRWOMAN

Ms.
Pham Thu Huong
VICE CHAIRWOMAN

Mr.
Nguyen Viet Quang
VICE CHAIRMAN AND
CHIEF EXECUTIVE OFFICER

Ms.
Nguyen Dieu Linh
VICE CHAIRWOMAN AND
AUTHORIZED SPOKESPERSON

Mr.
Won Cheol Park
BOARD MEMBER

Mr.
Ling Chung Yee Roy
INDEPENDENT BOARD MEMBER

Mr.
Marc Villiers Townsend
INDEPENDENT BOARD MEMBER

Mr.
Le Khac Hiep
VICE CHAIRMAN, INDEPENDENT
BOARD MEMBER

Senior Management

Ms.
Le Thi Thu Thuy
VICE CHAIRWOMAN, VINFAST

Ms.
Thai Thi Thanh Hai
VICE CHAIRWOMAN, VINCOMMERCE

Ms.
Le Mai Lan
VICE CHAIRWOMAN, VINACADEMY

Management



Mr.
Nguyen Viet Quang
VICE CHAIRMAN AND
CHIEF EXECUTIVE OFFICER



Ms.
Mai Huong Noi
DEPUTY CEO



Mr.
Pham Van Khuong
DEPUTY CEO



Ms.
Nguyen Thi Diu
DEPUTY CEO



Ms.
Duong Thi Hoan
DEPUTY CEO



Ms.
Nguyen Thi Thu Hien
CHIEF ACCOUNTANT

Management of Subsidiaries

Technology



Mr.
Le Roto
CEO VINTECH

Services



Mr.
Pham Thieu Hoa
CEO VINHOMES



Ms.
Tran Mai Hoa
CEO VINCOM RETAIL



Ms.
Vu Tuyet Hang
CEO VINPEARL

Industrials



Mr.
James B. Deluca
CEO VINFAST



Mr.
Mantosh Malhotra
CEO VINSMART



Ms.
Thai Thi Thanh Hai
CEO VINCOMMERCE



Ms.
Le Thuy Anh
CEO VINMEC



Ms.
Phan Ha Thuy
CEO VINSCHOOL

Rewards

Corporate

- One of Asia's 300 Most Dynamic Companies – the Asia300 – Nikkei Asian Review, 2015, 2017 and 2018
- Asia's Fab 50, Top 50 Listed Companies (Vietnam), Top 40 Most Valuable Brands in Vietnam – Forbes, 2018
- Largest Private Company in Vietnam - Vietnam Report, 2017 – 2018
- Top Ten Sustainable Companies – VCCI, 2016 – 2018
- One of the Ten Best Enterprises for Employees – Labor Magazine and Ministry of Labor, Invalids, and Social Affairs, 2014 – 2018
- Best Workplace in Real Estate/Architecture/Design, Retail/Wholesale/Commerce, Restaurants/Hotels; Best workplace in Vietnam – Nielsen Market Research and Anphabe Career Community Network, 2014 – 2018
- Vinhomes, Vincom Retail, VinCommerce and Vinpearl were named among Top 50 Most Valuable Brands in Vietnam – Brand Finance, 2015 – 2016.
- Ranked third in Forbes' list of Vietnam's Most Valuable Company Brands – Forbes Vietnam, 2015



International Finance

- Top 50 Listed Companies – Forbes Vietnam, 2018 – 2019
- Best Initial Equity Offering in Asia and Vietnam – The Asset and IFR Asia, 2018
- Best M&A Deal and Most Impressive Share Issuance in Vietnam – The Asset, 2018
- Best Frontier Market Transaction – International Financing Review Asia, 2017
- Best Private Equity Deal – FinanceAsia, 2017
- Vietnam's Best International Syndicated Loan – The Asset, 2016



Industrials

- VinFast honored with "A Star Is Born" award at Paris Motor Show – AutoBest, 2018.

Services

- Top Ten Developers Award – BCI Asia, 2018 – 2019
- Most Respected Real Estate Developers – Vietnam Report, 2015 – 2019
- Best Retail Developer and Best Hospitality Developer – Euromoney, 2018
- Leading Real Estate Developer Award – Vietnam Property Awards, 2018
- Vinhomes Ocean Park, Vinhomes West Point, and Vinhomes Star City received awards for Leading Project and Real Estate Market Seminar.
- Best Real Estate Developer – Euromoney, 2017
- The Best High Rise Buildings for Vinhomes Metropolis and The Best High Rise Architectural Buildings for Landmark 81 – International Property Awards, 2017
- The Best Mixed-Use Developer for Vinhomes Central Park and The Best Landscape Architectural Urban Project for Vinhomes Times City – Park Hill – Asia Pacific Property Awards, 2016



- Vietnam Best Mixed-Use Development for Vinhomes Times City and Vietnam Best Retail Development for Vincom Mega Mall Times City – Asia Pacific Property Awards, 2015
- Vietnam Best Mixed-Use Development for Vinhomes Ocean Park and Vietnam Best Retail Development for Vincom Center Landmark 81 – Asia Pacific Property Awards, 2019
- Best Mixed-Use Developer, Best Retail Developer and Best Hospitality Developer – Euromoney, 2015 and 2017
- Vinpearl Hoi An received special honors. Vinhomes received the Vietnam Urban Planning Award for Excellent Organization for Urban Development in 2018.
- Top Ten Five-Star Hotels in Vietnam, 2010 – 2018, Top Five Tourist Attractions in Vietnam, 2016 – 2018 – Vietnam National Administration of Tourism
- Asia Responsible Enterprise Award for VinCommerce – Enterprise Asia, 2019
- VinEco received the Golden Brand in Agriculture award from Vietnam's General Council of Agriculture and Rural Development.

Network

VINGROUP JOINT STOCK COMPANY

Headquarters: No. 7, Bang Lang 1, Vinhomes Riverside
Eco-Logical Urban Area, Viet Hung Ward, Long Bien District, Hanoi
Tel: +84 24 3974 9999
Website: www.vingroup.net
Email: info@vingroup.net, ir@vingroup.net

Technology

VINTECH TECHNOLOGY JOINT STOCK COMPANY

Headquarters: No. 7, Bang Lang 1, Vinhomes Riverside
Eco-Logical Urban Area, Viet Hung Ward, Long Bien District, Hanoi
Tel: +84 24 3209 7888
Email: info@vintech.net.vn

Industrials

VINFAST TRADING AND PRODUCTION LIMITED LIABILITY COMPANY

Headquarters: Dinh Vu Economic Zone - Cat Hai Island, Cat Hai Commune, Cat Hai District, Hai Phong
Tel: +84 1900 232389
Website: vinfast.vn
Email: cskh@vinfast.vn

VINFAST PRODUCTION FACILITIES

Headquarters: Dinh Vu Economic Zone - Cat Hai Island, Cat Hai Commune, Cat Hai District, Hai Phong

VINSMART RESEARCH AND MANUFACTURE JOINT STOCK COMPANY

Headquarters: Lot CN1- 6B - 1 & 2 Hi-Tech Industrial Park 1, Hoa Lac Hi-Tech Park, Ha Bang Ward, Thach That District, Hanoi
Tel: +84 1900 232389
Website: vsmart.net
Email: care@vinsmart.net.vn

Services

VINHOMES JOINT STOCK COMPANY

Headquarters: Vinhomes Times City, 458 Minh Khai, Vinh Tuy Ward, Hai Ba Trung District, Hanoi
Tel: +84 24 3974 9350
Website: www.vinhomes.vn
Email: info@vinhomes.vn, ir@vinhomes.vn

VINCOM RETAIL JOINT STOCK COMPANY

Headquarters: No. 7, Bang Lang 1, Vinhomes Riverside Eco-Logical Urban Area, Viet Hung Ward, Long Bien District, Hanoi
Tel: +84 24 3975 6699
Website: www.vincom.com.vn
Email: info@vincom.com.vn, ir@vincom.com.vn

VINPEARL JOINT STOCK COMPANY

Headquarters: No. 7, Bang Lang 1, Vinhomes Riverside Eco-Logical Urban Area, Viet Hung Ward, Long Bien District, Hanoi
Tel: 1900 636 699
Website: www.vinpearl.com
Email: callcenter@vinpearl.com

VINCOMMERCE GENERAL COMMERCIAL SERVICES JOINT STOCK COMPANY (VINMART, VINMART+)

Headquarters: 72 Le Thanh Ton, Ben Nghe Ward, District 1, Ho Chi Minh City
Tel: +84 28 3975 9568
Website: www.vincommerce.com
Email: cskh@adayroi.com

ADAYROI TRADING SERVICE DEVELOPMENT JOINT STOCK COMPANY

Headquarters: 7 Bang Lang 1, Vinhomes Riverside, Viet Hung Ward, Long Bien District, Hanoi
Tel: 1900 1901
Website: www.adayroi.com
Email: cskh@adayroi.com

VINPRO BUSINESS AND TRADING SERVICES JOINT STOCK COMPANY

Headquarters: No. 7, Bang Lang 1, Vinhomes Riverside Eco-Logical Urban Area, Viet Hung Ward, Long Bien District, Hanoi
Tel: +84 24 3974 9999
Website: www.vinpro.net
Email: v.cskh01@vinpro.net

VINECO AGRICULTURAL INVESTMENT DEVELOPMENT AND PRODUCTION LIMITED LIABILITY COMPANY

Headquarters: No. 7, Bang Lang 1, Vinhomes Riverside Eco-Logical Urban Area, Viet Hung Ward, Long Bien District, Hanoi
Tel: +84 24 7102 2888
Website: www.vineco.net.vn
Email: v.info.vineco@vingroup.net

VINMEC INTERNATIONAL GENERAL HOSPITAL JOINT STOCK COMPANY

Headquarters: Vinhomes Times City, 458 Minh Khai, Vinh Tuy Ward, Hai Ba Trung District, Hanoi
Tel: +84 24 3975 0028
Website: www.vinmec.com
Email: info.tc@vinmec.com

VINSCHOOL ONE MEMBER LIMITED LIABILITY COMPANY

Headquarters: T35-36, Vinhomes Times City, 458 Minh Khai, Vinh Tuy Ward, Hai Ba Trung District, Hanoi
Tel: +84 24 3975 3333 /+84 28 3622 6888
Website: www.vinschool.edu.vn
Email: info@vinschool.edu.vn



The powerful
spirit of Vietnam

