



Vingroup Corporate Presentation

June 2026



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VinFast Electric Vehicle – VF 7

1. About Vingroup



Vingroup Is an Essential Part / Proxy of the Vietnamese Economy with a Comprehensive Ecosystem of Dominant Businesses Addressing all Consumer Needs

USD 12.7 bn

2025 consolidated
revenue

2.6%

of nominal GDP¹

230,000 employees

Largest private Vietnamese corporate employer with nationwide operations in all provinces and municipalities¹⁰



#57 in

2026 Time's Asia Pacific's
Best Companies



6 core brands in

2025 Brand Finance Vietnam 100

13%

EV OEM, 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
- ~480,000 ICE + EV delivered to date²
- ~850,000 e-scooters delivered to-date²

20%

Real Estate Development & Integrated Urban 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
- Pioneer of large-scale integrated townships in Vietnam, delivering smart, sustainable and lifestyle-centric urban ecosystems under an all-in-one model, with ESG excellence and TOD strategy driving long-term value creation

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

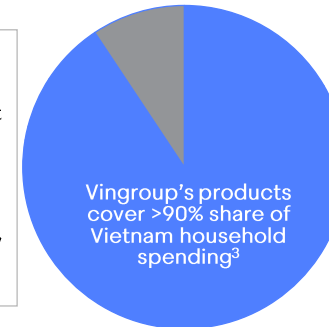
- Largest private education system in Vietnam⁶
- 19 campuses⁷ accredited by CIS
- 56 Vinschool campuses under operation in five provinces, municipalities, educating c.50,700 students

17%

Hospitality and Entertainment

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

- c.17,500 room keys for operational hotels and beach villas⁹
- International partnership: Meliá Hotels International and Marriott International
- 16 amusement park facilities and 6 world-class golf courses



3%

Healthcare

At the Healthcare Asia Awards 2026, Vinmec was recognized in three categories: "Healthcare System the Year – Vietnam", second consecutive year for this achievement, "Patient Care Initiative of the Year" and "ESG Program of the Year".

- Ten hospitals⁴ (two hospitals accredited for JCI and ACC standards⁸)
- Seven international clinics

38%

Retail Mall

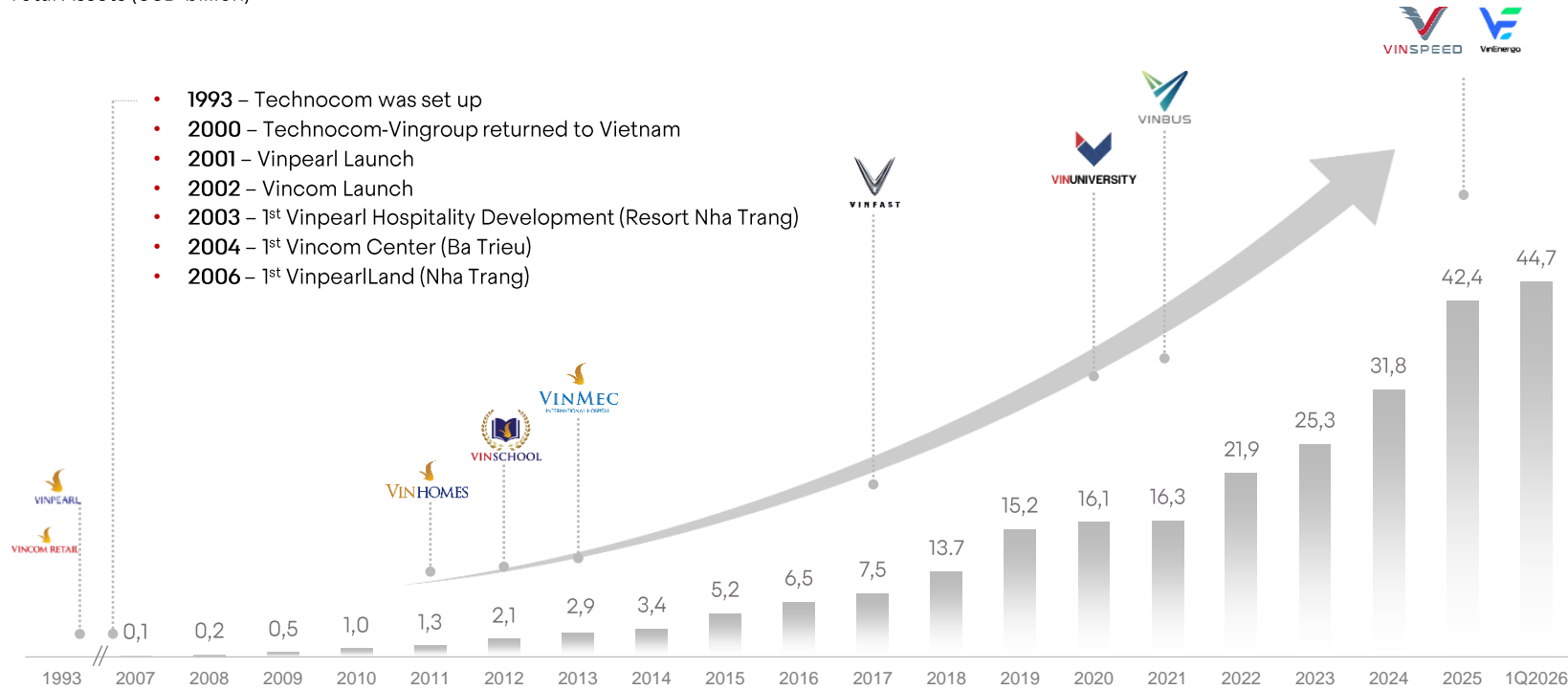
Vincom "all-in-one" shopping, entertainment, and dining retail malls.

- 90 retail malls in operation⁴
- Covering 31 cities and provinces across Vietnam⁴
- 1.91 million sqm in retail GFA⁴

Refer to share of Vietnam household spending

Track Record of Developing New Businesses into Market Leaders

Total Assets (USD billion)²



- 1993 – Technocom was set up
- 2000 – Technocom-Vingroup returned to Vietnam
- 2001 – Vinpearl Launch
- 2002 – Vincom Launch
- 2003 – 1st Vinpearl Hospitality Development (Resort Nha Trang)
- 2004 – 1st Vincom Center (Ba Trieu)
- 2006 – 1st VinpearlLand (Nha Trang)

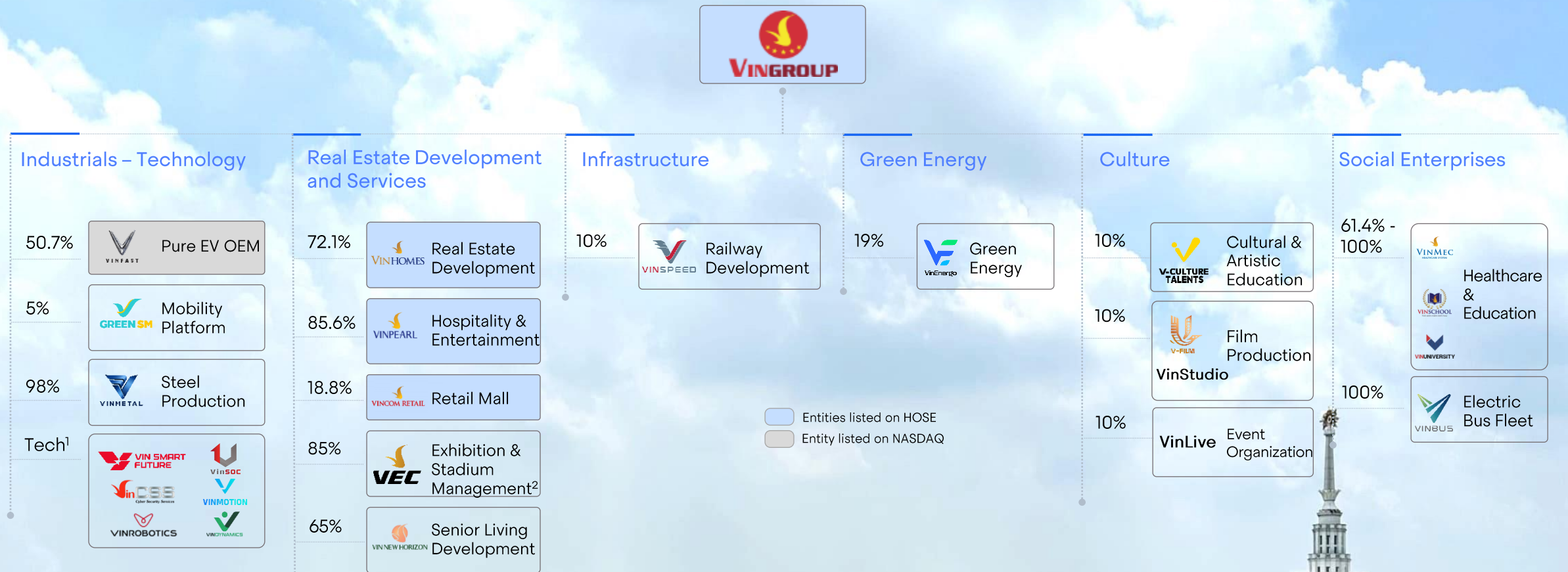
| Sector | Core Businesses | Position |
|--------------------------------------|--|-----------------|
| Industrials – Technology | Electric Vehicles | #1 ³ |
| | Real Estate Development, SmartCity, Smarthomes & IoT | #1 ⁴ |
| Real Estate Development and Services | Hospitality & Entertainment | #1 |
| | Healthcare | #1 ⁵ |
| Social Enterprises | Education | #1 ⁶ |
| | VinBus | #1 ⁷ |

USD 44.7 billion in total assets (c.371x increase since 2007)

| | | | |
|--------------------------------------|---|------------------------------|---|
| <p>Sovereign Wealth Funds</p> | <p>Strategic Partners & Joint Ventures</p> | <p>Private Equity</p> | <p>Other Investors / Capital</p> |
|--------------------------------------|---|------------------------------|---|

Source: Consolidated audited financial statement as of 31 December 2025 and unaudited financial statement for 1Q2026 unless otherwise stated. Note: 1. Including equity related, equity-linked transactions as of 31 March 2026; 2. Total assets from 2007 to 1Q2026 based on VAS financials. USD/VND exchange rate of 26,357 as of 31 March 2026. Numbers for FY2014-2019 are pro-forma, excluding retail and agriculture segments as we divested these in 2019. 3. Based on number of car deliveries in 2025. 4. Market share based on cumulative residential units sold in Vietnam across all segments, including retail sales only, according to CBRE as of 1Q2026. 5. Based on number of room keys in 5-star hotels, resorts and upscale condotels, compared with other domestic hospitality groups, as of December 2025. 6. Based on total number of kindergarten to high school students in selected private and international schools in Hanoi and HCMC in school year 2025 – 2026. 7. VinBus is the only electric public transportation operator in Vietnam

Corporate Structure



Note: All shareholding percentages presented are based on Vingroup's effective interest as of 31 March 2026. 1. Vingroup holds effective ownership interests ranging from 51% to 100% in other companies under its Industrial – Technology pillar. 2. Vingroup holds interest of 85% in VEFACT, the parent company of VEC.

Proven Track Record of Developing Vietnamese Brands of Scale

Vietnam's First Class Labor Medal

- Vingroup – Outstanding Progress in Construction of Vietnam Exposition Center
- Kind Heart Foundation – Outstanding Contribution to Socioeconomic Development

Vietnam Report

- Vingroup – Largest Private Enterprise in Vietnam
- Vinhomes – Top 10 Most Reputable Real Estate Developers in 2026

Fortune Southeast Asia 500

- Vingroup – Ranked #37 in 2025 Fortune Southeast Asia 500

Time Magazine 2026

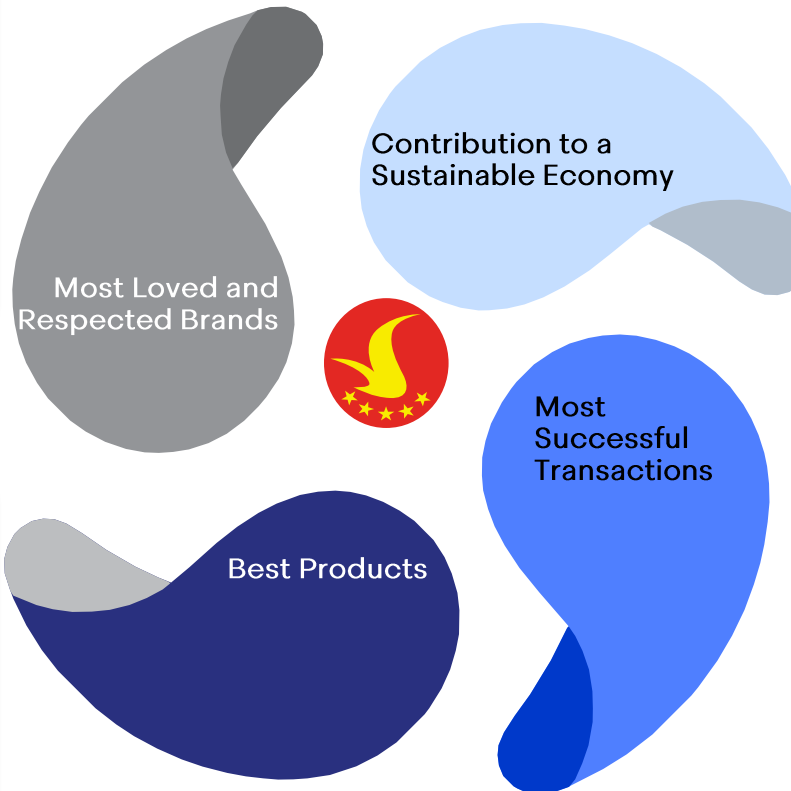
- Vingroup – Ranked #57 in the Top 500 Asia-Pacific's Best Companies of 2026
- Vinhomes – Ranked #352 in the Top 500 Asia-Pacific's Best Companies of 2026
- VinFast – Top 200 Asia-Pacific's Best Companies of 2025

2025 Brand Finance Vietnam 100

- Vinhomes, Vincom Retail, Vinpearl, VinFast, Vinschool, Vinmec – Top 100

Healthcare Asia Awards 2026

- Vinmec – Healthcare System of the Year



AIBP 2023 ASEAN Tech

- ESG Award

Nikkei Asia 300 (2015 – 2023)

- Top 300 Largest and Fastest Growing Businesses in Asia

Healthcare Asia Awards 2026

- Vinmec – ESG Program of the Year

Finance Asia Awards 2025

- Vingroup – Gold Medals for Most Committed to ESG, Best Investor Relations, Best Mid Cap Company, Most Committed to DEI, Best Use of Technology, Best Conglomerates in Vietnam.
- Vinhomes – Best Real Estate in Vietnam
- Vinpearl – Best Consumer Services in Vietnam

ESG Business Awards 2025

- VinUni – University – Government – Community Collaboration
- VinUni – Interdisciplinary Collaboration

Vietnam ESG Awards 2025

- VinUni – Pioneering Science and Technology

Asia Pacific Enterprise Awards 2025

- Vinhomes – Corporate Excellence Award



India's Bharat New Car Assessment Program

- 5-star safety certification (VF6 & VF7)

Jagran Hi-Tech Awards 2026

- EV Champion of the Year

Car&Bike Awards 2026

- Breakthrough Brand of the Year

BBC TopGear India Awards 2026

- EV SUV of the Year – Editor's Choice (VF7)

Auto Excellence Awards 2026

- Value for Money Car of the Year (VF6)

Motor Vikatan Awards 2026

- Urban Electric Vehicle of the Year (VF7)

Asia Pacific Property Awards 2024

- Mixed Use Development and Sustainable Residential Development (Vinhomes Ocean Park 3)
- Best Mixed-Used Development (Ocean City)

Awards for Selected Sites of Vinpearl:

- Vietnam Golf & Leisure Awards 2026
- 2026 World Golf Awards
- Agoda Gold Circle Awards 2025
- Agoda's Customer Review Awards 2024
- TripAdvisor 2023 Traveler Review Awards
- Expedia Travelers' Choice 2023 Award
- Agoda 2023 Golf Association Awards



The Asset AAA

- Best Issuer for Sustainable Finance (2022), Best Green Loan (2022)
- Best Equity Linked Deal in Vietnam (2021)
- Best Vietnam Transaction (2020)
- Best Vietnam IPO (2018), Best M&A (2018), Best Syndicated Loan (2018), Best Issuer – Corporate (Southeast Asia – 2018)

Finance Asia

- Finance Asia – Best Real Estate Deal (2021)
- Best Frontier Market Transaction (2020)
- IPO of the Year (2018), Best Vietnam Deal (2018), Private Equity Deal (2017)



Vingroup and The Founders' Efforts "For a Better Life of People"

Vinmec – Centers Of Excellence With Specialized Infrastructure And High-quality Offerings

14+ Years of experience

2,428 Total bed capacity¹

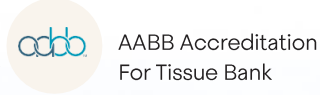
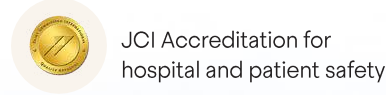
10 General hospitals¹
2 hospitals accredited for JCI

7 Clinics¹

1 Research centers¹
Center for Regenerative Medicine and Cell Therapy

c.5.1 million Number of outpatient visits
(2018-2025¹)

✓ International best practices with industry best accreditations



✓ Extensive network with renowned international partners

✓ State-of-the-art facility and equipment
Modern Hybrid operating room, Advanced tomography machine CT Scan 640 slices, Modern 16-sequence SPECT/CT system, TrueBeam NDS120HD V2.7 Accelerated Radiation Therapy Machine (USA)



Vingroup and The Founders' Efforts “For a Better Life of People” (cont'd)

Vinschool – Incubator of Talent and Largest Private K-12 Education System in Vietnam¹

Largest education system in Vietnam with scale equaling the next 03 competitors combined

Campuses located at **premium location of Vinhomes' residential projects** with best in class facilities and 100% teachers trained to international standards

High quality on par **with leading international and bilingual schools** with competitive tuition fees

19 campuses accredited by CIS²



56

Campuses under operation in 5 provinces, municipalities³

c.50,700

Students³

c.7,400

Teachers & employees³



Vingroup and The Founders' Efforts "For a Better Life of People" (cont'd)

VinUniversity – A University of Excellence – Developing Talents for the Future



VINUNIVERSITY

The Youngest

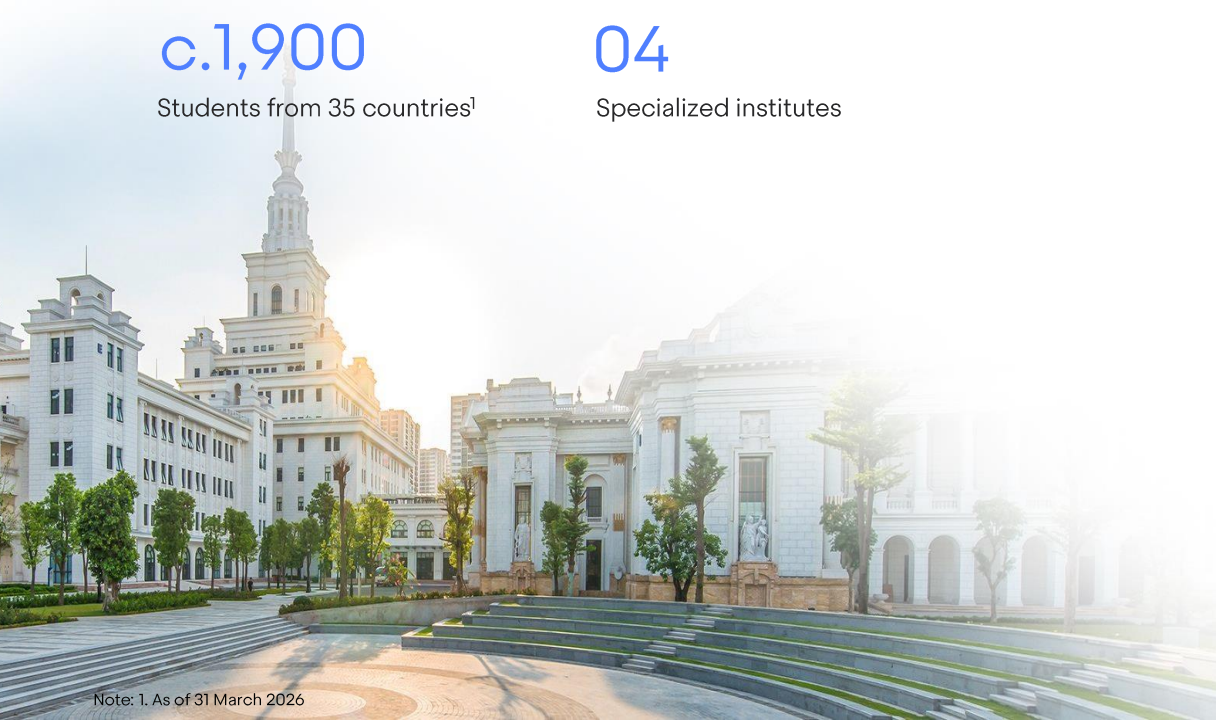
University in APAC to receive 5 stars on the QS rating system in 9 categories

c.1,900

Students from 35 countries¹

04

Specialized institutes



Note: 1. As of 31 March 2026

Vietnam's first UNESCO Chair

under the model of a Research and Training Center, with a focus on Environmental Leadership, Cultural Heritage, and Biodiversity

Strategic collaborations



Partnerships

| Professional Services | Financial Services | Industrials, IT & Telecom | |
|-----------------------|----------------------------|---------------------------|-----------|
| | | | |
| Healthcare | | Hospitality | Education |
| | | | |
| E-commerce & Retail | Manufacturing | Real Estate & Services | Others |
| | | | |
| Advertising | Transportation & Utilities | Pharmaceuticals | |
| | | | |

Vingroup and The Founders' Efforts “For a Better Life of People” (cont’d)



A modern, smart electric bus fleet equipped with essential technologies; safety features available for the first time in Vietnam. VinBus has presence in five cities with **604 buses**¹ and operating **48 routes**¹. Since launch, VinBus traveled **90.0 million kilometers**¹, served **c.176.4 million customers**¹, helped reducing over **74,000 tCO₂**



VINGROUP INNOVATION FOUNDATION: Founded to support scientists and young talents to conduct world-class research projects in the field of Science, Technology, Engineering, Medicine, Economics and Education, to bring about positive and sustainable changes for Vietnam



The For Green Future Foundation was established on July 7, 2023, as a non-profit organization founded by Vingroup with the aim of implementing practical projects and initiatives for sustainable development through a green transformation program in Vietnam.



The Foundation will initiate practical projects and action programs aimed at realizing sustainable green development. With a mission to contribute to the government's goal of achieving net-zero emissions by 2050, the Fund promotes green initiatives in daily life, raises community awareness, and urges individuals to take action today for future generations



KIND HEART FOUNDATION: Established in 2006 to carry out charitable activities for Vingroup. Since its establishment, the Foundation has helped improve the lives of tens of thousands of people. The majority of Kind Heart Foundation's funding is contributed by Vingroup's founders and senior management. It was awarded the **First-Class Labor Order** by the President of Vietnam in August 2025, honoring its continuous humanitarian work and community support.



Founded and sponsored by Chairman Pham Nhat Vuong and his wife Pham Thu Huong, VinFuture catalyzes meaningful changes in people's everyday lives through tangible and highly scalable improvements in areas such as productivity, prosperity, connectivity, health, safety, environment, sustainability, and their overall happiness regardless of socioeconomic status. Annual USD 4.5 million prize. Received 1,705 nominations from over 70 countries and territories for the 2025 VinFuture Prize.



- ▬ Social enterprises contributed by Vingroup
- ▬ Social enterprises contributed by founders of Vingroup

2. Key Competitive Advantages

- 
- 2.1 Favorable Macro-Economics in Vietnam and Across All Consumer Industries
 - 2.2 Unparalleled Execution Capabilities in New Business Sectors
 - 2.3 Dominant Integrated Real Estate Developer, Owner and Operator
 - 2.4 Largest Ecosystem in Vietnam with Market Leadership Across Multiple Businesses
 - 2.5 Prudent Financial Policies and Strong Financial Position

2.1 Favorable Macro Economics in Vietnam and Across All Consumer Industries



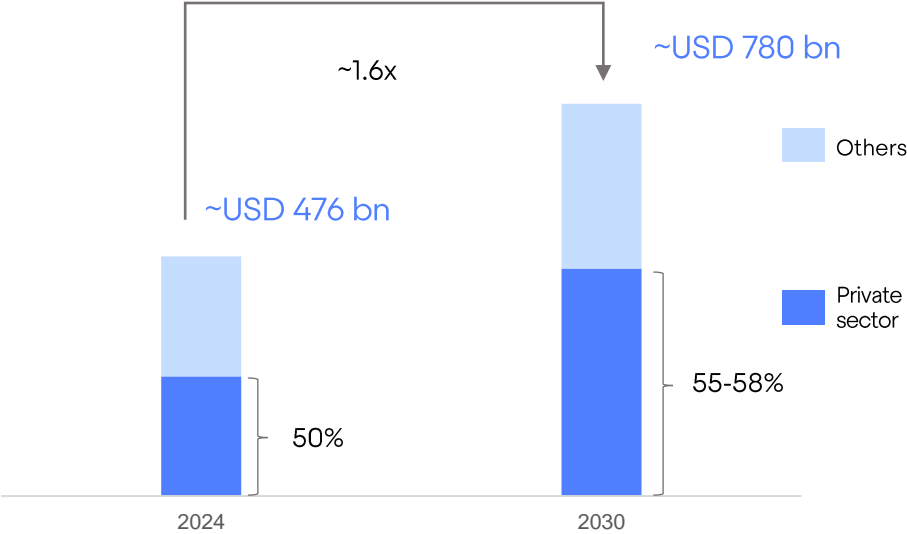
Private Sector as the New Driver to the Economy

- Dynamic private sector for fostering innovation and sustaining Vietnam’s long-term economic momentum.
- Strong public investment for industrial growth and national competitiveness.
- Empowering private enterprises enhances market dynamism and deepens Vietnam’s integration into global value chains.
- Continued state-led development spending signals commitment to inclusive growth and structural transformation across regions.

VISION TOWARD 2030 – 2050



Pivotal role of private sector in the economy
Vietnam’s GDP (USD bn)

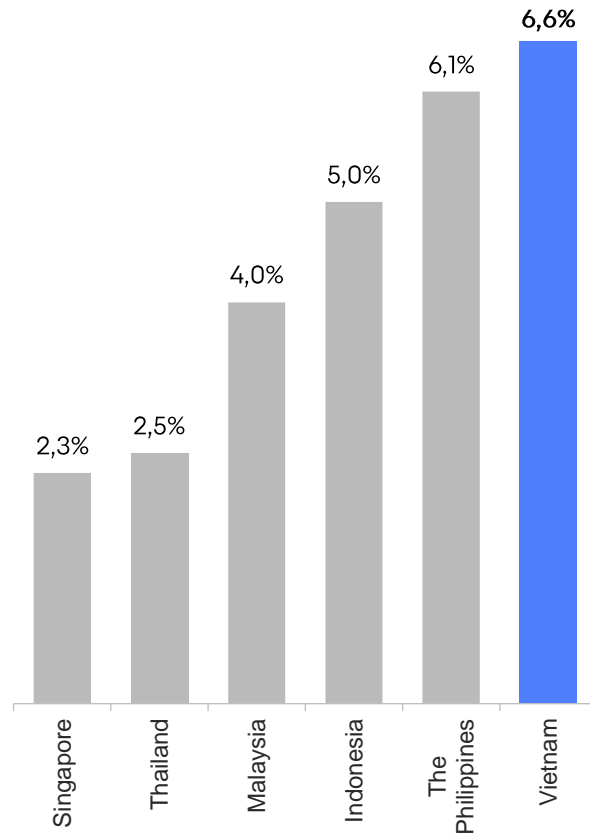


Source: Resolution 306/NQ-CP of Vietnam Government, Resolution of the Politburo No. 68-NQ/TW , regarding private sector development.

Strong Macro Tailwinds

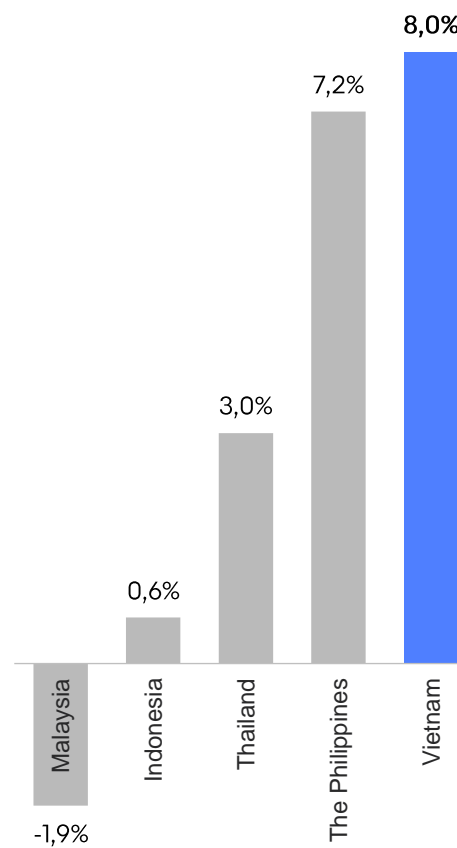
Fastest Growing Economy in Southeast Asia

Average projected Real GDP growth 2025A -20230E (%)



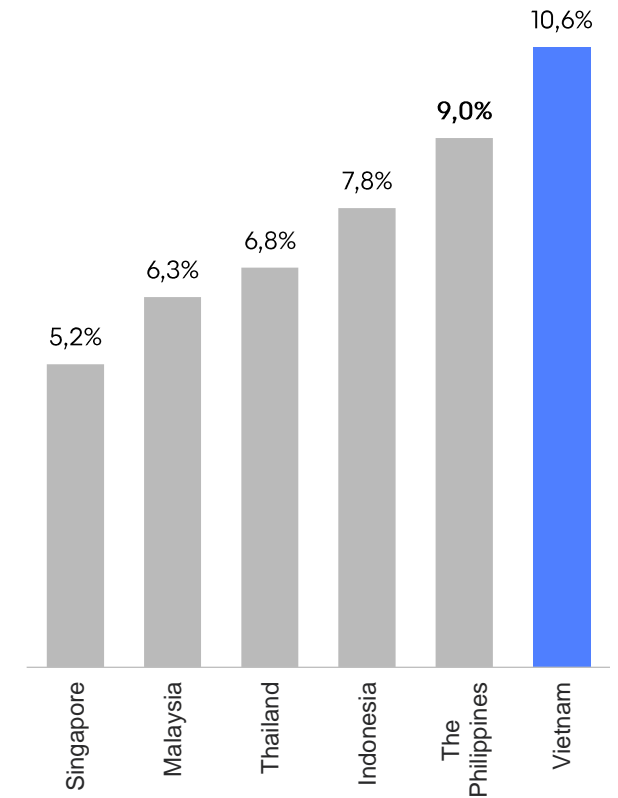
Fastest Growing Middle-Income Segment in SEA

Middle income population growth¹ 2025-2030E CAGR (%)



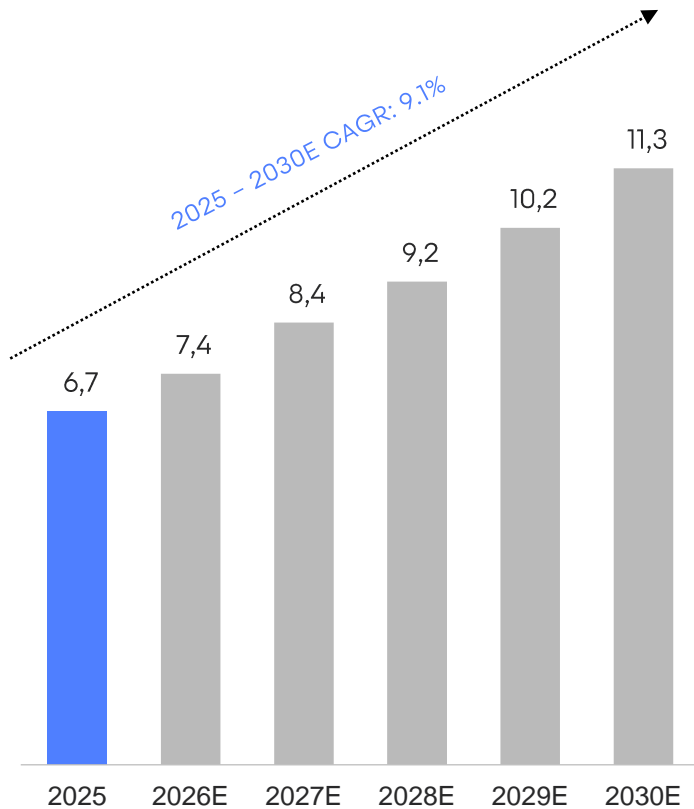
The Fastest Growing Private Consumption in Southeast Asia

Private consumption growth 2025-2030E CAGR (%)

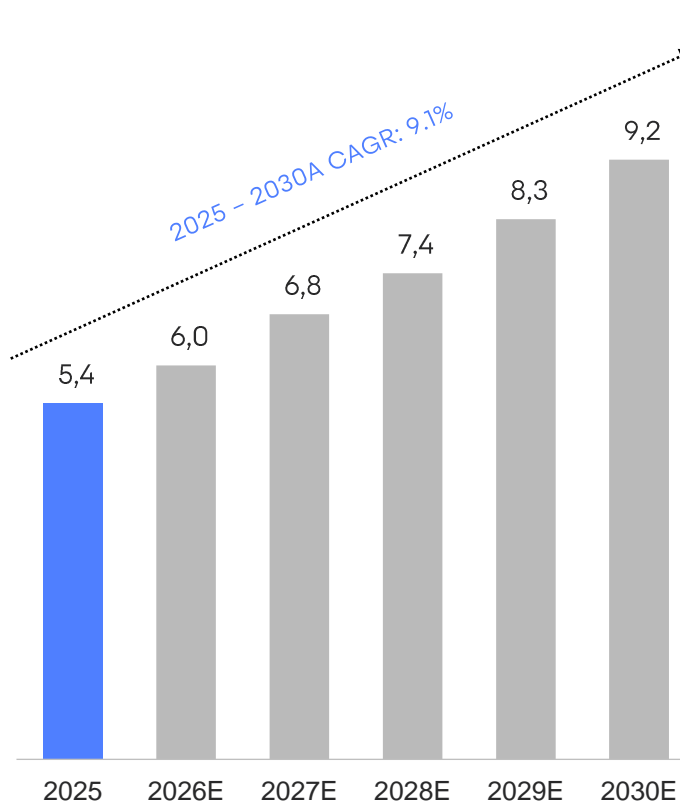


Consumer Spending to Grow Across Vingroup’s Key Consumer Segments

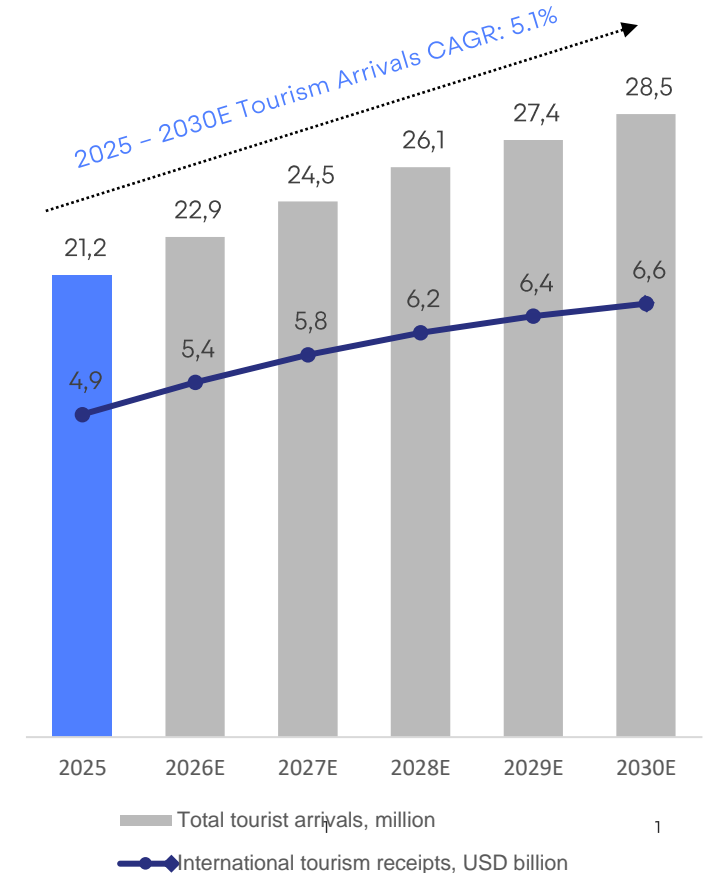
Healthcare - Increasing Household Healthcare Expenditure from Aging Population And Rising Disposable Income
Household Healthcare Expenditure (USD billion)



Education - Increasing Household Education Spending as More Families Can Afford Quality Education
Household Education Expenditure (USD billion)

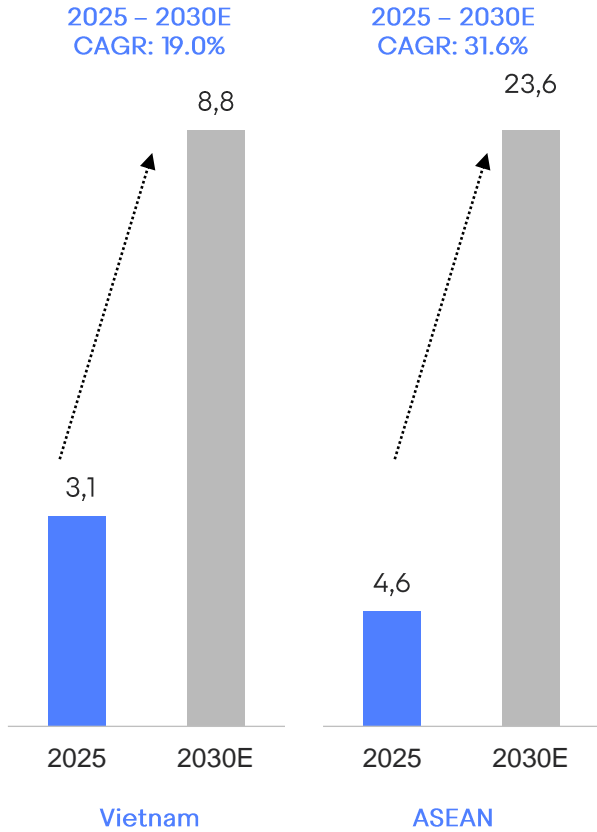


Tourism - International Tourist Arrivals and Tourism Expenditure Increasing at A Rapid Pace
Number of arrivals (million) & Tourism Receipts (USD billion)

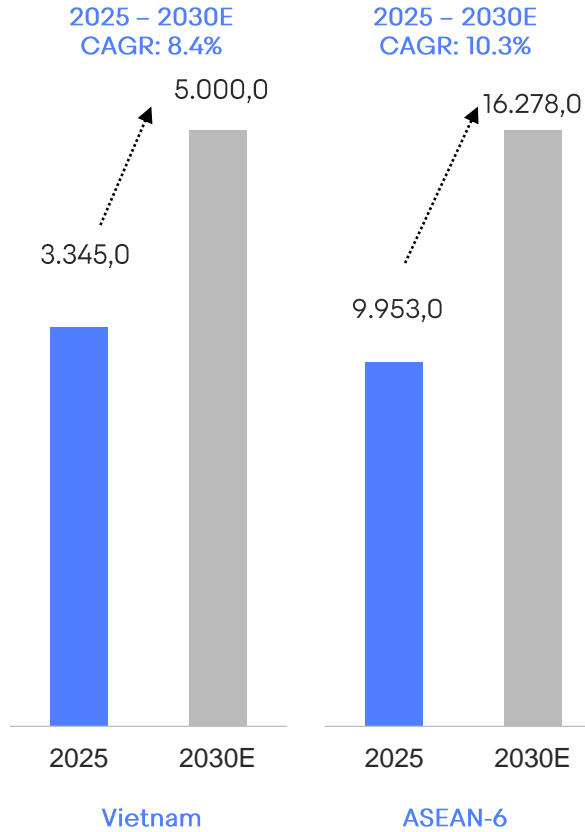


Rapid Policy Alignment with Net-zero Targets across the Region

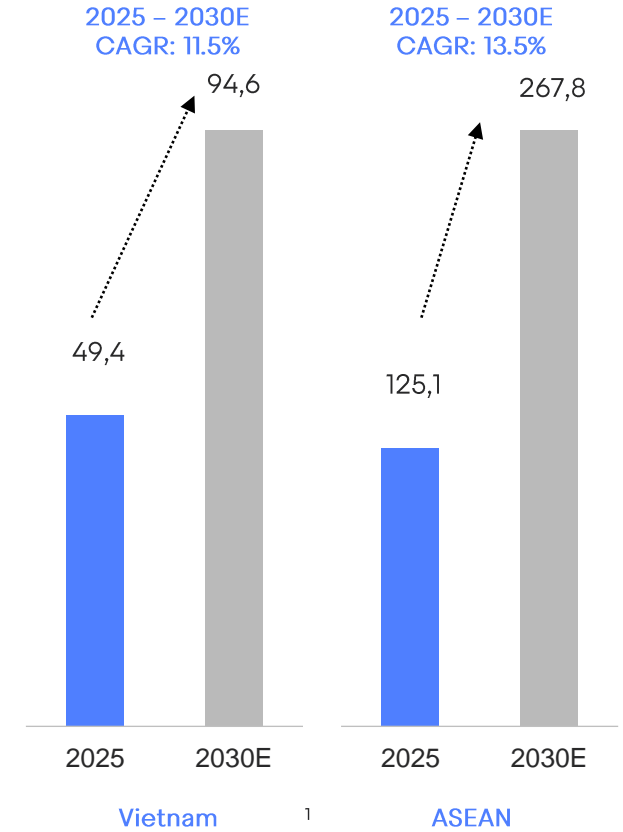
Electric Vehicle - Increasing EV adoption as ASEAN's Governments push for green transition
EV market (USD billion)



Infrastructure – Significant attention in improvement of infrastructure
New expressways (km)



Energy – Accelerating in adoption of renewable energy
Vietnam and Southeast Asia Renewable Energy (Installed Base in GW)



2.2 Unparalleled Execution Capabilities in New Business Sectors



VinFast – Leading the Charge to Create a Sustainable Future for Everyone



BUILDING THE FOUNDATION

2017 – 2023

Established the **VinFast brand** on an **industrial foundation** through technology partnerships with BMW, with the firm belief that **electrification is the future for all**

2024 – 2025

Became the **#1 mobility brand in Vietnam** by vehicle sales

Rolled out a **comprehensive product portfolio** and laid the foundation for a **green mobility ecosystem** in international markets

STRATEGIC INVESTMENTS

2026

SCALE

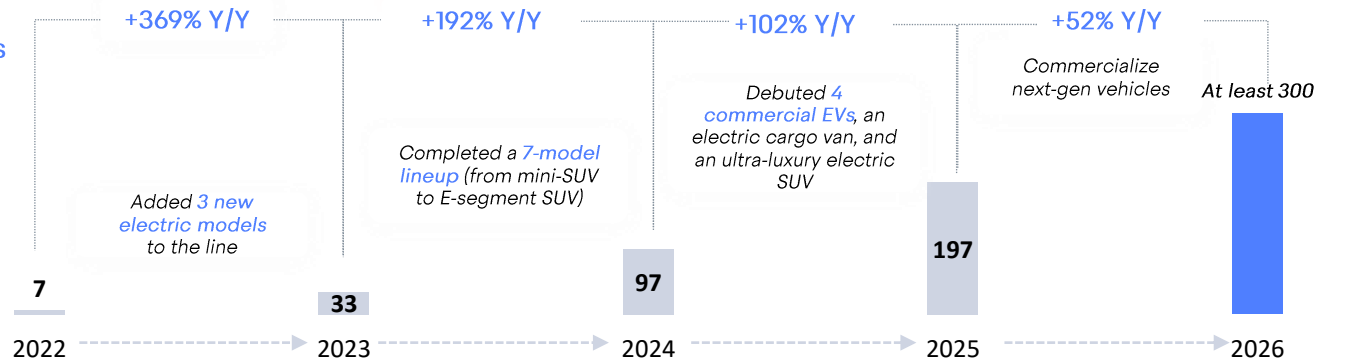
UNIT COST OPTIMIZATION

- 1 Expand **overseas capacity**
- 2 Commercialize the **next-gen vehicles**
- 3 **Integrate more AI** across our vehicles and factories to deliver smarter cars and more efficient production

1 Our EV Evolution

Revolutionized Vietnam's automotive sector. Became the nation benchmark for EV adoption

Number of Electric Vehicle sold over 2022 – 2025 (in thousand units)



2 Expanding Deliveries

Expanded market presence across multiple regions and customer segments



3 Total Sales Since Inception

~480,000 electric cars
~850,000 e-scooters

4 Growing Global Footprint

447 Showrooms 5 Operational and planned factories

5 2026 Targets

300,000 EV target
2,5x of 2025 E-scooters target

VinFast – Leading through a Comprehensive and Fully Commercialized EV Portfolio



VINFAST – PERSONAL VEHICLES GREEN – COMMERCIAL LINE LAC HONG – ULTRA LUXURY



| | | | | | | | | | | | | | | | |
|---------|---------|------|------|------|----------|------|------|-------------|-------------|-------------|------------|-----------|----------------------|---------------|---------------|
| Model | VF 3 | VF 5 | VF 6 | VF 7 | VF MPV 7 | VF 8 | VF 9 | Minio Green | Herio Green | Nerio Green | Limo Green | EC Van | Lac Hong 900 LX | Lac Hong 800S | Lac Hong 900S |
| Segment | Minicar | A | B | C | MPV | D | E | Minicar | A | C | MPV | Cargo Van | Ultra-Luxury Edition | | |



From the early years of using German technologies (BMW platforms), today, in-house R&D professionals at VinFast and software engineers across the related technology companies within the Vingroup ecosystem collectively develop proprietary and differentiated vehicle platforms, EE-architectures and mobility software for VinFast.

Highest Safety Standards

- ASEAN NCAP 5 stars
- Euro NCAP 4 stars
- NHTSA 4 stars
- Bharat NCAP 5 stars

Manufacturing System

Vietnam Hai Phong

- SOP: 2018
- Capacity: 300K units/year
- >90% automation level



Vietnam Ha Tinh

- SOP: 2025. Capacity: 200K units/year
- Battery pack factory: 100K packs/year



Indonesia Subang

- SOP: 2025
- Phase I capacity: 50K units/year



India Tamil Nadu

- SOP: 2025
- Phase I capacity: 50K units/year



Other Offerings



VF Wild
Pick-up Truck
Concept



E-bus
4 models



E-scooters
3 product lines:
Affordable – Premium – Sport



E-bike
DrgnFly



R&D Strategy: Driving Smart Mobility Forward

Vision

Deliver cost-efficient, high-quality vehicles that enhance customer experience through advanced technology integration

Strategy

Leverage shared platforms and modular design to optimize RCD, accelerate model development, and reduce production complexity

Differentiation

Adopt zonal EE architecture to reduce component count, improve system response and OTA capability, and strengthen software control

Future

Apply new technologies in models

Building the Future of Mobility: Platform, Architecture, and Autonomy

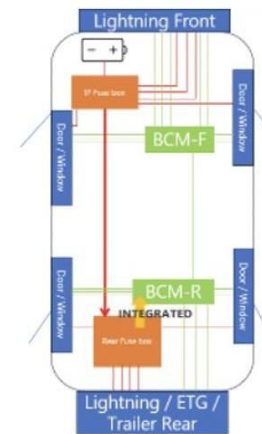
Vehicle Platform 2.0

- Boosts engineering efficiency and cross-model commonality
- Fewer components → lower cost and richer features



EE Architecture 2.0 – Simpler Wiring

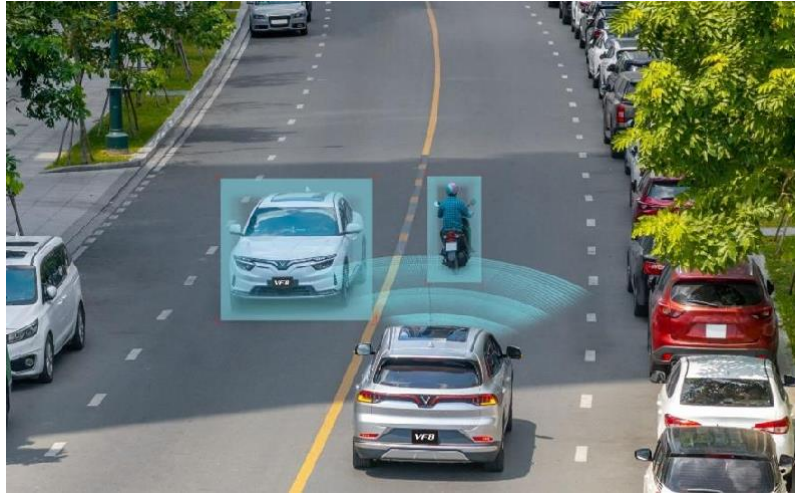
- Transitioning to centralized, zonal architecture
- In-house software ownership with standardized supplier hardware
- Enables rapid OTA updates and consistent stability



ADASs Autonomy

- ADAS Level 2+ and 2++
- Three-pronged roadmap: enhance ADAS – expand in-house AI software – develop Robotaxi
- Foundation for practical autonomy and long-term innovation

2026 Onward: ADAS Level 2++/Navigation on Autopilot and Vision for Robo-car



DRIVING L2+

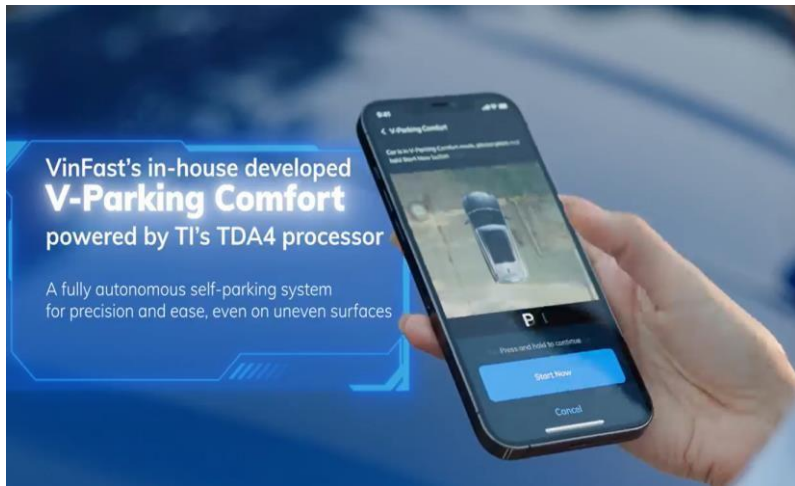
- Auto On/Off Ram
- Car Avoidance
- Overtaking Lane Change
- Follow in Traffic Jam
- Road Construction Detect
- Rain/Snow Detect
- Auto Reverse

PARKING L2++

- V-Parking Comfort
- V-Parking Summon
- V-Parking Reverse

ROBOTAXI

- Operation of robotaxi fleet in selected urban development areas



Green SM – Leading the Green Transition



200,000 EVs

Fleet size¹
#1 in taxi & ride hailing industry in Vietnam



15 mn customers

Active customers¹



c.51.5%

Market share in Vietnam¹



66 cities

Across 4 countries¹



COMPREHENSIVE SUITE OF SERVICES

4W



Green Mini / Green Car
Eco-friendly EV service offering affordable pricing for daily commuting needs.



Green Premium
Premium EV experience featuring professional drivers.



Green Limo
Premium EV travel option for groups of six or passengers with extra luggage.

2W



Green Bike
Fast, flexible, and green e-scooter service.



Green Express
Electric delivery service ensuring speed and reliability.



Green Food
Convenient and safe food delivery service

COMPETITIVE ADVANTAGE

- ✓ **Quality leadership**
High-quality driver training to ensure premium customer experience
- ✓ **Cost efficiency & infrastructure**
Dedicated EV charging infrastructure to lower operational cost
- ✓ **B2B synergy**
Establish premium, pan regional B2B Mobility service
- ✓ **Strong ESG alignment**
Align with the net-zero emissions target by 2030.

VinEnergO – Comprehensive Green Energy Solutions for the Future

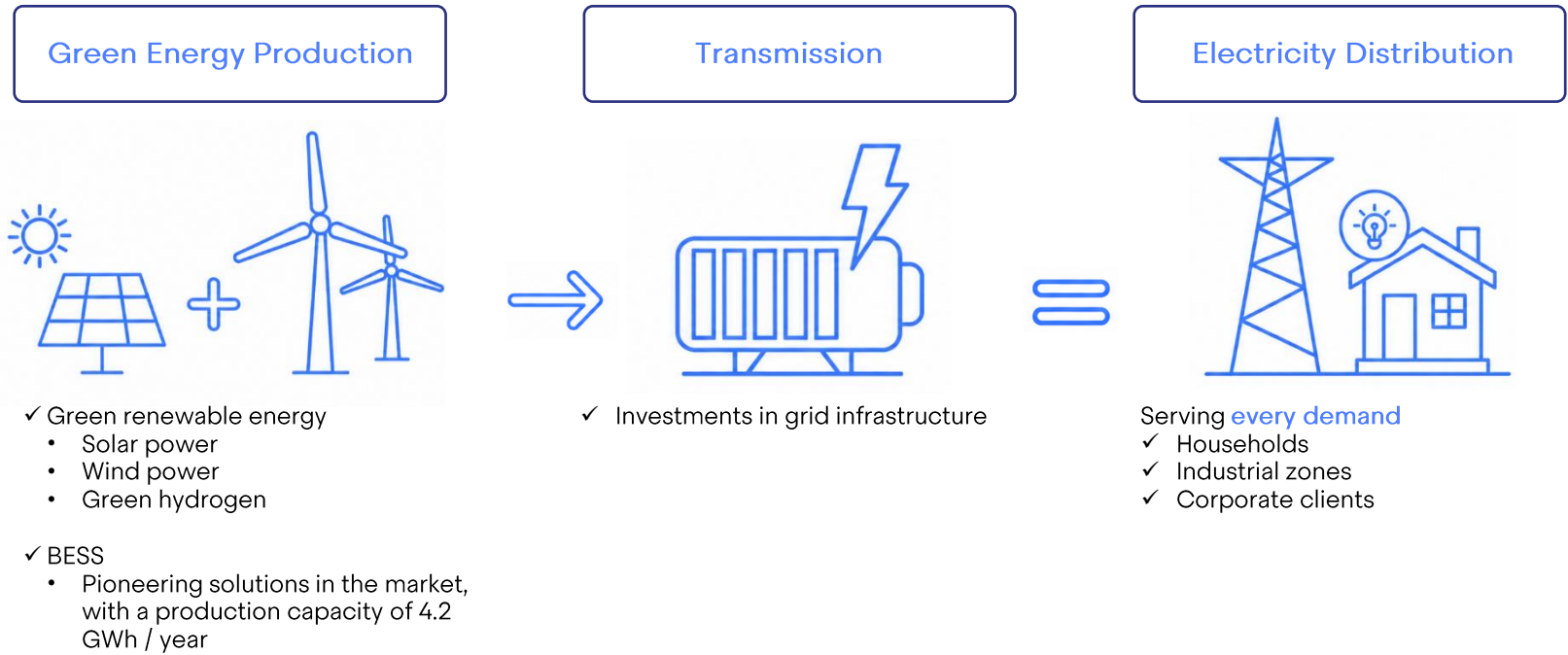


2.8 GW
Renewable energy portfolio under development in Vietnam

100 GW
Target development scale in Vietnam and international markets



Integrated renewable energy value chain



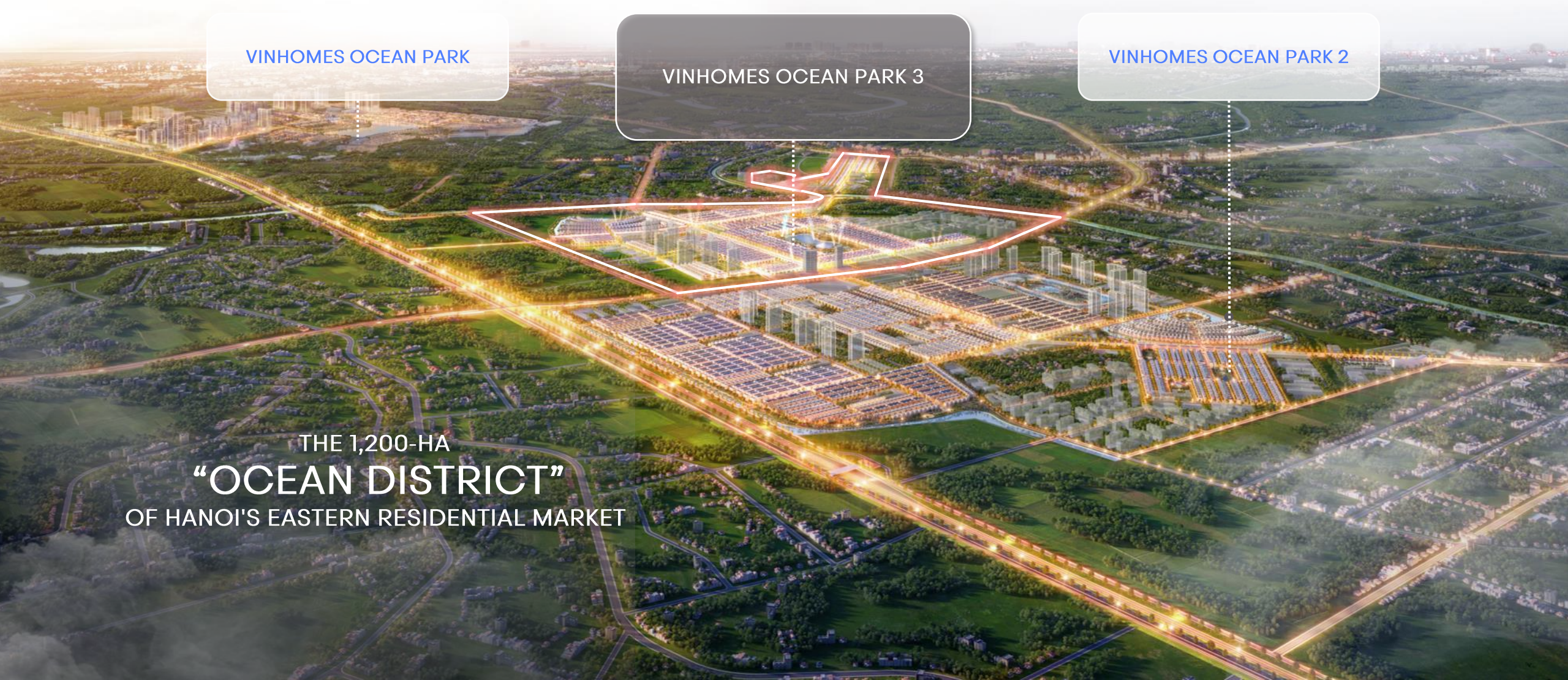
2.3 Dominant Integrated Real Estate Developer, Owner, and Operator

VINHOMES OCEAN PARK

VINHOMES OCEAN PARK 3

VINHOMES OCEAN PARK 2

THE 1,200-HA
“OCEAN DISTRICT”
OF HANOI'S EASTERN RESIDENTIAL MARKET



Vinhomes – Vietnam’s #1 Real Estate Developer

#1 Real estate developer in SEA – Dominant position in Vietnam



USD 22.8 bn

Market cap^{1,2}

USD 5.8 bn

2025 revenue²

- **Leading landbank of 39,000 ha¹ in Vietnam**, sufficient for long term development and deliver sustainable growth
- **Robust track record with the development of 32 urban projects nationwide**, with end-to-end real estate value chain capabilities
- **Diversified portfolio**, spanning residential, leasing, industrial real estate, property management and construction services

All-in-one ecosystem integrates with ESG & smart living innovation



Revolutionizing the real estate landscape with integrated mega projects

- Iconic, high-end mixed-use buildings
- Located in the central business districts

Elevate urban commercial landscape



Vinhomes Metropolis



Vinhomes Dong Khoi

2002 – 2011

Integrated Buildings in Tier-1 Cities

- Integrated urban complexes in CBDs
- Introduced premier facilities

Develop most elite metropolitan areas



Vinhomes Royal City



Vinhomes Central Park

2013 – 2016

Integrated Developments in CBDs

- 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 Grand Park

2018 – 2025

Large-Scale Integrated Townships

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



Vinhomes Green Paradise



Vinhomes Global Gate Ha Long

2026 onwards

ESG & TOD Megacities

Note: 1. As of 30 April 2026 . 2. Exchange rate USD/VND of 26,357

Vinpearl – Vietnam’s Leading Integrated Hospitality Platform with Premium Resorts & Hotels

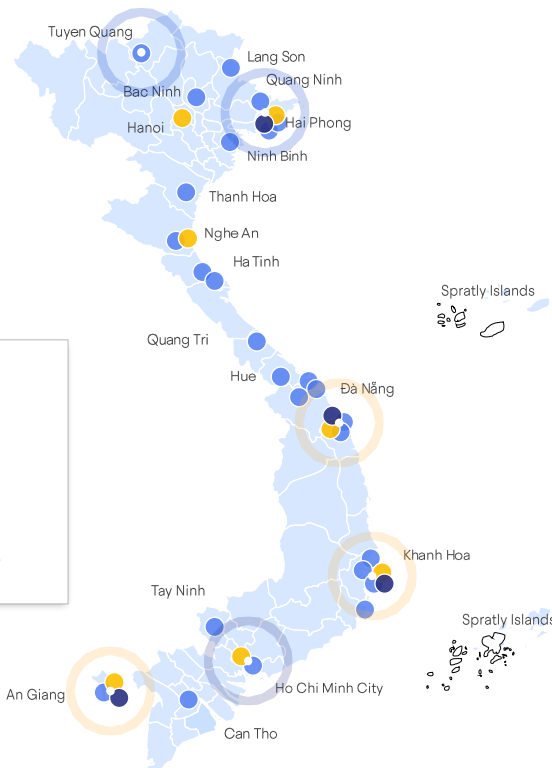
Vietnam’s Leading Hospitality & Entertainment Brand



Top 11 largest market capitalization companies in Vietnam¹
#1 listed hospitality company in Vietnam

Brand Finance[®]

Strongest brand in Vietnam for **3** consecutive years
Strongest brand in Southeast Asia in 2025²



Well-positioned for long-term growth, supported by leading scale and strong operating leverage

c.USD 5.8 bn
Market cap¹

60 facilities
Across 20/34 provinces/cities³

USD 590 mn
2025 revenue

Pioneer of the Integrated Mega-Complex Model with Complementary Services

Hotel & resort



>17,500 rooms
35 hotels
in 19 provinces / cities

2.5 mn
Annual room night sold in 2025

22%
market share in 5-star luxury hotels and resorts segment⁴

Amusement park



16 parks
>780 ha site area
in 8 provinces / cities

10.4 mn
Annual visitors in 2025

35%
Market share in major cities⁵

Golf



6 courses
144 holes
in 6 provinces / cities

236.000
Annual rounds played in 2025

28%
Market share in selected cities⁶

Notes: 1. As of 30 April 2024. Exchange rate USD/VND of 24,357. 2. Brand Finance Vietnam 100 and ASEAN 500 reports (2025). 3. Includes 35 hotels & resorts, 16 amusement parks and wellness facilities, 6golf courses, and 3 culinary & convention centers across 20/34 provinces/cities in Vietnam and overseas markets. 4. Share by number of rooms in respective 5-star hotels and resorts market (2026). 5. Market share based on the number of facilities in the theme park, water park, and zoo/safari markets in 2022. 6. Share by number of golf holes in respective markets of Hai Phong, Da Nang, Khanh Hoa, An Giang and Ho Chi Minh City (2026).

Vincom Retail – Vietnam’s Leading Retail Real Estate Platform



USD 2.8 bn
Market cap^{1,2}

90
Operating malls³

USD 335 mn
2025 revenue²

1.91 mn
Total mall GFA (m²)³

~211 mn
Annual mall footfalls⁴

1

Significant market growth potential

- ✓ Vietnam is projected to be the leading retail markets in ASEAN
- ✓ Shopping mall penetration remains low, offering substantial growth opportunities

2

Preferred partner of leading global brands

3

Competitive advantages from the Vingroup ecosystem

- ✓ Integrated “all-in-one” mega urban developments generating strong built-in customer traffic.
- ✓ Strong operational capabilities and commitment to sustainable development

VINCOM CENTER (12% GFA)

| | |
|--------------|--------------------------------|
| Location | City-center, CBD |
| GFA | 40,000 – 60,000 m ² |
| No. of Malls | 6 |

VINCOM MEGA MALL (34% GFA)

| | |
|--------------|-----------------------------------|
| Location | In integrated, mixed-use projects |
| GFA | 45,000 – 150,000 m ² |
| No. of Malls | 8 |

COMMERCIAL STREETS

Within Vinhomes township projects
Location (Vinhomes Ocean City, Vinhomes Green Paradise,...)

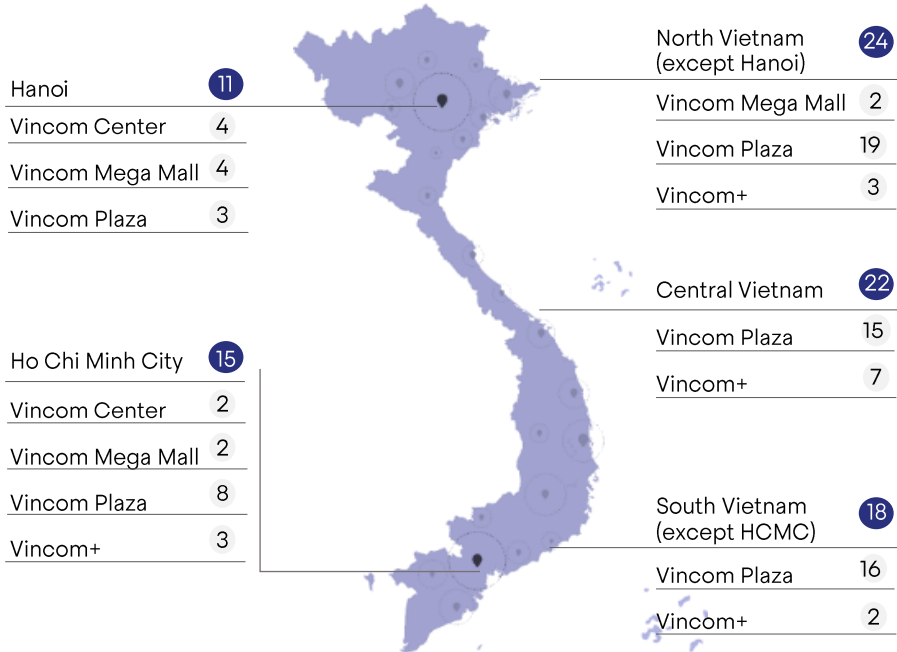
VINCOM PLAZA (50% GFA)

| | |
|--------------|---------------------------------|
| Location | High-density areas of provinces |
| GFA | 10,000 – 40,000 m ² |
| No. of Malls | 61 |

VINCOM+ (4% GFA)

| | |
|--------------|------------------------------|
| Location | Medium-density, non CBD |
| GFA | 3,000 – 5,000 m ² |
| No. of Malls | 15 |

VINCOM COLLECTION



Notes: 1. As of 30 April 2026. 2. Exchange rate USD/VND of 26,357. 3. As of 31 March 2026. 4. 2025 Company's Information.

2.4 Largest Ecosystem in Vietnam with Market Leadership Across Multiple Businesses

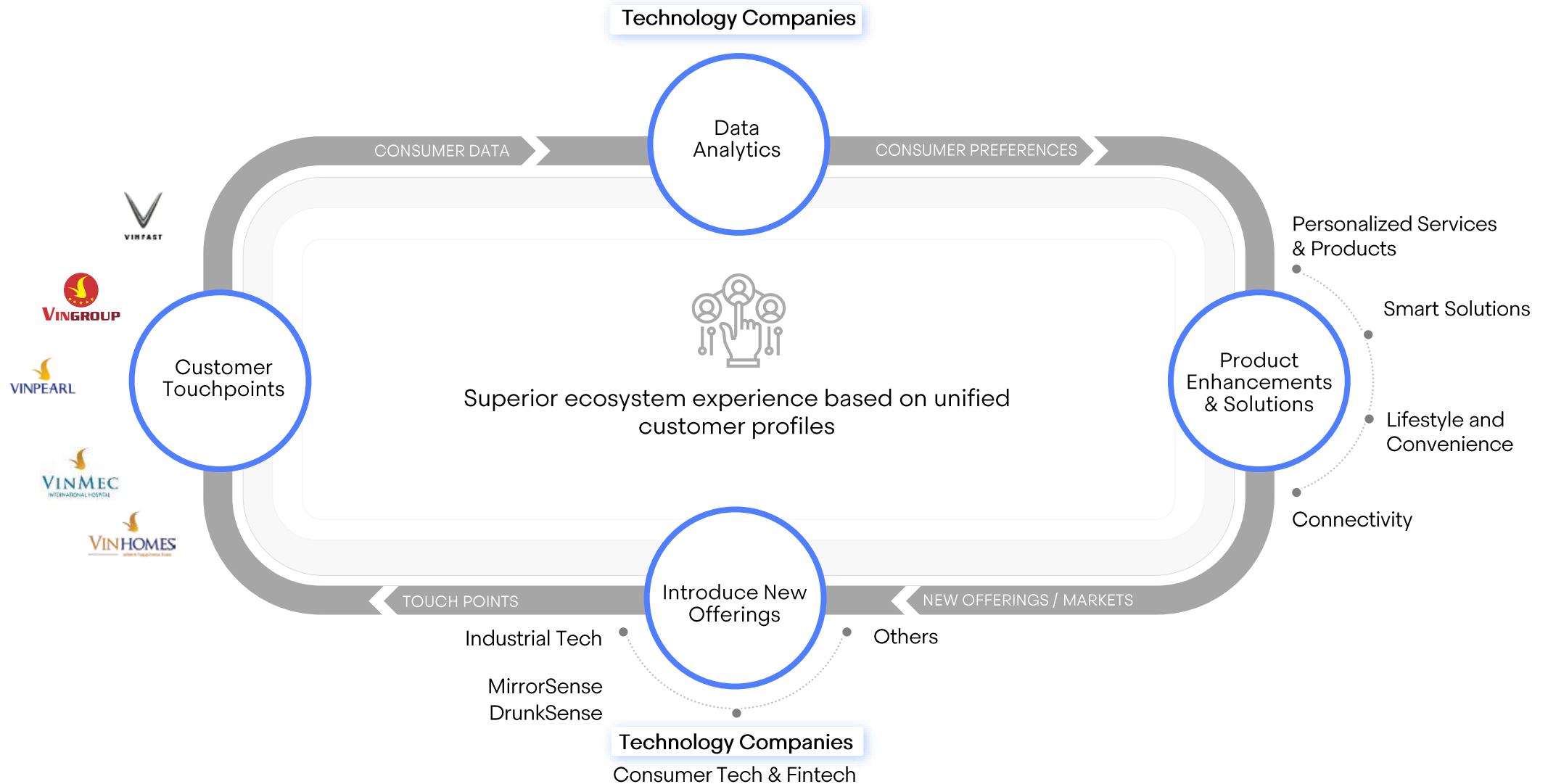


Largest Ecosystem in Vietnam With Market Leadership Across Multiple Businesses

- The only company in Vietnam with extensive presence across the consumer ecosystem
- Leadership position across multiple consumer sectors demonstrate ability to start new business and develop them into industry champions
- Leveraging unique database unmatched by any competitor to create sustainable “moat”
- Today, applying superior data analytics capabilities to enhance customer experience and cross-selling opportunities



Leveraging Data Analytics for Deep Behavioral Understanding and Continual Improvement of Platform Offerings



2.5 Prudent Financial Policies And Strong Financial Position



Prudent Financial Policies and Strong Financial Position

Liquidity management

- Minimum cash balance¹ of USD 700 million or above to avoid liquidity risk.
- Only Vietnamese issuer with access to multiple sources of capital, including domestic and international banks, domestic bond market, as well as international private and public capital markets

Staggered debt maturity

- Well-staggered debt maturity profile with preference towards longer dated tenors
- Balanced mix of USD and VND denominated borrowings

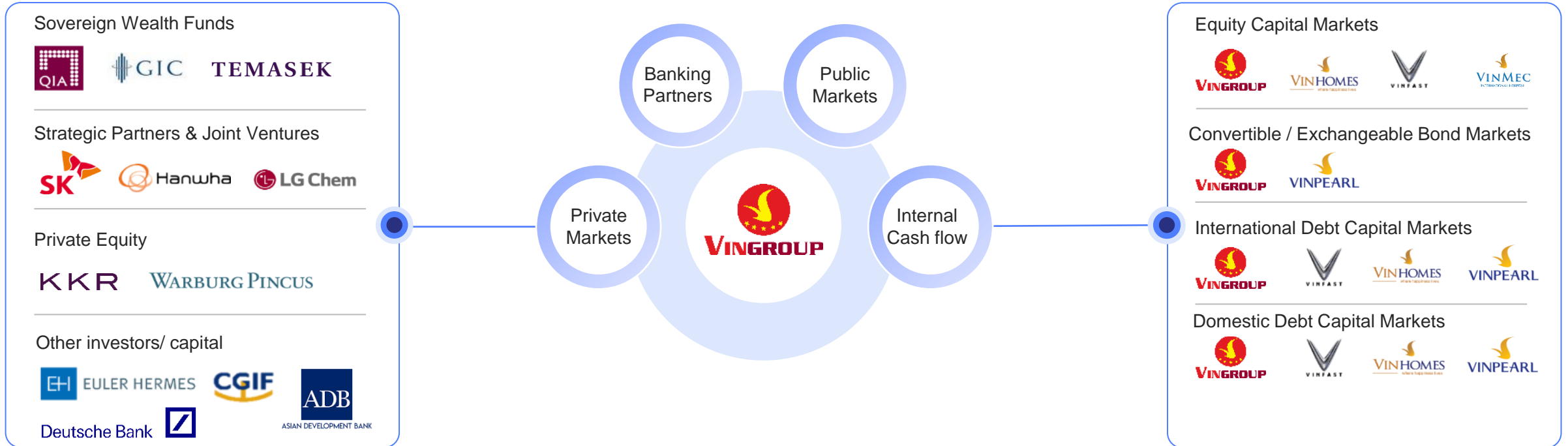
Risk management

- Regular risk management reviews and discussion with senior management before major refinancing exercise or new product launch
- Established a prudent investment mechanism, taking into consideration of compatibility with corporate strategy, investment return, business synergy, with approval from the Board and Investment Committee

Prudent and flexible dividend policy

- Prudent and flexible dividend policy subject to Vingroup's growth plans, investment requirements and relevant financial covenants

Global Reputation and Good Execution Helped Attract Top-Tier International Investors



Visionary Management with Proven Track Record and An Average 29+ Years of Experience

Board of Directors



Mr. Pham Nhat Vuong
Chairman of the
Board of Directors

- Holds a Bachelors Degree in Geological Economic Engineering, graduated from Moscow Geology University in Russia
- Long track record as an entrepreneur both in and out of Vietnam, founded Technocom Limited Company in Ukraine, which was sold to Nestle S.A. in 2010
- Established Vinpearl in 2001 and Vincom in 2002
- Founder and largest single shareholder in Vingroup
- Recognized as Vietnam's first billionaire by Forbes Magazine (2012), and retained the position as the billionaire with the highest networth in Vietnam since then

Ms. Pham Thuy Hang

Vice Chairwoman of the Board

Ms. Pham Thu Huong

Vice Chairwoman of the Board

Mr. Nguyen Viet Quang

Vice Chairman of the Board cum CEO

Ms. Nguyen Dieu Linh

Vice Chairwoman of the Board

Mr. Adil Ahmad¹

Independent Board Member

Mr. Michael Chin Jaewuk²

Independent Board Member

Mr. Ronaldo Dy-Liacco Ibasco³

Independent Board Member

Senior Management



Mr. Nguyen Viet Quang

- Vice Chairman and CEO
- 29+ yrs experience
- 15+ yrs with Vingroup



Ms. Le Thi Thu Thuy

- Vingroup Vice Chairwoman
- 25+ yrs experience
- 17+ yrs with Vingroup



Ms. Thai Thi Thanh Hai

- Vingroup Vice Chairwoman
- 31+ yrs experience
- 11+ yrs with Vingroup



Ms. Duong Thi Hoan

- Deputy CEO
- 26+ yrs experience
- 18+ yrs with Vingroup



Ms. Mai Huong Noi

- Deputy CEO
- 34+ yrs experience
- 19+ yrs with Vingroup



Ms. Nguyen Thi Thu Hien

- Chief Accountant
- 24+ yrs experience
- 18+ yrs with Vingroup



Ms. Ta Nguyet Anh

- CIO
- 21+ yrs experience
- 11+ yrs with Vingroup

Committed to International Corporate Standards

Seasoned Management Teams for Every Business Segment

| | | | | |
|---|--|---|---|--|
|  <p>VINFAST Mr. Pham Nhat Quan Anh Chairman</p> <ul style="list-style-type: none"> • 9+ yrs experience • 9+ yrs with Vingroup |  <p>VINHOMES Mr. Pham Thieu Hoa Chairman</p> <ul style="list-style-type: none"> • 39+ yrs experience • 23+ yrs with Vingroup |  <p>VINHOMES Ms. Nguyen Thu Hang Chief Executive Officer</p> <ul style="list-style-type: none"> • 21+ yrs experience • 5+ yrs with Vingroup |  <p>VINPEARL Ms. Ngo Thi Huong Chief Executive Officer</p> <ul style="list-style-type: none"> • 20+ yrs experience • 9+ yrs with Vingroup |  <p>VINUNIVERSITY Ms. Le Mai Lan President</p> <ul style="list-style-type: none"> • 30+ yrs experience • 13+ yrs with Vingroup |
|  <p>VINSCHOOL Ms. Phan Ha Thuy Chief Executive Officer</p> <ul style="list-style-type: none"> • 32+ yrs experience • 11+ yrs with Vingroup |  <p>VINMEC Dr. Tran Trung Dung Chief Executive Officer</p> <ul style="list-style-type: none"> • 26+ yrs experience • 4+ yrs with Vingroup |  <p>GREEN SM Mr. Nguyen Quoc Tuan Chief Executive Officer</p> <ul style="list-style-type: none"> • 20+ yrs experience • 4+ yrs with Vingroup |  <p>VinEnergy Mr. Nguyen Anh Khoa Chief Executive Officer</p> <ul style="list-style-type: none"> • 12+ yrs experience in investment, finance, energy & infrastructure |  <p>VinSOC Ms. Le Mai Tuyet Trinh Chief Executive Officer</p> <ul style="list-style-type: none"> • 25+ yrs experience • 10+ yrs with Vingroup |

Significant Representation from Independent Directors

 **3 of 8** directors are independent

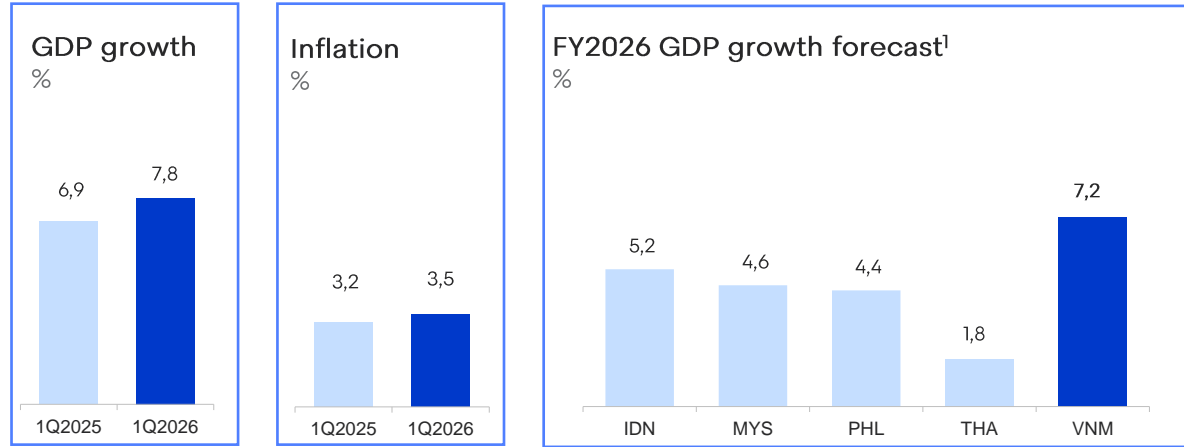
 **3 of 8** directors are independent

3. Macroeconomic Updates

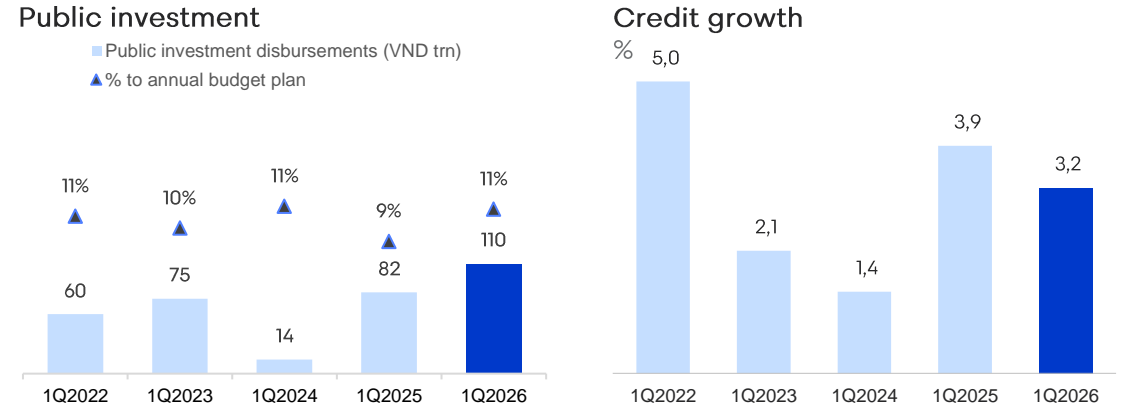


Targeting Sustainable Development amid International Geopolitical Headwinds

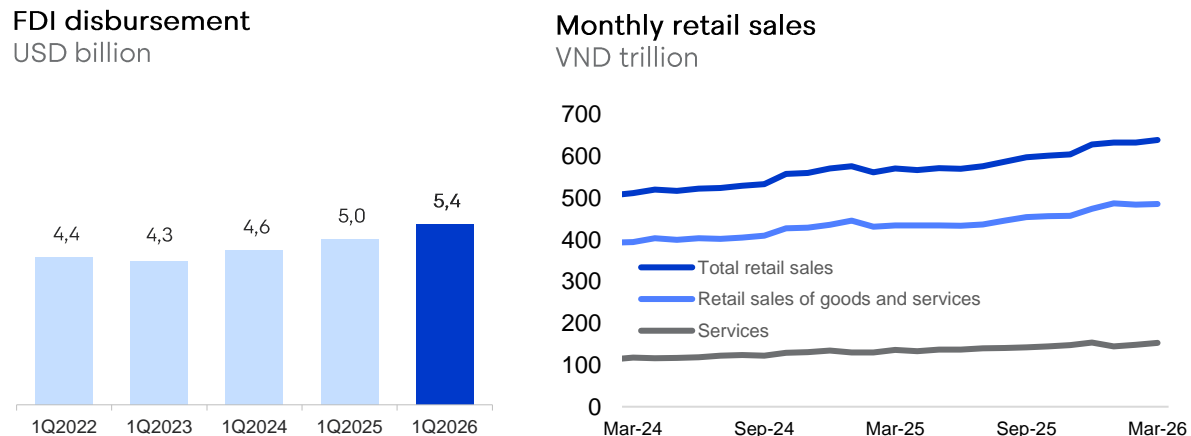
Best 1Q in 15 years reinforces confidence in Vietnam's growth outlook



Continued expansionary fiscal policies, with balanced monetary measures, for sustainable development



Private consumption maintained its growth momentum whereas FDI disbursement reaches 5-year high



Commitment to medium-term economic targets

Accommodative Policies
Supportive Legislation Reform

Foster Private Sector
Stabilize interest rate

Enhance public investment
2026 – 2030 budget: **VND 8,200 Trn**
▲ 186% (compared to previous term)

Target for 2026 – 2030:
10%+ GDP Growth rate

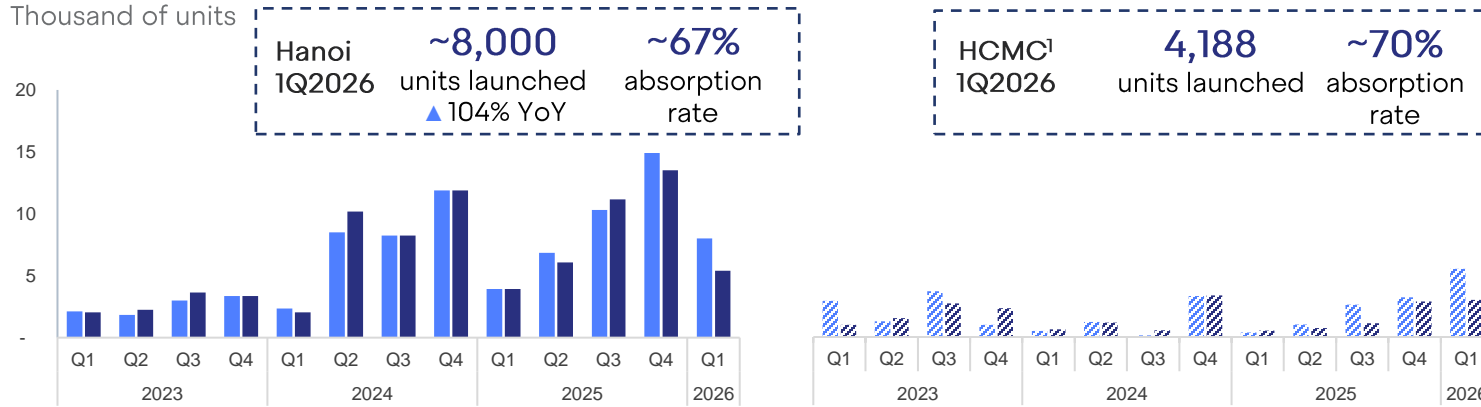
Source: General Statistics Office Vietnam, Ministry of Finance. 1. Forecast from Asia Development Bank's Report "The Middle East conflict challenges resilience in Asia and the Pacific" – April 2026

Residential: Cautious Momentum – Improved Housing Supply & Accessibility Expected

Condominium: Improvement in supply where as homebuyers have more selections

New supply and absorption level of condominium

Thousand of units



Policy tailwinds to support outer-city urban development and housing access

Hanoi Master Plan Promote polycentric-urban areas, **TOD, metro expansion** to decompress inner-city density.

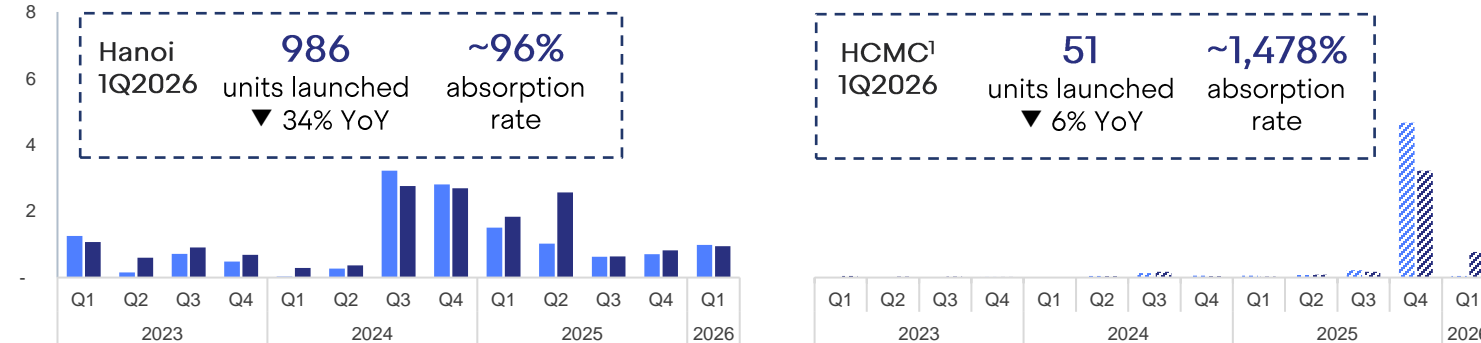
Affordable commercial housing Targets **middle-income buyers ineligible for social housing**, with legal and financing incentives for developers.

Social housing Raised **social housing income caps by 17 – 25%**, improving housing access.

Landed properties: Absorption rate staying at high level

New supply and absorption level of landed property

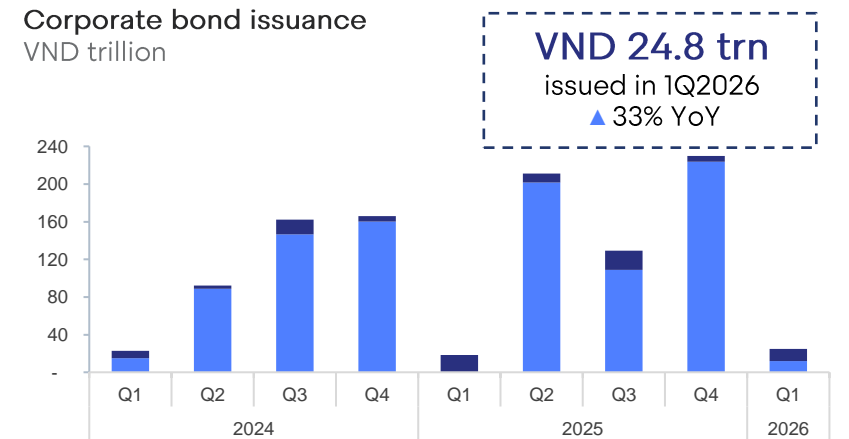
Thousand of units



Liquidity sustained in corporate bond market

Corporate bond issuance

VND trillion



Source: CBRE, VBMA. 1. Greater HCMC figures are recorded starting from 1Q2026

Supply Absorption

Public Offerings Private placements

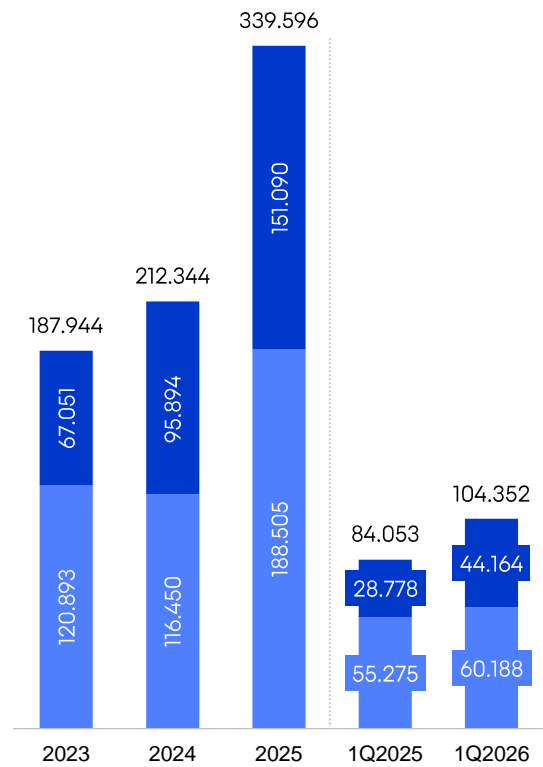
4. Financial Highlights



Income Statement Highlights

Revenue¹ VND billion

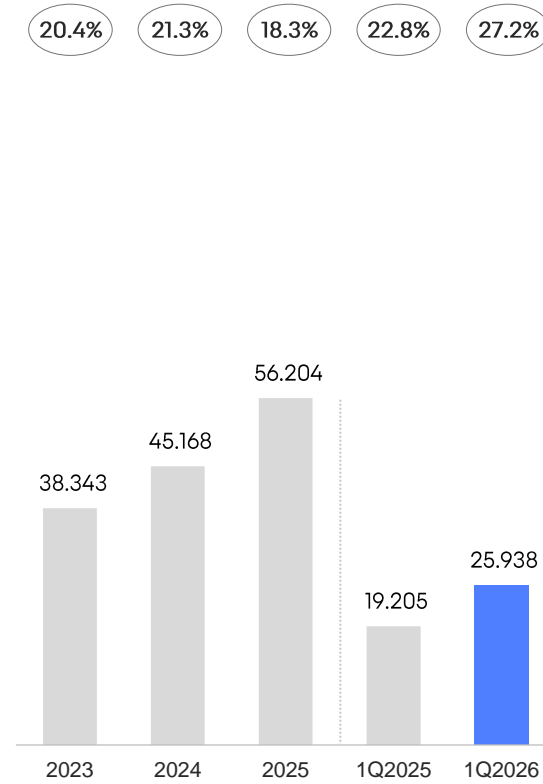
1Q2026 vs. 1Q2025: +24.1%



■ Property revenue ■ Non-property revenue

Gross Profit^{1, 2} VND billion

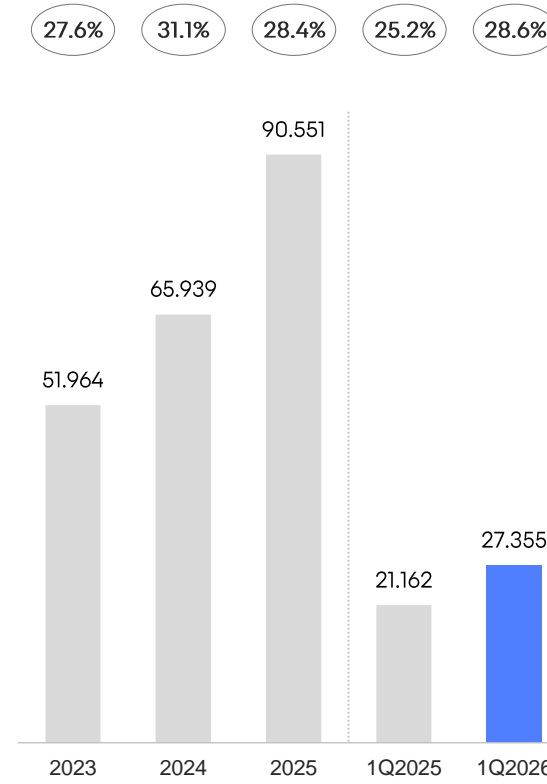
1Q2026 vs. 1Q2025: +35.1%



⊘ Gross profit margin

EBITDA^{1, 2, 3, 4} VND billion

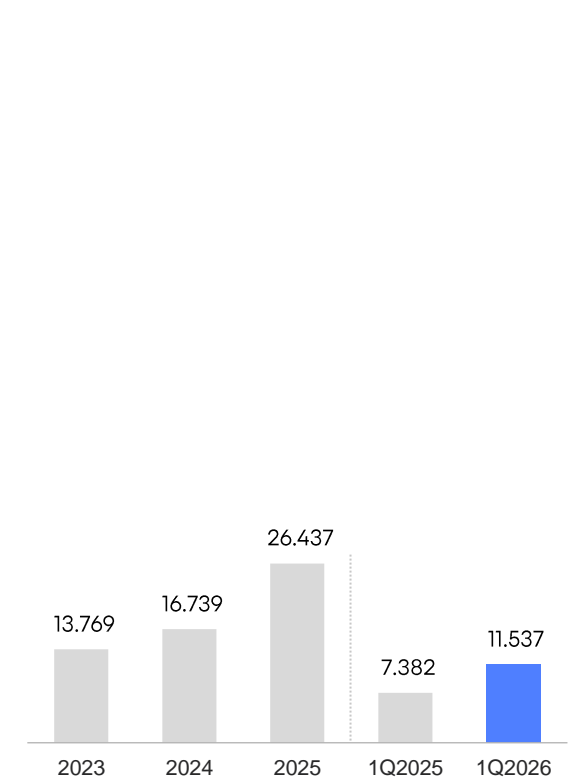
1Q2026 vs. 1Q2025: +29.3%



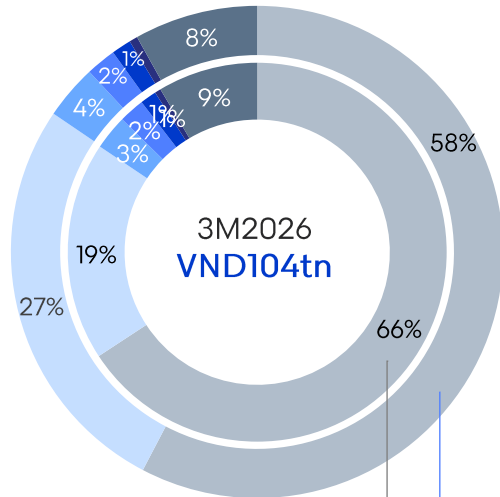
⊘ EBITDA margin

Profit Before Tax VND billion

1Q2026 vs. 1Q2025: +56.3%

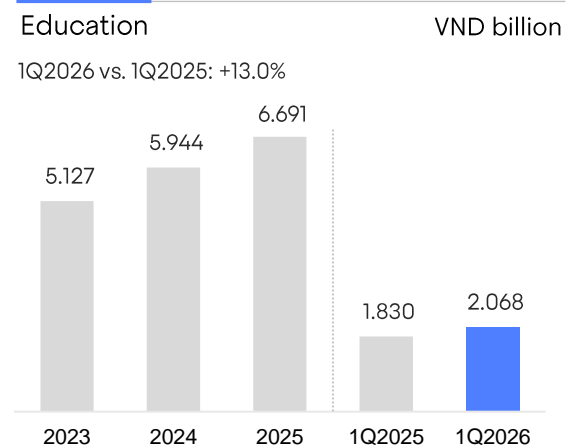
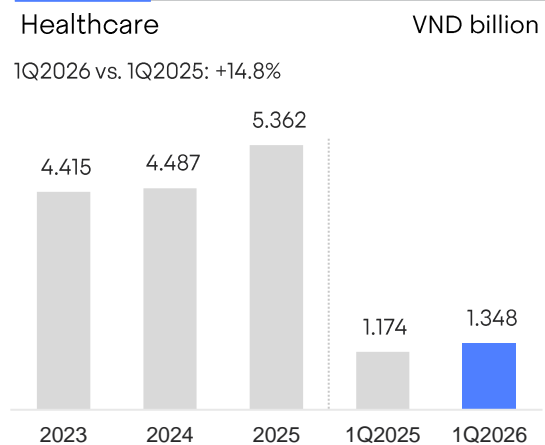
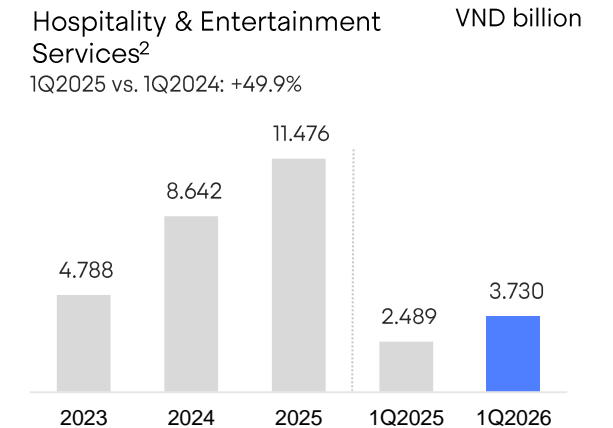
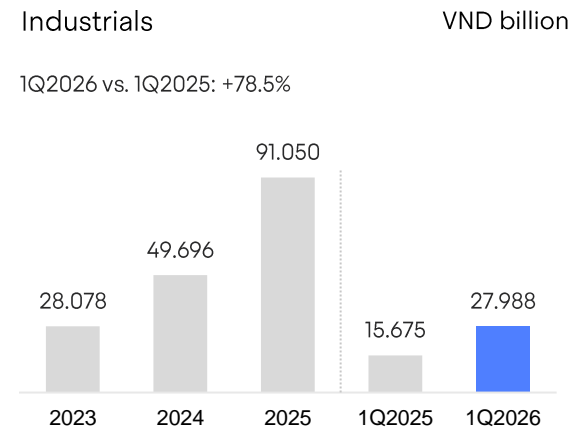
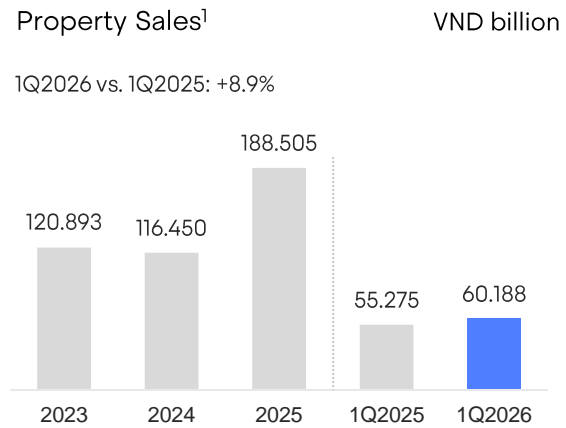
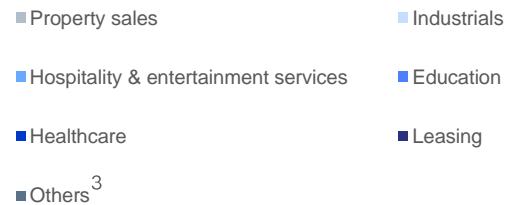


Segment Revenue Performance

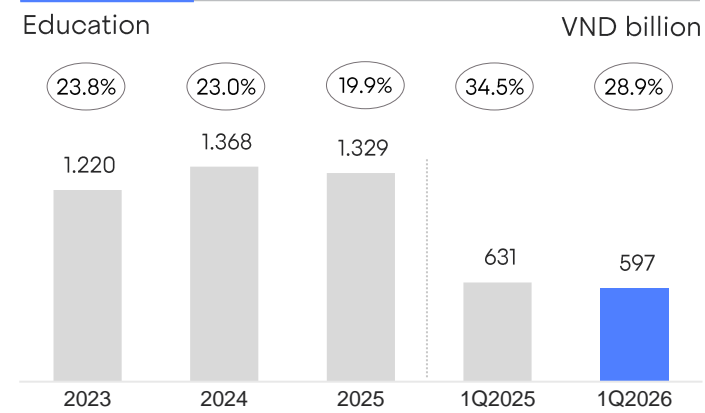
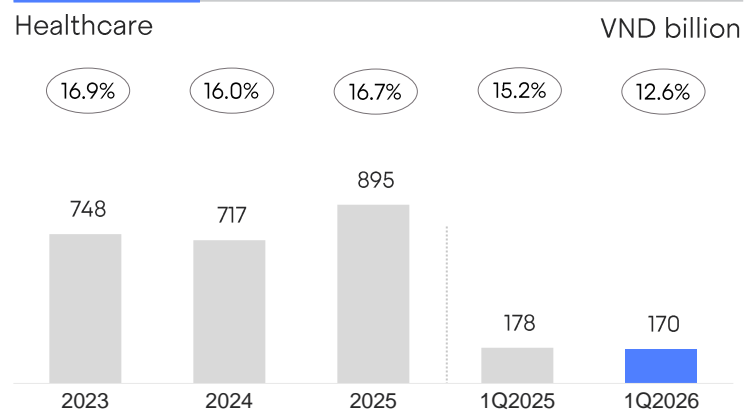
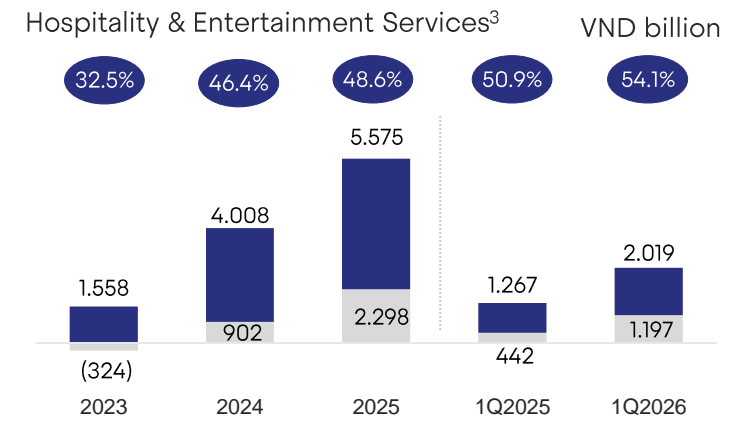
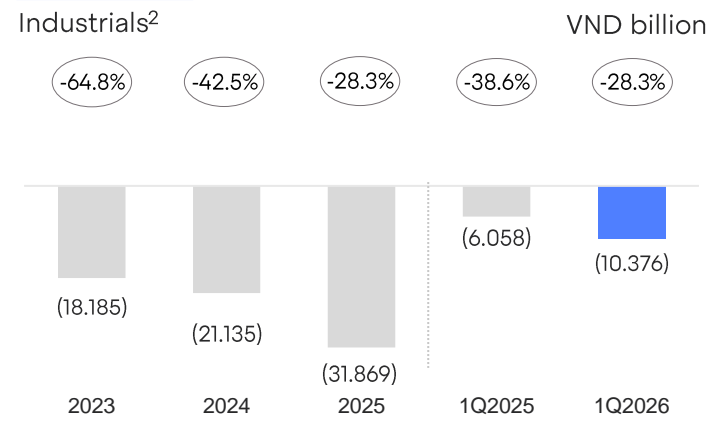
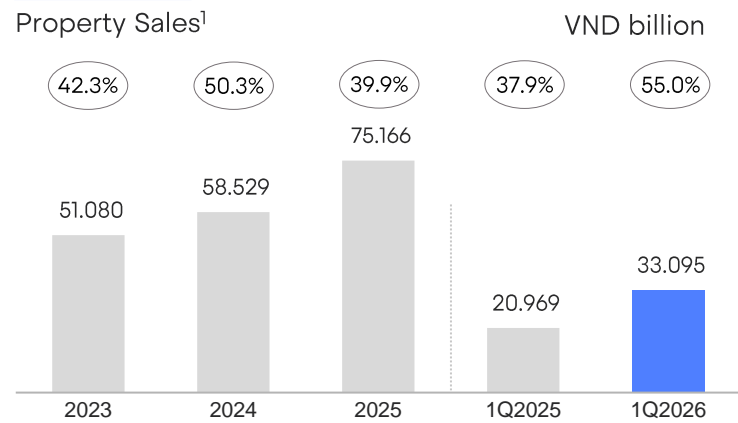


1Q25 Revenue mix (inner circle)

1Q26 Revenue mix (outer circle)



Gross Profit and Margin – VAS

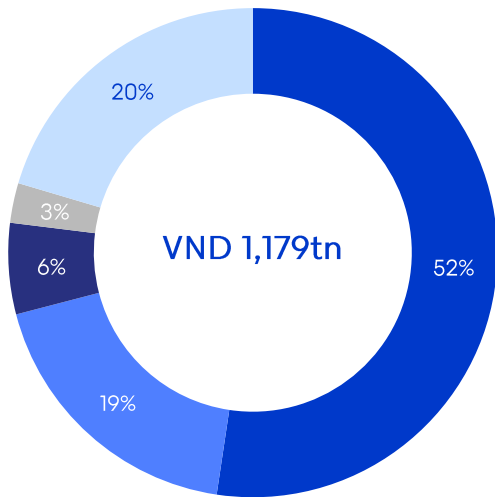


⊗ Gross profit margin ⊙ Adjusted gross profit margin⁴ ■ Gross profit ■ Cash gross profit³

Balance Sheet Highlights

Breakdown of Total Assets

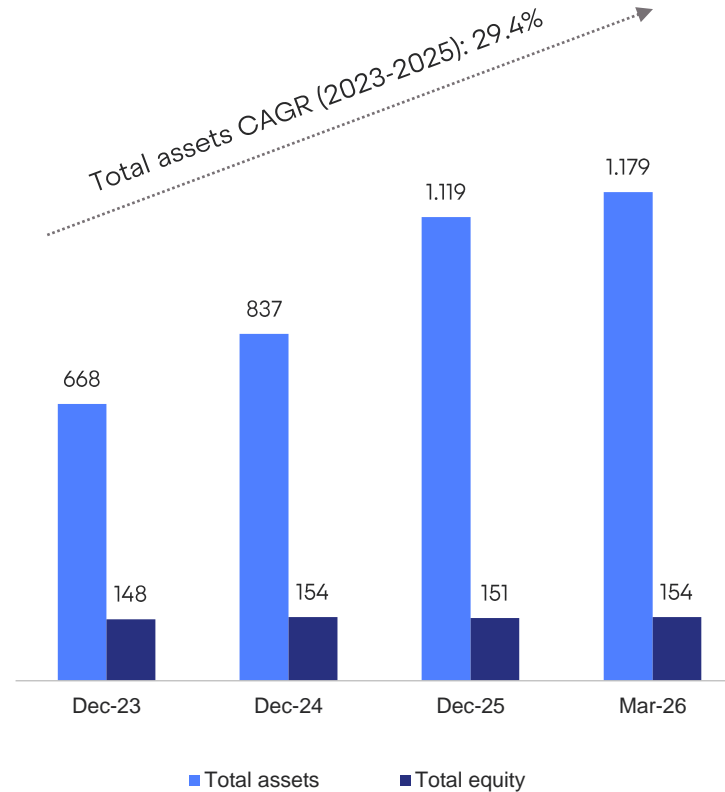
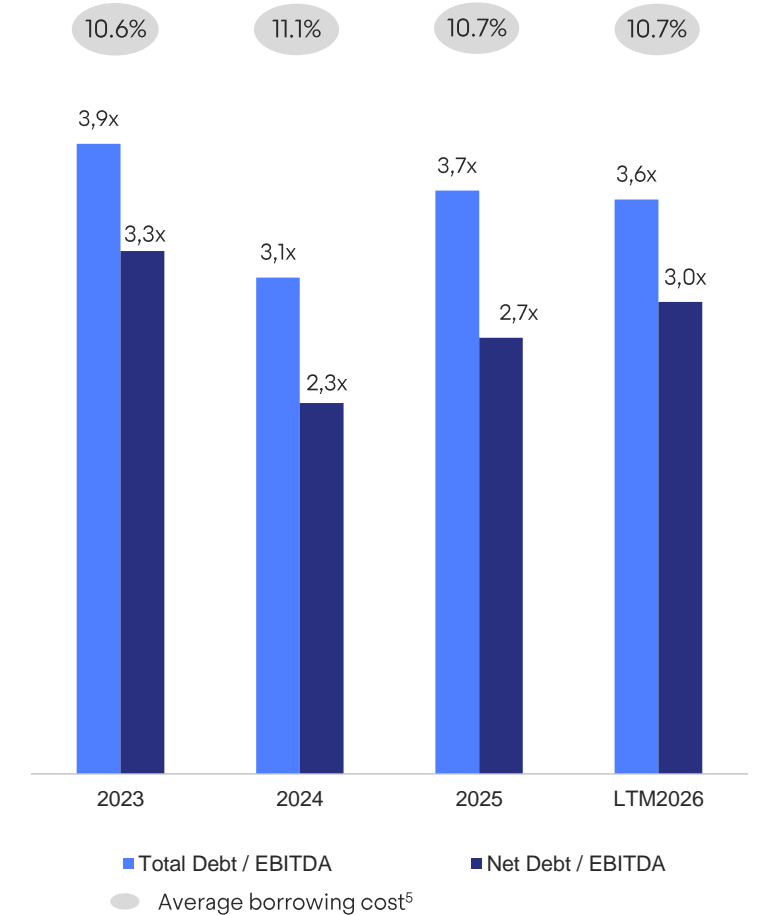
%



- Property Sales
- Industrials
- Hospitality & entertainment
- Healthcare & education
- Others

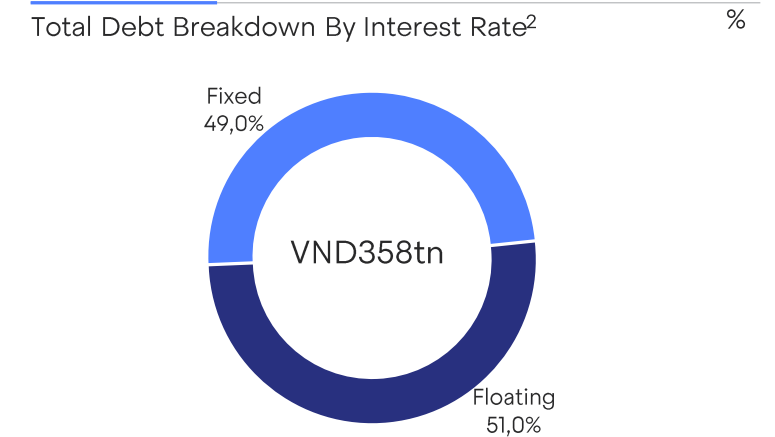
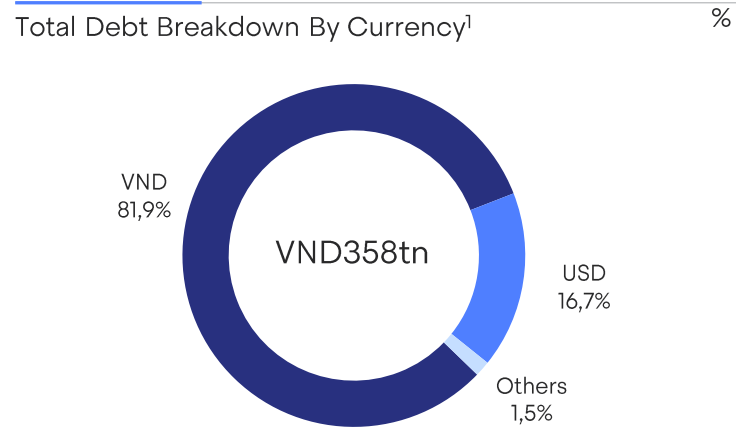
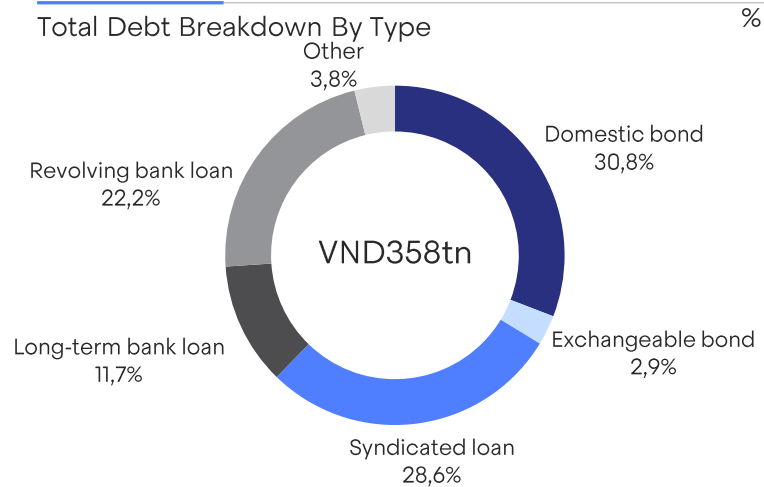
Total Assets & Total Equity

VND trillion

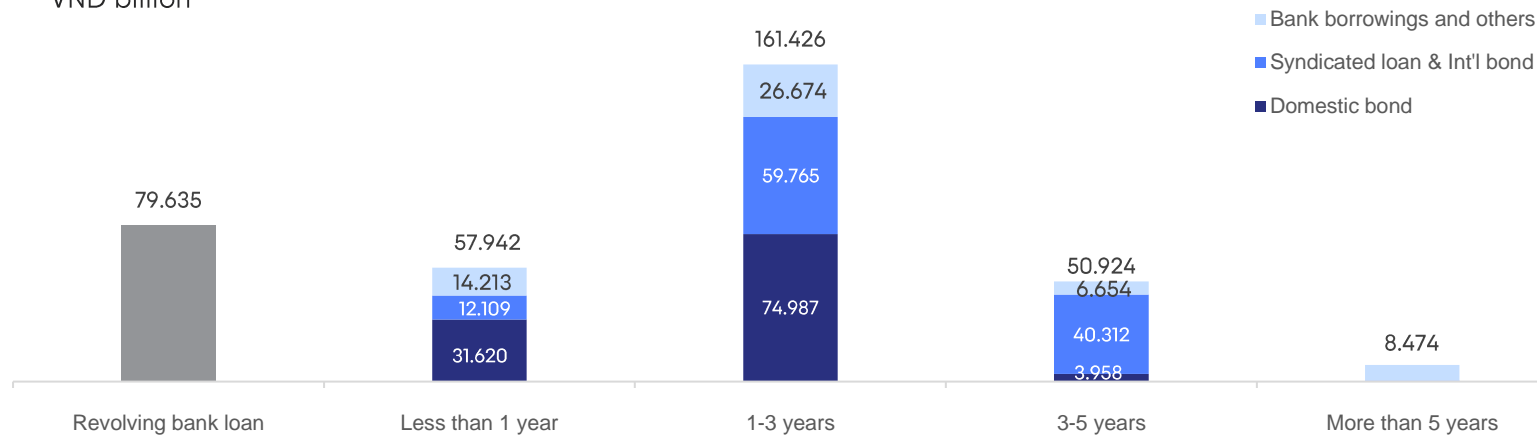
Debt^{1, 2, 3}/ EBITDA⁴

1. Total debt is equal to total interest bearing debts and borrowings. 2. Net debt is equal to total debt, less cash and cash equivalents, held-for-securities and bank deposits. 3. EBITDA is calculated from consolidated profit before tax adjusted for interest expense and depreciation and amortization, and excludes (a) FX gain/loss, and (b) one-off expenses related to charitable activities. 5. Includes hedging expenses.

Balance Sheet Highlights (2)



Total Debt Breakdown By Maturity
VND billion



Average debt maturity³
3.1 years

Leverage, Coverage and Other Ratios

| | LTM 3M2026 | FY2025 | Change |
|--|------------|--------|---------|
| Leverage ratios | | | |
| Net debt ^{1,2} / EBITDA ³ | 3.0x | 2.7x | +0.3x |
| Net debt ^{1,2} / (Total assets – cash & ST investments ²) | 25.6% | 24.1% | +150Bps |
| Coverage ratios | | | |
| Recurring revenue / Interest expense ³ | 5.4x | 5.2x | +0.2x |
| EBITDA / Interest expense ³ | 3.1x | 3.1x | - |
| Others | | | |
| Debt maturity (years) ⁴ | 3.1 | 3.1 | - |
| Average borrowing cost ⁵ | 10.7% | 10.7% | - |

5. 2026 Outlook



2026 Outlook

Targeted Consolidated Revenue

VND 485,000 billion

+46% vs 2025 Revenue

Targeted Profit After Tax

VND 35,000 billion

3.2x vs 2025 Profit after tax

Key drivers in 2026

1

Industrials and Technology

VINFAST

- Consolidate leadership in Vietnam while scaling presence across key Asian markets (India, Indonesia, Philippines) through an ecosystem-driven strategy.
- Expand the addressable market via new models and variants, while advancing R&D and strategic partnerships to build long-term technological autonomy and support structural cost efficiencies from 2026 onward.

2

Real Estate and Services

VINHOMES

VINPEARL

Real Estate

- Supported by major projects and a record VND 201.6 trn unbilled backlog (1Q2026).
- Driven by new launches and ongoing sales across key cities via both retail and bulk sales channels.
- Focused on ESG++ townships, TOD, and social housing targeting owner-occupiers in high-growth, well-connected areas.

Hospitality

- Drive growth via higher occupancy/visitation, market expansion, and increased non-room spend (all-inclusive, F&B, merchandise, VIP tours).
- Scale MICE and weddings to build a leading regional platform.
- Launch Tuyen Quang super-cluster as an eco-cultural destination

3

Social Enterprises

VINMEC

VINHSCHOOL

VINUNIVERSITY

- Strengthen healthcare leadership through talent investment, new facilities, upgraded infrastructure, and improved patient experience.
- Expand K-12 network and enhance education quality through improved pastoral care, academic programs, and technology-enabled teaching.
- Advance “VinUni 500” by recruiting global faculty and expanding campus and research infrastructure.

Company Information

Vingroup Joint Stock Company (referred to as “Vingroup” or “the Group”) is one of the largest listed companies in Vietnam as measured by market capitalization.

Vingroup today bases its strategy on the principles of sustainability and professional management to operate in six major business verticals:

- Industrials – Technology
 - **VinFast**, the first and largest domestic comprehensive automobile manufacturer and electric scooter producer in Vietnam
 - **VinMetal**, steel manufacturer
 - **Green SM**, all-electric taxi and mobility service platform
 - **VinSmart Future**, Data science, AI research and digital infrastructure development
 - **VinSOC**, cybersecurity governance and operations across Vingroup
 - **VinCSS**, cyber security service
 - **VinRobotics, VinMotion, VinDynamics** humanoid robot research and development
- Real Estate Development and Services
 - Residential **Vinhomes** premium apartments, villas and shophouses, mid-end real estate with integrated facilities, Happy Home – social housing
 - Hospitality-focused **Vinpearl** hotels, resorts and beach villas, and **VinWonders** amusement parks and conservation parks
 - Retail Leasing **Vincom** quality shopping malls
 - Exhibition and Stadium Management **VEC**
 - **Vin New Horizon**, premium international-standard retirement and nursing service chain in Vietnam
- Infrastructure
 - **VinSpeed**, pioneering high-speed railway developer
- Green Energy
 - **VinEnerg**, developer and provider of sustainable energy solutions
- Culture
 - Cultural and multimedia development initiatives, **V-Culture Talents, V-Film, VinStudio** and **V-Spirit**.
- Social Enterprises
 - Healthcare service provider, **Vinmec** (including hospitals and clinics)
 - Quality education provider **Vinschool** featuring the K-12 education system, and **VinUniversity** not-for-profit private university
 - **VinBus**, public passenger transport under not-for-profit model

More information on Vingroup can be found at <https://vingroup.net>

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Hanoi, Vietnam

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