



Vingroup Corporate Presentation

August 2026



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2026 Outlook



VinFast Electric Vehicle – VF7

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



#26 in
Fortune Southeast Asia 500 Ranking

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
- ~550,000 ICE + EV delivered to date²
- ~1,136,000 e-scooters delivered to-date²

2.0%

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
- 58 Vinschool campuses under operation in five provinces, municipalities, educating c.51,000 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

Vingroup's products cover >90% share of Vietnam household spending³

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.

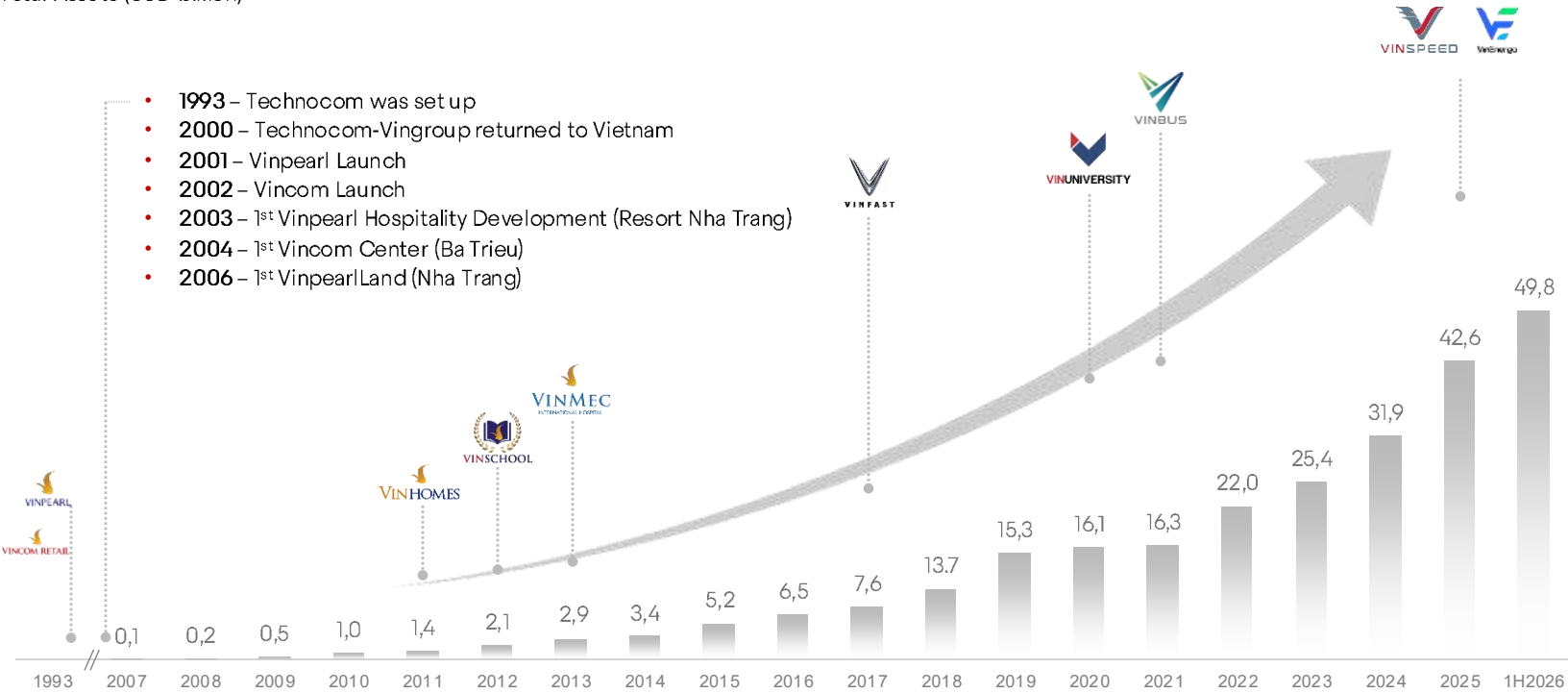
- 90 retail malls in operation⁴
- Covering 31 cities and provinces across Vietnam⁴
- 1.91 million sqm in retail GFA⁴

Refer to share of Vietnam household spending

Source: Fortune, Brand Finance, EIU, IMF, International Financial Statistics; General Statistics Office of Vietnam. USD / VND exchange rate of 26,227 as of 31 December 2025. Note: (#) ranking based on market share. 1. Equal to Vingroup's audited consolidated revenue in FY2025. 2. The number of cars delivered includes both internal combustion engine and electric vehicles, cumulative as of 30 June 2026. 3. Based on Vietnam's household spending in 2025 of USD 269 billion. 4. As of 30 June 2026. 5. Global engagement, good governance, program strength, academic development, teaching, employability, facilities, arts, and social impact. 6. Based on total number of kindergarten to high school students in selected private and international schools in Hanoi and HCMC in school year 2025 - 2026. 7. 19 campuses located at Vinschool the Harmony, Vinschool Times City, Vinschool Central Park, Vinschool Green Bay, Vinschool Thang Long, Vinschool Gardenia, Vinschool Imperia, Vinschool Golden River, Vinschool Metropolis and Vinschool Ocean Park. 8. JCI Accreditation - Gold standard in health care. ACC accredited in operational management and heart failure treatment. 9. Out of the rooms available for rent that are owned by Vinpearl, 62% is managed by Meliá Hotels International and Marriott International. 10. Total employees include the Group and affiliated companies.

Track Record of Developing New Businesses into Market Leaders

Total Assets (USD billion)²



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 49.7 billion in total assets (c.37x increase since 2007)

Sovereign Wealth Funds

QIA GIC TEMASEK

Strategic Partners & Joint Ventures

SK Hanwha LG Chem

Private Equity

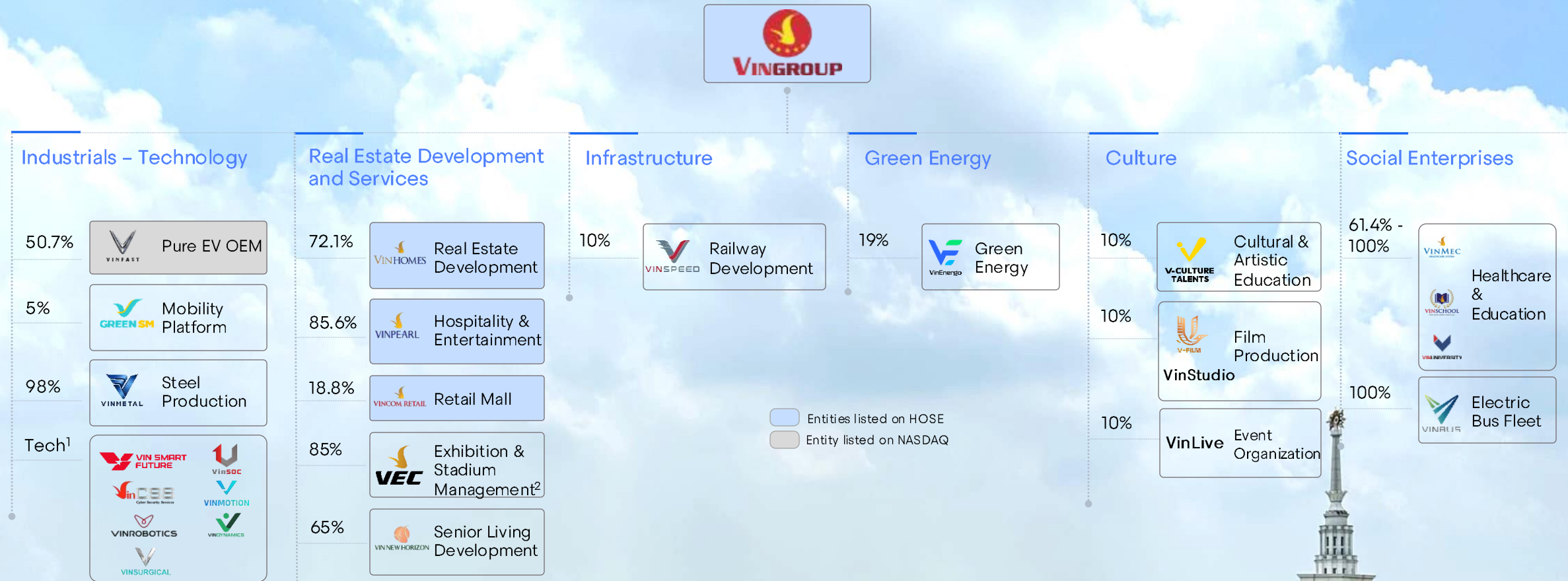
KKR WARBURG PINCUS

Other Investors / Capital

EULER HERMES CGIF ADB Deutsche Bank

Source: Consolidated audited financial statement as of 31 December 2025 and unaudited financial statement for 1H2026 unless otherwise stated. Note 1. Including equity related, equity-linked transactions as of 30 June 2026; 2. Total assets from 2007 to 1Q2026 based on VAS financials. USD/VND exchange rate of 26,286 as of 30 June 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. Vinmec international hospitals and clinics were selected in Fortune 100 Best Companies to Work For in Southeast Asia in 2025 by Fortune and the Hospital Group of the Year – Vietnam by Healthcare Asia Awards in 2025; 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 30 June 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 VEFAC, 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



Contribution to a Sustainable Economy

Most Loved and Respected Brands



Most Successful Transactions

Best Products

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



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



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.5.6 million

Number of outpatient visits
(2018-1H26)



International best practices with industry
best accreditations



JCI Accreditation for
hospital and patient safety



AABB Accreditation
For Tissue Bank



Extensive network with renowned
international partners



State-of-the-art facility and equipment

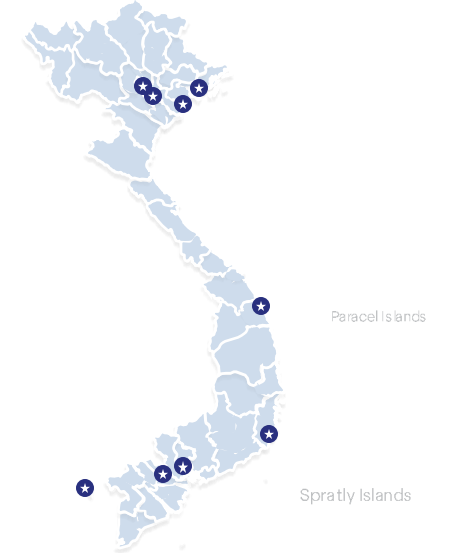
Modern Hybrid operating room, Advanced
tomography machine CT Scan 640 slices, Modern 16-
sequence SPECT/CT system, TrueBeam NDS120HD
V2.7 Accelerated Radiation Therapy Machine (USA)



ISO15189:2012
Accreditation For
Laboratories



CAP Accreditation
For Laboratories



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



58

Campuses under operation in 5 provinces, municipalities³

c.51,000

Students³

c.7,400

Teachers & employees³

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



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



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



Cornell University.



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 **614 buses¹** and operating **48 routes¹**. Since launch, VinBus traveled **100.0 million kilometers¹**, served **c.192.5 million customers¹**, helped reducing over **83,000 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



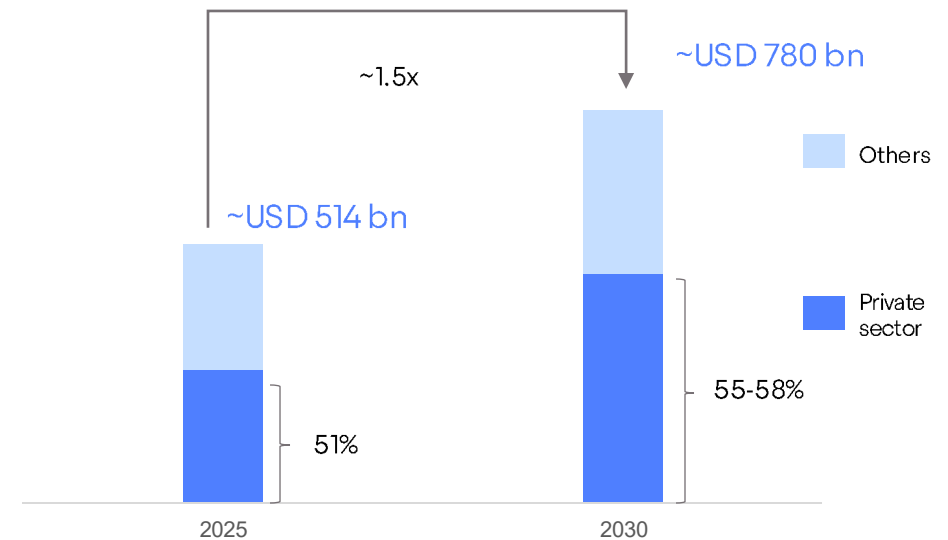
Private Sector as the New Driver to the Economy

- 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

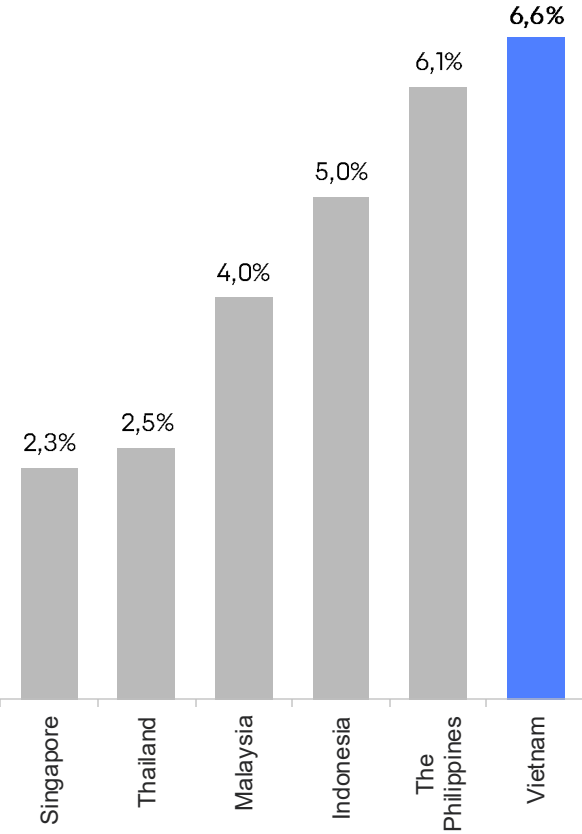
2030	10%+	\$8,500	50%+
	Target GDP growth rate	Target GDP per capita	Target urbanization rate
2050	7-7.5%	\$38,000	75%+
	Target GDP growth rate	Target GDP per capita	Target urbanization rate

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

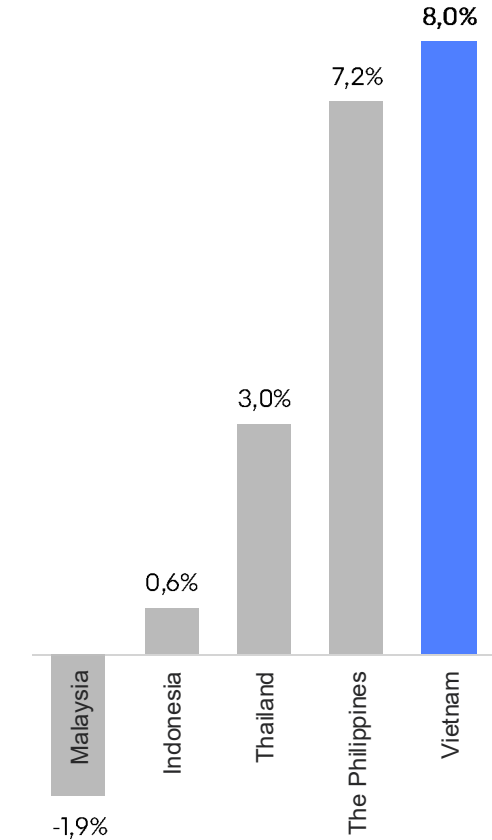


Strong Macro Tailwinds

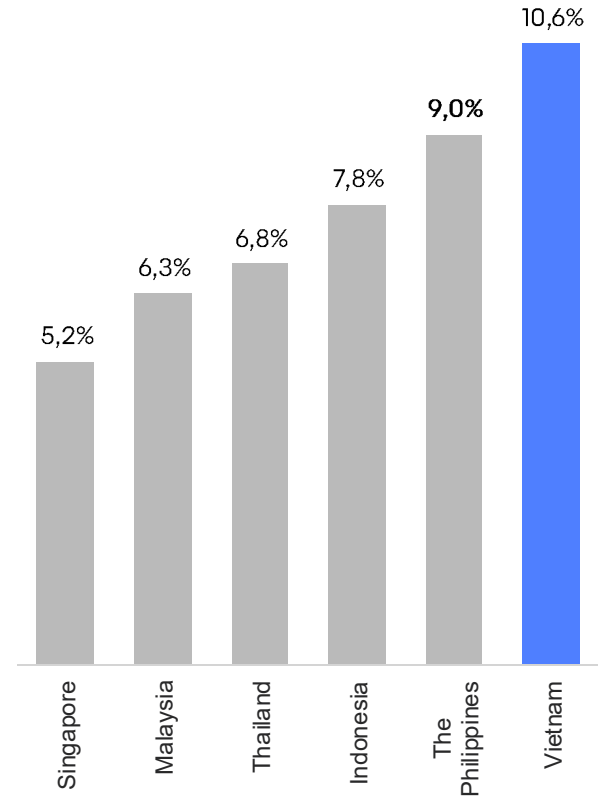
Fastest Growing Economy in Southeast Asia
Average projected Real GDP growth 2025A -20230E (%)



Fastest Growing Middle-Income Segment in SEA
Middle income population growth¹ 2025-2030E CAGR (%)



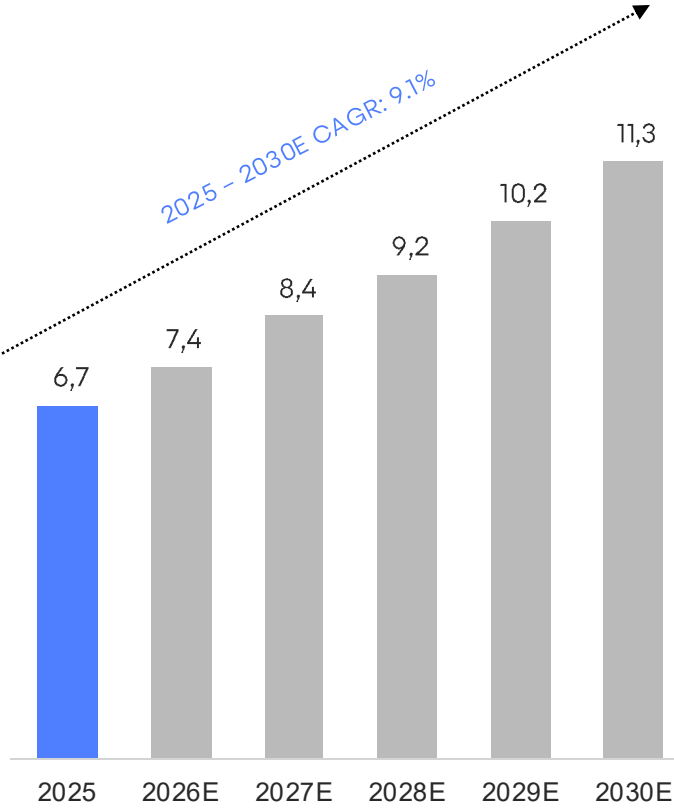
The Fastest Growing Private Consumption in Southeast Asia
Private consumption growth 2025-2030E CAGR (%)



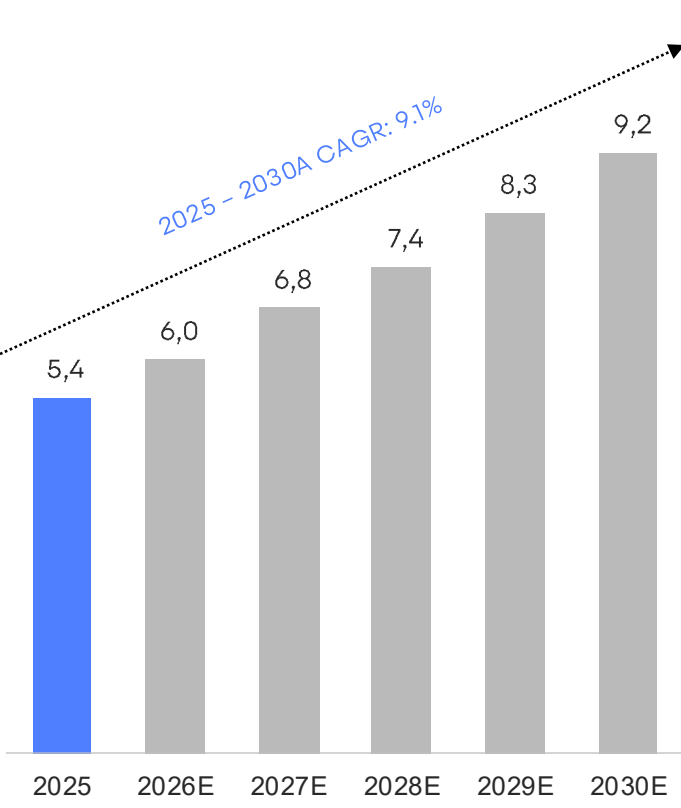
Source: BMI, World Bank, UN, National Statistics, Oxford Economics; (¹) According to Oct-24 Oxford Economics study, based on absolute growth in population earning US\$20-70k per year by 2029, millions of new households

Consumer Spending to Grow Across Vingroup’s Key Consumer Segments

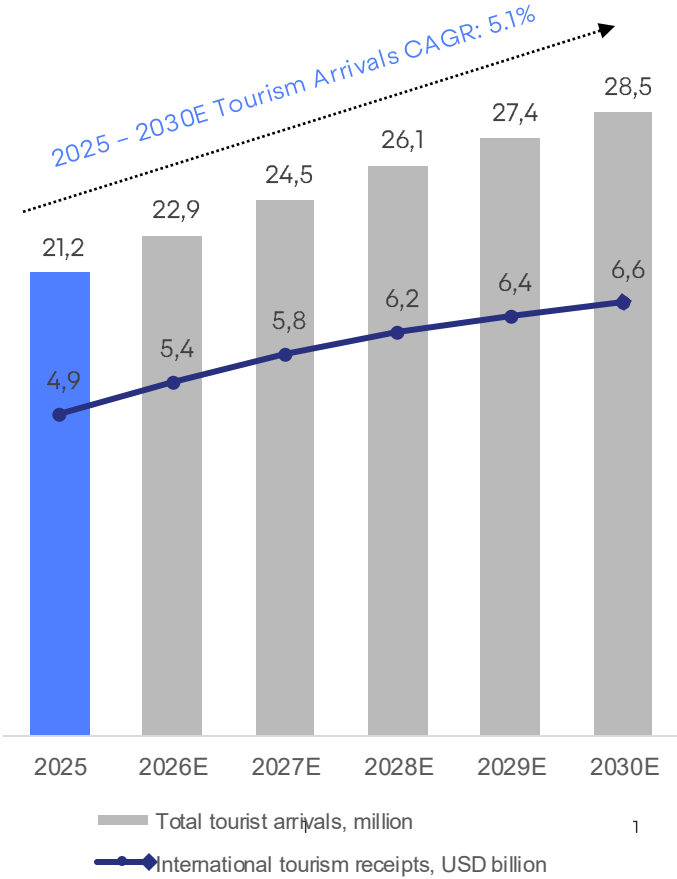
Healthcare - Increasing Household Healthcare Expenditure from Aging Population And Rising Disposable Income
Household Healthcare Expenditure (USD billion)



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

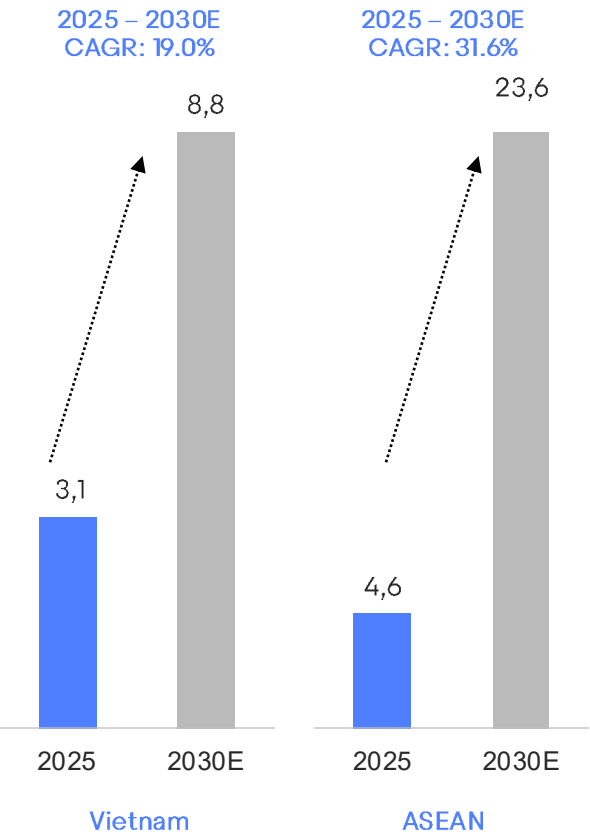


Tourism – International Tourist Arrivals and Tourism Expenditure Increasing at A Rapid Pace
Number of arrivals (million) & Tourism Receipts (USD billion)

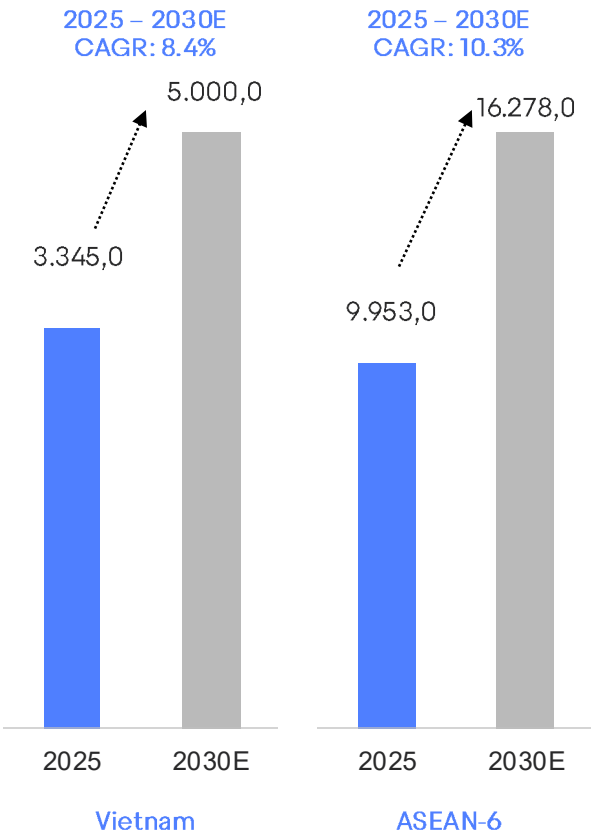


Rapid Policy Alignment with Net-zero Targets across the Region

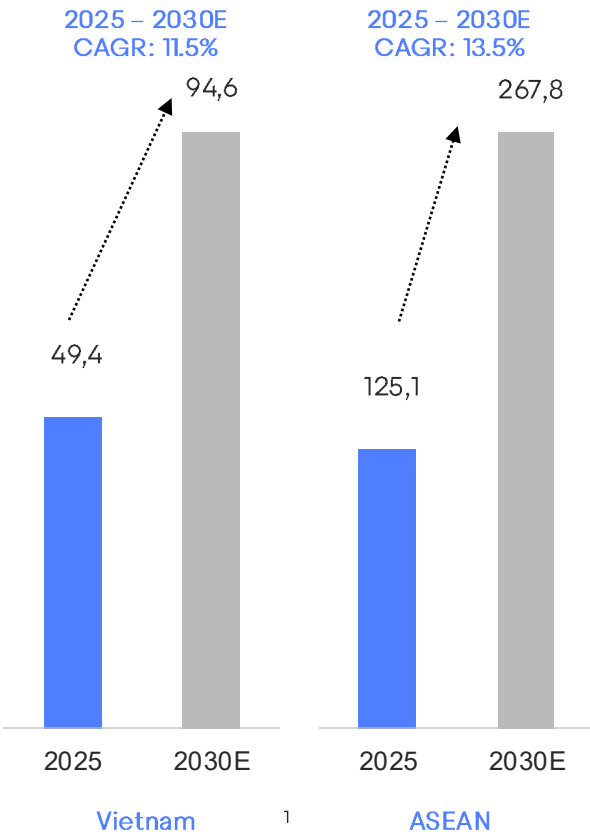
Electric Vehicle - Increasing EV adoption as ASEAN's Governments push for green transition
EV market (USD billion)



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)



Source: Mordor Intelligence, The Bangkok Sentral ng Pilipinas, Indonesian Ministry of Public Works and Housing, Land Transport Authority Singapore, Southeast Asia Infra.

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

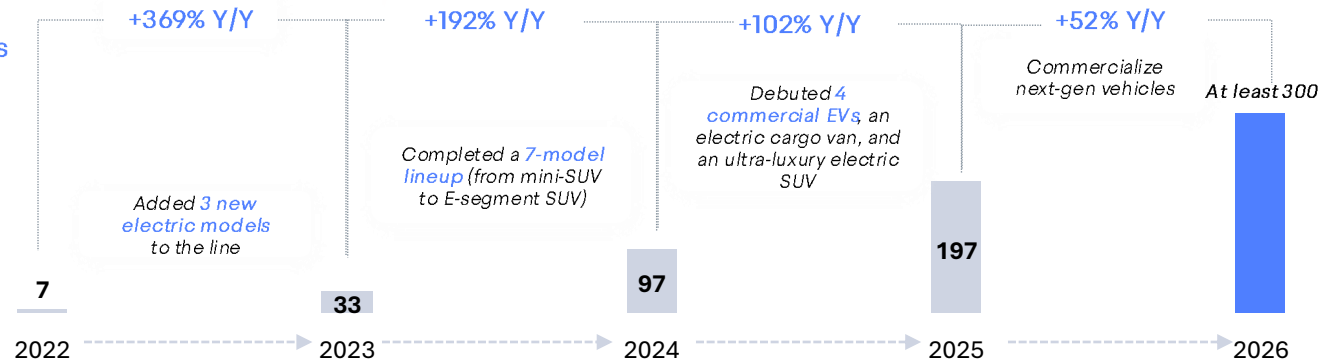
UNIT COST OPTIMIZATION

- 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



Added 3 new factories in Ha Tinh, India, and Indonesia

3 Total Sales Since Inception¹

~550,000 electric cars
~1,136,000 e-scooters

4 Growing Global Footprint¹

474 Showrooms **5** Operational and planned factories²

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 2	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	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	Manufacturing Network ¹			
• ASEAN NCAP 5 stars • Euro NCAP 4 stars • NHTSA 4 stars • Bharat NCAP 5 stars	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

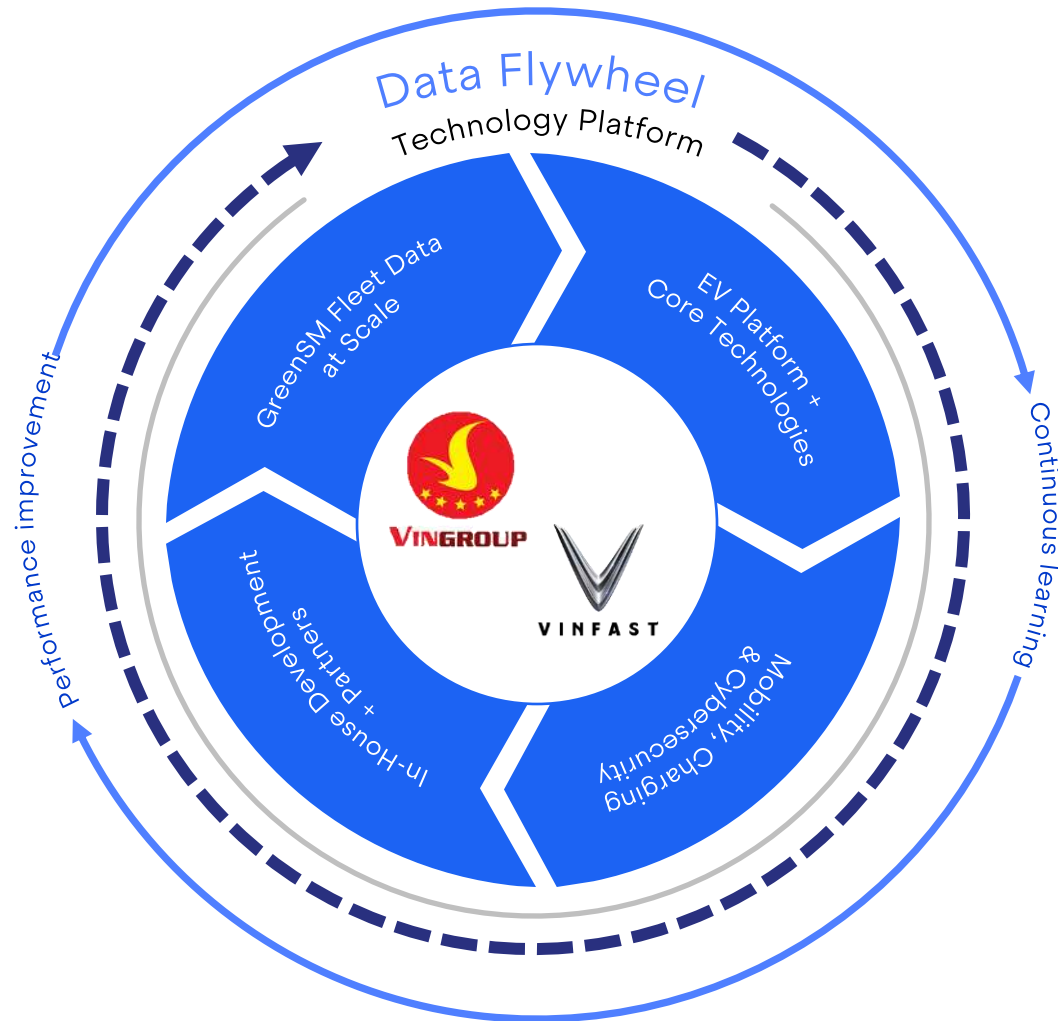
Other Offerings		VF Wild Pick-up Truck Concept		E-bus 4 models		E-scooters 3 product lines: Affordable – Premium - Sport		E-bike DrgnFly
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Source: Company information. 1. Including factories and access to manufacturing capabilities through long-term contract manufacturing arrangement

Technology: Driving Smart Mobility Forward



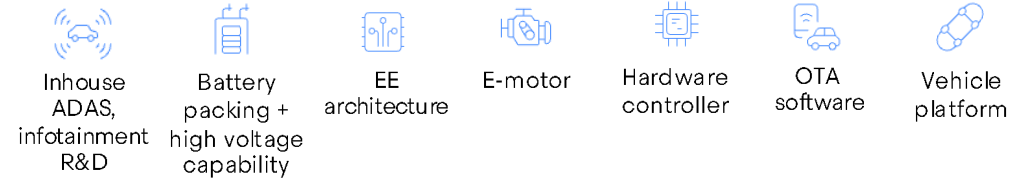
In Partnership with Vingroup Technology Ecosystem



Hardware Integration

1

Ownership of Hardware and Core Technologies Across EV Platform



Integrated Software & Partner Ecosystem

2

Powered by a Super-App AI Platform Connecting Mobility, Charging, and Cybersecurity



3

Build and Partner Approach to L4 Autonomy



Advancing in-house
L4 development



AI partner for
personal L4 robocars
(California, USA)



Affordable
autonomous driving
(Tel Aviv, Israel)

Real-world Fleet Data Loop

4

GreenSM Generates Real-world Autonomous Data at Scale



#1 EV fleet operator in Vietnam, now expanding to Southeast Asia and other regions

Autonomy: Path to Level 4 through Strategic Partnerships



Summary

VinFast continues to strengthen its technology partnerships to support its long-term autonomy ambition. On June 1, 2026, at GTC Taipei, VinFast (alongside partner Autobrains) signed an MOU with NVIDIA, confirming that VinFast's future robotaxi platform will be powered by NVIDIA's Hyperion architecture.

What this means for VinFast

- ✓ Secures best-in-class compute (NVIDIA Hyperion) for VinFast's robotaxi platform
- ✓ Accelerates L4 commercialisation via a proven, globally validated autonomous stack
- ✓ Validates VinFast's build-and-partner strategy at global scale

Partners in this initiative



Advancing in-house L4 development



Affordable autonomous driving (Tel Aviv, Israel)



Hyperion architecture & compute platform



Green SM – Leading the Green Transition



200,000+ EVs

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



15 mn customers

Active customers³



c.50+%

Market share in Vietnam²



7 markets

Geographic footprint²



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.

VinEnergy – Comprehensive Green Energy Solutions for the Future



2.8 GW

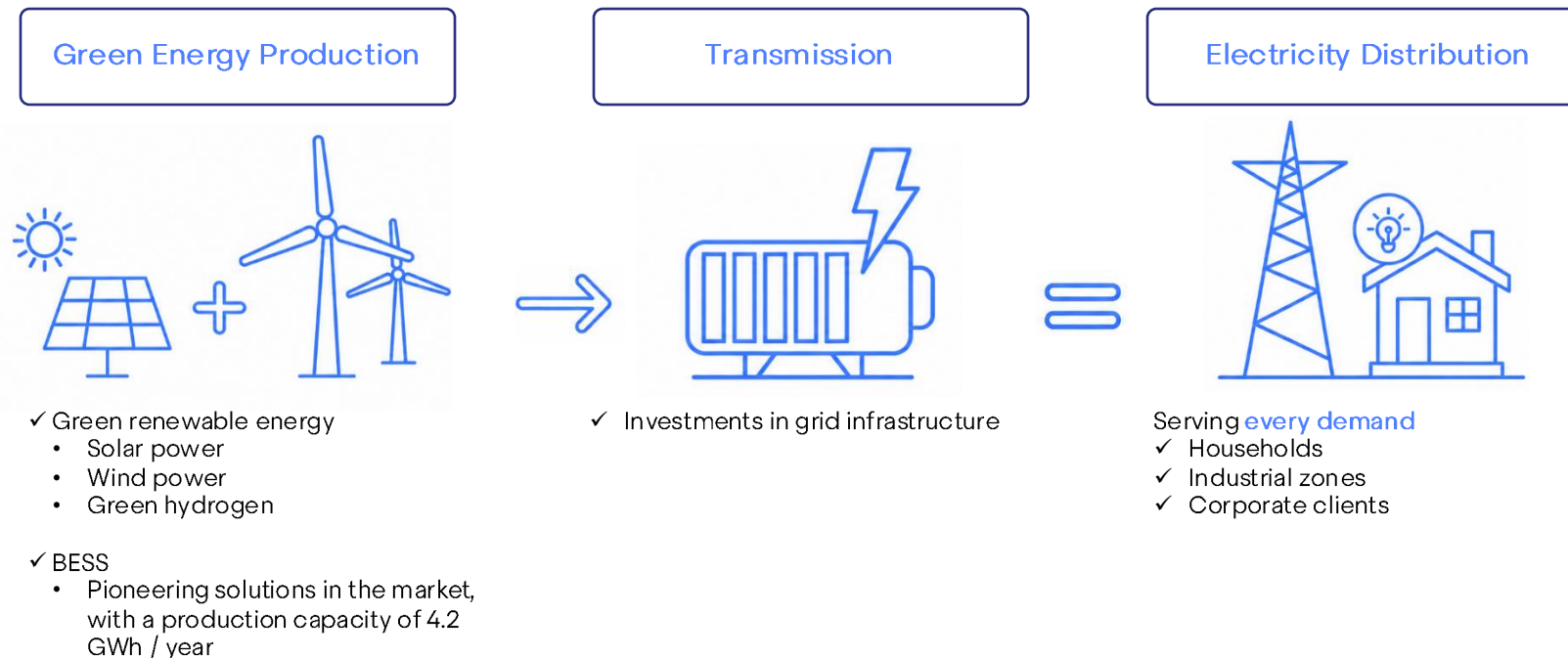
Renewable energy portfolio under development in Vietnam

100 GW

Target development scale in Vietnam and international markets



Integrated renewable energy value chain



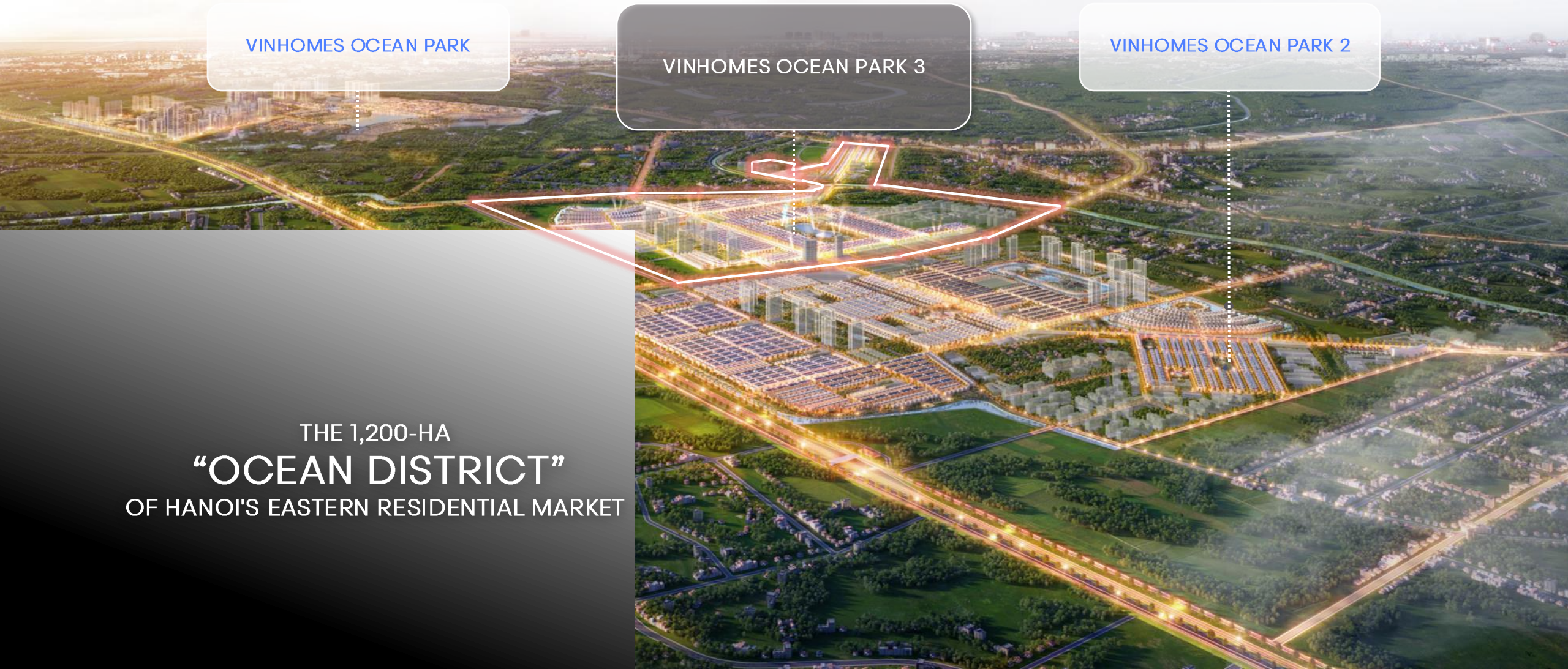
2.3 Dominant Integrated Real Estate Developer, Owner, and Operator

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 23.7 bn

Market cap^{1,2}

USD 5.8 bn

2025 revenue²

- **Leading landbank of c. 40,000 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

- Integrated urban complexes in CBDs
- Introduced premier facilities

Develop most elite metropolitan areas



Vinhomes Royal City



Vinhomes Central Park

- 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

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



Vinhomes Green Paradise



Vinhomes Global Gate Ha Long

2002 – 2011

Integrated Buildings in Tier-1 Cities

2013 – 2016

Integrated Developments in CBDs

2018 – 2025

Large-Scale Integrated Townships

2026 onwards

ESG & TOD Megacities

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

Vietnam’s Leading Hospitality & Entertainment Brand



Top 12 largest market capitalization companies in Vietnam¹

#1 listed hospitality company in Vietnam

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



c.USD 6.1 bn
Market cap¹

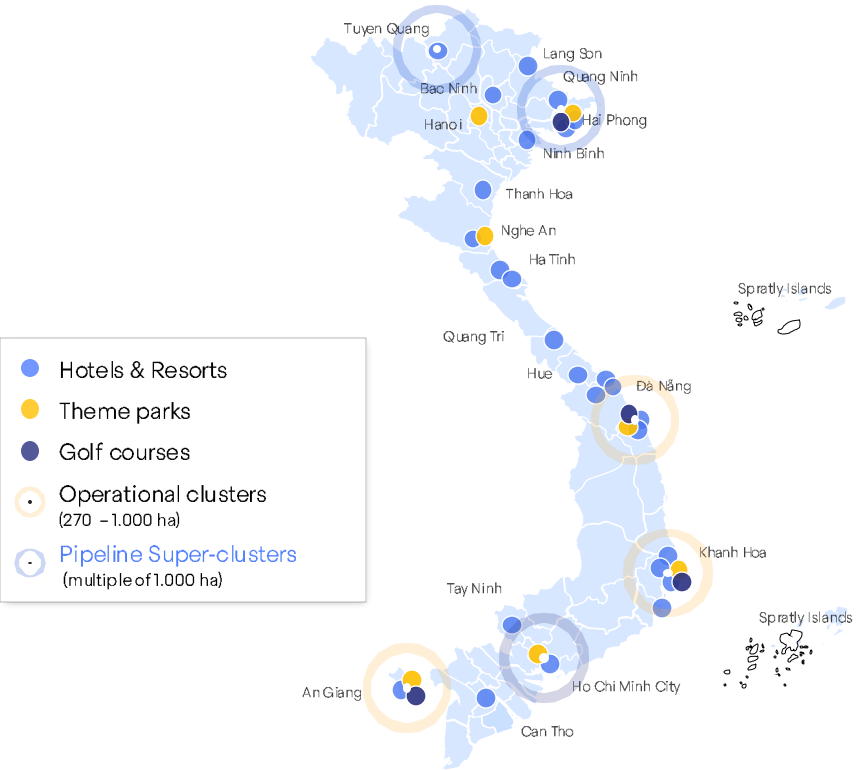


60 facilities
Across 20/34 provinces/cities²



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 segment³

Amusement park




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

10.4 mn
Annual visitors in 2025

35%
Market share in major cities⁴

Golf




6 courses
144 holes
in 6 provinces / cities

236.000
Annual rounds played in 2025

28%
Market share in selected cities⁵

Notes: 1. As of 30 June 2026. Exchange rate USD/VND of 26,357.2. Includes 35 hotels & resorts, 16 amusement parks and wellness facilities, 6 golf courses, and 3 culinary & convention centers across 20/34 provinces/cities in Vietnam and overseas markets. 3. Share by number of rooms in respective 5-star hotels and resorts market (2026). 4. Market share based on the number of facilities in the theme park, water park, and zoo/safari markets in 2022. 5. 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 335 mn
2025 revenue²

USD 2.5 bn
Market cap^{1,2}

1.91 mn
Total mall GFA (m²)³

90
Operating malls³

~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

HERMÈS PARIS

DIOR

KARL LAGERFELD

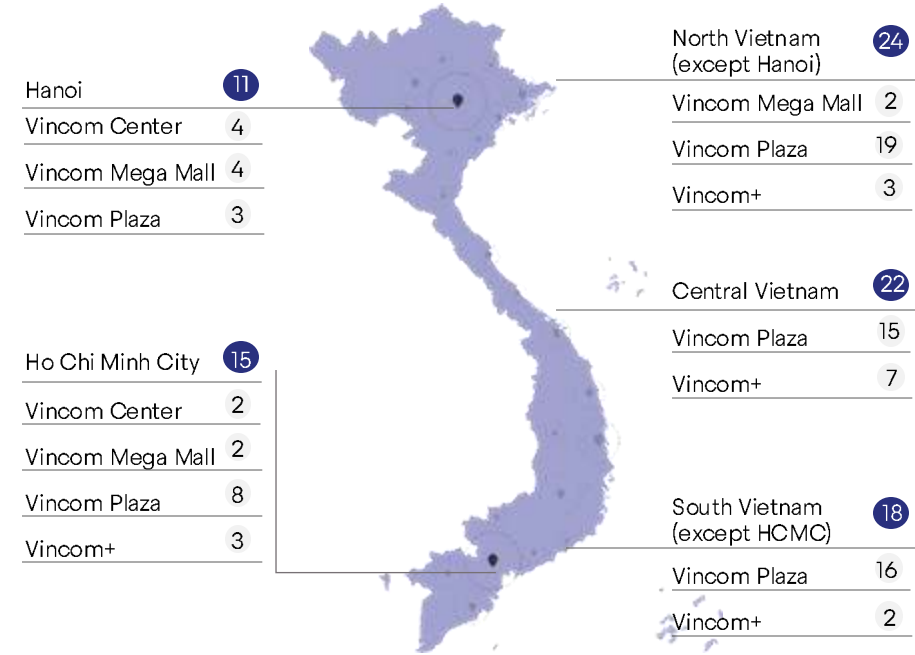
TOMMY HILFINGER

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 m²

No. of Malls

6

VINCOM MEGA MALL (34% GFA)

Location

In integrated, mixed-use projects

GFA

45,000 – 150,000 m²

No. of Malls

8

VINCOM PLAZA (50% GFA)

Location

High-density areas of provinces

GFA

10,000 – 40,000 m²

No. of Malls

61

VINCOM+ (4% GFA)

Location

Medium-density, non CBD

GFA

3,000 – 5,000 m²

No. of Malls

15

COMMERCIAL STREETS

Location

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

VINCOM COLLECTION

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

2.4 Largest Ecosystem in Vietnam with Market Leadership Across Multiple Businesses

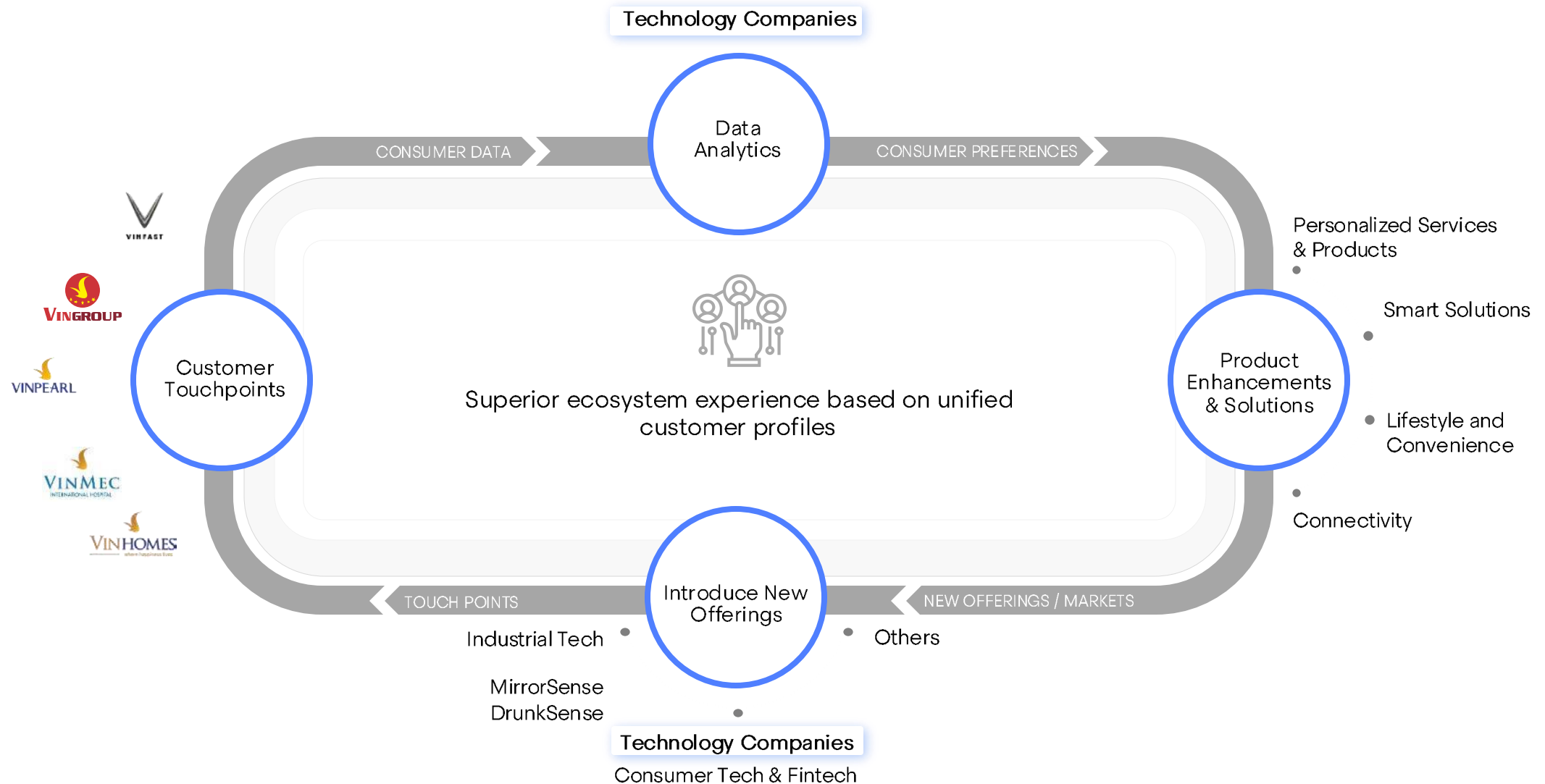


Largest Ecosystem in Vietnam With Market Leadership Across Multiple Businesses

- 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

Note:1. Cash balance includes cash, cash equivalents and short-term investments

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

Ms. Nguyen Dieu Linh

Vice Chairwoman of the Board

Mr. Nguyen Viet Quang

Vice Chairman of the Board cum CEO

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. 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



Mr. Pham Nhat Quan Anh
Chairman

- 9+ yrs experience
- 9+ yrs with Vingroup



Mr. Pham Thieu Hoa
Chairman

- 39+ yrs experience
- 23+ yrs with Vingroup



Ms. Nguyen Thu Hang
Chief Executive Officer

- 21+ yrs experience
- 5+ yrs with Vingroup



Ms. Ngo Thi Huong
Chief Executive Officer

- 20+ yrs experience
- 9+ yrs with Vingroup



Ms. Le Mai Lan
President

- 30+ yrs experience
- 13+ yrs with Vingroup



Ms. Phan Ha Thuy
Chief Executive Officer

- 32+ yrs experience
- 11+ yrs with Vingroup



Dr. Tran Trung Dung
Chief Executive Officer

- 26+ yrs experience
- 4+ yrs with Vingroup



Mr. Nguyen Quoc Tuan
Chief Executive Officer

- 20+ yrs experience
- 4+ yrs with Vingroup



Mr. Nguyen Anh Khoa
Chief Executive Officer

- 12+ yrs experience in investment, finance, energy & infrastructure



Ms. Le Mai Tuyen Trinh
Chief Executive Officer

- 25+ yrs experience
- 10+ yrs with Vingroup

Significant Representation from Independent Directors



3 of 8

directors are independent



3 of 8

directors are independent

Rising Sustainably: Powering Vietnam’s Green Transition

ESG Strategy

- 1

Powering the Green Transition
Driving lower-carbon economy through the expansion of electric mobility, renewable energy, and resource-efficient operations
- 2

Fostering Inclusive Human Development
Expanding access to healthcare, education, mobility and community initiatives to improve quality of life and strengthen long-term social resilience
- 3

Strengthening Resilience & Responsible Governance
Integrating governance, risk management, and accountability across a diversified ecosystem.

Sustainability highlights in 2025



Vingroup’s Sustainability report 2025 was independently assured by **British Standards Institution**

Compliance with



GRI
Global Reporting Initiative
Core framework for ESG and materiality disclosures and reporting principal



UN SDGS
Aligns sustainability efforts with UN global goals



IFRS
TCFD AND ISSB
Climate and sustainability-related financial disclosures



CIRCULAR 96/2020/TT-BTC
Assessing the credibility and quality of sustainability reporting

Environment

Solar power systems at subsidiaries generated **24.9 GWh** (-avoided 19,674 tCO₂e)

Reduced emissions of **c.81,299 tCO₂e** (-9.3% YoY)

Waste recycled **145,207 tons** (39.7% of total waste generated)

Reused wastewater **938,199 m³** (4.3% of total use)

Social

Kind Heart Foundation **VND 2,500 bn** for community support

Vinmec **60 free health screenings** (c.7,000 residents)

VinFuture 2025 **1,705 nominations**

Governance

Total tax paid **VND 148,773 bn** as the largest private contributor

Board compositions **4 nationalities** **9 professional disciplines** **57% female**

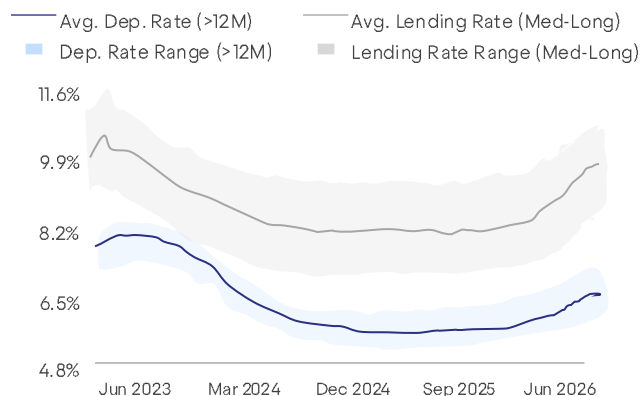
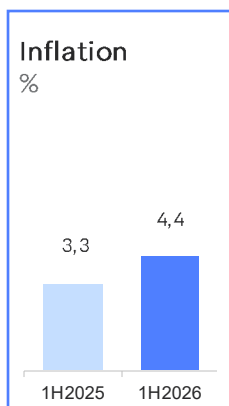
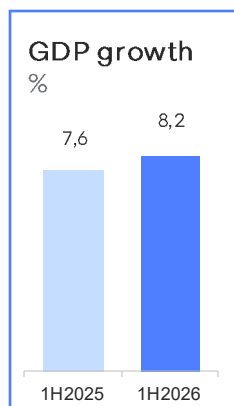
Source: Company Information
For further information on Vingroup’s ESG strategy and activities, please refer to the following link: <https://vingroup.net/that-trien-ben-vung>

3. Macroeconomic Updates



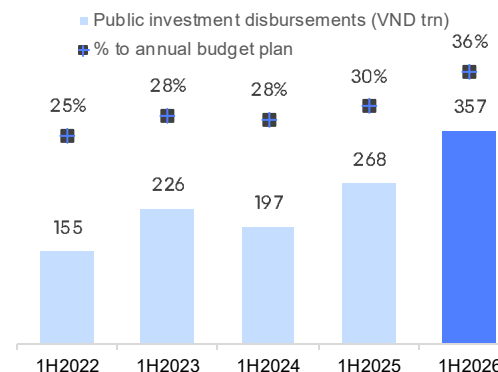
Robust Economic Growth Amidst Global Challenges

GDP growth led by industrials and construction, balancing inflationary pressure and heightened interest rates



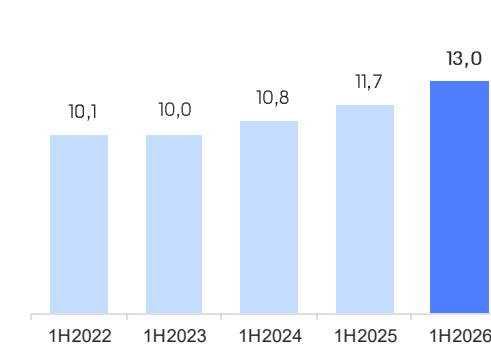
Record levels of public spending disbursement and FDI in 1H

Public investment



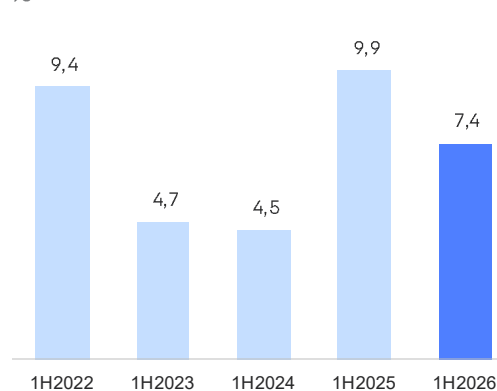
FDI disbursement

USD billion

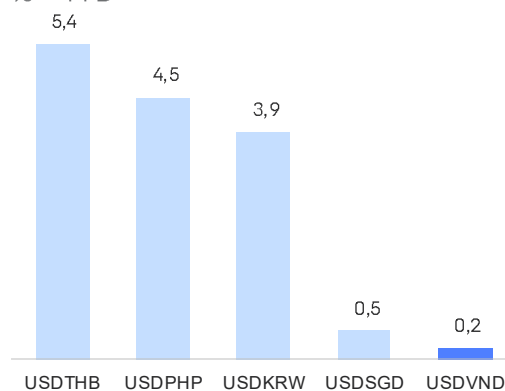


Newly introduced liquidity support measures to support 2H credit growth

Credit growth
%



Change of foreign exchange rate
% – YTD



Source: General Statistics Office Vietnam, Ministry of Finance.



Liquidity Enhancement

Circular 08/2026/TT-NHNN
Circular No. 25/2026/TT-NHNN

Include 20% of State Treasury deposits in banks' LDR calculation, improving funding availability. Raise the cap on short-term funding for medium- and long-term lending from 30% to 40%.



Priority Sector Support

Official Letter No. 4551/NHNN-CSTT

Exclude social housing, industrial park, and export processing zone loans from 2026 real estate credit growth limit.



Credit Growth Support

Official Letter No. 5386/NHNN-TD

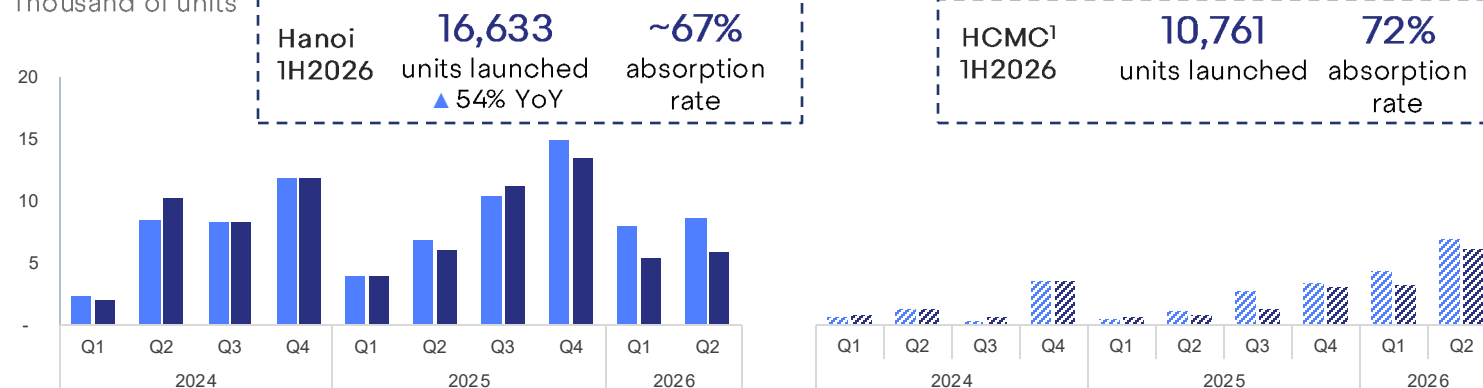
Exclude new lending to 18 designated infrastructure projects from banks' annual credit growth limit.

Residential: Cautious Market Momentum – Government-Led Planning to Improve Housing Accessibility and Support Homeownership Demand

Condominium: New supply remains strong amid interest rate-constrained absorption

New supply and absorption level of condominium

Thousand of units



Continuous regulatory revision to support housing accessibility

1 Improving housing access through a broader range of housing options in new multipurpose urban townships

- ✓ The proposed framework formally recognizes affordable commercial housing, social housing and long-term rental housing, particularly in major cities and industrial parks.

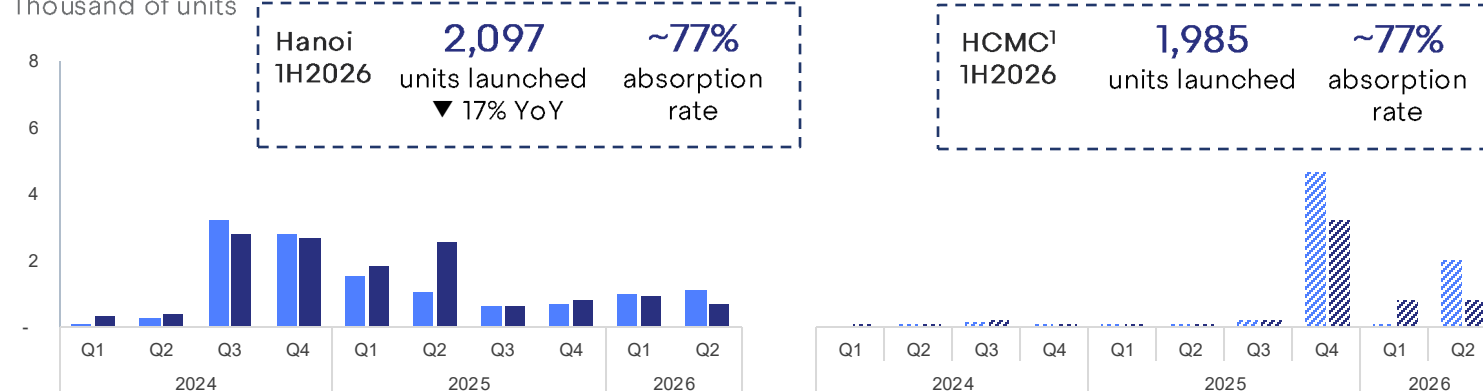
2 Harmonizing framework to unlock delayed projects

- ✓ Review of inconsistencies across the laws on housing, real estate business, land, investment and construction

Landed properties: Expectation of more supplies in short-term attached with new TOD hubs

New supply and absorption level of landed property

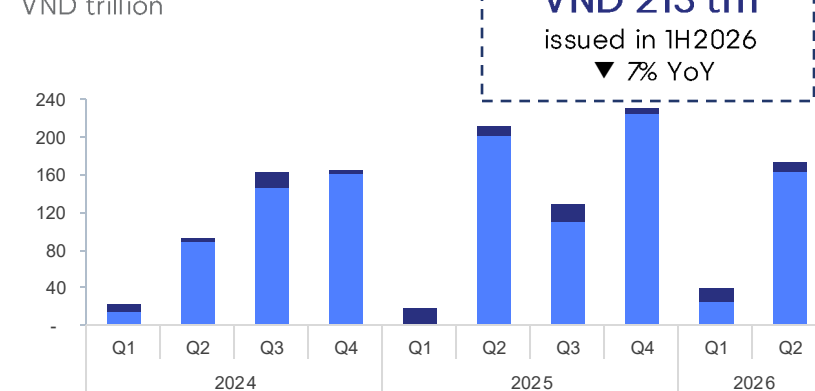
Thousand of units



Bond market: continuing to support market liquidity

Corporate bond issuance

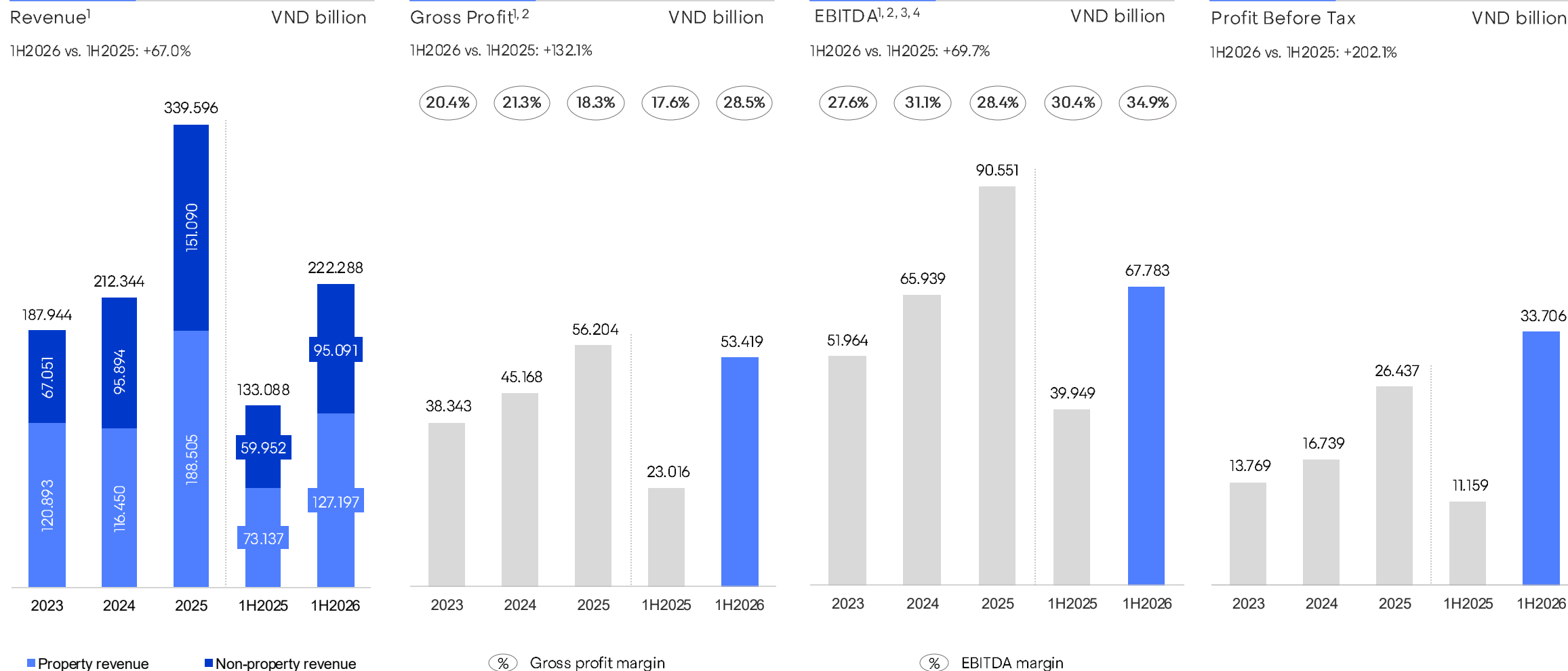
VND trillion



4. Financial Highlights

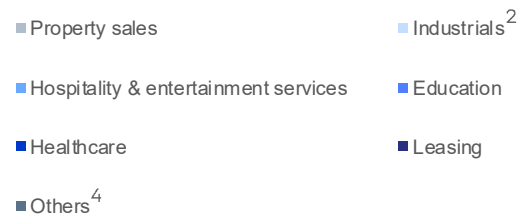
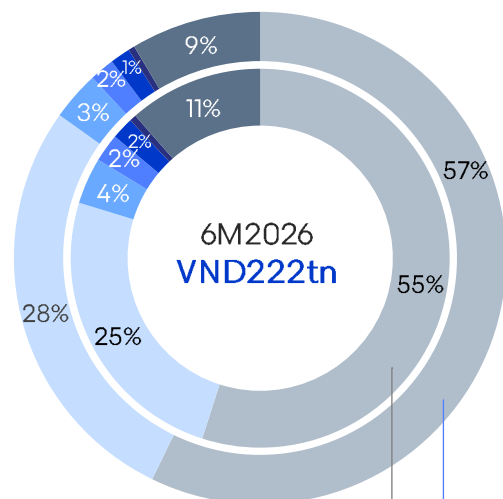


Income Statement Highlights



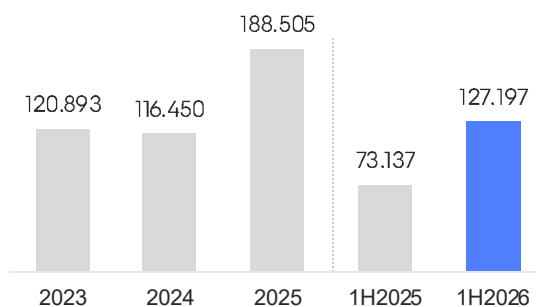
Source: Audited VAS Consolidated Financial Statements for 2023 – 2025 and VAS Consolidated Financial Statements for 1H2026. 1. Figures in FY2023-FY2025, 1H2026 are pro-forma, adding bulk sales and subtracting contribution from discontinued businesses (VinSmart). 2. Margins for 2025 – 1H2026 are adjusted for the cost of vehicle sold for which the revenue has been deferred. 3. Adds back foreign exchange losses / (gains). 4. Figures in FY2023- 2025, 1H2026 exclude one-off expenses related to charitable activities.

Segment Revenue Performance



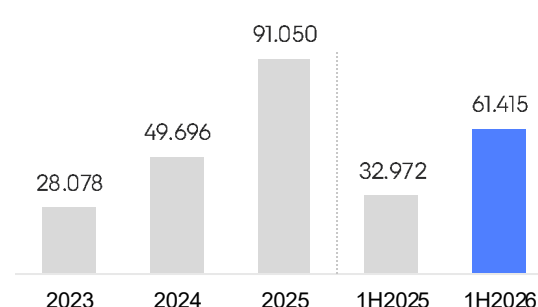
Property Sales¹ VND billion

1H2026 vs. 1H2025: +73.9%



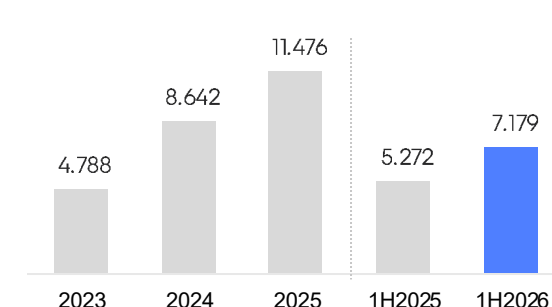
Industrials² VND billion

1H2026 vs. 1H2025: +86.3%



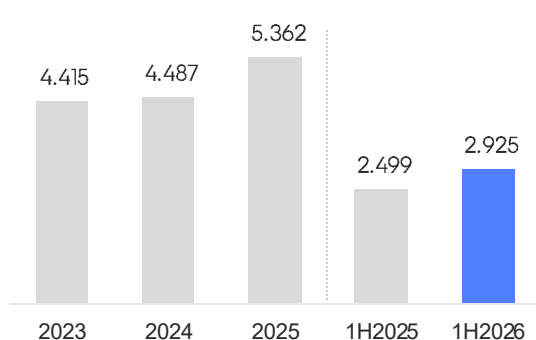
Hospitality & Entertainment Services³ VND billion

1H2026 vs. 1H2025: +36.2%



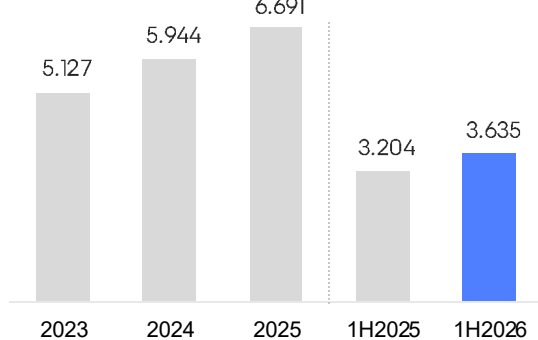
Healthcare VND billion

1H2026 vs. 1H2025: +17.1%

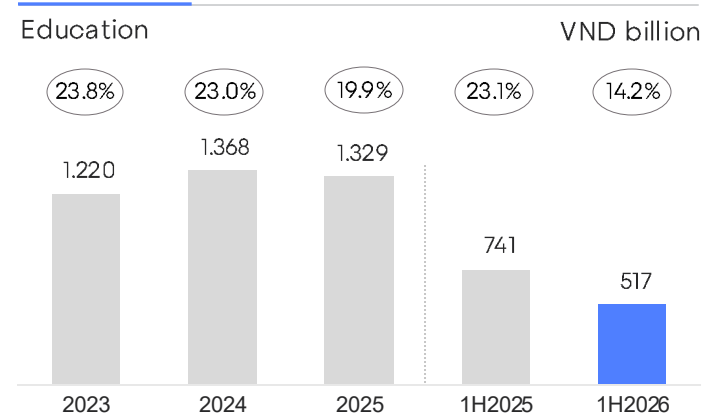
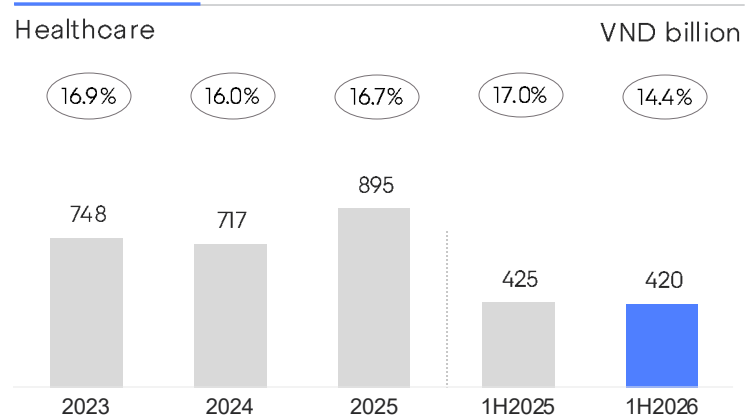
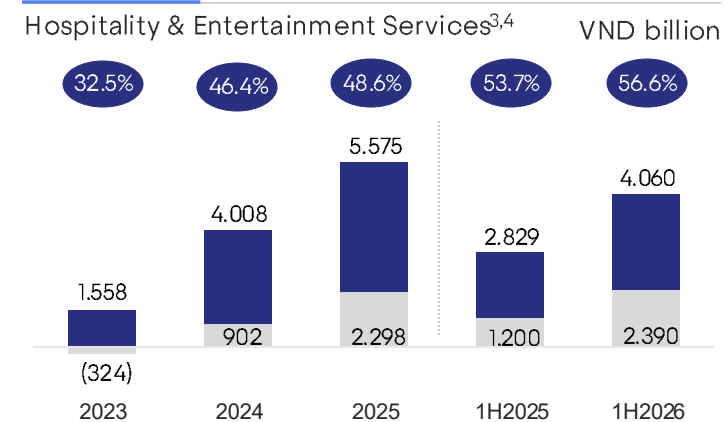
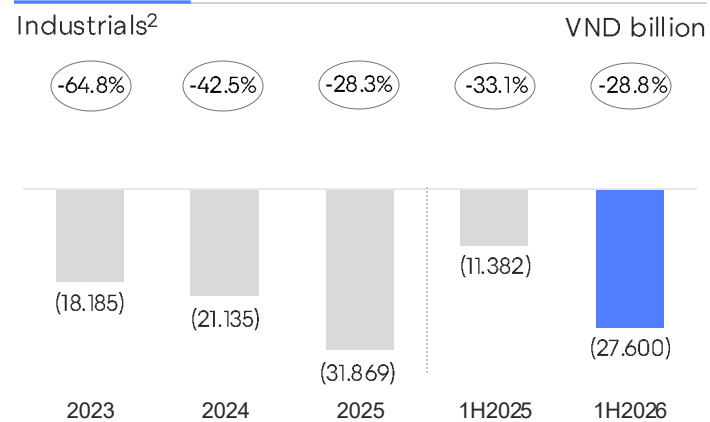
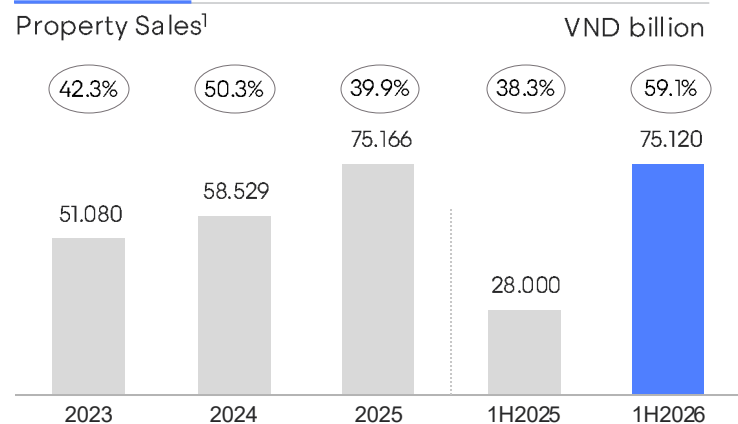


Education VND billion

1H2026 vs. 1H2025: +13.5%



Gross Profit and Margin – VAS



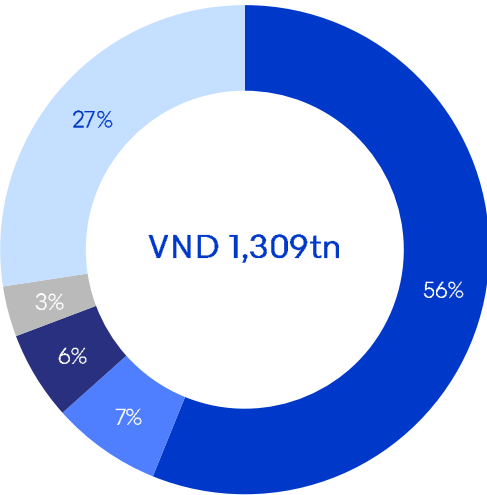
⊗ Gross profit margin ⊙ Adjusted gross profit margin⁴ ■ Gross profit ■ Adjusted gross profit^{3,4}

Source: Audited VAS Consolidated Financial Statements for 2023 – 2025 and VAS Consolidated Financial Statements for 1H2026. We have calculated the cash gross profit (gross profit excluding depreciation and amortization) for the Hospitality & Entertainment Services. 1. Financial numbers for FY2023-FY2025 are pro-forma to include bulk sales recorded as finance income, 1H2026 are pro-forma to include bulk sales recorded as finance income. 2. Displayed Gross Profit margins are adjusted for associated costs of vehicle sold for which revenue has been deferred. 3. Exclude beach villa segment. 4. Displays adjusted cash gross profit, which is adjusted for COVID-19-related expenses due to facility closures.

Balance Sheet Highlights

Breakdown of Total Assets

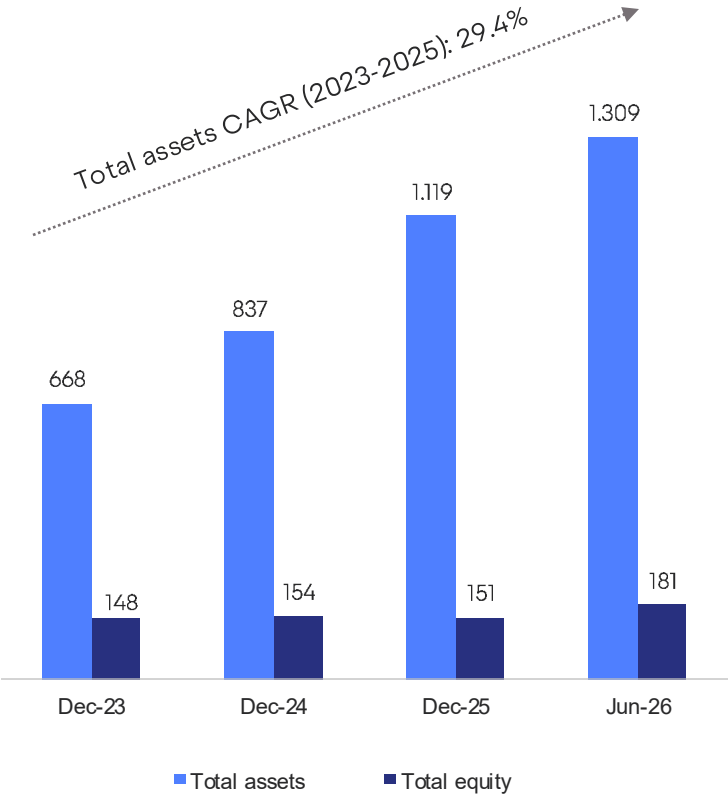
%



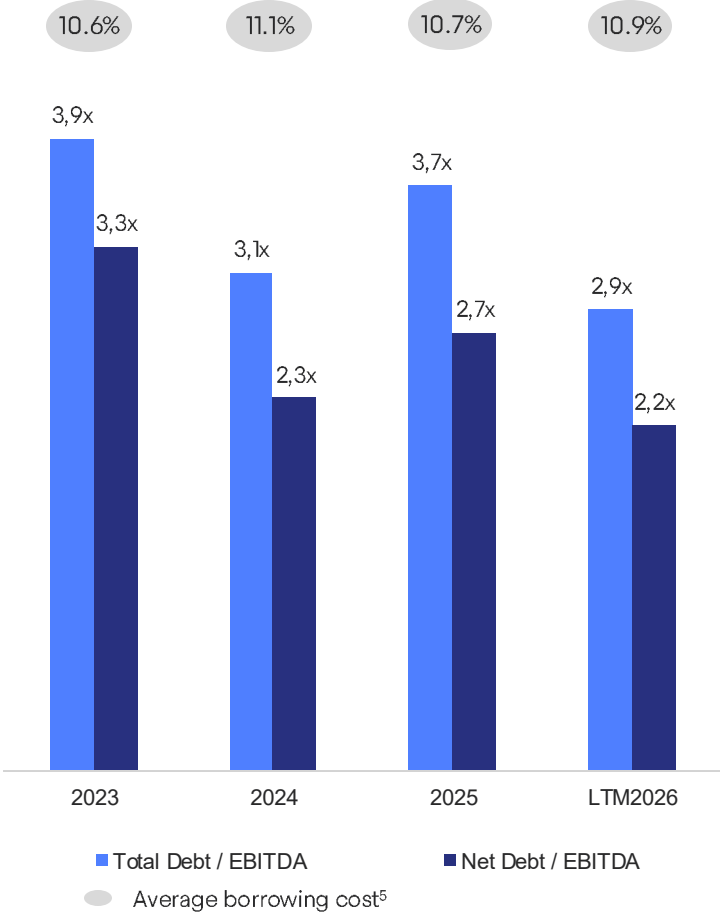
- Property Sales
- Industrials
- Hospitality & entertainment
- Healthcare & education
- Others

Total Assets & Total Equity

VND trillion



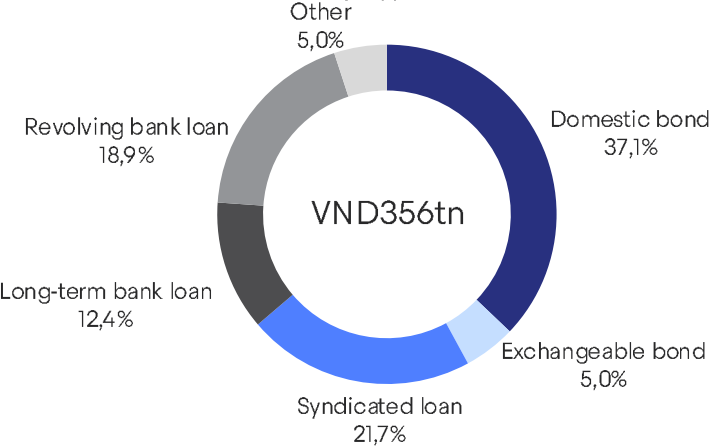
Debt^{1, 2, 3} / EBITDA⁴



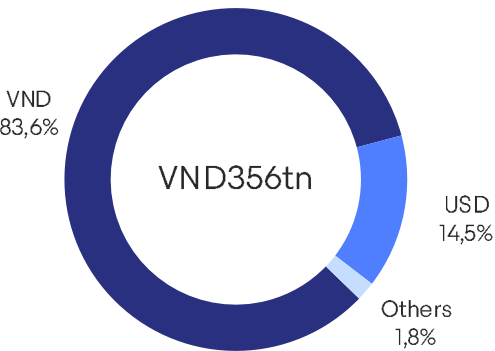
1. Total debt is equal to total interest bearing debts and borrowings. 2. Net debt is equal to total debt, less cash and cash equivalents and short-term investments. 3. Short-term investment. 4. EBITDA is calculated from consolidated profit before tax adjusted for interest expense and depreciation and amortization, and excludes (a) FX gain/loss, (b) contribution from discontinued businesses (VinSmart), and (c) one-off expenses related to charitable activities. 5. Includes hedging expenses.

Balance Sheet Highlights (2)

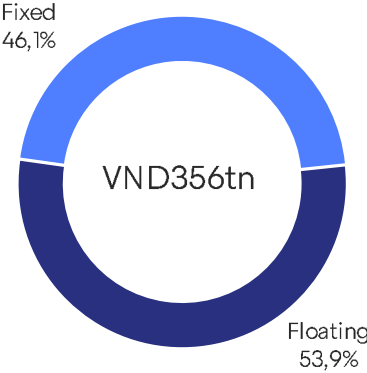
Total Debt Breakdown By Type %



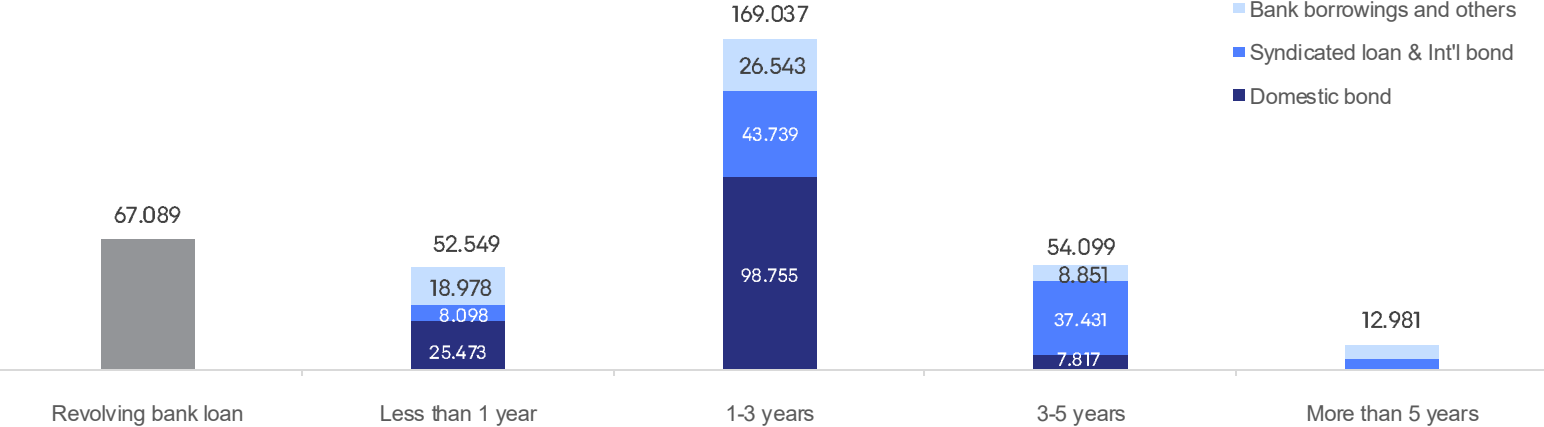
Total Debt Breakdown By Currency¹ %



Total Debt Breakdown By Interest Rate² %



Total Debt Breakdown By Maturity³
VND billion



Average debt maturity⁴
3.2 years

Source: VAS Consolidated Financial Statements for 1H2026. 1. Includes USD debt which is hedged for foreign exchange rate purposes. 2. Includes floating rate debt which is hedged for interest rate purposes. 3. The exchangeable bond was presented based on its maturity date rather than being classified as a short-term loan in accordance with VAS requirements. 4. Debt maturity is proforma for transactions being completed or under execution by July 2026 and excludes revolving loans.

Leverage, Coverage and Other Ratios

	LTM as of 30.6.2026	FY2025	Change
Leverage ratios			
Net debt ^{1,2} / EBITDA ³	2.2x	2.7x	-0.5x
Net debt ^{1,2} / (Total assets – cash & ST investments ²)	21.0%	24.1%	-310Bps
Coverage ratios			
Recurring revenue / Interest expense ³	5.8x	5.2x	+0.6x
EBITDA / Interest expense ³	3.7x	3.1x	+0.6x
Others			
Debt maturity (years) ⁴	3.2	3.1	+0.1
Average borrowing cost ⁵	10.9%	10.7%	+20Bps

Source: Audited VAS Consolidated Financial Statements for 2025 and VAS Consolidated Financial Statements for 1H2026. 1. Net debt equals total debt, less cash and cash equivalents and short-term investments. 2. Short-term investment. 3. EBITDA is calculated from consolidated profit before tax adjusted for interest expense, depreciation, and amortization, excluding FX gain/loss. 4. Debt maturity is proforma for transactions being completed or under execution by July 2026 and excludes revolving loans. 5. Inclusive of hedging expenses.

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



- 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



Real Estate

- Supported by major projects and a record VND 196.8 trn unbilled backlog (2Q2026).
- 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



- 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
 - **Vinsurgical**, surgical robotics and smart healthcare technologies 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**
 - **VinEnergo**, developer and provider of sustainable energy solutions
- **Culture**
 - Cultural and multimedia development initiatives, **V-Culture Talents, V-Film, VinStudio** and **VinLive**.
- **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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