



VINHOMES JSC

3Q2021 Investor Presentation



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Key Messages

01

Vietnam economy contracted during 3Q due to Covid-19, offset by resilient FDI flows

- Vietnam's GDP contracted 6.17% in Q3, driven by social distancing restrictions throughout Vietnam including Hanoi and HCMC
- FDI reported growth of 4.4% YoY to nearly US\$ 22.2 bn, comprising newly-registered capital of US\$ 12.5 bn (+20.6% YoY), and registered capital of US\$ 6.4 bn (+25.6% y/y)

03

Vinhomes Online strategy enhanced customer interaction amid social distancing restrictions

- Online events and talk shows were held to support sales activities and enhance customer engagement
- Livestream of the Pavilion at Vinhomes Ocean Park drew market interest, attracted nearly 620k views across a variety of platforms
- Vinhomes Online facilitated promotions and enabled the listing of properties on Vinhomes Leasing website free of charge
- Vinhomes Resident App significantly increased the number of successful customer interactions

02

Vinhomes reported sustained bulk sales momentum and resilient retail sales

- Retail sales launches at Vinhomes Smart City and Ocean Park yielded positive results with up to 96% take up rate
- Bulk sales interest in upcoming projects including Vinhomes Dream City and Vinhomes Wonder Park

04

Solid revenue and profit recognition, underpinned by on-schedule construction

- Vinhomes construction schedule remains on track despite social distancing restrictions. Construction gradually resumed in September across Vietnam
- More than 13,100 units delivered in 3Q with 97% from Vinhomes' three mega projects
- Total converted revenue and PATMI in 9M2021 was VND 66.7 tn (+6.6% YoY) and VND 27.1 tn (+66.3% YoY), respectively



3Q2021 And 9M2021 At A Glance

	3Q2021	3Q2020	YoY (%)	9M2021	9M2020	YoY (%)
Revenue from Property Sales ⁽¹⁾	VND 19.4 tn	VND 25.9 tn	▼ 25%	VND 57.7 tn	VND 60.0 tn	▼ 4%
Gross Profit of Property Sales ⁽¹⁾	VND 14.6 tn	VND 9.1 tn	▲ 60%	VND 36.3 tn	VND 26.3 tn	▲ 38%
Profit after Tax & Minority Interest	VND 11.2 tn	VND 6.1 tn	▲ 84%	VND 27.1 tn	VND 16.3 tn	▲ 66%
New Pre-sold Units ⁽²⁾	5,900 units	3,000 units	▲ 97%	21,700 units	25,100 units	▼ 14%
Contracted Sales ⁽³⁾	VND 13.3 tn	VND 10.5 tn	▲ 26%	VND 41.0 tn	VND 47.9 tn	▼ 14%
	30Sep21	30Jun21	(%)	30Sep21	31Dec20	(%)
Unbilled Bookings	VND 42.7 tn	VND 49.4 tn	▼ 13%	VND 42.7 tn	VND 62.7 tn	▼ 32%

Note: Based on Vinhomes JSC VAS 9M2021 unaudited consolidated financial statements

(1) Converted revenue, includes both Vinhomes and BCC projects and bulk sales under shares transfer transactions (if any) (2) Estimated pre-sale under SPAs and pre-sale bookings under deposits, including bulk sales deposits. Numbers are rounded to the nearest '00 (3) Include retail and bulk sales value (4) Compared with the latest consecutive period

Acceleration Of Vaccination Rate Underpinning "New Normal"

Vietnam on track to significantly increase vaccination rates

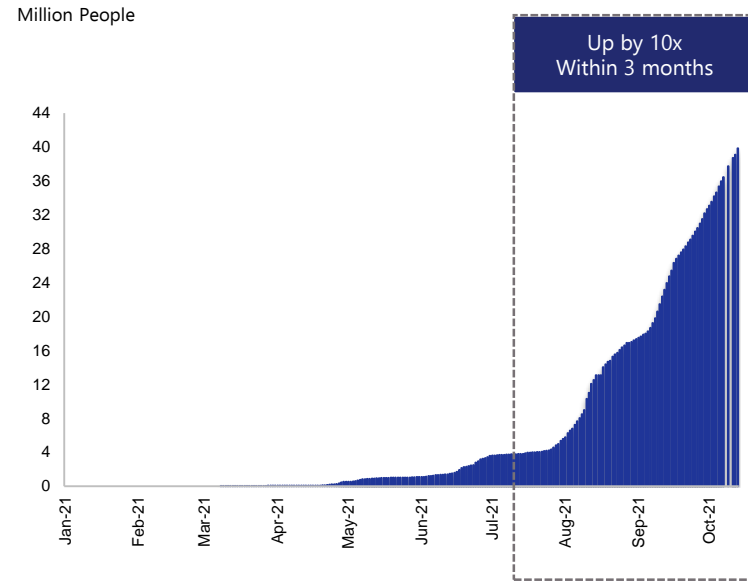
- Vietnamese Government has accelerated its vaccination strategy in order to transition towards "herd immunity" with over 74 million doses⁽¹⁾ administered
- Vaccination rate has increased 10 fold in less than 3 months
- Vietnam has now received more than 90 million doses⁽¹⁾ with vaccination rates increasing rapidly

Positive outlook with economy gradually re-opening

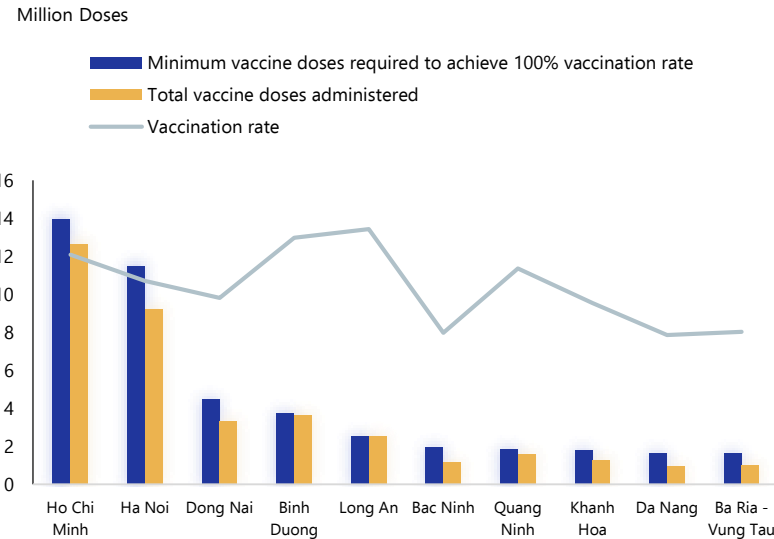
- Strategic shift towards containment rather than elimination
- Covid-19 new cases hit over 890 thousand cases⁽¹⁾ with recovery rates over 91%
- Social distancing restrictions ease, business activities with capacity restrictions and health safeguards were allowed to resume
- Vaccine passports to be issued recognizing vaccines approved by the WHO, CDC, EMA, and Vietnam's Ministry of Health

Speed Up Vaccination Plan

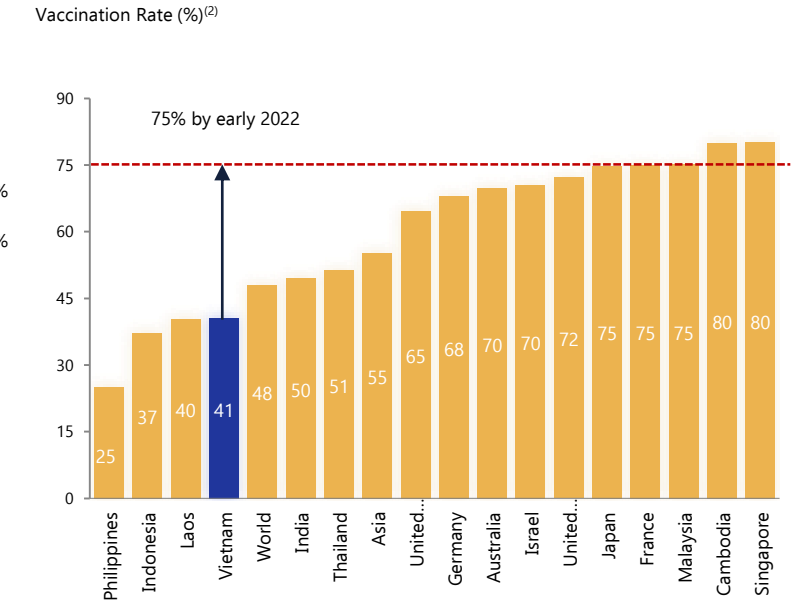
The Govt. has accelerated its vaccination roll-out...



... with high vaccination rates achieved in major cities...



... and a take-up rate expected to catch up with the world average



Vaccination Plan To Reach 75% By Early 2022 And Transition Towards Herd Immunity

Moving into 4Q and 2022

01

Vietnam's 2021 GDP expected to return to positive growth trajectory in 4Q

- Positive market dynamics to return with robust housing demand and limited supply, seasonally stronger volumes expected year end
- Easing monetary and fiscal policies supporting market liquidity post-Covid and enhancing funding rates for both developers and homebuyers
- Covid-19 vaccine roll out providing catalysts for improvement in consumer confidence, business activities and sustain FDI inflows

02

Robust bulk sales pipeline for existing and new projects

- Significant bulk sales interest in new projects provides positive outlook for robust pre-sales in 4Q
- Three existing mega projects driving sales momentum. Announced bulk sales revenue to be recognized in 2021 with the remainder expected in early 2022
- Vinhomes new projects well-timed for launch to capture expected market recovery

03

Progression on Industrial parks rezoning process

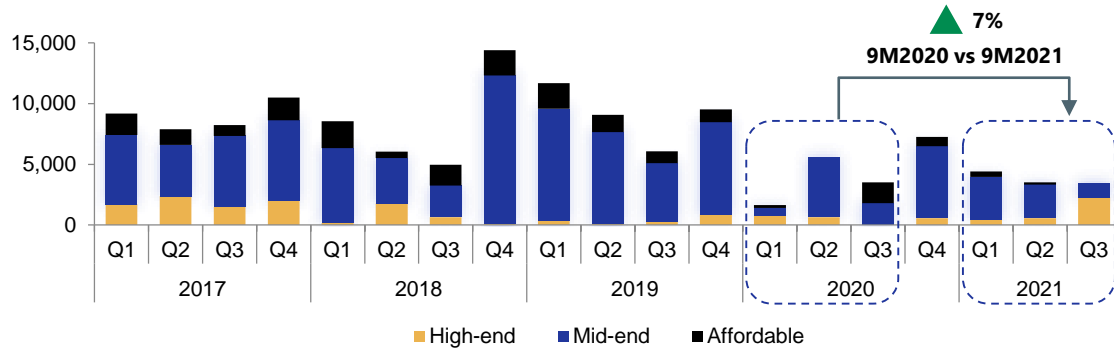
- Cluster of Industrial properties strategically located in Quang Ninh and Hai Phong expected to have Approval-in-Principal (AIP) in coming months
- Marketing program for prospective industrial tenants to be launched early 2022



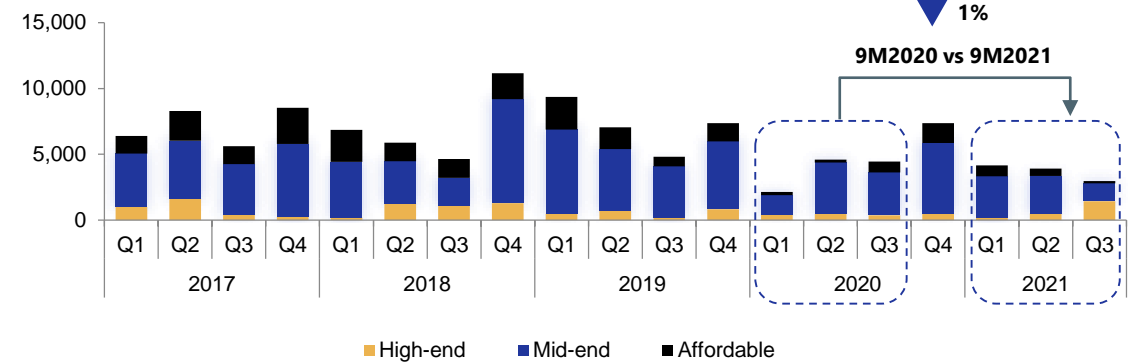
3Q2021 Market Updates

Hanoi – Price Growth Sustained Despite Subdued Volumes

Launched Units 3Q2021 Launched Units: 3,483 ▼ 1% QoQ ▼ 1% YoY

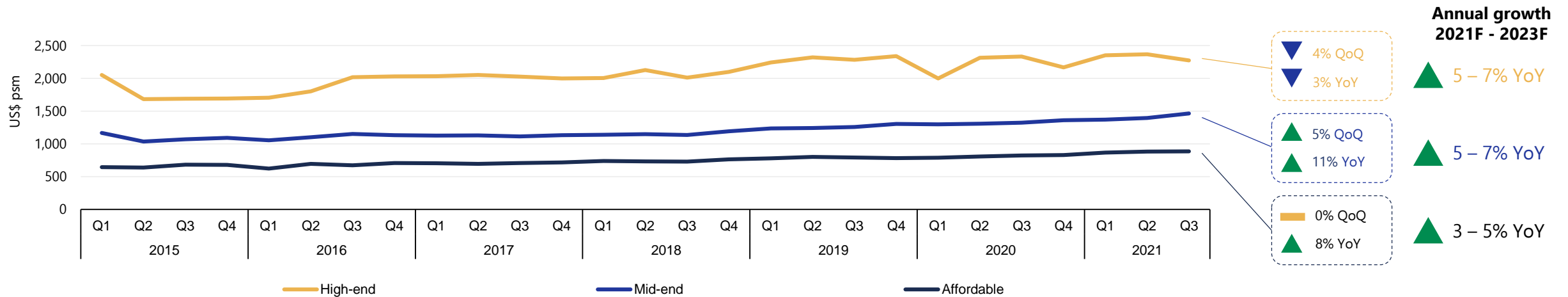


Sold Units 3Q2021 Sold Units: 2,965 ▼ 24% QoQ ▼ 33% YoY



Hanoi Condominium Market – Average Selling Price⁽¹⁾

HIGH-END: US\$2,000 – 4,000 psm | **MID-END:** US\$1,000 – 2,000 psm | **AFFORDABLE:** < US\$1,000 psm



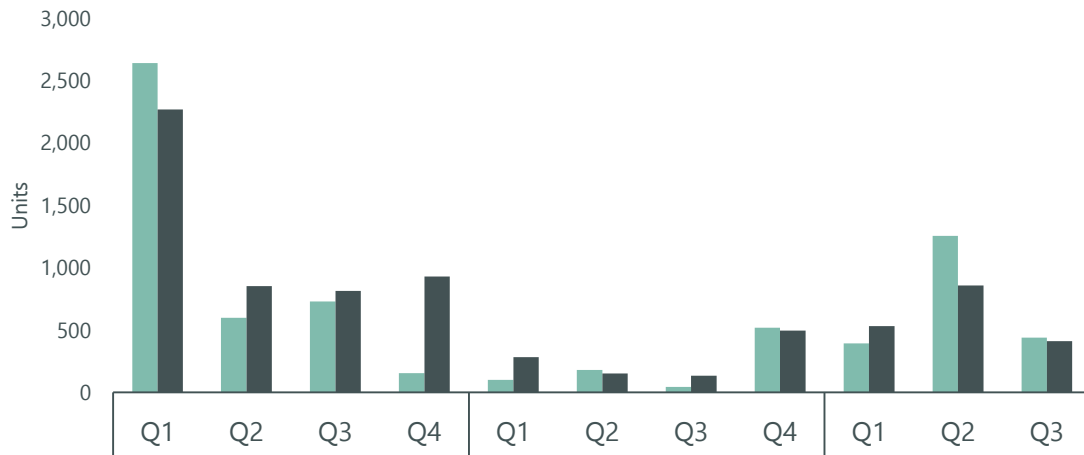
Source: CBRE Research 3Q2021. Note: (1) Average Primary Price: US\$ psm (excluding VAT and quoted on NSA)

Hanoi – Higher ASP Driven By Limited Supply And Infrastructure Improvements

Infrastructure developments to connect large-scale townships outside Central region

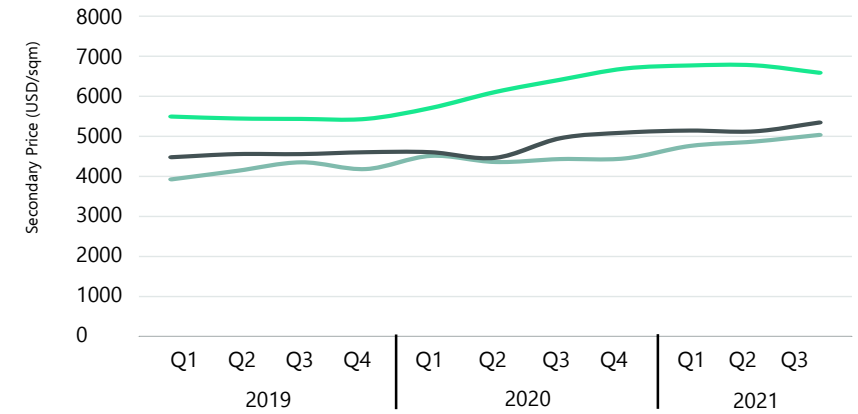


Landed property recorded impressive sold rate⁽²⁾ thanks to solid demand ...



... Secondary landed property price⁽¹⁾ escalation despite Covid-19 restrictions

Villa	Townhouse	Shophouse
▲ 13% YoY	▲ 4% YoY	▲ 3% YoY

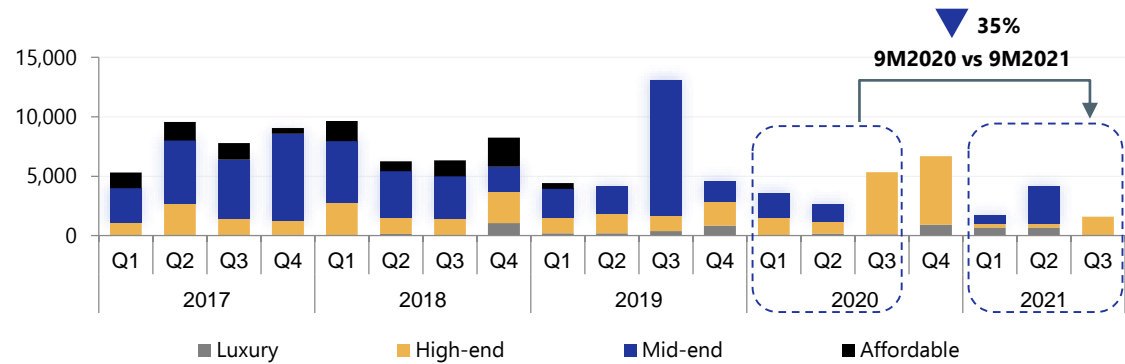


- Robust price pick-up seen at outer-district projects conveniently located near key arterial roads
- The trend continues backed by more infrastructure projects and sustained demand

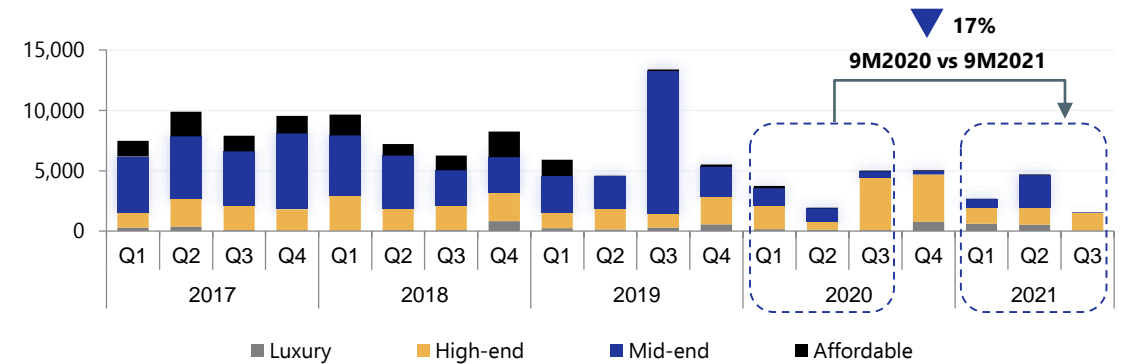
Source: CBRE Research
 Note: (1) Average secondary price: US\$ psm (excluding VAT, and quoted on land area). The average selling prices represent projects available for sales in the secondary market at reporting quarter (2) Sold rate = Sold units/New launched units of only newly launched projects in respective periods

HCMC – Developers Held Back New Launches Due To Social Distancing Restrictions

Launched Units 3Q2021 Launched Units: 1,600 ▼ 61% QoQ ▼ 70% YoY

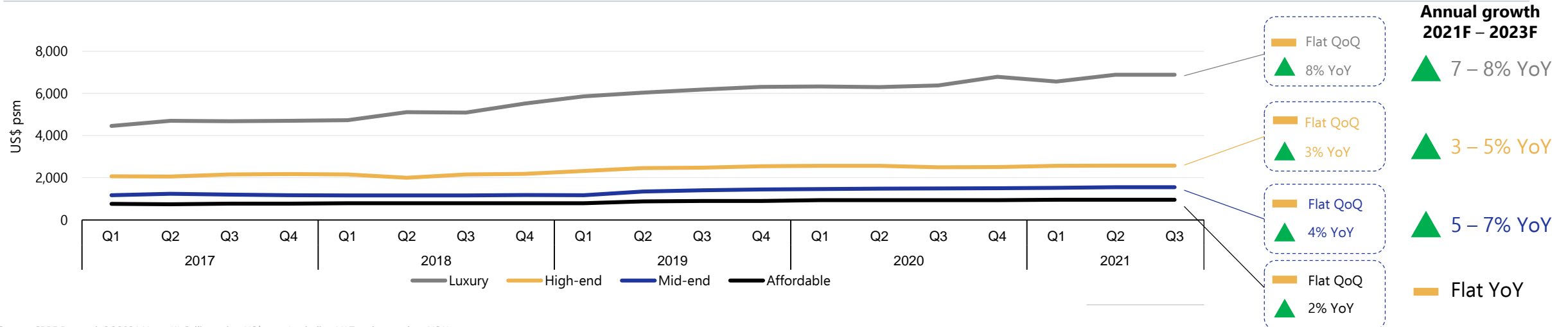


Sold Units 3Q2021 Sold Units: 1,582 ▼ 66% QoQ ▼ 68% YoY



HCMC Condominium Market – Average Selling Price⁽¹⁾

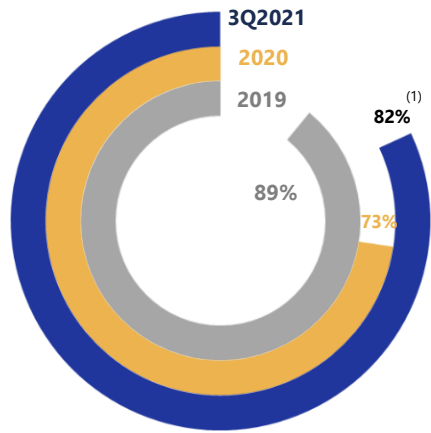
LUXURY: > US\$4,000 psm | HIGH-END: US\$2,000 – 4,000 psm | MID-END: US\$1,000 – 2,000 psm | AFFORDABLE < US\$1,000 psm



Source: CBRE Research 3Q2021 Note: (1) Selling price: US\$ psm (excluding VAT and quoted on NSA)

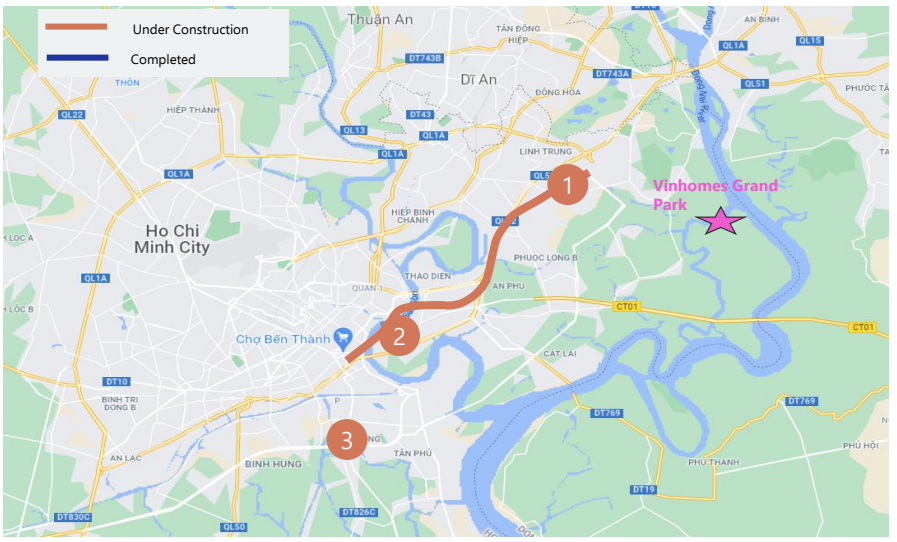
HCMC – Strengthening Infrastructure Providing Foundations For Future Supply Growth

Sell-through rates trended higher as a results of scarcity of supply



- Average sell-through rates⁽¹⁾ for condo projects above 80% with only two projects launched
- Strong infrastructure development in larger metropolitan areas of HCMC
- Demand and price growth expected in those areas

Construction of key infrastructure developments continued throughout social distancing periods, strengthening HCMC’s transportation network



1
Metro Line No. 1
(Ben Thanh - Suoi Tien)

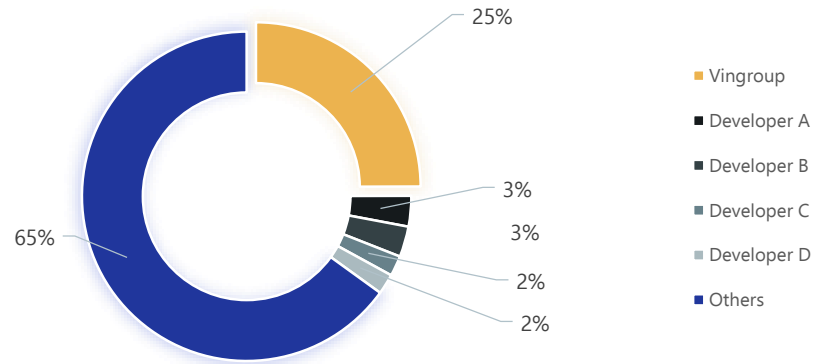
2
Thu Thiem 2 Bridge

3
Underpass at
Nguyen Van Linh-
Nguyen Huu Tho
intersection

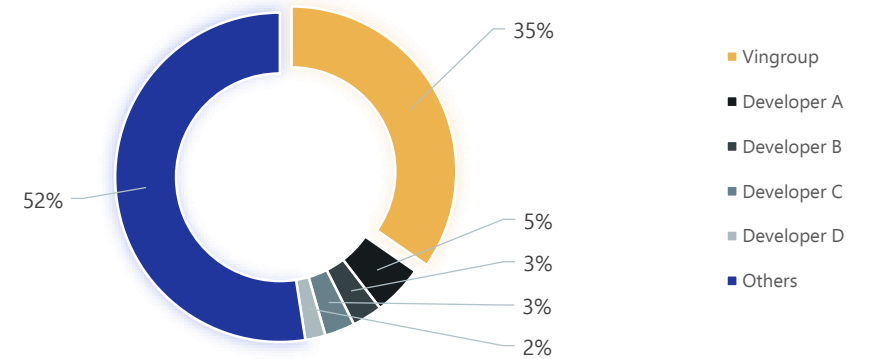
Note: CBRE Research 3Q2021. (1) Average sell-through rates of newly launched projects in the first launched quarter

Vinhomes' Continued Dominance In Vietnam's Residential Market

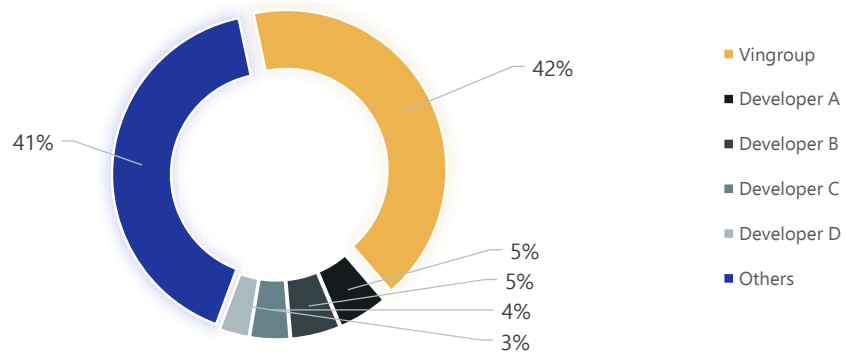
25% Market Share in Vietnam across ALL Condominium Segments (2016 – 3Q2021)



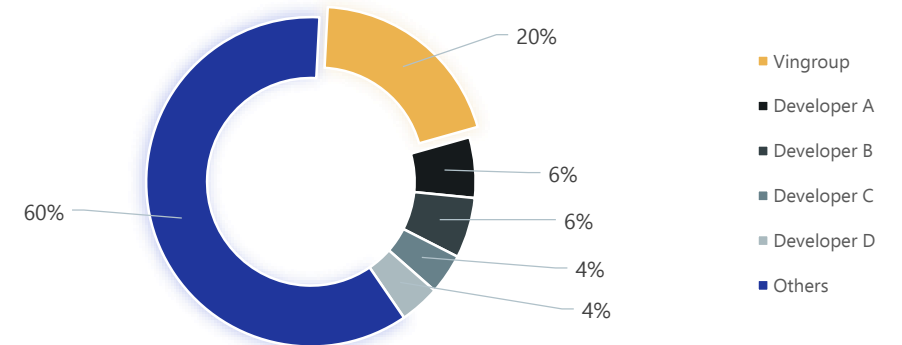
35% Market Share in Vietnam in the MID-END Condominium Segments (2019 – 3Q2021)



42% Market Share in Vietnam in the HIGH-END Condominium Segment (2016 – 3Q2021)

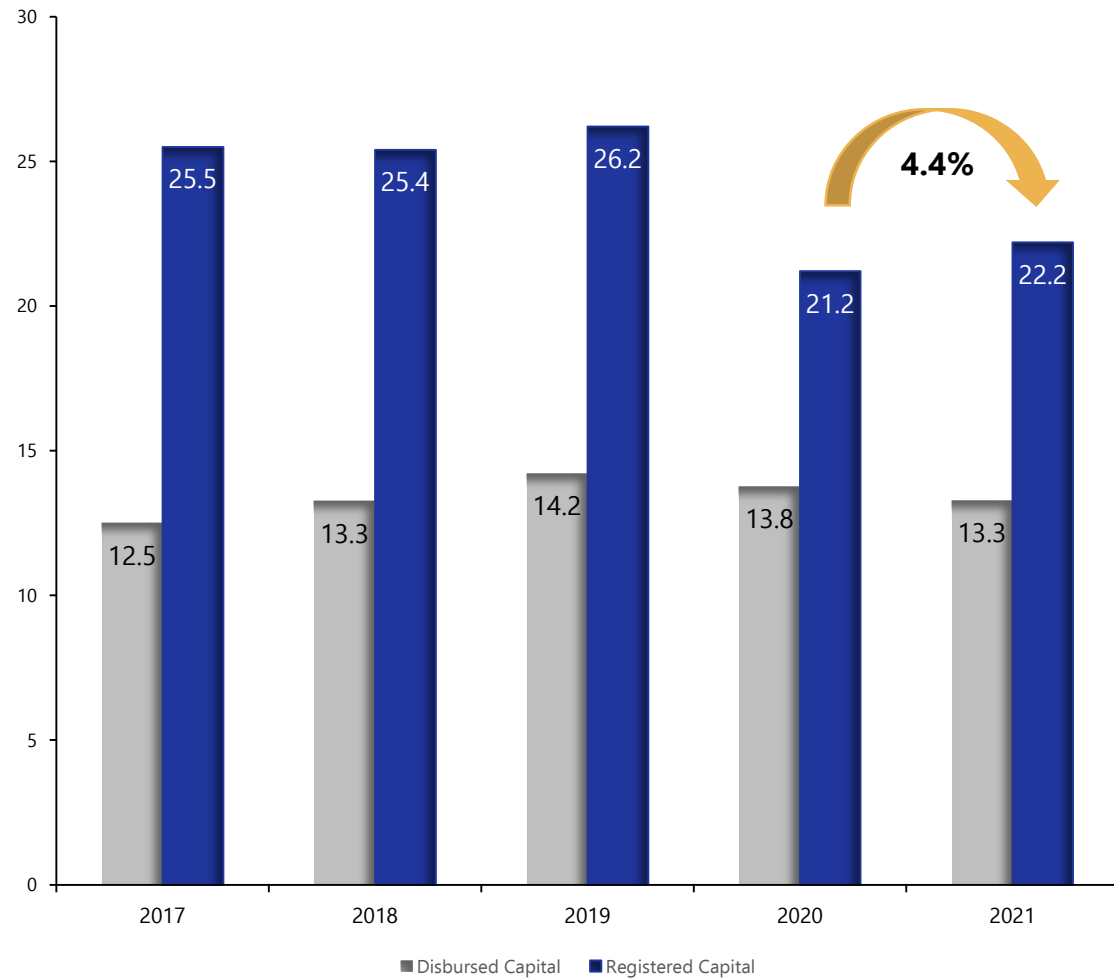


20% Market Share in Vietnam in the LANDED PROPERTIES Segment (2016 – 3Q2021)



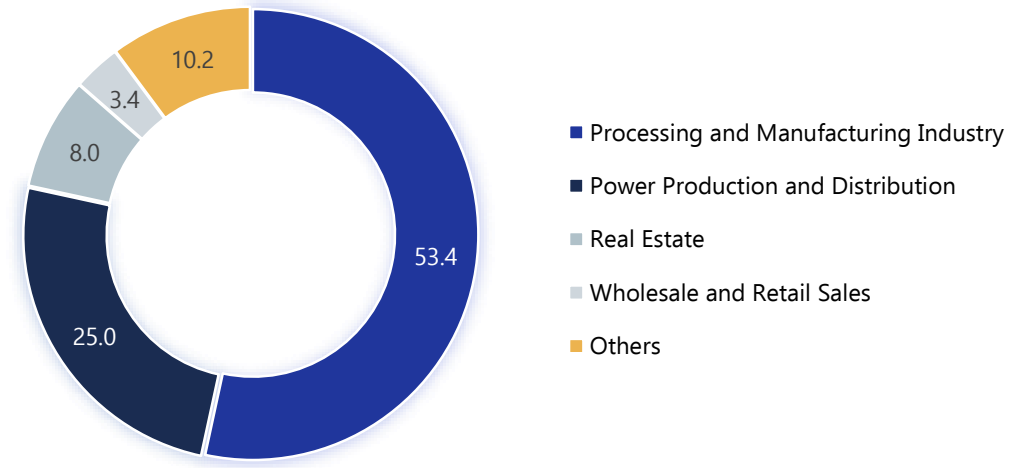
FDI Inflows Sustained Despite Covid-19

Year-to-date FDI flows 2017 – 2021 (US\$ bn)



Source: GSO of Vietnam, Public Media

Processing and manufacturing sectors remain a key growth engine



Foreign top investors keep trust in Vietnam's recovery

- ☑ LG Display announced a US\$ 1.4 bn investment in Vietnam increasing total investment to US\$ 4.65 bn
- ☑ Long An I and II LNG Power Plant Projects registered capital of more than US\$ 3.1 bn from a Singaporean investor group
- ☑ "Vietnam has demonstrated its attractiveness as a sustainable and long-term investment destination" – Nestle Vietnam CEO



3Q2021 Operational Updates

New Launches in 3Q2021

Vinhomes Smart City – The Miami Launch

- In July 2021, nearly 680 units from GS1 tower in The Miami zone of Vinhomes Smart City were launched with strong take up rates
- Residents will enjoy a resort-like lifestyle including 1,000m² of outdoor swimming pool, nature reserve, open gyms and sporting venues



Vinhomes Ocean Park – The Pavilion Launch

- Livestream event of The Pavilion at Vinhomes Ocean Park attracted nearly 620,000 views on various platforms
- Over 530 units were launched with an absorption rate of more than 96%



Vinschool Smart City inaugurated

- Construction of Vinschool education facility to cater for the needs of Vinhomes Smart City residents
- In August, Primary and Secondary schools were completed and welcomed students



New Launches Continue Despite Social Distancing Restrictions

Online Events To Maintain Customer Engagement During Social Distancing

Vinhomes conducted numerous online programs to stimulate market interest

01

Online panel discussion "Investment during Pandemic" held in August

02

Livestream session with real estate experts to discuss the privileges of the Origami buyers held in September

03

Series of online talk shows about living trends and lifestyle in Hanoi also held in September

SERIES TALK SHOW / NGƯỜI TIỀN PHONG

VINHOMES

BIÊN TẬP VIÊN: DƯƠNG NGỌC TRINH
BÀ: NGUYỄN THỊ QUỲNH ANH
GIÁM ĐỐC CÔNG TY CP VIC VIỆT NAM

BÀ: PHẠM THỊ LAN PHƯƠNG
GIÁM ĐỐC KINH DOANH VÙNG 2
CÔNG TY CP VINHOMES

ÔNG: PHẠM ĐÌNH THẮNG
TRƯỞNG BAN KINH TẾ
XÃ HỘI BẢO TIỀN PHONG

TẬP 2
SỐNG " BÌNH THƯỜNG MỚI"
ĐẦU TƯ " TẦM NHÌN MỚI"

20:00 | CHỦ NHẬT 10.10.2021

SỰ KIỆN TRỰC TUYẾN TẠI Fanpage Vinhomes
<https://www.facebook.com/vinhomes.vn>

TOA GÁM TRỰC TUYẾN
ĐẦU TƯ MÙA DỊCH
SÙNG CẤP CHUYÊN GIẢ

31.08.2021
10:00 - 11:00

Ningame lan tỏa livestream:
15 TUB KHU P. 10 - 2.000.000 VNĐ

Ông DAVID JACKSON
TRƯỞNG BAN KHUYẾN CẢNH COLLEGE ST. HAWK

Bà HOÀNG THỊ THUY VY
Bà Quản lý Khu V. Vinhomes

Bà NGUYỄN QUỐC SÁO
TRƯỞNG BAN KHUYẾN CẢNH

Bà LÊ THỊ THANH HẰNG
TRƯỞNG BAN KHUYẾN CẢNH

Ông ĐỖ MẠNH CƯỜNG
KHUYẾN CẢNH

Ông QUỐC KHÁNH
KHUYẾN CẢNH

Ra mắt
CĂN HỘ TẦNG 2
THE ORIGAMI

LIVESTREAM ĐỘC QUYỀN

10:00 - 11:00 | Chủ nhật, Ngày 26.09.2021

Innovative Platforms With Attractive Features

Promotion for buyers via Vinhomes Online⁽¹⁾

- New promotion policy for successful transactions via Vinhomes Online
- VND 222 mn down-payment promotion with interest support and complimentary VinFast vouchers



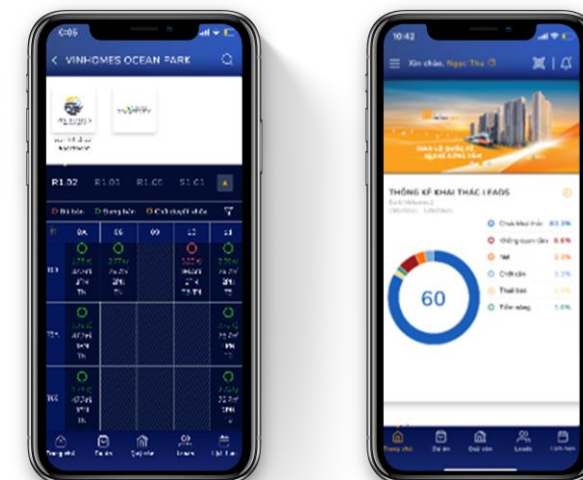
Free listing for home-owners on Vinhomes Leasing platform

- Residents' Vinhomes properties can be listed on Vinhomes Leasing website
- Vinhomes Leasing website supports trading activities and enhance value of the projects



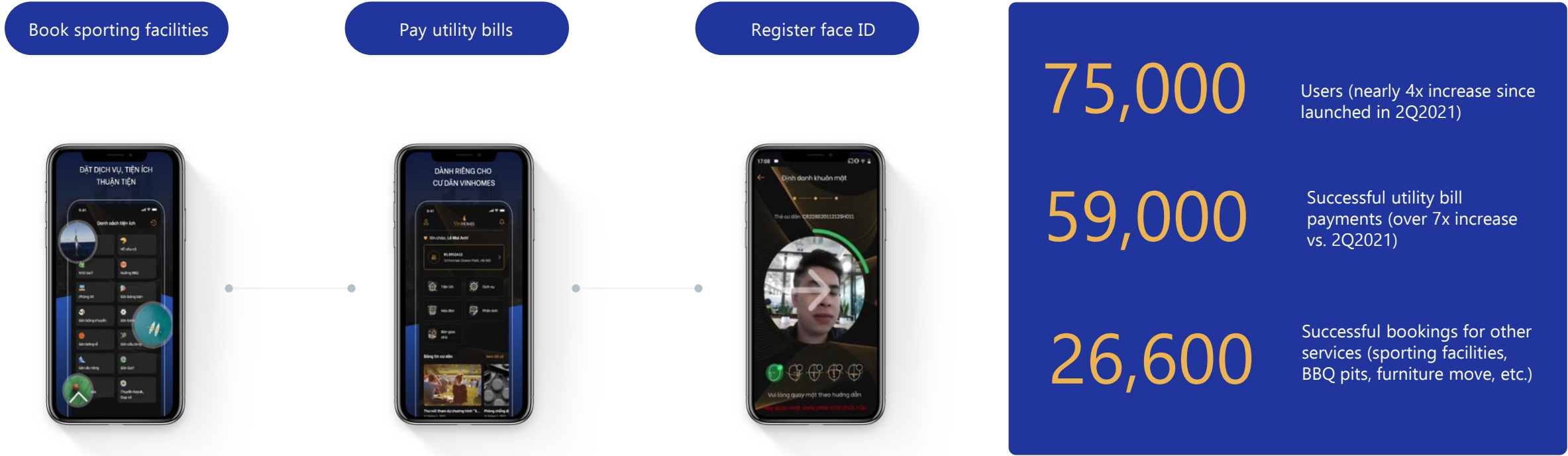
Vinhomes Sales Agent App upgraded with new features

- The Vinhomes Sales App⁽¹⁾ was launched for pilot use in May 2021 and upgraded with additional features
- Key features including user administration, inventory management, marketing and reporting for internal use



Vinhomes' Digital Transformation Continues

Vinhomes Resident App Highly Effective In Providing After-Sales Services



Vinhomes Resident App is a comprehensive platform to cater for the needs of Vinhomes residents and provide best-in-class customer experience

Vinhomes residents can register accounts with their apartment codes and **make bookings** for

- Apartment handovers
- Pay utility bills, request services
- Check timetables, manage apartment remotely, etc.

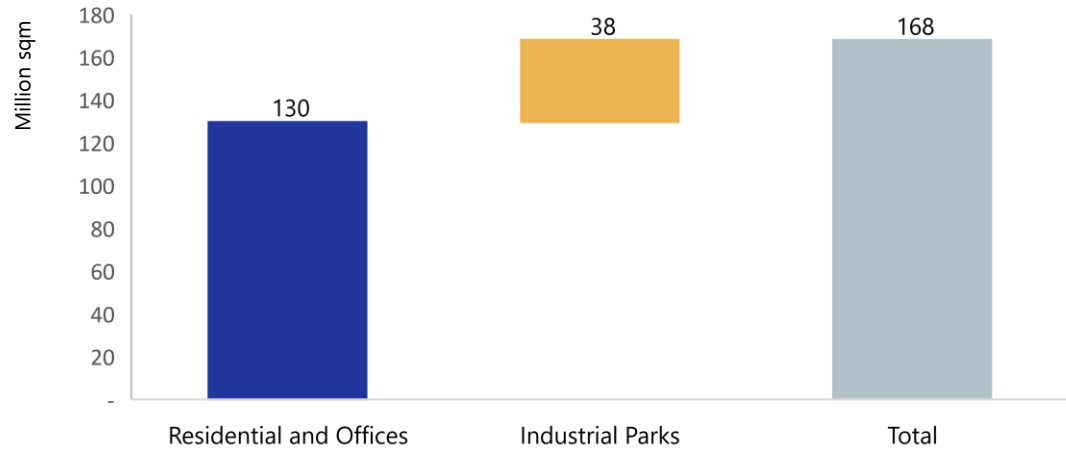
Overview of Major Launched Projects



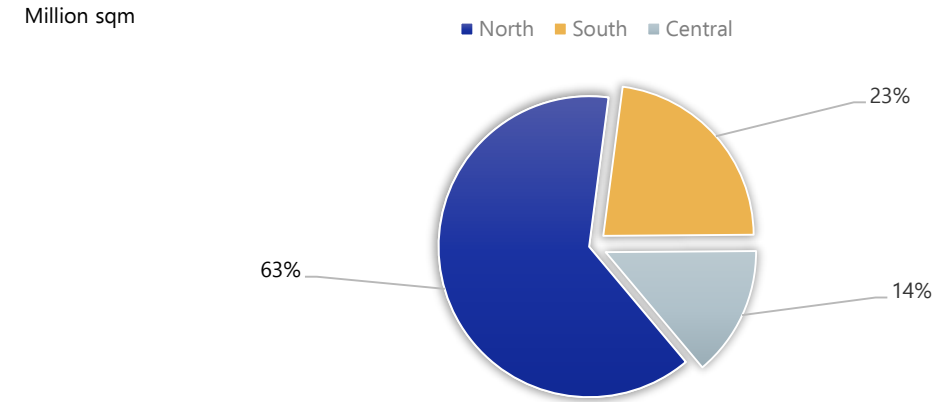
Project Name	Vinhomes Ocean Park	Vinhomes Smart City	Vinhomes Grand Park
Total NSA (sqm) ⁽¹⁾	3,500,000	2,601,000	3,241,000
Cumulative Units Sold and Delivered / To Be Delivered as of 30 September 2021 ⁽²⁾	<p>Units sold: 36,500 To be delivered: 1,800 Total units: 47,300</p>	<p>Units sold: 30,000 To be delivered: 4,500 Total units: 47,000</p>	<p>Units sold: 38,500 To be delivered: 800 Total units: 45,500</p>
Unbilled Sales ⁽³⁾ (VND billion)	6,970	8,960	14,280
Construction Progress	70%	47%	60%

Unrivalled Land Bank in Strategic Locations Forms Pillar of Growth

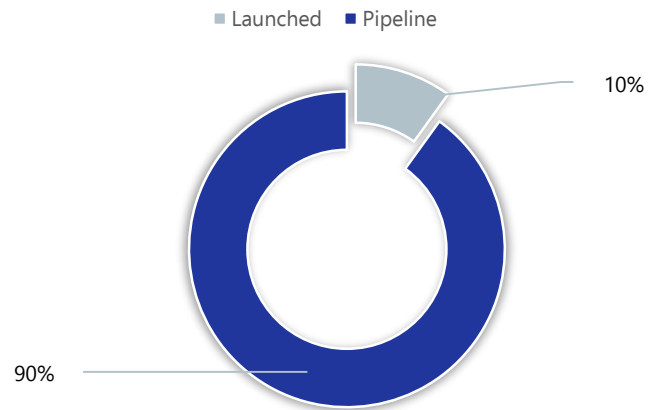
Land Bank by Segment



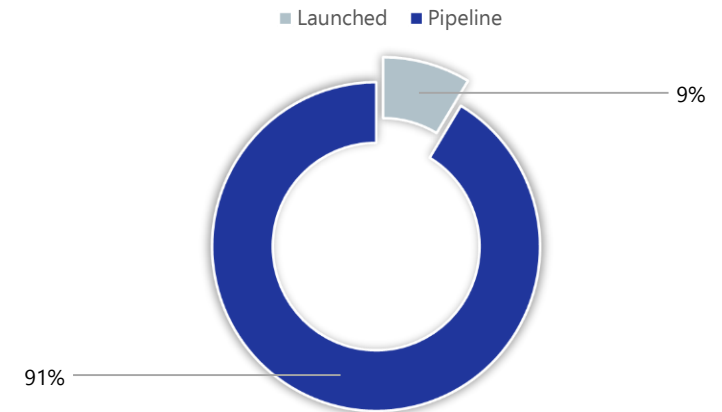
Land Bank by Location



Residential and Offices land bank

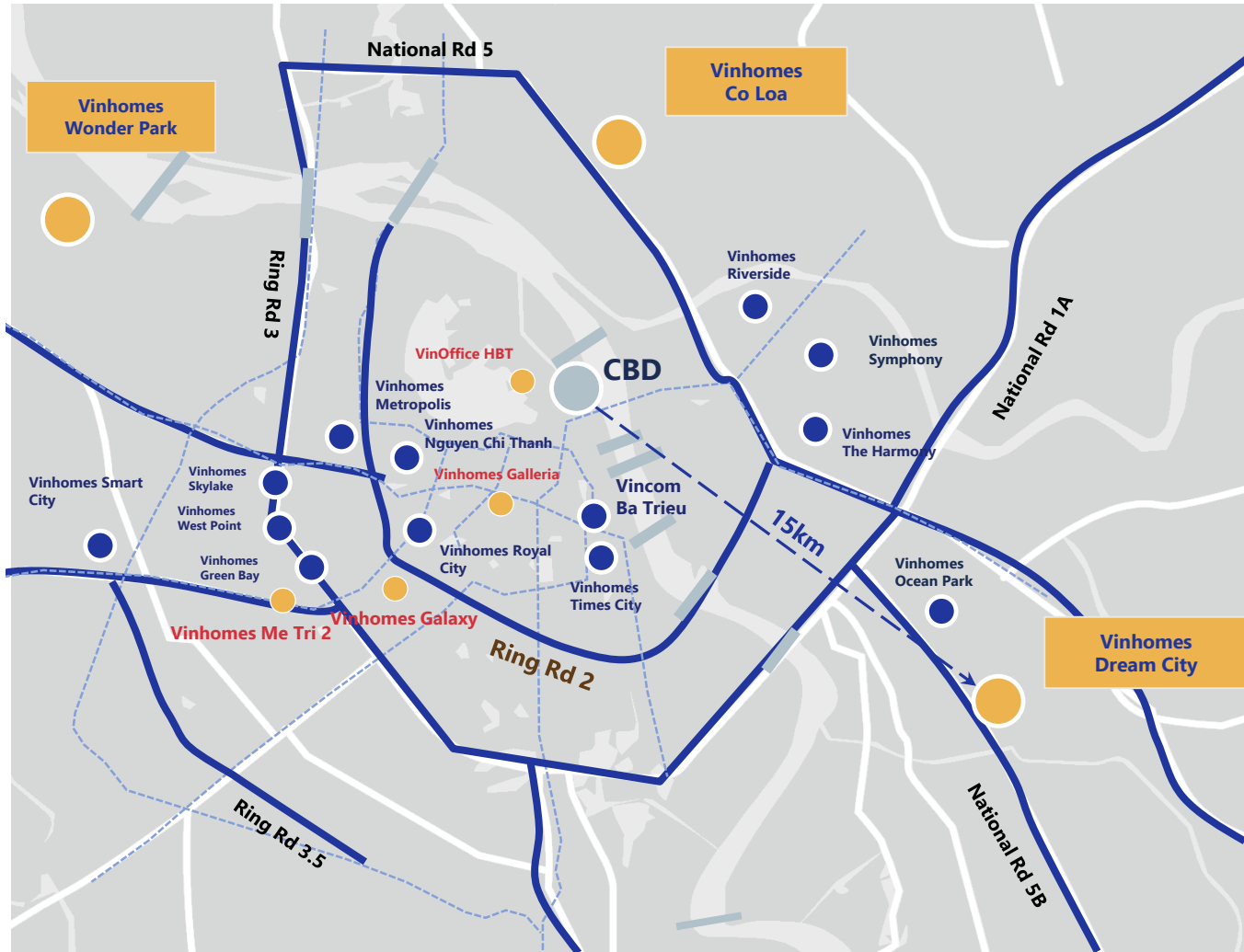


Industrial land bank



Mega Projects In Strategic Location Supported By Enhanced Infrastructure

Upcoming projects located within 15km distance from Hanoi CBD



LEGEND

- Vinhomes Properties
- City Centre
- - - Upcoming Hanoi Metro Lines
- Pipeline of Vinhomes projects
- Bridges across the Red River
- Major national and ring roads



Financial Highlights

9M2021 Highlights



Vinhomes Projects (Consolidated)

- Total: **VND 52.7 tn**
- Key contributors:
 - VH Ocean Park: VND 21.6 tn
 - VH Grand Park: VND 17.1 tn
 - VH Smart City : VND 12.2 tn
 - VH Symphony: VND 0.6 tn

- Gross profit: **VND 33.2 tn**
- Gross profit margin: 63%

- Profit before tax: **VND 34.3 tn , +55% YoY**, in which **VND 33.3 tn** was Vinhomes projects and **VND 1 tn** was from BCC projects
- Consolidated profit after tax: **VND 27.2 tn, +58% YoY**
- Consolidated PATMI: **VND 27.1 tn, +66% YoY**

- Total number of pre-sold units: **21,143 units**
- Contracted sales: **VND 35.8 tn**
- Unbilled pre-sales: **VND 39.3 tn**

BCC Projects (Equity Accounting)

- Total : **VND 2.5 tn**
- Key contributors:
 - VH Star City: VND 2.3 tn
 - VH Imperia and VH Harmony: VND 0.2 tn

- Gross profit: **VND 1.4 tn**
- Gross profit margin: 55%

- Total number of pre-sold units: **560 units**
- Contracted sales: **VND 5.2 tn**
- Unbilled pre-sales: **VND 3.4 tn**

Revenue from Property Sales⁽¹⁾

Gross Profit & Margin from Property Sales⁽²⁾

PBT, PAT & PATMI

Pre-sales⁽³⁾

Financial Performance 9M2021 vs. 9M2020

Project Name	9M2020	9M2021	Change (%)	Key Commentary
Sale of Inventory Properties ⁽¹⁾	46,806	52,663	13%	
Other Revenue	2,572	9,018	251%	<ul style="list-style-type: none"> 9M2021 recognized a significant revenue from construction services at Vinhomes Grand Park
Total Revenue	49,378	61,681	25%	
Gross Profit	18,488	34,309	86%	
% Margin	37%	56%	1818 bps	<ul style="list-style-type: none"> Gross margin in 9M2021 increased significantly thanks to deliver bulk sales at Vinhomes Ocean Park and Vinhomes Smart City
Profit sharing from BCC projects	585	1,015	74%	<ul style="list-style-type: none"> Profit distribution from BCC projects is contributed by Vinhomes Star City, Vinhomes Harmony and Vinhomes Imperia
Other Finance income	9,958	3,237	-67%	<ul style="list-style-type: none"> 9M2020 recognized a significant gain of bulk sales at Vinhomes Grand Park
Operating Profit	23,059	34,373	49%	
Profit Before Tax	22,199	34,342	55%	
Profit for the Period	17,208	27,245	58%	
Profit after Tax and Minority Interest	16,337	27,084	66%	

Financial Performance 9M2021 (Vinhomes Projects & BCC Projects)

Summary BCC Project Performance and Reconciliation

Figures in VND bn	The Harmorny (Hanoi, low-rise)	Imperia (Haiphong, low-rise)	Thanh Hoa (Thanh Hoa, low-rise)	Total BCC Projects
Revenue	162	99	2,270	2,531
Cost of Sale	(87)	(92)	(971)	(1,150)
Gross Profit	75	7	1,299	1,381
% Margin	46%	7%	57%	55%
SG&A	-	(6)	(114)	(120)
Profit attributable	76	1	948	1,025
Profit attributable to Vinhomes (99%)	75	1	939	1,015

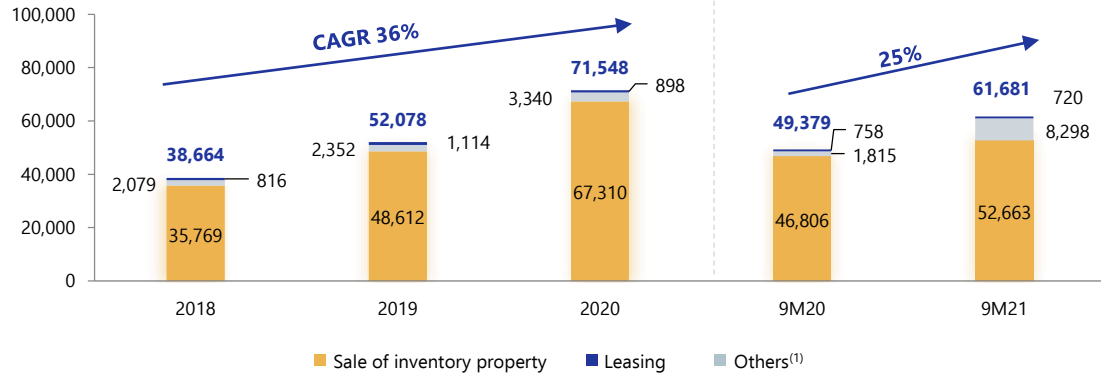
Adding Performance of BCC into Vinhomes P&L Assuming Full Consolidation

Figures in VND bn	Adjusted 9M2021 VHM	9M2021 BCC Projects	Total Adjusted 9M2021
Sale of Inventory Properties	55,120 ⁽¹⁾	2,531	57,651
Other Revenue	9,018	-	9,018
Total Revenue	64,138	2,531	66,669
Cost of Sale	(28,094)	(1,150)	(29,244)
Gross Profit	36,044	1,381	37,425
Profit sharing from BCC projects	1,015	(1,015)	-
Operating Profit	34,373	-	34,373
Profit before Tax	34,342	-	34,342
Profit for the Period	27,245	-	27,245
Profit after Tax and Minority Interest	27,084	-	27,084

9M2021 Financial Performance Overview

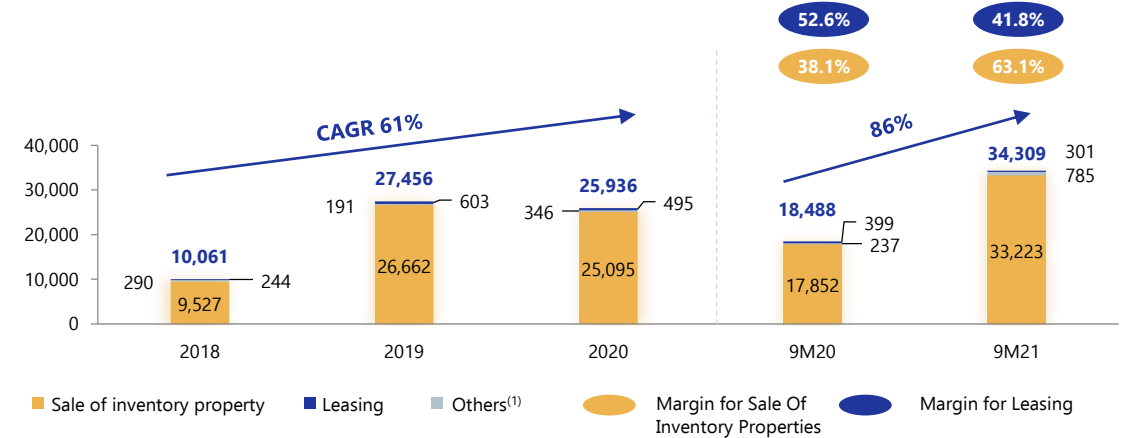
Total Revenue

VND bn



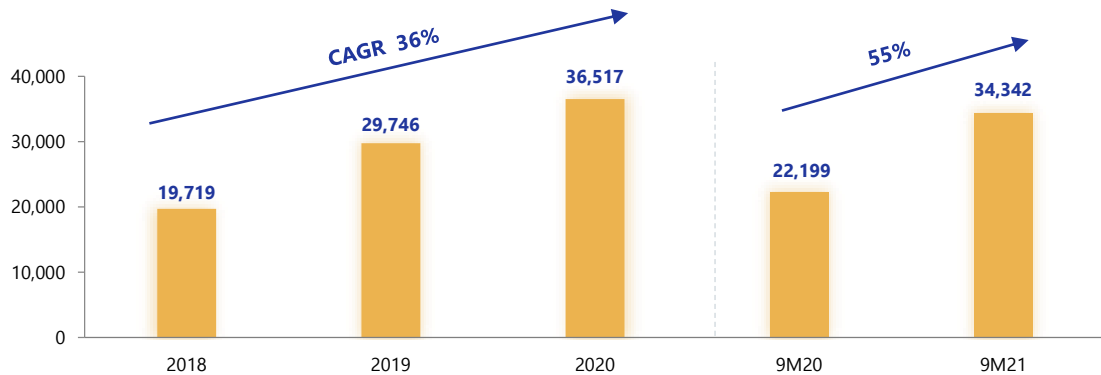
Gross Profit and Gross Profit Margin

VND bn



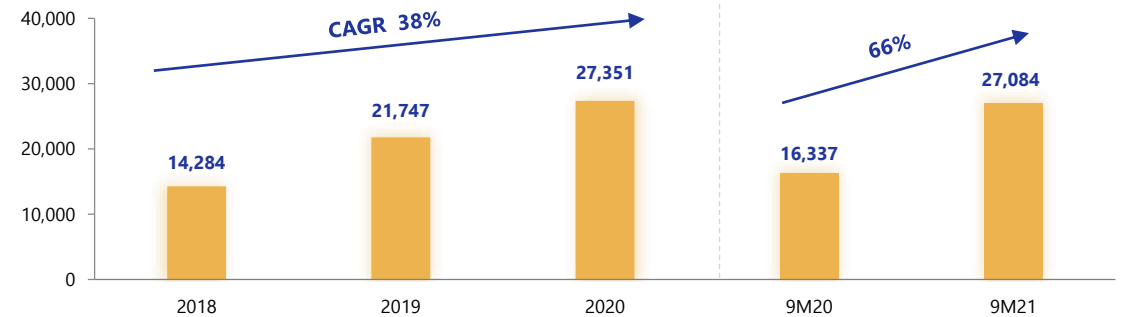
Profit before Tax

VND bn



Profit after Tax and Minority Interest

VND bn

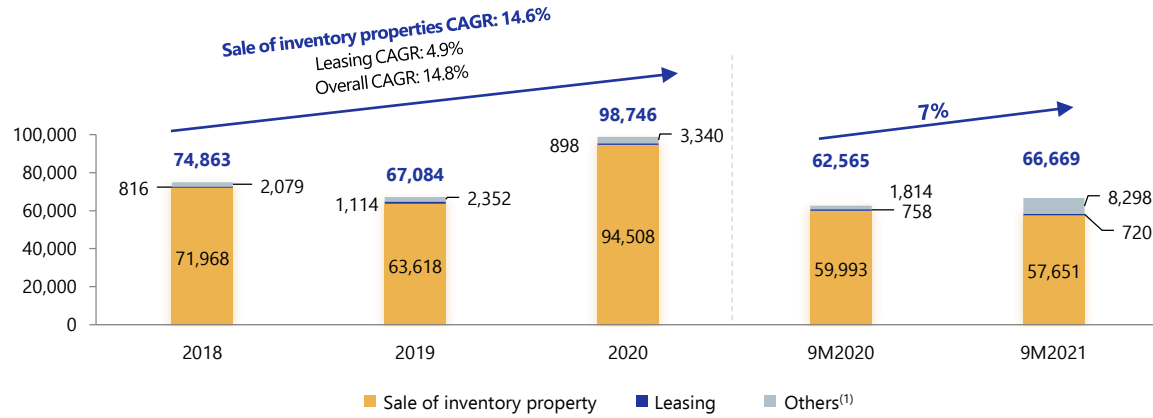


Source: Based on VAS Reviewed Consolidated Financial Statements for 2018, 2019, 2020 and Unaudited Consolidated Financial Statements for 9M2021 Note: (1) Includes revenue from general contractor services, shared profit from Vincom Retail, Vinschool, Vinpearl (until such components are completely transferred to those respective Vingroup's subsidiaries) and others

9M2021 Financial Performance Overview

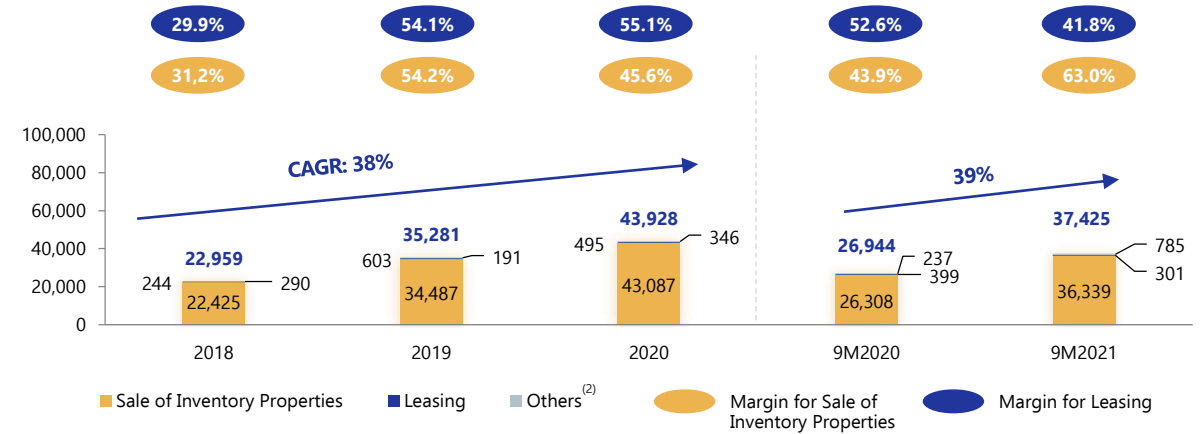
Total Adjusted Revenue⁽¹⁾

VND bn



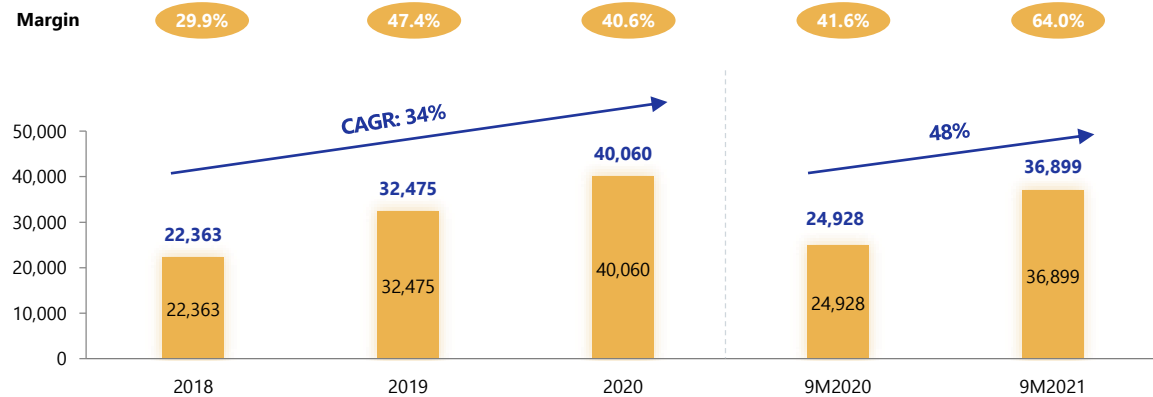
Adjusted Gross Profit and Gross Profit Margin⁽¹⁾

VND bn



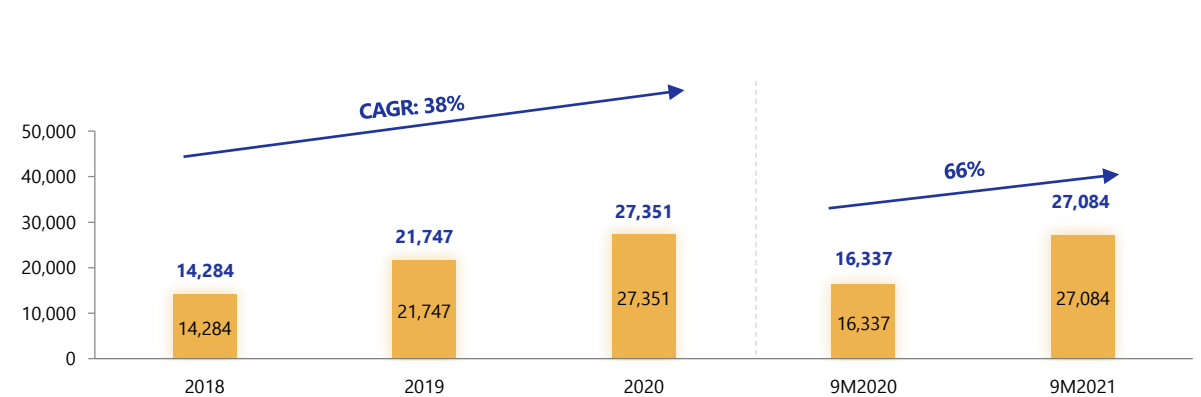
Adjusted EBITDA and Margin⁽¹⁾

VND bn



Adjusted PATMI⁽¹⁾

VND bn

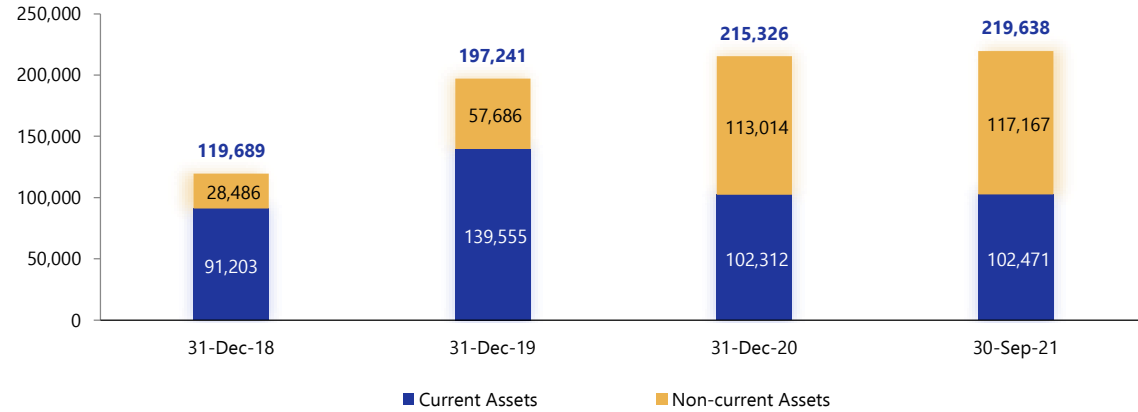


The financials as presented above are illustrative and based on the arithmetic aggregation of (i) Vinhomes JSC audited general purpose financials for FY2018-2020, (ii) Excluded Projects financials for FY2018-2010 and (iii) Unaudited Consolidated Financial Statements 9M2021. Notes: (1) Adjusted for Revenue and Gross profit of BCC projects and bulk sales recognized as finance income. (2) Others principally comprises revenue from general contractor services, shared profit from Vincom Retail, Vinschool and Vinpearl and others

Balance Sheet Overview

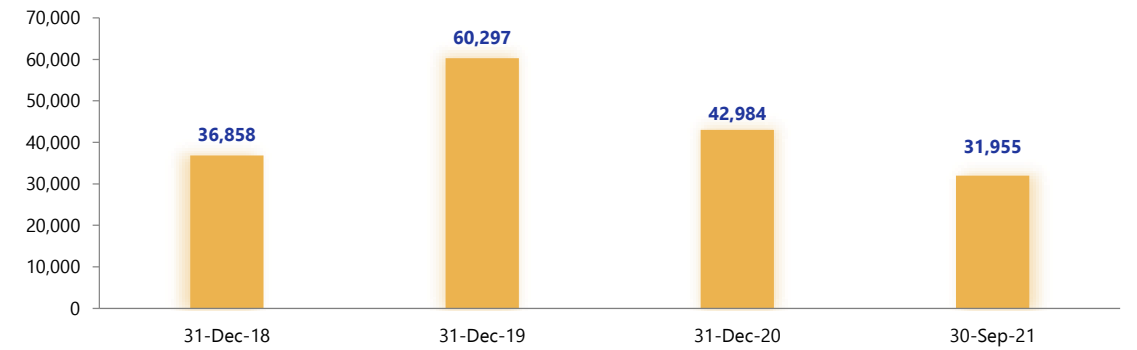
Total Assets

VND bn



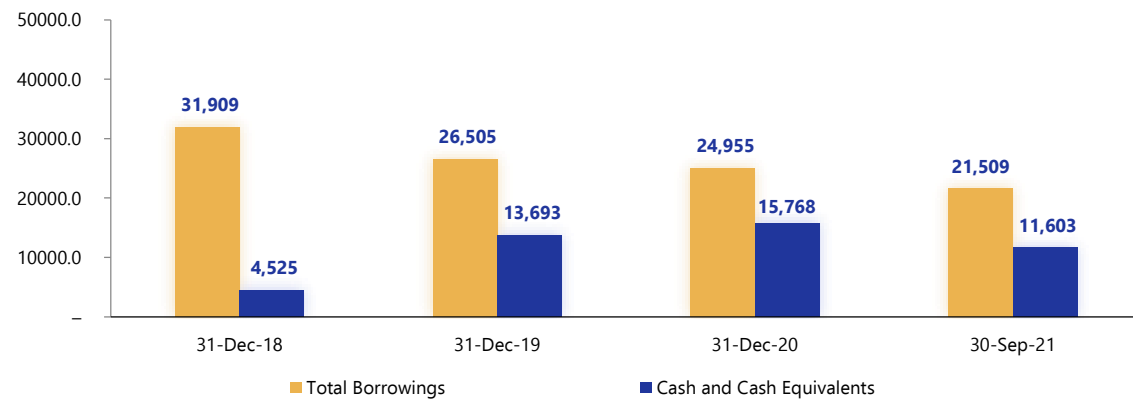
Inventories

VND bn



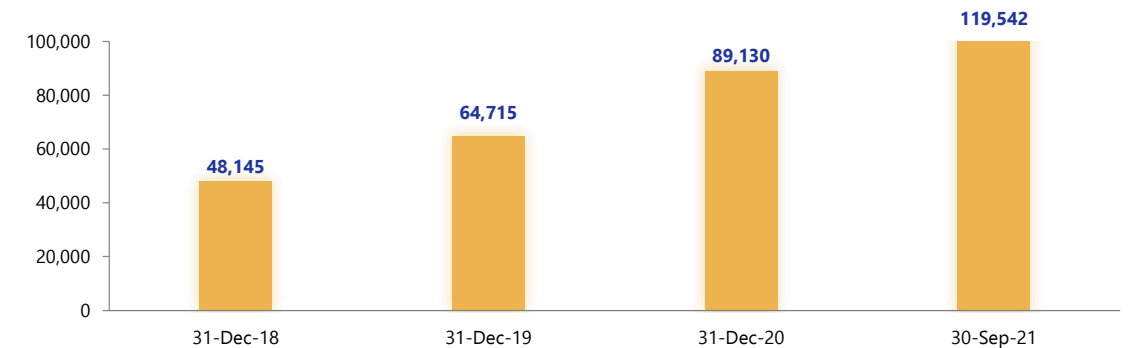
Total Cash & Cash Equivalents⁽¹⁾ and Total Borrowings

VND bn



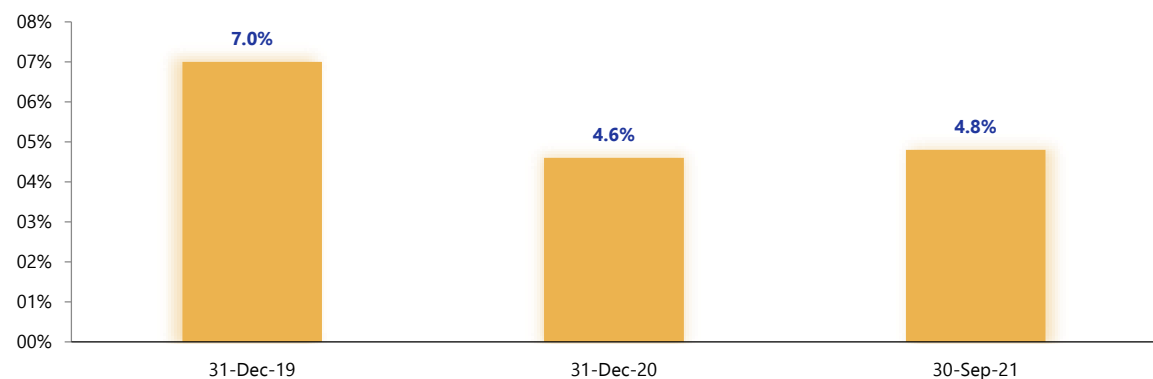
Total Equity

VND bn

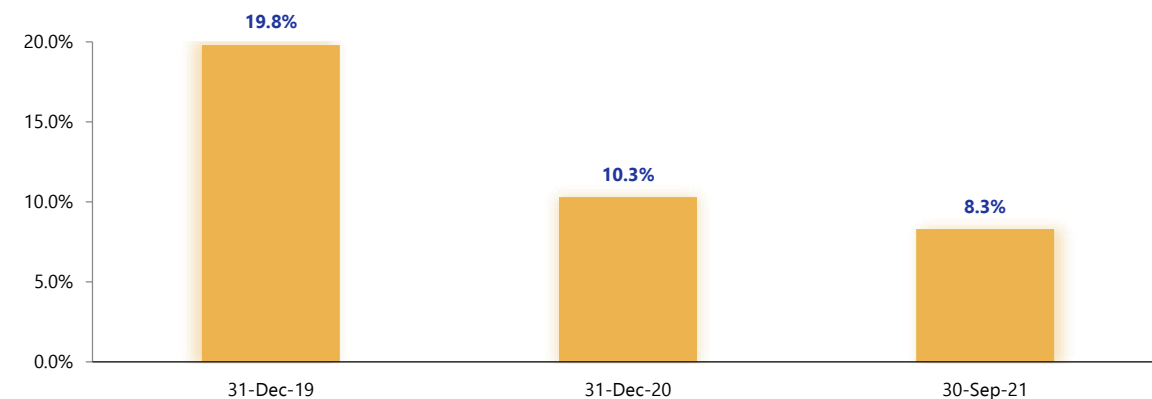


Key Credit Metrics

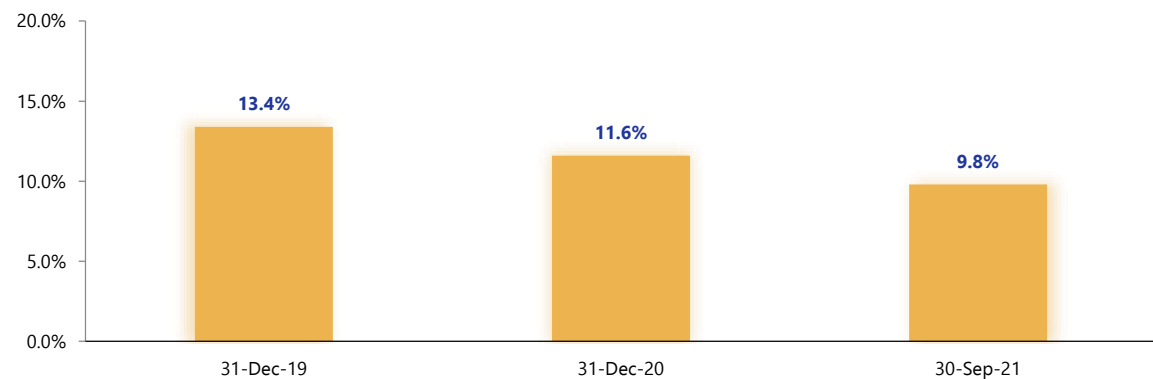
Net Debt⁽¹⁾ / (Total Assets – Cash & Cash Equivalent⁽²⁾)



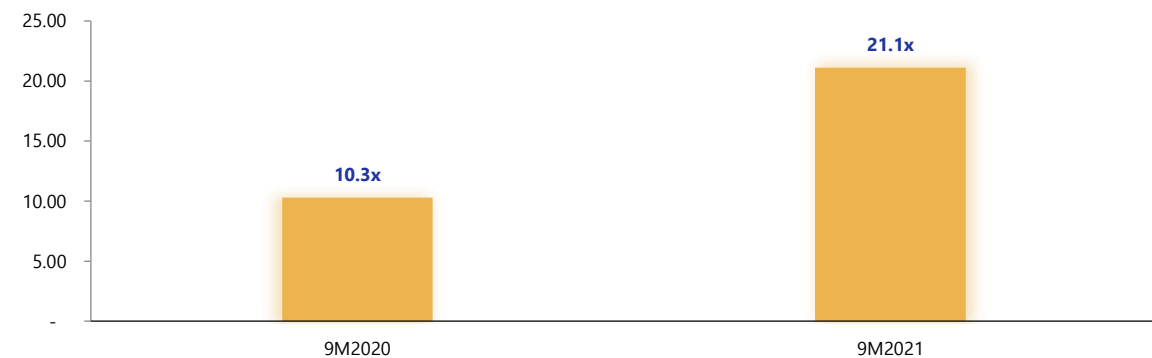
Net Debt⁽¹⁾ / Equity



Total Debt / Total Assets

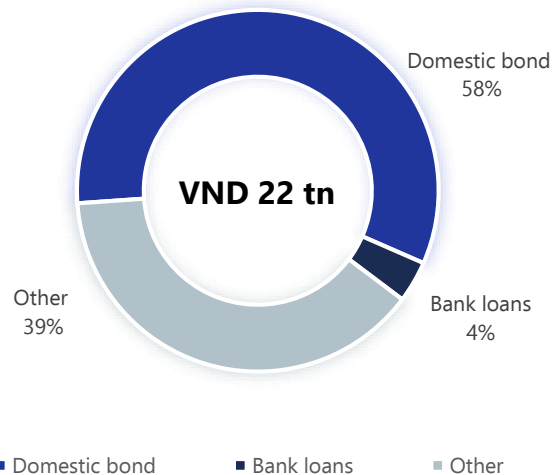


Interest Coverage Ratio⁽³⁾



Debt Profile

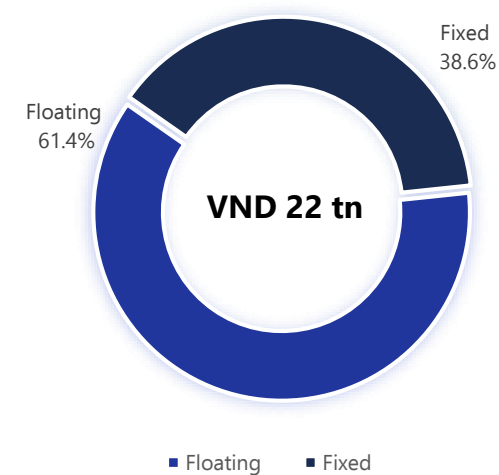
01. Total debt breakdown by funding sources



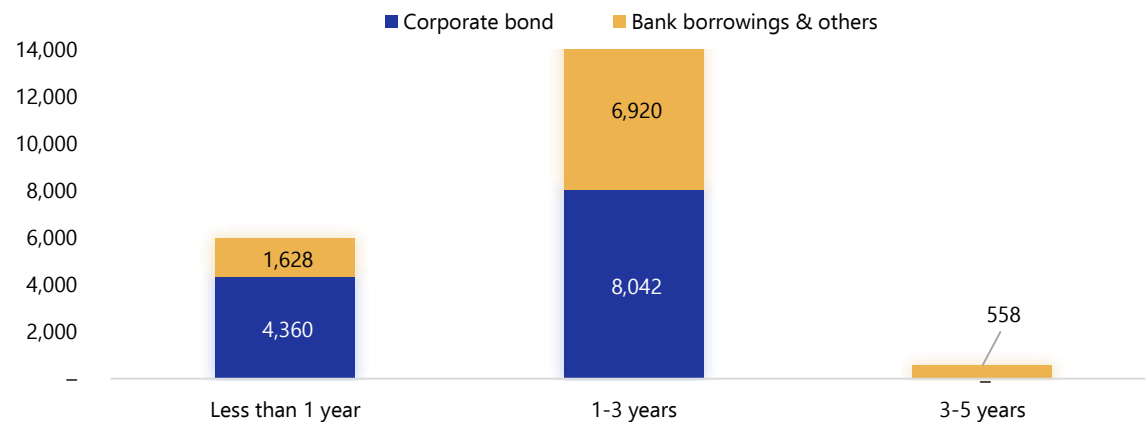
02. Total debt breakdown by currency



03. Total debt breakdown by interest rate



04. Debt maturity (VND bn)



**Average debt maturity:
1.3 years**

**Average cost of debt:
9.2%**



Appendix Additional Materials

New Projects To Be Launched

Vinhomes Dream City

Vinhomes Dream City is conveniently located next to Vinhomes Ocean Park and will create a lively suburban community served by a complete ecosystem of life-essential products and services



Description	<ul style="list-style-type: none"> Mega mixed-use integrated residential and commercial project
Location	<ul style="list-style-type: none"> Van Giang, Hung Yen
Total project area (including infrastructure)	<ul style="list-style-type: none"> ~460ha
Total Residential GFA	<ul style="list-style-type: none"> 7,853,000 sqm
Key Components	<ul style="list-style-type: none"> Apartments / Villas / Shophouses / Schools / Hospitals / Shopping Malls 18.1ha Central Park with the world's largest Wave Pool complex

Conveniently Located Next to Vinhomes Ocean Park

Ecosystem of Life-essential Products and Services

Source: Company Information

Vinhomes Wonder Park

Located at the west of Hanoi and well-connected to My Dinh, Cau Giay, Ba Dinh, Hoan Kiem by metro line. The project will include parks complex with high-end residential villas and townhouses – a model for ecological urban living



Description	<ul style="list-style-type: none"> Mega mixed-use integrated residential and commercial project
Location	<ul style="list-style-type: none"> Dan Phuong, Ha Noi
Site Area	<ul style="list-style-type: none"> ~133ha
Key Components	<ul style="list-style-type: none"> Apartments / Villas / Townhouses / Schools / Shopping Malls / Eco-parks / Swimming Complex 16ha grand Ecological park Vietnam's largest Swimming Pool complex (both indoor and outdoor)

Close Connectivity To Core Districts

Model for Ecological Urban Living

Continued Support From Customers And Mortgage Lenders

FOREIGN BUYERS⁽¹⁾

6.8%



Proportion of sold units with a mortgage

MORTGAGES⁽¹⁾

66%

Project	Selling points	Percentage of foreign buyers
Vinhomes Golden River (HCMC)	Vinhomes Golden River is situated along the Saigon river, in the heart of District 1. The area is expected to become home to new office skyscrapers, commercial centers, and beautiful riverside walks	28%
Vinhomes West Point (Hanoi)	Situated in the West of Hanoi, Vinhomes West Point has been developed to set a new standard of living, with its harmonious combination of water, trees and "All-in-one" facilities	21%
Vinhomes Skylake (Hanoi)	A mixed-use development in Nam Tu Liem new administrative area of Hanoi. It is adjacent and looks over the 32-hectare Cau Giay park, with 19-hectare water surface reservoir	14%

	Vinhomes Ocean Park	Vinhomes Smart City	Vinhomes Grand Park
Percentage (%)	66%	68%	83%

- Proportion of sold units with a mortgage depends on clients' preferences, locations and sales policy
- Vinhomes homebuyers often enjoy favorable interest rates relative to the market thanks to strong relationships between Vinhomes (as the project developer) and domestic banks
- Attractive interest supporting scheme offered to homebuyers for up to 36 months and a grace period for principal payments during the period of interest support
- Vinhomes Ocean Park, Vinhomes Smart City, and Vinhomes Grand Park buyers eligible for mortgages of up to 35 years

Investor Relations Department

Vinhomes Joint Stock Company

No.7 Bang Lang 1, Vinhomes Riverside,
Viet Hung Ward Long Bien District, Hanoi, Vietnam
Tel: +84 (24) 3974 9999 ext. 9545
Fax: +84 (24) 3974 8888
Website: ir.vinhomes.vn/en
E-mail: ir@vinhomes.vn