



VINHOMES JSC

Corporate Presentation



June 2022

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Key Business Highlights

Vinhomes' Unique Investment Proposition



1

Vietnam GDP expanded while properties demand remained resilient in 1Q2022

- Vietnam reported 5.03% YoY GDP growth in 1Q2022
- FDI implemented was c.USD 4.4 bn (+8% YoY), a 1Q five-year high
- Healthy real estate take-up rates, supported by solid demand and limited supply in Hanoi and HCMC

2

Leading Real Estate Developer with Unrivalled Land Bank

- Unrivalled land bank sufficient for c.30 years of development, expected to deliver sustainable growth

3

Ability to Harness Vingroup Ecosystem, Providing a Sustained Competitive Advantage

- Integration of complementary product suite creates unique mixed-use developments and enhances value creation
- Community and lifestyle creator with the ability to leverage on the Vingroup platform and comprehensive ecosystem

4

Business Strategies Aligned to Market Environment

- Active strategic management with the ability to pivot and roll-out strategies aligned to market environment

5

Experienced Management Team and Robust Corporate Governance

- Senior leadership with significant depth of experience and pedigree
- Highly committed to robust corporate governance standards in line with global best practices

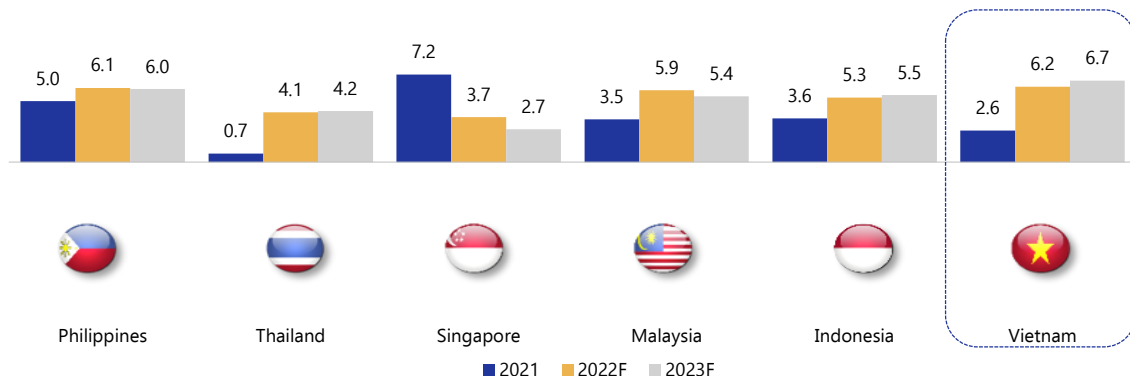
6

Commitment to Net-Zero megacities

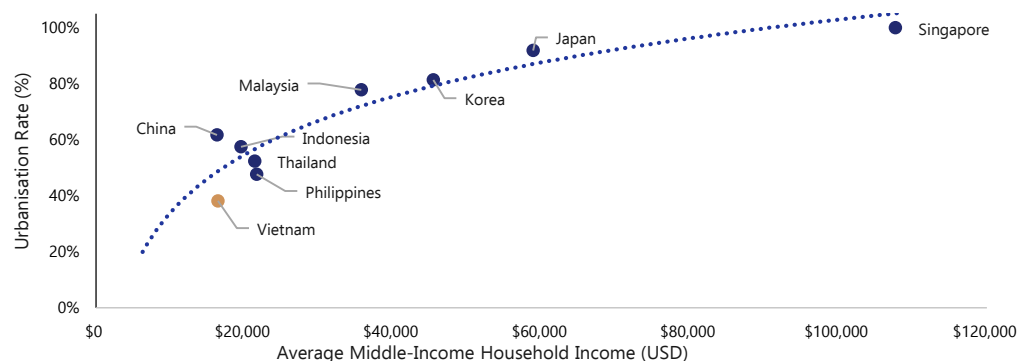
- Vinhomes to develop Net-Zero megacities as part of ESG strategy in future developments
- Contribution towards the Net-Zero carbon emission target by 2050 of Vietnamese government

1 Attractive Fundamentals For Multi-Year Property Growth Cycles

Vietnam Economy Remains Resilient with Fastest Recovery and Growing Prospect ...

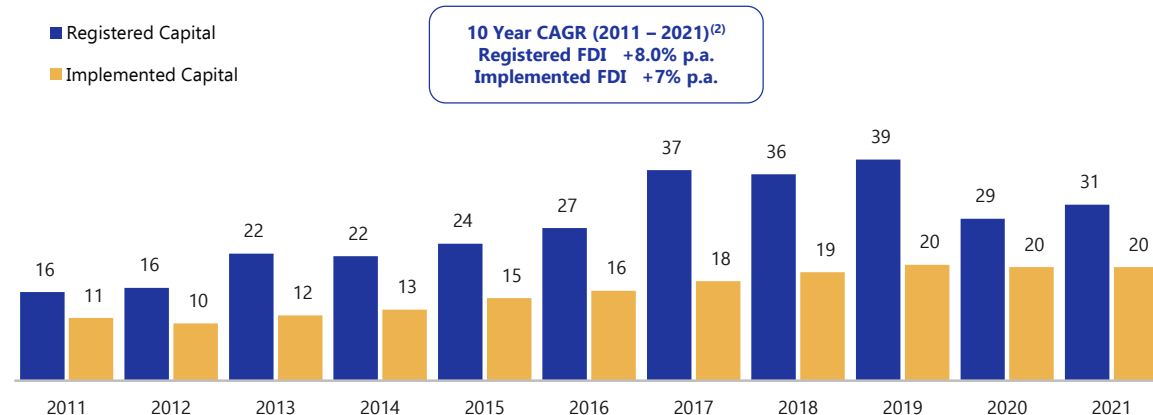
Real GDP growth⁽¹⁾⁽²⁾ (%)

A Ramp-up in Urbanization and Middle-income⁽²⁾ Household Wealth, Leading to Demand for Quality Housing

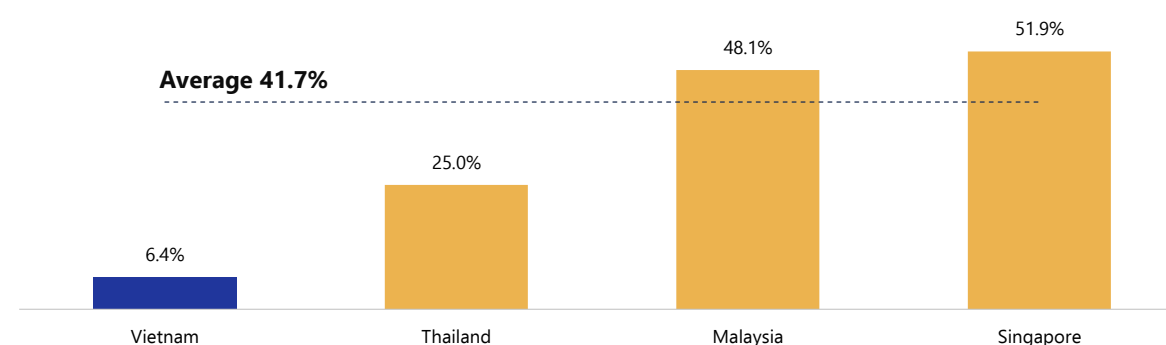


... Driven by Strong FDI Inflows

USD bn



Significantly Underpenetrated Mortgage Market

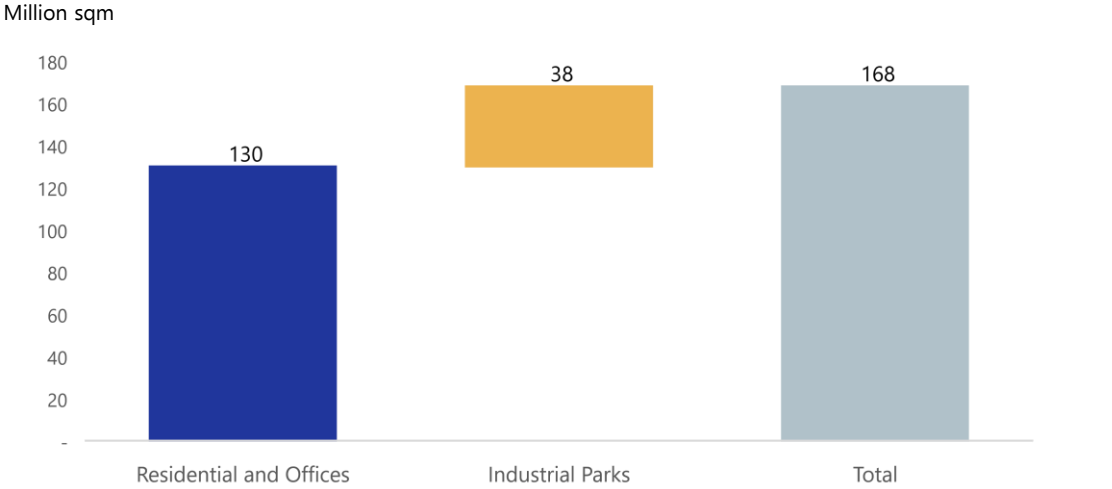
Total Home Mortgage Loans Outstanding as % of GDP⁽³⁾

Vinhomes Offers The Best Proxy to Tap Growth of Vietnam's Middle Class and Consumer Demand

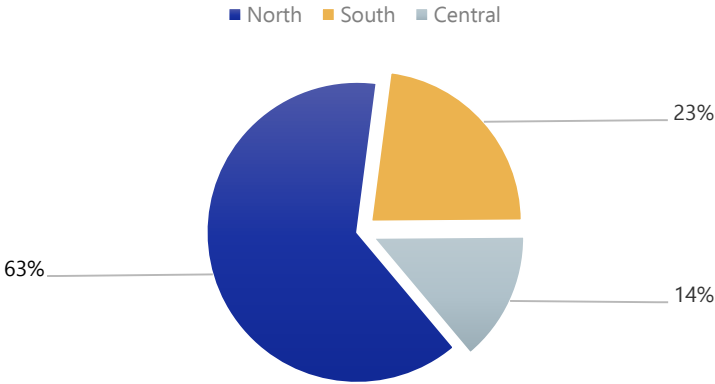
Note: (1) Forecast GDP growth rates are based on average of figures from the World Bank, IMF, ADB and OECD. (2) As of 4Q2021. (3) Middle income population defined as households with income of more than USD10,000 per annum. (3) As of 2020.

2 Unrivalled Land Bank in Strategic Locations Forms Pillar of Growth

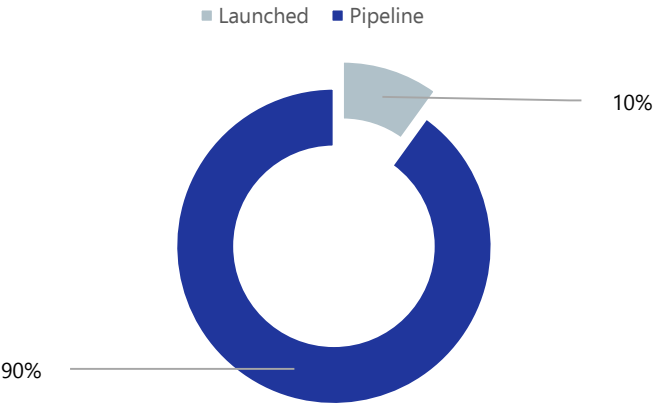
Land Bank by Segment



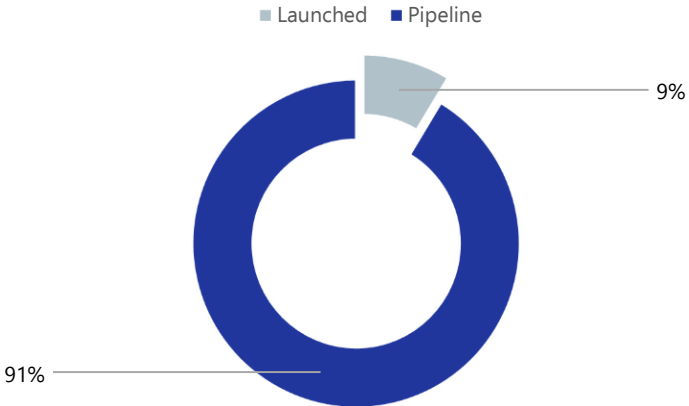
Land Bank by Location



Residential and Offices Land bank



Industrial Land bank



Notes: As of September 30, 2021. Excluding completed projects

3 Ability to Harness Vingroup Ecosystem

Industrials/ Technology



Automobile manufacturer and technology ventures

Residential



Integrated residential developer

Retail Leasing



Retail mall owner, developer and operator

Hospitality



Hospitality and entertainment operator

Social Infrastructure



Healthcare and education provider










Vingroup is One of The Largest Listed Companies in Vietnam

3 Vinhomes – Not Just a Homebuilder but a Community Creator



- ✓ #1 dominant integrated residential and commercial developer
- ✓ Ecosystem of complementary consumer service offerings at each project
- ✓ Active in mega project developments and pioneers in partnerships with sub-developers on projects
- ✓ Nation-wide operation and first mover advantage in several second-tier cities and satellite project developments

	 Residential	 Retail/ Office	 Medical	 School/University	 Hospitality/ Entertainment
 Ocean Park (Hanoi)	<ul style="list-style-type: none"> Vinhomes Ocean Park 1: <ul style="list-style-type: none"> 43,500 high-rise units 3,800 low-rise units Vinhomes Ocean Park 2 – The Empire: <ul style="list-style-type: none"> 12,600 low-rise units 24 blocks of condo⁽¹⁾ 	<ul style="list-style-type: none"> Vincom Megamall Ocean Park Technopark Office tower 	<ul style="list-style-type: none"> Vinmec Ocean Park International Hospital 	<ul style="list-style-type: none"> VinUniversity Vinschool K-12 education 	
 Central Park (HCMC)	<ul style="list-style-type: none"> Vinhomes Central Park: <ul style="list-style-type: none"> The Central The Park Landmark 81 11,000 high-rise units 100 low-rise units 	<ul style="list-style-type: none"> Vincom Center Central Park Landmark 81 commercial space 	<ul style="list-style-type: none"> Vinmec Central Park International Hospital 	<ul style="list-style-type: none"> Vinschool K-12 education 	<ul style="list-style-type: none"> 5-star Vinpearl Hotel Landmark 81 223 hotel rooms

Ecosystem of Complementary Products and Services At Each Site

4 Business Initiatives Aligned to Market Environment

01

Driving Growth Through Vinhomes Sapphire

- Capitalize on the huge potential of **Vietnam's rapidly growing middle-class**
- Robust ecosystem helps Vinhomes to successfully **execute large township projects**
- **Maximize income streams** by offering additional ancillary products, and value-added services

02

Bulk Sales Strategy

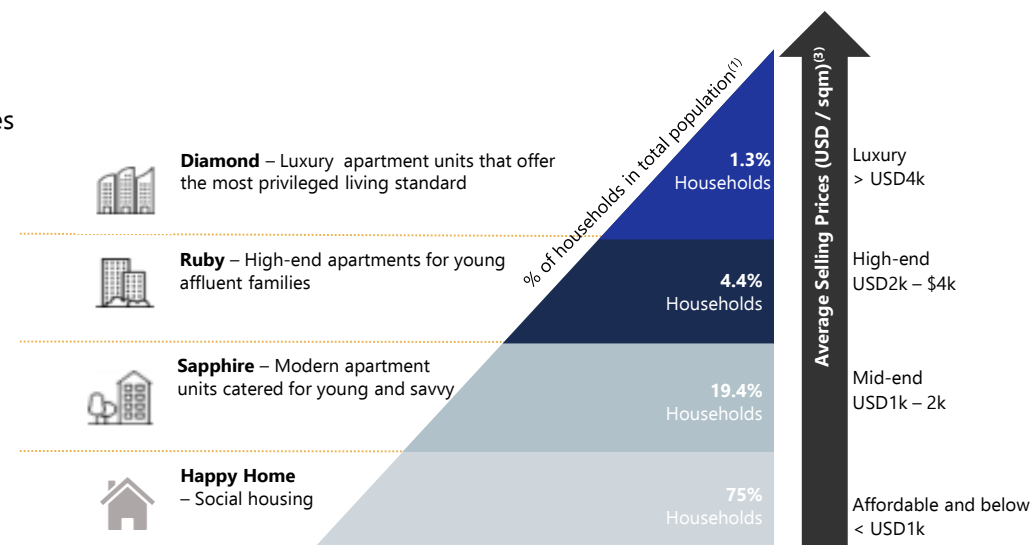
- Well-defined wholesale strategy to further **enhance execution and pull forward cash flows**, further strengthening liquidity
- **Shorter project development period** with secondary developers co-developing project
- **Wide range of product offerings** to targeted groups of customer
- **Better risk management** to carry out large-scale developments

03

Innovative Digital Transformation Strategy

- Transition towards a combination of **direct/online sales model**
- **End-to-end ecosystem** including property sales, leasing and transfers via multiple online portals
- **Enhance residents' experience and satisfaction** by comprehensive mobile platform

Diversified Product Offerings



Develop social housing under "Happy Home" brand

500,000 units in the next 5 years

5 Experienced Management Team and Robust Corporate Governance

Vinhomes is led by a highly experienced Board of Directors who are supported by a management team with average 23 – 24 years of experience

Board of Directors



Pham Thieu Hoa

Executive Chairman

- > 17 years with Vingroup
- > 33 years experience
- Previously CEO of Vinhomes, Project Development Director of Vingroup since 2005



Tran Kien Cuong

Executive Director

- > 6 years with Vingroup
- > 35 years experience
- Senior Director of Vinhomes



Mueen Uddeen

Independent Non-Executive Director

- > 42 years experience
- Managing Director of Arcpoint Associates Advisory



Pham Nhat Vuong

Non-Executive Director

- > 27 years experience
- Founder of Vingroup, formerly known as Technocom Corporation in 1993
- Chairman of Vingroup since 2011



Ashish Sashty

Non-Executive Director

- > 25 years experience
- Partner of KKR, Co-Head of Asia Pacific Private Equity and Head of Southeast Asia



Varun Kapur

Independent Non-Executive Director

- > 29 years experience
- Managing Partner of Indgrowth Capital
- Previously Partner and Managing Director of TPG



Nguyen Thu Hang

CEO

- > 16 years of experience in auditing, risk management and banking
- Previously Director of DCM at VietinBank & Board Member of IVB
- Member of CPA Australia since 2009



Nguyen Duc Quang

Dy CEO, Sales and Marketing

- > 6 years with Vingroup
- > 15 years experience
- Previously Sales and Marketing Director of Mercedes-Benz An Du Autohaus



Mai Thu Thuy

Dy CEO, Back-Office

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



Nguyen Dieu Linh

Executive Director

- > 17 years with Vingroup
- > 24 years experience
- Vice Chairwoman of Vingroup since 2008, previously Deputy CEO of Vingroup



Cao Thi Ha An

Executive Director

- > 29 years experience
- Project Development Director of Vingroup since 2016
- Previously Deputy CEO and Director of Military Insurance JSC



Hoang D. Quan

Independent Non-Executive Director

- > 25 years experience
- Founder & Chairman of FinSafe JSC
- Previously Deputy CEO of PVI Asset Management



Pham Van Khuong

Dy CEO, Construction

- > 18 years with Vingroup
- > 37 years experience
- Previously Dy CEO of Vingroup

Management Team



Douglas Farrell

Dy CEO, Finance and Investment

- > 17 years experience in financial services
- Deputy Chief Executive of Finance and Investment of Vinhomes since 2018
- Chartered Accountant



Committed to robust corporate governance standards in line with global best practices



Senior leadership with significant depth of experience and pedigree



Proven on-the-grounds management team supporting nation-wide operations




Proven ability to hire, train and retain talent across business lines

5 Corporate Governance Principles Emphasize a Quality Board, Sound Internal Controls, Transparency and Accountability to All Shareholders

Controls put in Place

- ☒ All transactions must be entered into on commercially reasonable basis as a statutory requirement
 - ☒ Significant related party transactions must be approved by the Board of Directors or the General Meeting of Shareholders
 - ☒ Interested parties must abstain from voting
-
- ☒ Vinhomes to undertake Vingroup residential and office mixed-use development going forward
 - ☒ Vingroup to continue holding non-residential and non-office mixed used developments in Vietnam
-
- ☒ Entire project development team of Vingroup has been transferred to Vinhomes to ensure alignment of interest
 - ☒ Vinhomes has ROFR on land that can be used for residential from Vingroup at cost. This ROFR gives Vinhomes economies of scale in land sourcing and leverage of the Vingroup brand in site acquisition
-
- ☒ Vingroup fees are allocated based on number of man hours and assets under management
 - ☒ Helps Vinhomes to manage expansion with minimum overhead as it can share resources and costs with the rest of Vingroup
 - ☒ Governed by related party rules
-



**No conflict of
interest in decision
making**

**No direct
competition with
Vingroup**

**Clear distinction of
scope for Vinhomes**

**Fair market
practices**

6 Vinhomes To Develop Net-Zero Megacities



As part of the ESG strategy, Vinhomes is committed to support the Vietnamese government to achieve the **Net-Zero** carbon emission target by 2050. The **Net-Zero megacities** strategy includes the following key principles:



Utilize sustainable design, architecture as well as construction materials



Provide eco-friendly means of transportation



Optimize rainwater and wastewater recycling systems, garbage segregation and recycling



Promote digitalization to provide integrated solutions for urban infrastructure systems, accelerating the transition to clean and renewable energy and improving energy efficiency

Net-Zero Megacities Strategy Will Be A “Guiding Principle” In Future Developments

Initiatives For Green Lifestyle and Sustainability



TechnoPark Tower awarded LEED Platinum v4 certificate⁽²⁾

- In December 2021, TechnoPark Office tower awarded LEED Platinum v4 certificate – the highest level of LEED categories for eco-friendly design and operation
- Technopark becomes one of the first high-rise buildings in Vietnam adopted such green practice standards for sustainability achievement



VinBus launched first electric bus lines in Hanoi

- First e-Bus lines starts city-wide operation after months of test run
- VinBus operates 6 lines⁽¹⁾ in Hanoi. Plan to open new routes that connect to public transportation network in Hanoi and HCMC

More Green Initiatives to Support Eco-Friendly Communities

A nighttime photograph of a city skyline. In the foreground, several tall, modern skyscrapers with glass facades are illuminated from within, showing a grid of warm yellow lights. The buildings are set against a deep blue twilight sky. In the background, a dense urban landscape is visible, including a Ferris wheel on the right and various other city lights. The overall scene conveys a sense of modern urban development and vibrant city life.

Operational Updates

Key Operational Highlights in 1Q2022



Sales agents honored at Vinhomes Oscars Night

- Vinhomes honored the highest performing sales agents and brokers among the top 35 excellent agents
- Their network coverage helped connect Vinhomes with first-time home buyers, supporting the achievement of Vinhomes sales targets



Planned events across Vinhomes' mega projects

- A series of festivals and events to be held at Vinhomes projects to support residential community values
- A variety of activities such as sports, cuisine festivals, live music to offer residents and visitors weekend getaways



Vinhomes was awarded Top 10 real estate developers in Vietnam

- The BCI Asia Awards Committee recognized Vinhomes' market-leading and pioneering position in developing and operating large-scale townships with remarkable success in 2021.

In-Person Activities Resumed Following the Relaxation of Covid-19 Restrictions

New Launches Kicked-Start 2022 Real Estate Market



The Pavilion – Vinhomes Ocean Park

- New launches of condominium towers of The Pavilion section at Vinhomes Ocean Park performed ahead of expectations
- Nearly 1,500 units from the two towers of P1 and P3 were launched with an absorption rate of c.80%⁽¹⁾



The Tonkin – Vinhomes Smart City

- Vinhomes unveiled tower TK1 and TK2 of The Tonkin sub-zone at Vinhomes Smart City
- The Tonkin's design is inspired by the quintessential Indochine style. Notable amenities include The Goddess clock tower, the Champa Wave miniature landscapes and the 1,000m² Indochine Resort tropical outdoor swimming pool



The Beverly – Vinhomes Grand Park

- 74 commercial low-rise units at Vinhomes Grand Park were launched with 100% absorption rate within a week
- Limited number of commercial low-rise units offer one-of-a-kind business opportunity for the owners

New Launches Continued Despite a Spike in Covid-19 Cases During 1Q

Moving into 2Q and 2022 Outlook

01

Favorable outlook with Positive growth trajectory intact

- Expectations for GDP in Vietnam are in the range of 6 – 6.5% growth in 2022, returning to pre-Covid levels
- Real estate market dynamics remain attractive driven by robust housing demand
- Additional launches planned from branded mega projects
- Vietnam has returned to a “new normal”, planning to organize the largest Southeast Asia multi-sports event – SEA Games 31

02

Robust pre-sales outlook for 2Q2022 onwards

- 2022 Pre-sales outlook to be strong, thanks to the launch of three new mega projects namely Vinhomes The Empire (launched in April), Vinhomes Wonder Park and Co Loa (to be launched in 2H2022)⁽²⁾
- New projects expected to sell quickly and become highlights for the real estate market post Covid-19
- Continued sales expected from three existing mega projects with new launches planned

03

Solid business performance

- 2022 Revenue and PAT remain solid at VND 75 tn and VND 30 tn⁽¹⁾, respectively

04

Commitment to Net-Zero megacities

- Vinhomes to develop Net-Zero megacities as part of ESG strategy
- Contribution towards the Net-Zero carbon emission target by 2050 of Vietnamese government
- Net-Zero megacities strategy will be a “guiding principle” in future developments



Key Projects Updates

The "Ocean District" Of 1,000 Ha – Highlight Of The Eastern Residential Market



Vinhomes The Empire – Mega Residential, Commercial And Entertainment Urban Area



Expected launched date • **30 April 2022**

Expected launched units • 5,300 units

Expected ASP⁽¹⁾ • USD 1,300 – 2,200/ GFA sqm⁽²⁾

GDV⁽¹⁾ • > USD c.6 billion

Best-in-class ecosystem and amenities

- Villas / Townhouses/ Shophouses / Apartments / Shopping Malls / Schools / Hospitals
- 18.1 ha Royal Wave Park
- The world's largest Wave Pool complex (5.4 ha)
- Laguna Salt lake (9.3 ha) – largest in Asia
- 1 ha sandy park
- Kingdom Avenue – small "Champs Elysees" in "Ocean District"

Targeted customers • Affluent class, Foreign experts living and working in surrounding areas

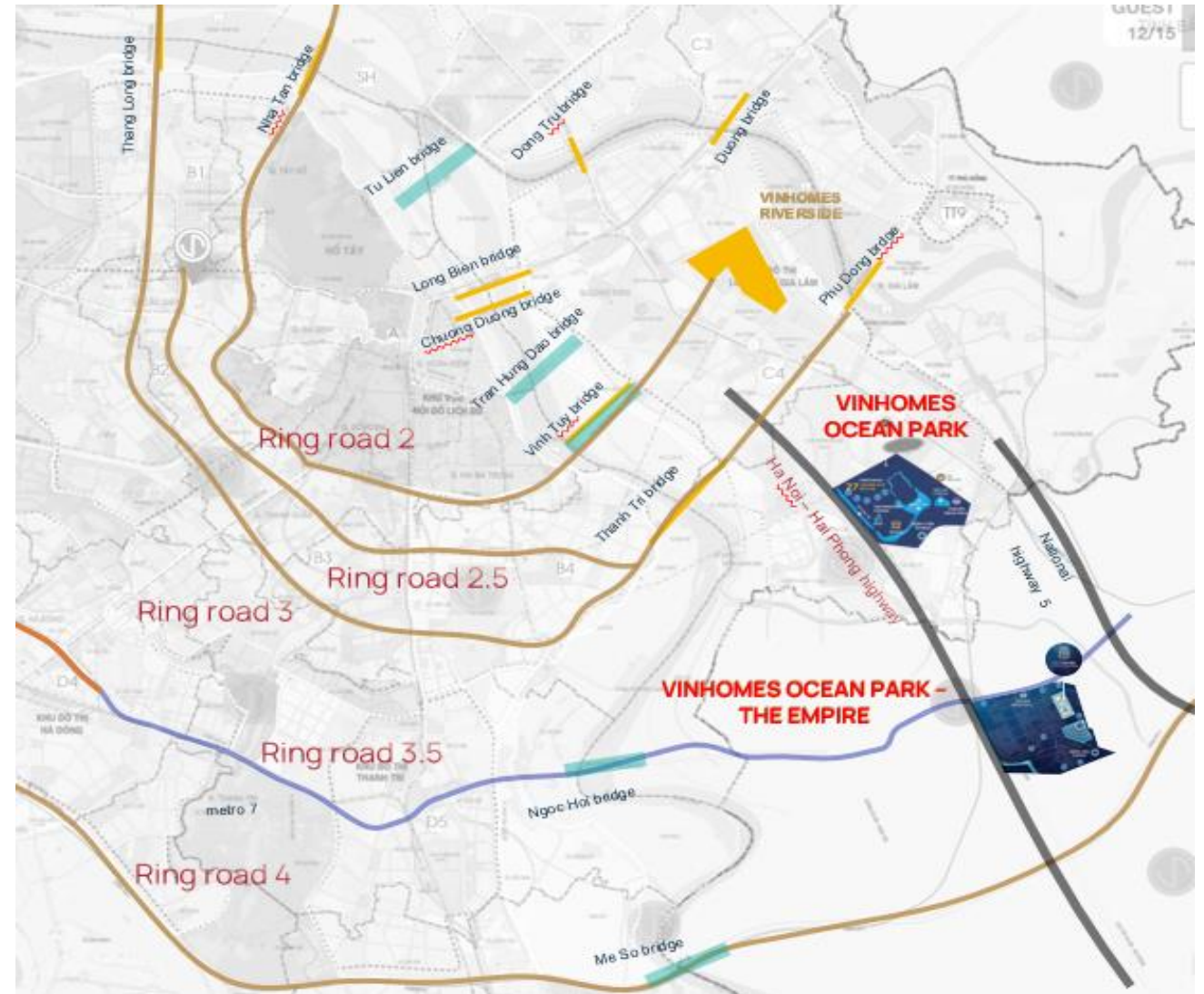
Prime Location Leveraging on Infrastructure Expansion



- Vinhomes Ocean Park – The Empire is strategically located at the core of arterial roads, ring roads and national highways
- Easily connected to the CBD via multiple bridges crossing the Red River



Source: Company Information



Projects Pipeline To Be Launched

Vinhomes Dai An (Vinhomes Ocean Park 3)

Vinhomes Dai An is the third phase of the Vinhomes Ocean Park super mega complex, with close proximity to Vinhomes Ocean Park and Vinhomes The Empire



Description	• Mega mixed-use integrated residential and commercial project
Location	• Van Giang, Hung Yen
Site area	• c.294 ha
NSA ⁽¹⁾	• 2,123,000 sqm
GDV ⁽²⁾	• < c.USD 5 bn
Key Components	• Apartments / Villas / Townhouses / Schools / Shopping Malls / Parks / Swimming pools

 **Close Proximity To Vinhomes Ocean Park and Vinhomes The Empire**

 **"All-in-one" Ecosystem of Life-essential Products And Services**

Vinhomes Wonder Park

Located at the west of Hanoi and well-connected to major districts by metro lines. The project will include parks complex with high-end residential villas and townhouses – a model for ecological urban living



Description	• Mega mixed-use integrated residential and commercial project
Location	• Dan Phuong, Hanoi
Site Area	• c.133 ha
NSA ⁽¹⁾	• 364,000 sqm
GDV	• < c.USD 2 bn
Key Components	• Apartments / Villas / Townhouses / Schools / Shopping Malls / Eco-parks / Swimming Complex • 16 ha grand Ecological park • Vietnam's largest Swimming Pool complex (both indoor and outdoor)

 **Close Connectivity To Core Districts**

 **Model For Ecological Urban Living**

Vinhomes Co Loa

Vinhomes Co Loa is a unique project with a combination of a lively suburban community with an exhibition complex and benefiting from upcoming bridges connecting the CBD and the North of Hanoi



Description	• Mega mixed-use integrated residential and commercial project
Location	• Dong Anh, Hanoi
Site area	• c.385 ha
NSA ⁽¹⁾	• 1,724,000 sqm
GDV	• > c.USD 4 bn
Key Components	• Apartments / Villas / Shophouses / Schools / Shopping Malls / Exhibition Complex • 90 ha National Exhibition Center

 **Lively Suburban Community**

 **Conveniently Crossing Red River**



Appendix Additional Materials

Acceleration of Vaccination Rate Primes Vietnam For Successful Re-Opening

Vietnam achieved herd immunity

- The Vietnamese government continues to pursue the policy of "safe co-existence with Covid-19", with a focus on increasing vaccinations rates and gradually reopening the economy
- Vietnam has successfully administered more than 217 million doses⁽¹⁾ of which more than 2.7 million have been administered to children aged between 5 and 11 years.

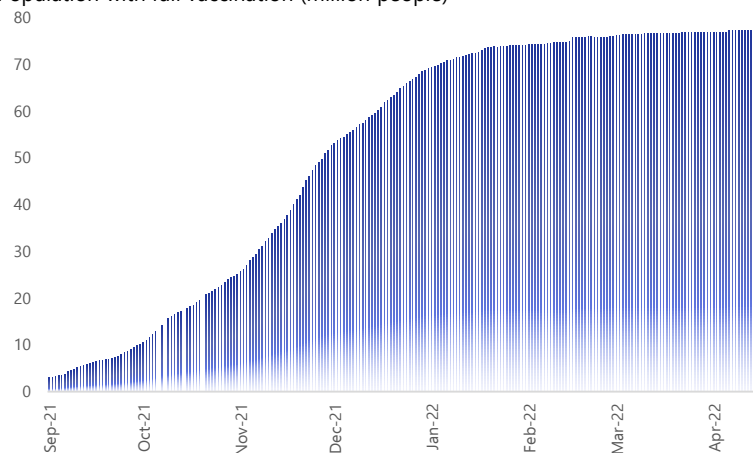
Positive outlook with economy re-opening

- With the re-opening of tourism activities, nearly 91,000 international visitors came to Vietnam in Q1, an increase of 89% YoY. Domestic tourism also recorded many positive signals with the number of visitors reaching 26.1 million, up 58% YoY⁽²⁾
- SEA Games 31 hosted in May 2022, affirming Vietnam's desire to "live with" the pandemic and promote the Country's return to normal

Continued Economic Recovery

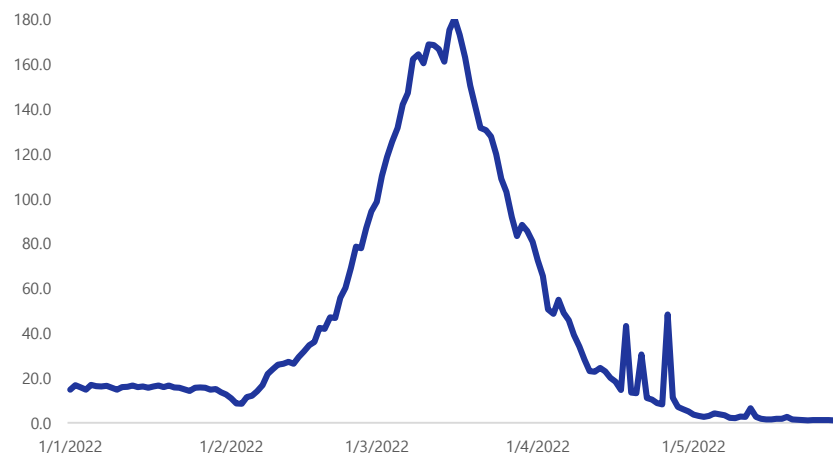
Vietnam continues to effectively implement Covid-19 vaccination...

Population with full vaccination (million people)⁽⁴⁾



...however the re-opening caused the number of new infections to spike temporarily during the first quarter...

Thousand cases⁽³⁾



...however the peak appears to pass quickly with minimal impact as local life returns to normal.



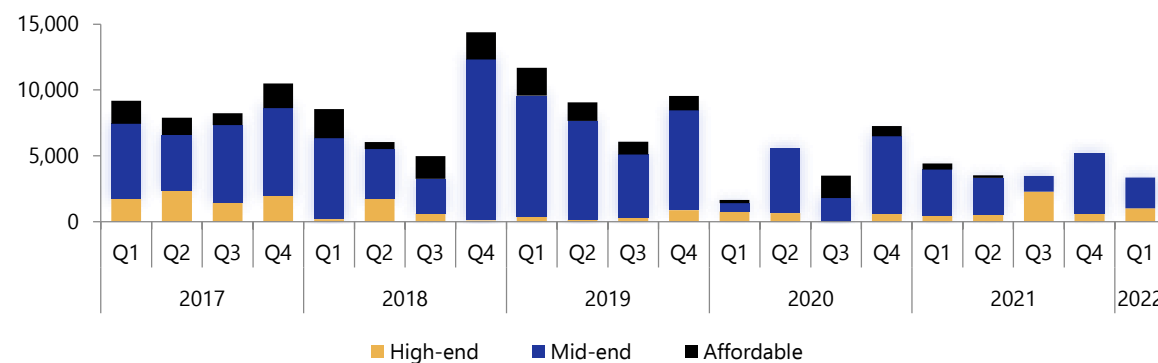
High vaccination rates have facilitated an economic recovery as the outlook for GDP growth continues to improve in 2022

Hanoi – Healthy Take-Up Rate and Limited Supply Led Higher Price

Launched Units

1Q2022 Launched Units: 3,525

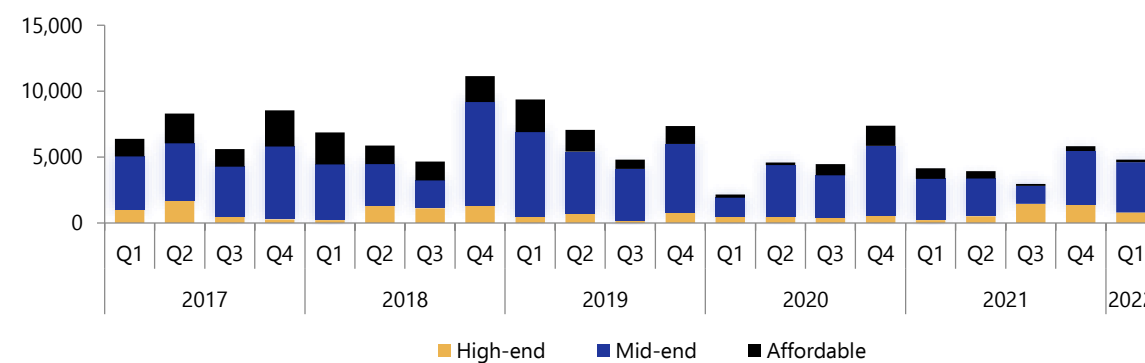
▼ 34% QoQ ▼ 20% YoY



Sold Units

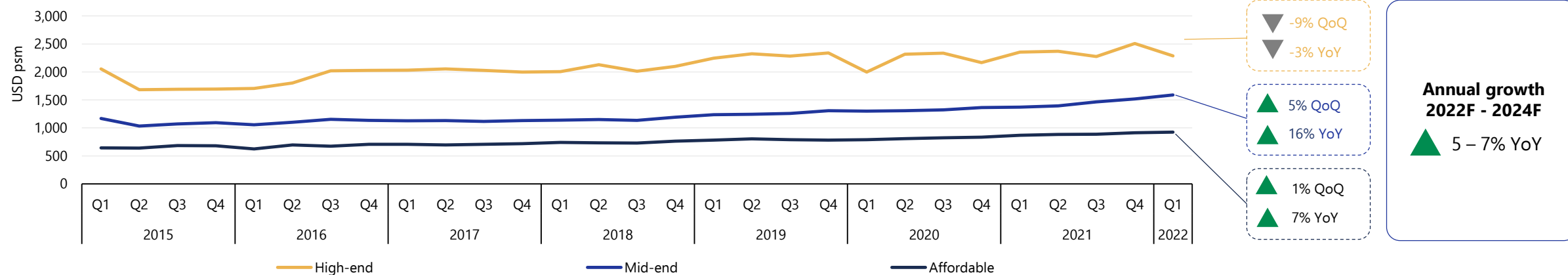
1Q2022 Sold Units: 4,800

▼ 19% QoQ ▲ 15% YoY



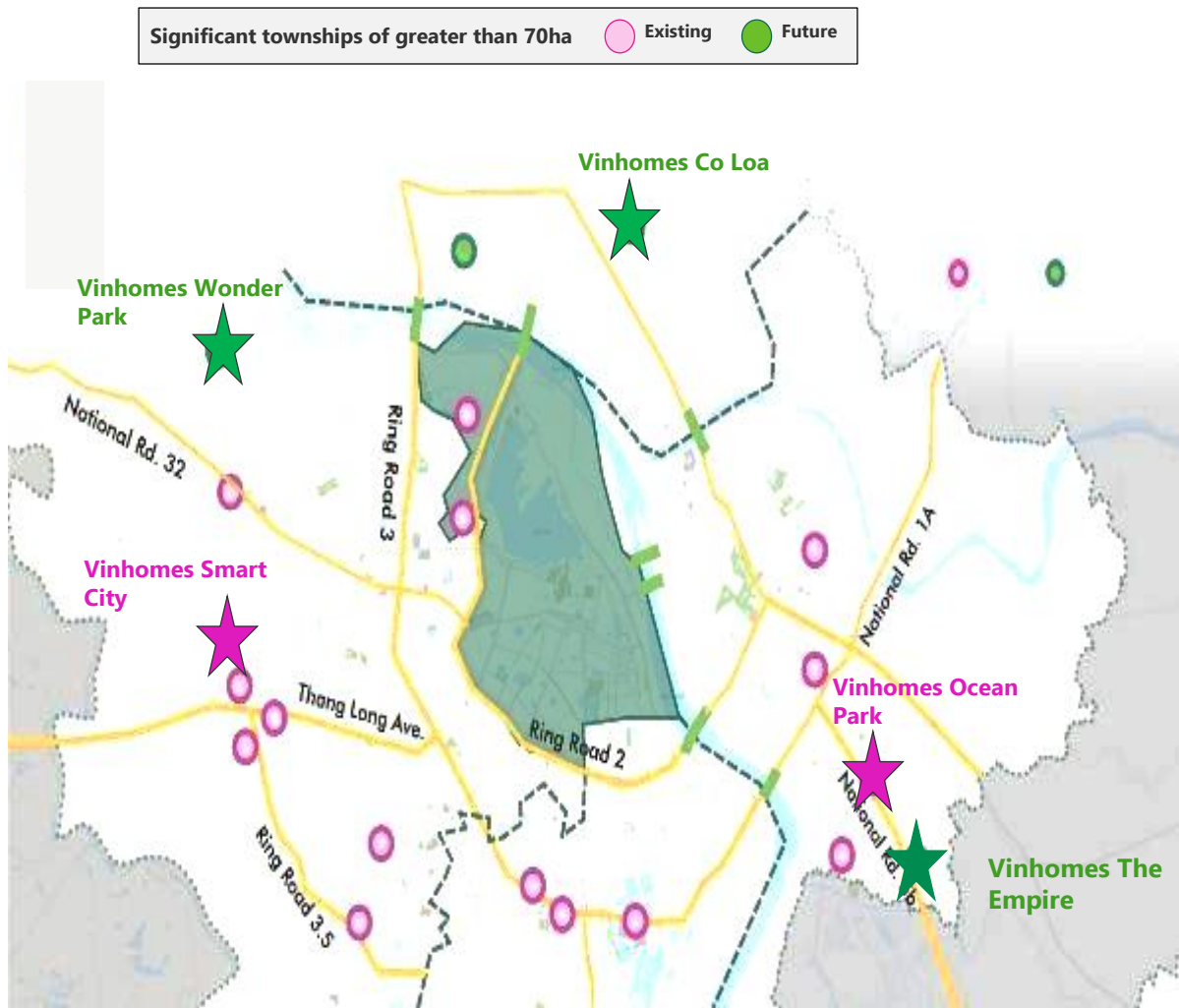
Hanoi Condominium Market – Average Selling Price⁽¹⁾

HIGH-END: USD2,000 – 4,000 psm | **MID-END:** USD1,000 – 2,000 psm | **AFFORDABLE:** < USD1,000 psm



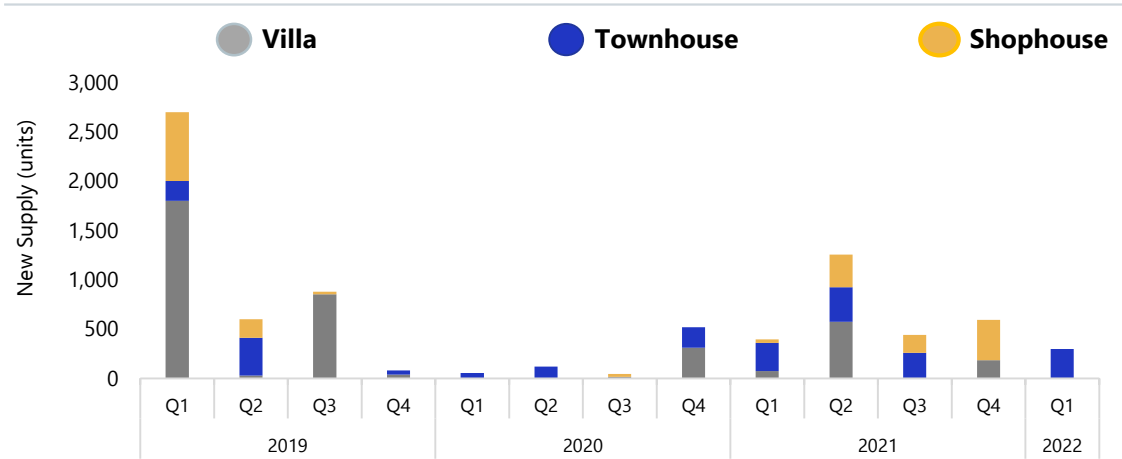
Hanoi – Positive Signal from Infrastructure Expansion, Especially towards The East

Infrastructure developments to connect large-scale townships outside Central region



Source: CBRE Research

... Landed properties witness a scarcity of diversified products



... Infrastructure projects expand towards the East of Hanoi



Hanoi: Invest VND 85 trillion to build Ring Road 4

Tài Chính
DOANH NGHIỆP



Vinh Tuy 2 bridge: Accelerate construction progress in 2022

Nhân Dân



Collect people's opinions for the architecture of Tran Hung Dao bridge

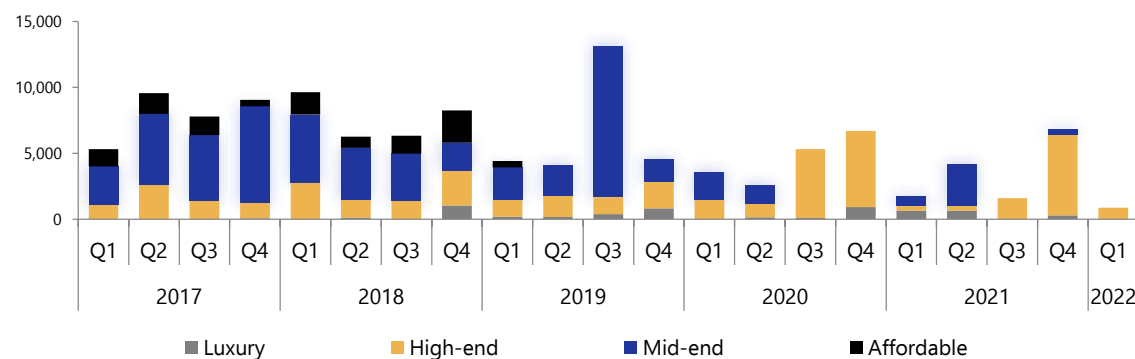
VNEXPRESS

HCMC – Cautious Start and Product Scarcity across Segments

Condominium – Sold units continue to exceed new launches

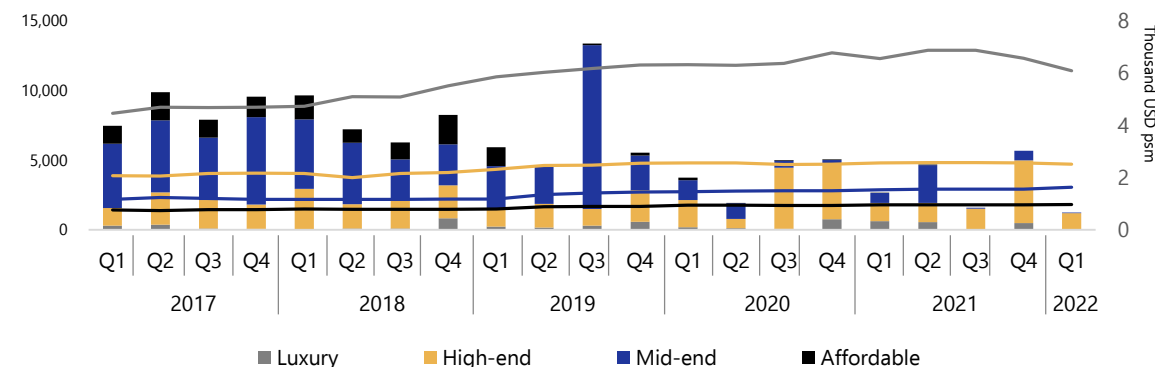
Launched Units: 884

▼ 87% QoQ ▼ 48% YoY

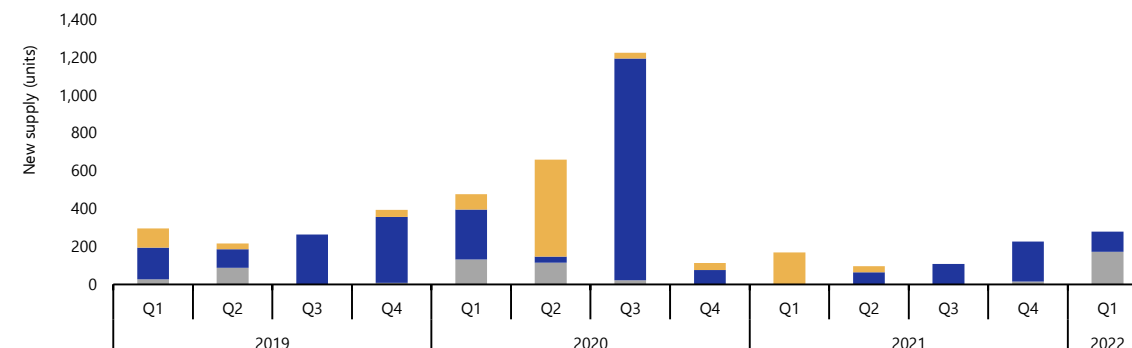
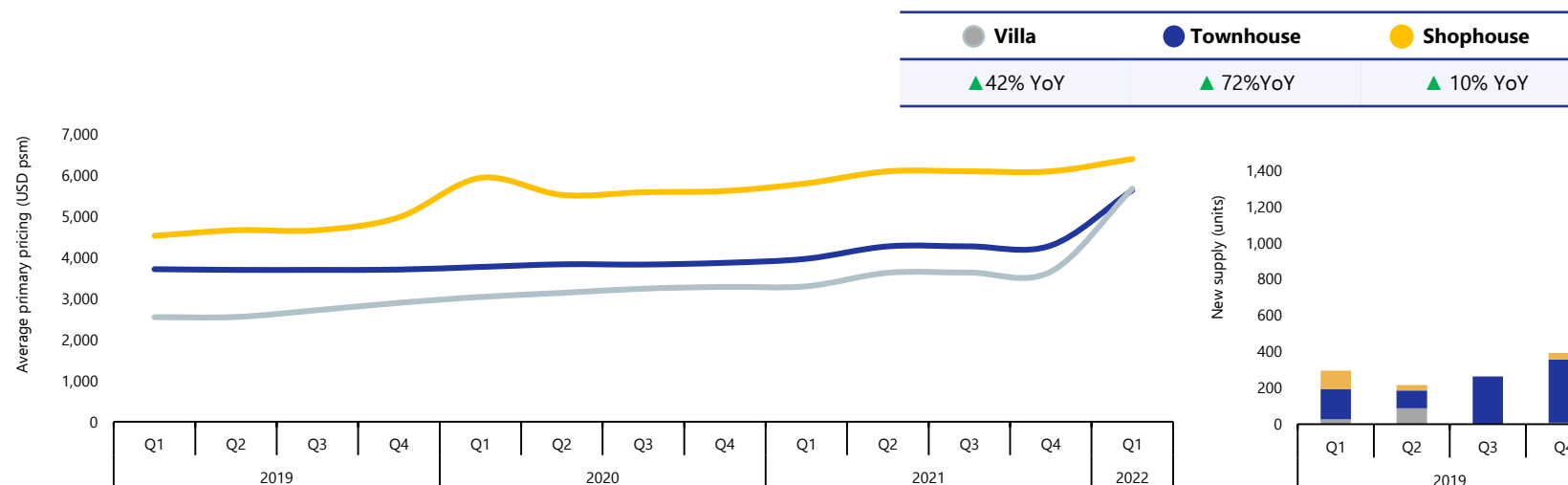


Sold Units: 1,247 units & Average Selling Price⁽¹⁾

▼ 78% QoQ ▼ 53% QoQ



Landed property – Projects' price reach a new high due to supply constraint



Infrastructure Development Underway – Hanoi

Visible and meaningful progress on infrastructure developments is expected to boost real estate capital values and increase connectivity for Vinhomes projects



	Roads and bridges expansion	Metro Line #2 Cat Linh – Ha Dong	Metro Line #3 Nhon – Hanoi Station
Vinhomes Projects in Close Proximity	<ul style="list-style-type: none"> Vinhomes Riverside Vinhomes The Harmony Vinhomes Times City Vinhomes Royal City Vinhomes Ocean Park 1 & 2 	<ul style="list-style-type: none"> Vinhomes Galaxy Vinhomes Gallery 	<ul style="list-style-type: none"> Vinhomes Metropolis Vinhomes Gallery
Development Status	<ul style="list-style-type: none"> Various projects under construction include elevated Ring road #2, segments of Ring road #3 Projects under development include Ring road #3.5 and #4 Multiple new bridges spanning Red River to be constructed (Tran Hung Dao bridge, Vinh Tuy 2 bridge, etc.) 	<ul style="list-style-type: none"> Completed construction, and started for commercial run from November 2021 	<ul style="list-style-type: none"> About 74% completed Slate for commercial run the 8.5km sky train by end of 2022
Other Commentary	<ul style="list-style-type: none"> Overall improvement to Vinhomes projects from enhanced infrastructure 		

Infrastructure Development Underway

Visible and meaningful progress on infrastructure developments is expected to boost real estate capital values and greatly increase connectivity for Vinhomes projects

Quang Ninh



Van Don – Mong Cai Highway

- Vinhomes Green Ha Long

- Expected completion in 2Q2022

- Overall improvement to Vinhomes projects and local economy from enhanced connections

HCMC



HCMC – Moc Bai Highway

- Vinhomes Golden River
- Vinhomes Central Park

- Expected approval in 2022
- Expected construction to start in 2023
- Expected completion in 2025

- Overall improvement to Vinhomes projects and local economy from enhanced connections



Metro Line #1 Ben Thanh – Suoi Tien

- Vinhomes Golden River
- Vinhomes Central Park

- About 90% completed
- Expected completion by end of 2023



Connecting the Old to the New City

- Central Park
- Golden River

- Projects under development include Metro Line #2, Thu Thiem 4 bridge

- Key projects improving infrastructure to and within District 2 (the new city) include Thoi Dai bridge (completed), My Thuy Intersection (completed), Metro Line #1 (under construction), Thu Thiem 2 bridge (completed)

Investor Relations Department

Vinhomes Joint Stock Company

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