



3Q2025 Earnings Presentation

October 30, 2025

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Vinhomes Green Paradise, HCMC

CONTENTS

1 Key Highlights

2 Macro & Sector Updates

3 Business Updates

4 Financial Summary

5 2025 Outlook

6 Appendix

Key Highlights

Vietnam's 3Q2025 GDP growth

▲ **8.23% YoY**

second highest since 2011

Vietnam's 3Q2025 CPI growth

▲ **3.27% YoY**

well managed inflation

9M2025 contracted sales

VND 162.6 trillion

▲ 96% YoY, **108% of base target**

Robust unbilled sales as of Sep

VND 223.9 trillion

providing solid 2025 earnings base

9M2025 adjusted revenue

VND 70.4 trillion

in line with handover schedule

9M2025 profit after tax

VND 15.3 trillion

stronger recognition expected in 4Q

2025 adjusted revenue target

VND 180 trillion

▲ 27% vs. 2024 actuals

2025 profit after tax target

VND 42 trillion

▲ 20% vs. 2024 actuals



Operational Performance – 9M & 3Q Details

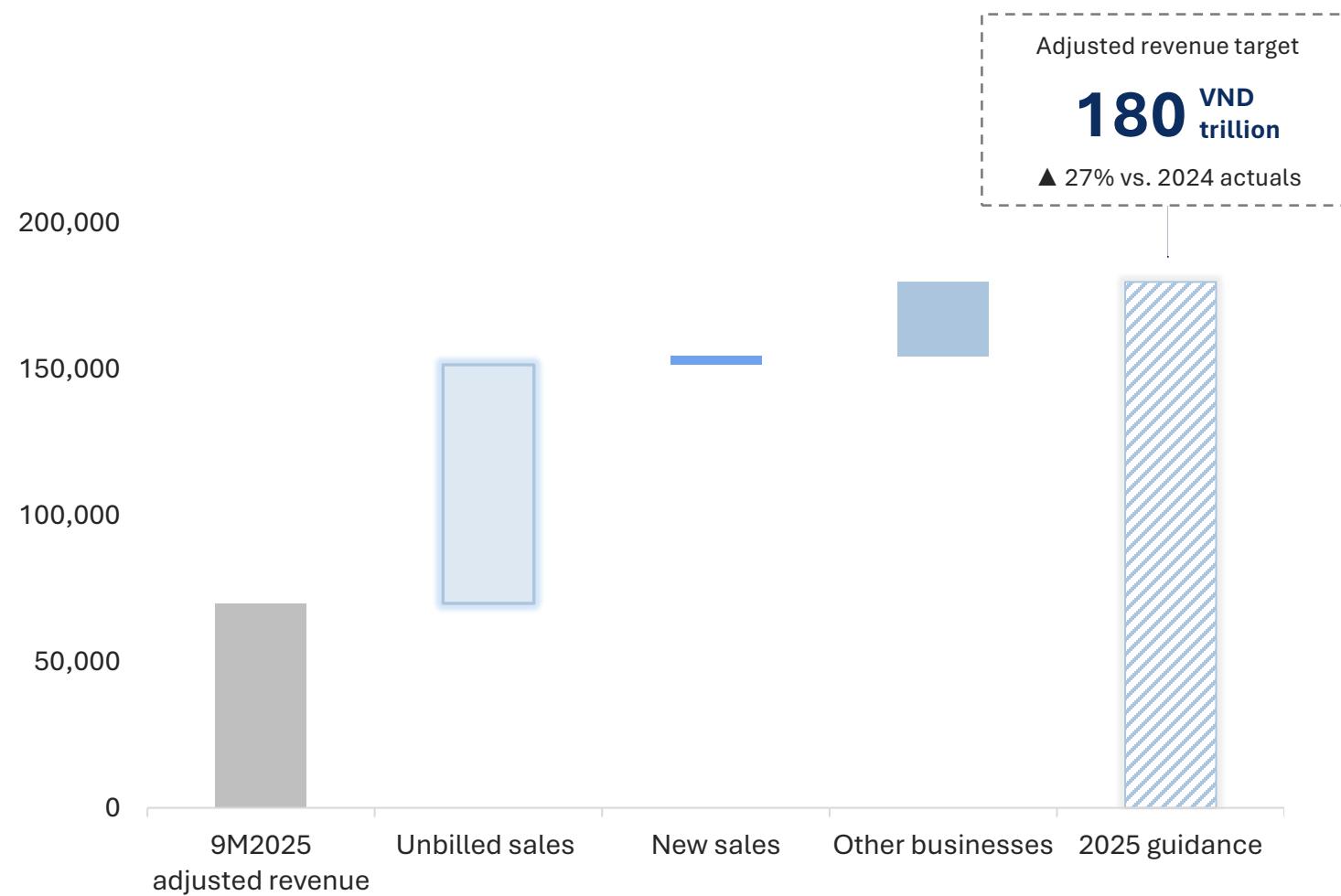
	9M2025	9M2024	YoY	3Q2025	3Q2024	YoY
Contracted sales (VND T) ¹	162.6	82.8	▲ 96%	95.1	31.1	▲ 206%
Unbilled sales (at period end - VND T)	223.9	116.3	▲ 93%	223.9	116.3	▲ 93%
Pre-sold units (units) ¹	32,800	10,000	▲ 228%	27,700	4,000	▲ 593%
	9M2025	9M2024	YoY	3Q2025	3Q2024	YoY
Net revenue (VND T)	51.1	69.9	▼ 27%	16.4	33.3	▼ 51%
Adjusted total revenue (VND T) ²	70.4	90.9	▼ 23%	25.4	42.9	▼ 41%
Gross profit (VND T)	11.8	20.2	▼ 42%	2.5	9.8	▼ 75%
Adjusted gross profit (VND T) ²	22.4	34.3	▼ 35%	8.4	15.5	▼ 46%
Net profit after tax (VND T)	15.3	20.6	▼ 26%	4.4	8.9	▼ 51%

Source: Vinhomes JSC unaudited consolidated VAS financial statements for 3Q2025. YoY comparison based on 3Q2024 unaudited figures.

Note: (1) Includes retail and bulk sales value/units. (2) Adjusted revenue and gross profit include bulk sales transactions and BCC projects, with gains recognized as financial income.



Forecasted FY2025 Revenue



Expected Revenue Sources

Vinhomes' full-year revenue target is underpinned by three primary components:

- 1. Unbilled Bookings:** Revenue is expected to be recognized from contracted but yet-to-be-recognized sales, primarily associated with major projects such as Vinhomes Green Paradise, Vinhomes Royal Island, Vinhomes Ocean Park 2-3 and Vinhomes Golden Avenue.
- 2. New Sales:** This includes both anticipated retail and bulk sales expected to be executed in 4Q2025, with meaningful contributions from launched and select upcoming developments projects.
- 3. Other Business Segments:** Additional revenue will be generated from stable income streams such as leasing, property management, sale consultancy and general contractor services — providing a predictable earnings base.

Macro & Sector Updates



Vietnam's New Growth Chapter – Solid Fundamentals & Market Upgrade Momentum

Bright GDP Outlook Backed by Decisive Reforms

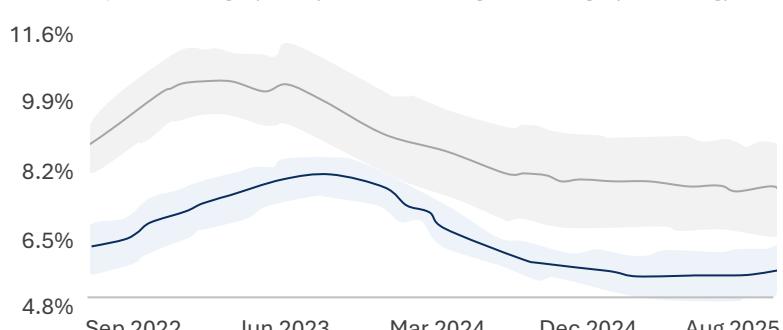
Forecasted 2025 GDP growth rate⁽¹⁾ (%)



Credit Growth Hits 5-year High, Backed by Stable Rates

Deposit and Lending Rate Trends (%)

- Avg. Dep. Rate (>12M)
- Dep. Rate Range (>12M)
- Avg. Lending Rate (Med-Long)
- Lending Rate Range (Med-Long)



Policy Tailwinds Boost Property Sector Growth

Doi Moi 2.0 - Key Pillars of Reform

Science, Technology, & Innovation (Resolution 57)
(Dec 2024)

International Integration (Resolution 59)
(Jan 2025)

Law-Making & Enforcement (Resolution 66)
(Apr 2025)

Private Sector Development (Resolution 68)
(May 2025)

Structural Outcomes Taking Shape

63 → 34
provincial consolidation

2,900
projects reactivated

end-2026
construction start for
North-South HSR

55,000 housing projects
fast-tracked via pilot policy
easing construction permits

Commune-level units cut
70%
no district-level units remain

Capital Market Upgrade Momentum

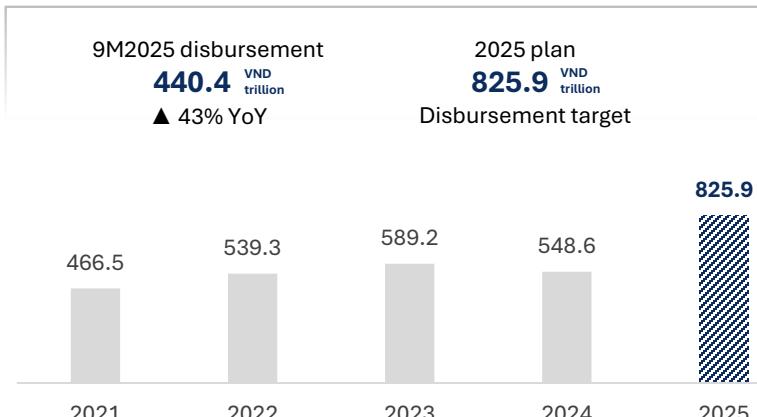
FTSE is set to officially reclassify Vietnam to
Secondary Emerging Market
September 2026

USD 5-6 bn
active funds
(VinaCapital estimates)

USD 1.3 bn
passive inflows
(J.P. Morgan estimates)

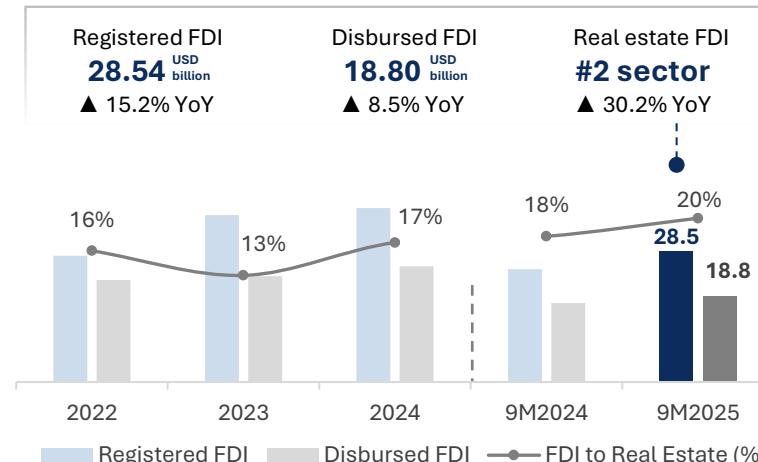
Public Investment Powers Growth Momentum

Public investment disbursement (VND trillion)



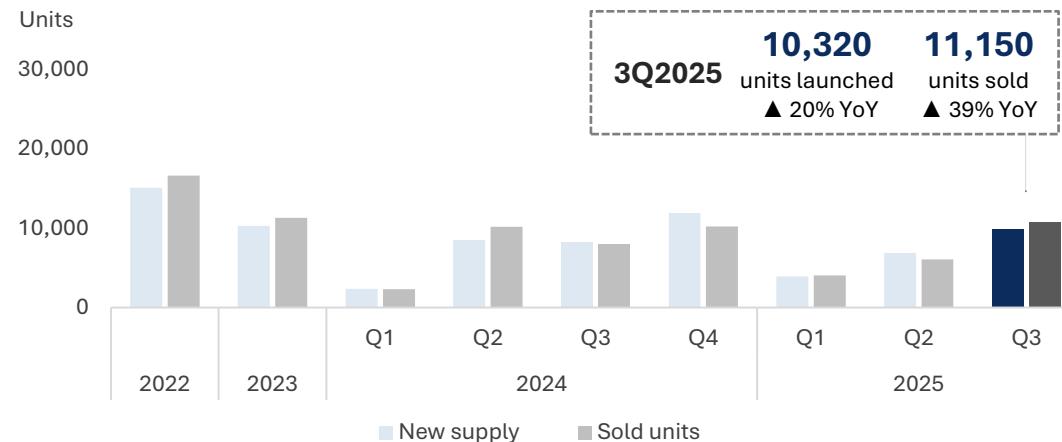
9M2025 FDI Disbursement Reaches Five-Year High

FDI inflow into Vietnam (USD billion)

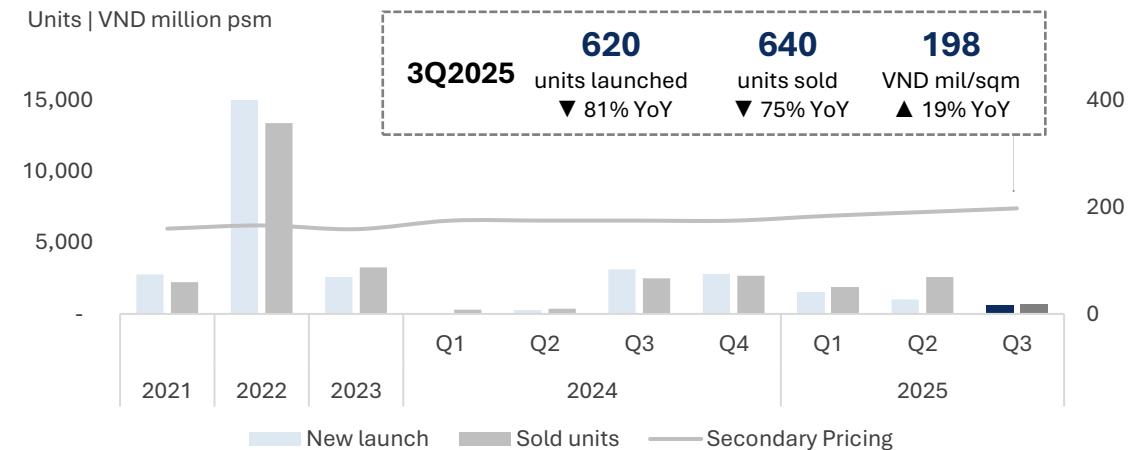


Hanoi Property Market – Positive Momentum Continues

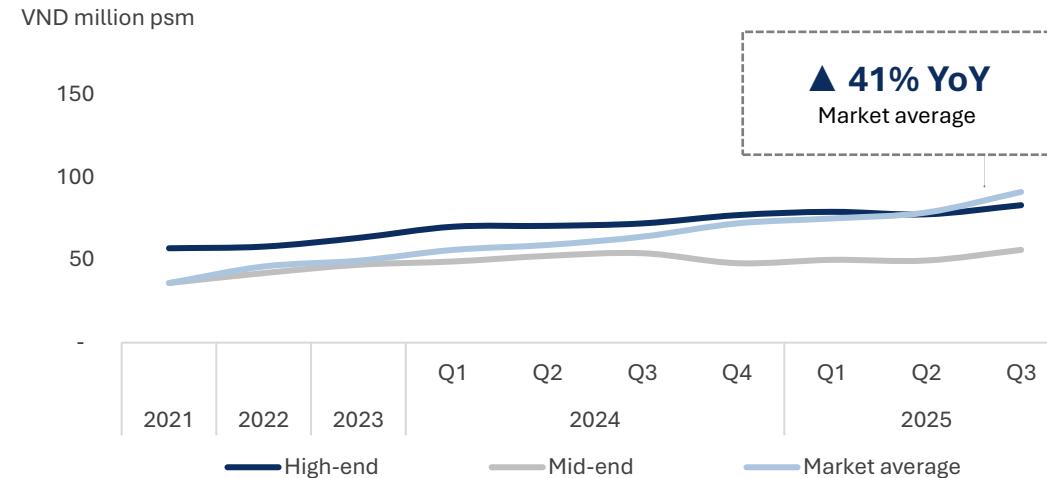
Condominium: Second Quarter in 5 Yrs with New Supply >10K Units



Landed Property: Sustained Demand Amid Tight Supply



Prices Maintain Upward Trajectory

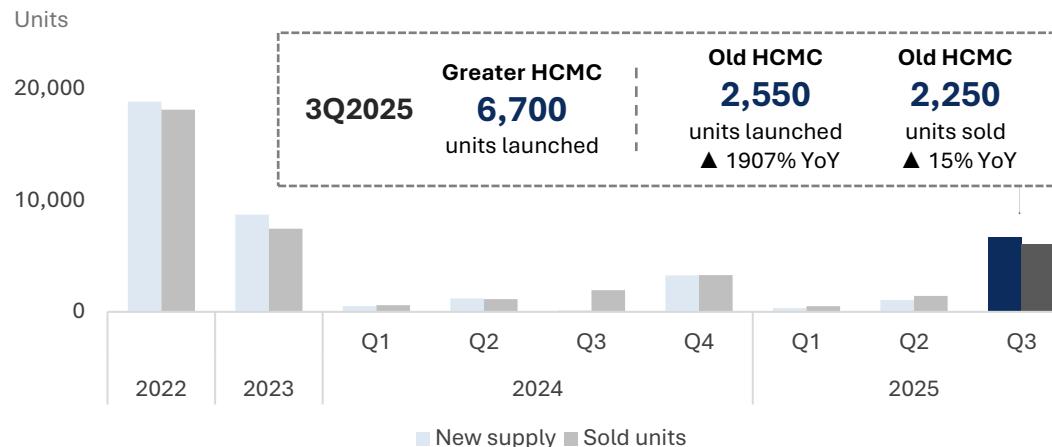


Infrastructure Investments Poised to Catalyze Market Expansion

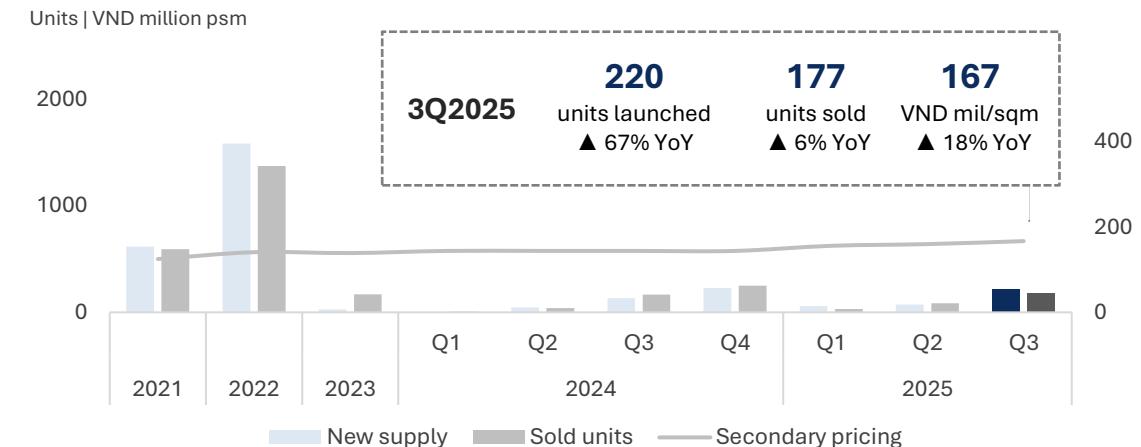


HCML Property Market — Entering The Growth Phase

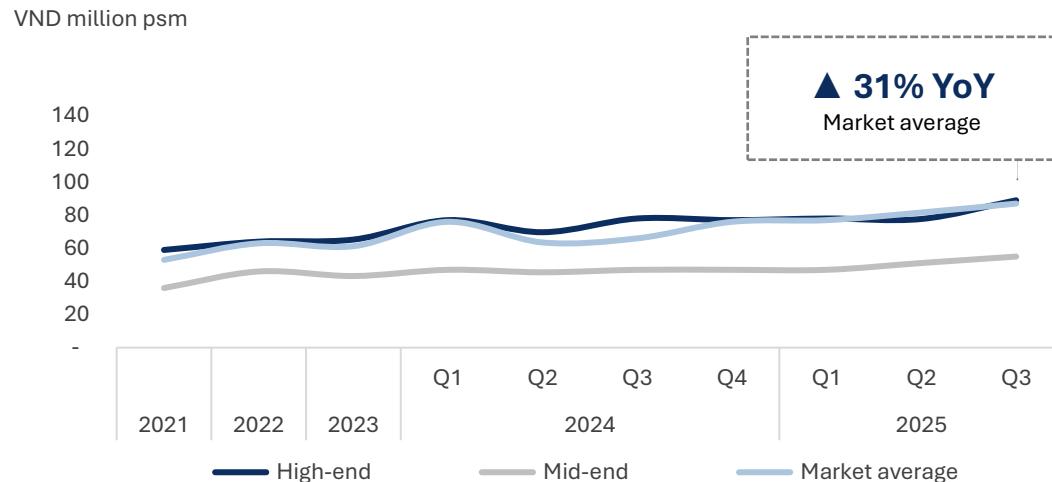
Condominium: Supply Growth Accelerates, Led by Binh Duong



Landed Property: Gradual Rebound After Prolonged Downturn



Selling Prices Continue Upward Momentum across All Segments



Infrastructure Investments Poised to Catalyze Market Expansion



Long Thanh-Dau Giay Expansion Begins (22 km, 8-10 Lanes)

Construction starts Aug 19, widening the section from Ring Road 2 (HCML) to Bien Hoa – Vung Tau Expressway to boost regional connectivity.

August 19, 2025



Metro Line 2 Accelerates After Completing Site Clearance

The Ben Thanh – Tham Luong Metro Line has completed site clearance and 60% of technical relocation. Major works are set to begin by end-2025.

July 14, 2025

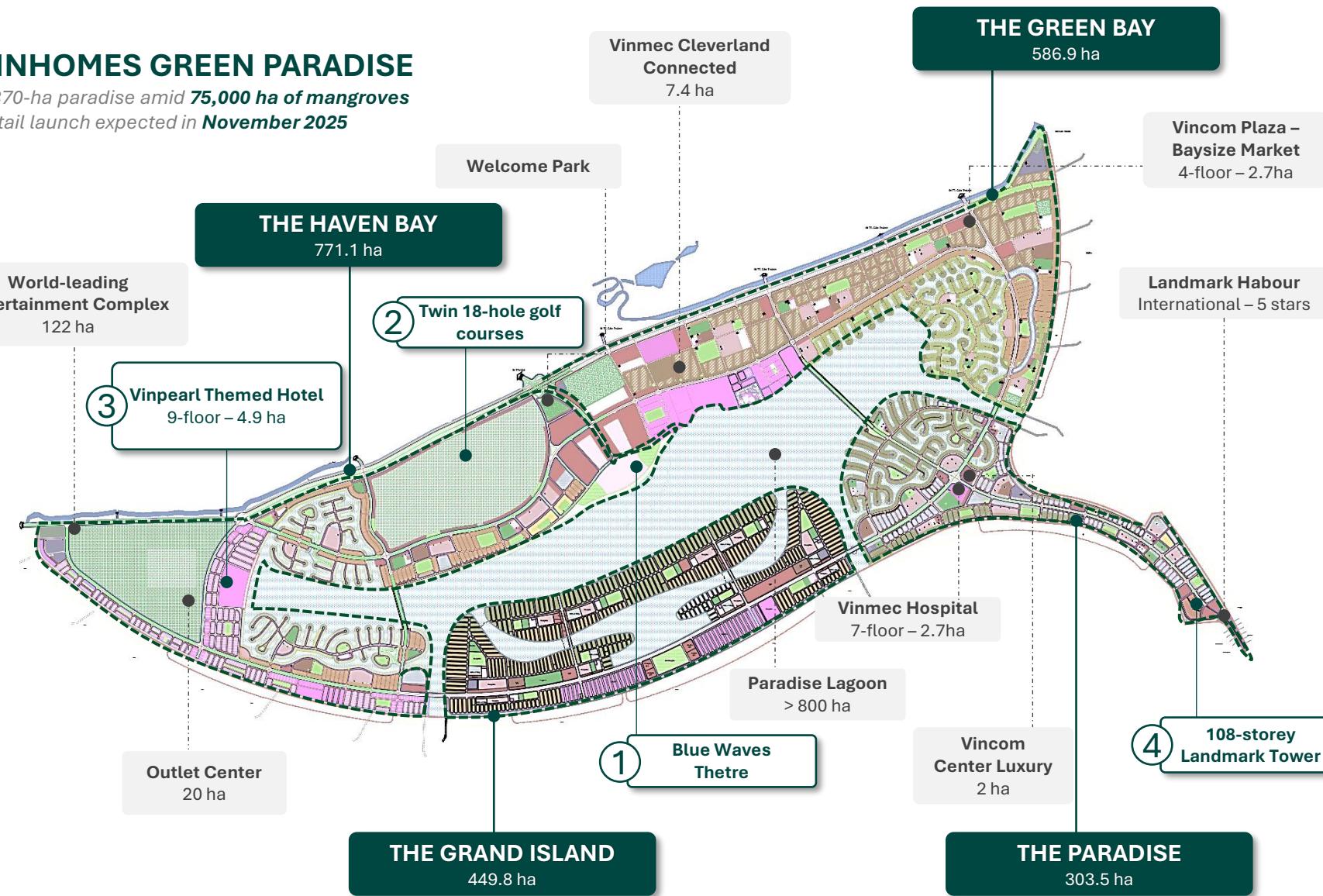
Business Updates



Vinhomes Green Paradise – An Integrated Coastal Township for Living, Leisure, & Tourism

VINHOMES GREEN PARADISE

2,870-ha paradise amid **75,000 ha** of mangroves
Retail launch expected in **November 2025**



Transforming Vinhomes Green Paradise into Vietnam's First Coastal TOD Hub



BEN LUC–LONG THANH & RUNG SAC ROAD INTERCHANGE

- Investment: ~VND 2.97 trillion, funded by Ho Chi Minh City budget
- Improving accessibility to Can Gio & Southern region
- Expected completion: 2028**



CAN GIO BRIDGE

- 7.3 km | Investment: VND 11.1 trillion
- Cut HCMC–Can Gio travel time to **45–60 min**
- Expected to **start construction in 2026**, replacing Binh Khanh Ferry with a safer, faster road link



VINSPEED HIGH-SPEED RAIL

- 350 km/h | 48.5 km | Travel: **~12 min**
- Route: Tan Thuan (D7) – Can Gio
- Start: Nov 2025 | **Expected completion: 2028**
- Capacity: 8-car trains, 600–800 passengers



CAN GIO – VUNG TAU SEA-CROSSING BRIDGE

- Proposed by Vingroup under Build-Transfer (BT) structure
- ~15 km bridge across Ganh Rai Bay
- Cuts travel time between coastal areas to **just 10 minutes**, strengthening links between Can Gio and Vung Tau

Strong Growth Momentum across Strategic Projects Nationwide



Vinhomes Golden City

- Scale: 240.6 ha
- Launch date: June 26, 2025
- Status: Launched



Vinhomes Wonder City

- Scale: 133.4 ha
- Launch date: March 12, 2025
- Status: Launched



Vinhomes Lang Van

- Scale: 512.2 ha
- Total investment: > VND 44T
- Groundbreaking on June 22, 2025



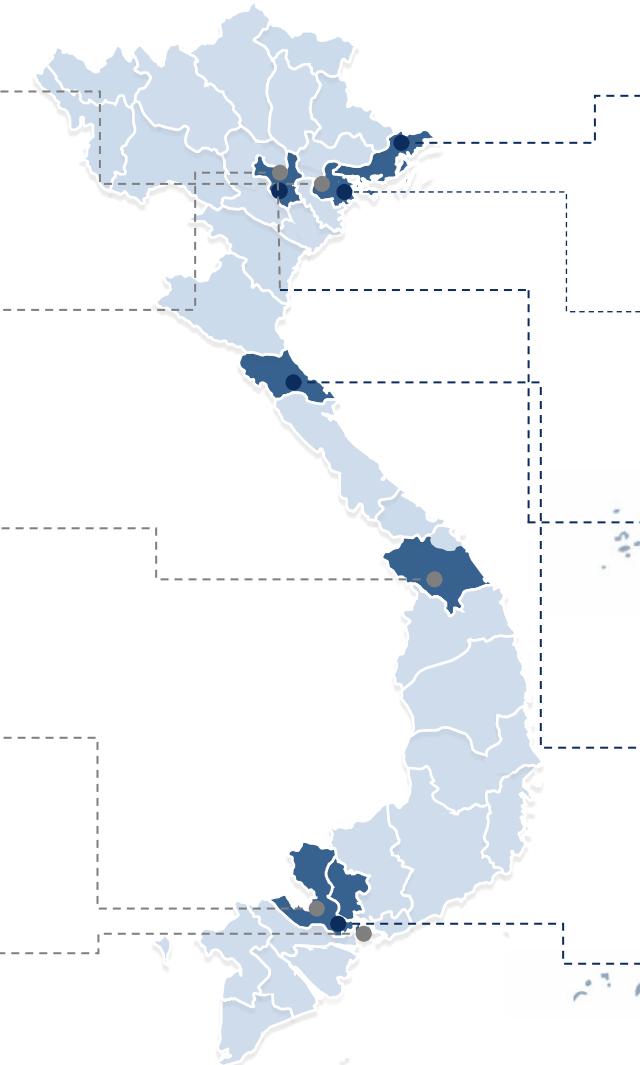
Vinhomes Green City

- Scale: 197.2 ha
- Launch date: June 27, 2025
- Status: Launched



Vinhomes Green Paradise

- Scale: 2,870 ha
- Groundbreaking on April 19, 2025
- Expected retail launch in Nov 2025
- ESG-driven smart coastal city
- Offshore wind power



Inauguration & Groundbreaking of Landmark Projects for Vietnam's 80th National Day

Quang Hanh Golf Course | Quang Ninh

- 100 ha | VND 886B investment
- Components: 21-hole golf course, clubhouse, park, etc.
- Designed by Doug Carrick, renowned for eco-conscious golf architecture



Royal Bridge | Hai Phong

- 2.2km long | 21m wide | 4 lanes
- Investment: VND 2T
- Cuts travel time from Vinhomes Royal Island to CBD to under 5 minutes
- Currently in operation



National Exhibition & Fair Centre

- 90 ha | VND 7T+ investment
- Southeast Asia's largest & world's top 10 exhibition complexes
- Inspired by Golden Turtle legend
- Currently in operation



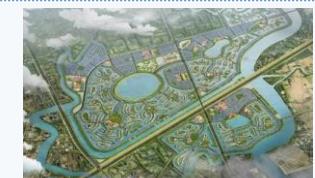
Vinhomes Industrial Park | Ha Tinh

- 965 ha | VND 13T+ investment
- Hub for leading domestic and regional firms in industry, high-tech, and exports



Vinhomes Phuoc Vinh Tay | Tay Ninh

- 1,090 ha | VND 80T+ investment
- Population: ~90,000 residents
- Eco-smart urban township with direct access to Ring Road 4 & Ben Luc-Long Thanh Expressway



From Every Township – Vinhomes Celebrates Vietnam's 80th Independence Day



“



“



VINHOMES OCEAN CITY

- **Spectacular Fireworks:** Ocean City came alive with dazzling fireworks and performances celebrating the nation's 80-year journey of pride and progress.
- **Melodies of the Homeland** brought a moving night of patriotic music, dance, and *ao dai* elegance, portraying Vietnam's enduring spirit.
- **The Grand Voyage – Proudly Vietnam**: a breathtaking stage show on the Ocean City ship, blending lights, music, and art in tribute to national unity and aspiration.
- **Traditional Costume Parade – Shining with the City of a Thousand Stars**: the vibrant *ao dai*, *ao tac*, and *ao ngu than* procession along Venice Street recreated the splendor of Vietnam's millennia-old culture, connecting past and present in a dazzling celebration of heritage.

VINHOMES GRAND PARK

- **Unity in the Shape of a Star -** Residents formed a shining star on the national flag – symbolizing unity and pride.
- **“Green Saturday”** brought families together to plant trees, adding freshness and vitality to the community.

VINHOMES ROYAL ISLAND

- **2 km Riverside Promenade** glowing with music, lights, and local flavors. **“Food Tour” streets and creative family workshops** added color and excitement to the celebration.

250,000
visitors in 4 days

Vinhomes Royal Island – Taking Shape as Hai Phong's New Urban Hub

One year on, the township is thriving with new amenities, vibrant events, and an expanding community

01

NEW FACILITIES ENHANCE EVERYDAY LIVING

Vincom Mega Mall Royal Island opened on October 3, introducing Hai Phong's first “One-stop Shoppertainment” hub with iconic Red Flamboyant Grand Hall



100+ brands

Vinmec opens in **Oct 2025** with full healthcare & at-home services, while **Vinschool** opens in **Aug 2027** offering international-standard education



K-12 5-star
education system clinic

Royal Crystal Pool – In operation from **August 2025** – A luxurious resort-style escape & a new highlight in the premium amenity network of Vinhomes Royal Island



2,000 m²

02

COMMUNITY ACTIVITIES BRING VIBRANCY TO THE TOWNSHIP

Royal Bridge Grand Opening

July 13, 2025: 3,000+ runners joined **Vu Yen Center Run** celebrating the new 5-minute link from downtown Hai Phong to the project.

August 2, 2025: nearly 100,000 visitors crossed the bridge, reaffirming the island as a regional vibrant leisure hub.

3,000
runners

100,000
visitors



The Royal Show – “Khổng Tước”: held at European Square, Vu Yen Walking Street, featuring a peacock-inspired stage with stunning 3D LED effects.

thousands
attendees



Ocean City – Northern Vietnam's 5-star Lifestyle Hub, Home to 90,000+ Residents

Achievements



90K+

residents



100+

community events/year



14M

visitors in 2024



2K+

shops & vibrant commercial scene



July 19th



VINHOMES NORTHERN SPORT FESTIVAL

- Opening ceremony at Ocean Park 2
- Exciting matches in football, volleyball, and pickleball
- Vibrant celebration of unity, passion, and Vinhomes sports spirit

July 27th



RACING KID LIGHTS UP K-TOWN

- Little racers conquered every turn with fearless energy, turning K-Town into a joyful mini racetrack for the whole community

August 10th



7UP WATER SPLASH CONCERT

- Explosive performances by the "Anh Trai Say Hi" lineup
- Ultimate water party where thousands danced, splashed, and celebrated summer

August 17th



VINHOMES FISHING 2025

- Day-long fishing festival on Pearl Island
- Competitive thrills in both handline and rod categories

October 2nd



VINCOM MEGA MALL OCEAN CITY

- Grand opening marked Vincom Retail's 89th mall across 31 provinces nationwide
- 70,000 m² - among Northern Vietnam's largest malls

October 10th



HAPPY MOON FESTIVAL 2025

- K-Town shone brightly with lanterns, laughter, and community spirit
- "Happy Moon Tray" contest, kids' fashion show & cultural performances

Embedding ESG in Every Action We Take

01.

VINHOMES ENVIRONMENT WEEK 2025

14–20 SEPTEMBER 2025

- Mass clean-up & urban beautification — residents encouraged to join home clean-up drives
- Housekeeping Week — honoring staff for environmental contributions
- “Green Saturday” x Ozone Day



Tree planting & waste sorting



Biodegradable balloon release



Eco canvas bags & environmental stickers



30+ Urban areas



Source: Company information.

02.

EMPLOYEE ENGAGEMENT PROGRAMS

Green Culture

- Green Transformation Communications
- Team-Building “Go Green”
- “Green Wednesday” e-Newsletter

Integrity & Compliance Training

- Anti-Corruption & Bribery Prevention – company-wide online training
- Prevention of Workplace Harassment – reinforcing respect & inclusion across all teams



03.

FAIR LAND COMPENSATION & INCLUSIVE URBAN DEVELOPMENT

Vinhomes Phuoc Vinh Tay

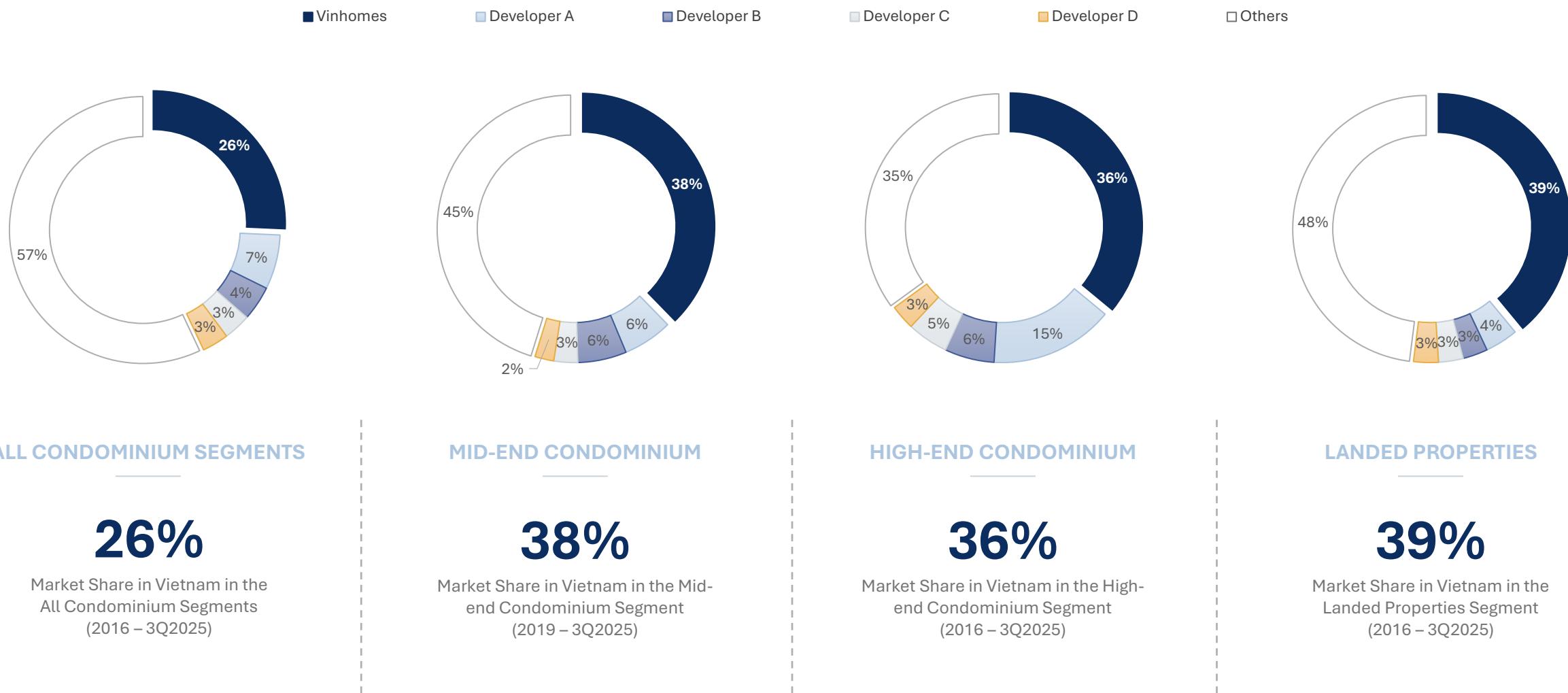
- ~1,090 ha integrated township in Long An – Tây Ninh
- 2,515 households compensated (~46% of land area) with transparent process and fair valuation
- Local authorities reported strong resident cooperation & positive feedback



2,515
households compensated



Vinhomes' Continued Dominance in Vietnam's Residential Real Estate Market



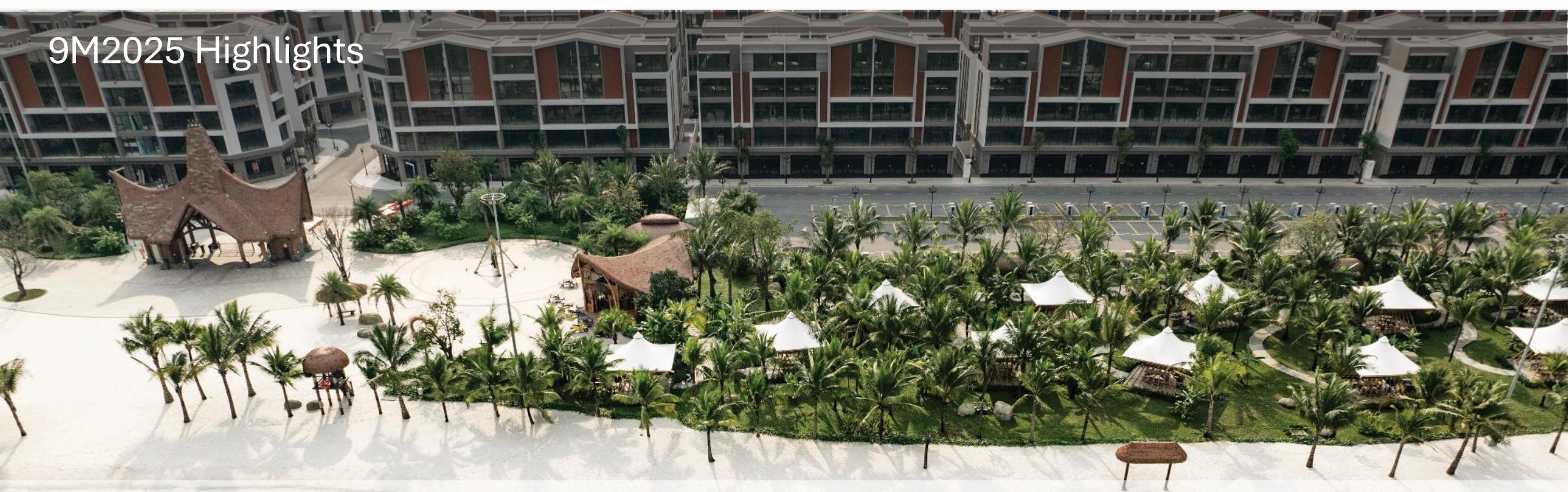
Vinhomes: Reaffirming Excellence Through Ongoing Domestic and Regional Accolades



Financial Summary



9M2025 Highlights



Vinhomes Projects

- Total Revenue: VND 20.8 trillion
- Key Contributors:
 - VH Ocean Park 2: VND 8.4 trillion
 - VH Ocean Park 3: VND 6.1 trillion

1. Revenue from Sale of Inventory Properties¹

VND 1.1 trillion

2. PBT, PAT & PATMI

- PBT was VND 18.3 trillion, -26% YoY, comprising VND 13.8 trillion from Vinhomes projects and VND 4.5 trillion from BCC projects
- Consolidated PAT of VND 15.3 trillion, -26% YoY
- Consolidated PATMI of VND 14.4 trillion, -27% YoY

BCC Projects² (Equity Accounting)

- Total Revenue: VND 11.4 trillion
- Key Contributors:
 - VH Royal Island: VND 11.4 trillion

Financial Performance 9M2025 vs 9M2024

Figures in VND billion	9M2025	9M2024	Change	Key Commentary
Sale of Inventory Properties ¹	20,808	48,777	-57%	<ul style="list-style-type: none"> Deliveries at Vinhomes OCP2-3 were the key drivers
Other Revenue	30,285	21,133	43%	<ul style="list-style-type: none"> Mainly management, sales consulting, and construction service revenues
Total Revenue	51,093	69,910	-27%	
Gross Profit	11,809	20,214	-42%	
Gross Profit Margin	23.1%	28.9%	-6%	
Profit Sharing from BCC Projects ²	6,034	10,622	-43%	<ul style="list-style-type: none"> Majority of shared profit came from Royal Island under the BCC with Vingroup
Other Finance Income	15,776	4,914	221%	
Operating Profit	17,924	24,875	-28%	
Profit Before Tax	18,293	24,596	-26%	
Profit after tax	15,313	20,600	-26%	
Profit after Tax and Minority Interest	14,381	19,642	-27%	

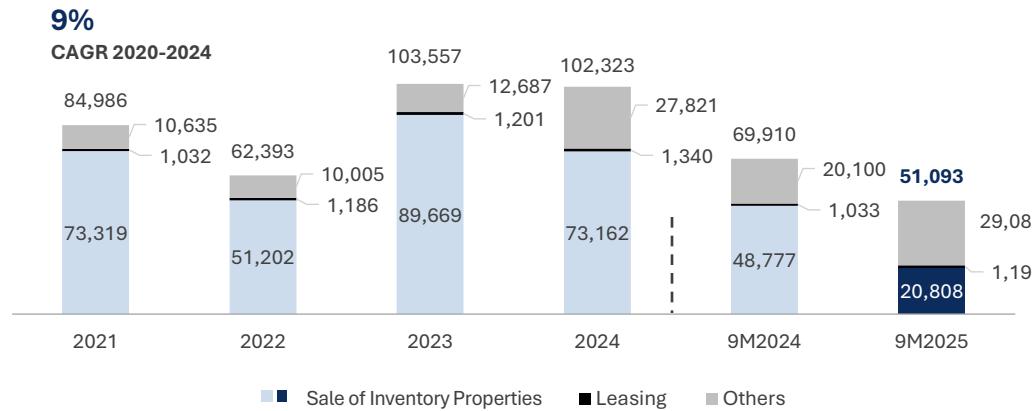
9M2025 Financial Performance (Vinhomes Projects and BCC Projects)

Figures in VND billion	9M2025 Adjusted Revenue (Excl. BCC) ¹	9M2025 Revenue from BCC Projects ²	9M2025 Total Adjusted Revenue ³
Sale of Inventory Properties	28,640	11,429	40,069
Other Revenue	30,285	-	30,285
Total Revenue	58,924	11,429	70,353
Cost of Sales	(43,554)	(4,429)	(47,983)
Gross Profit	15,371	7,000	22,371
Profit Sharing from BCC Projects ²	4,525	(4,525)	-
Operating Profit	17,924	-	17,924
Profit before Tax	18,293	-	18,293
Profit for the Period	15,313	-	15,313
Profit after Tax and Minority Interest	14,381	-	14,381

9M2025 Financial Performance Overview

Total Revenue

VND billion



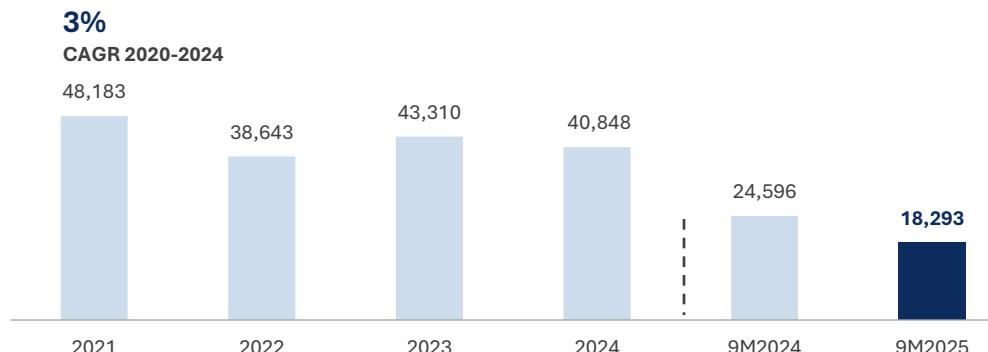
Gross Profit and Gross Profit Margin

VND billion



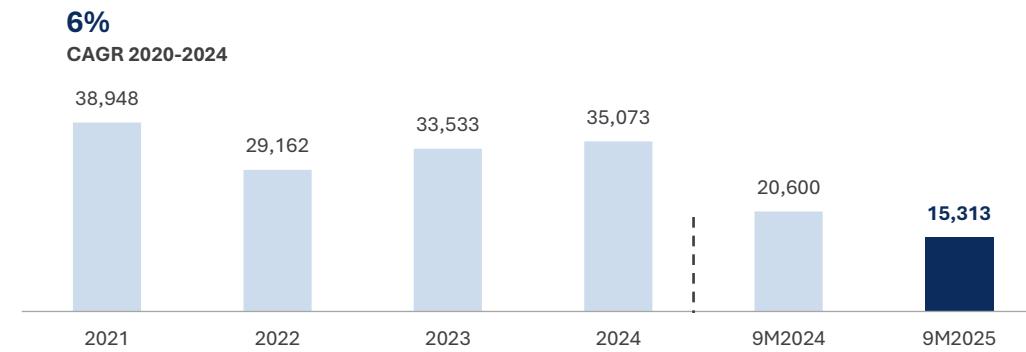
Profit before Tax

VND billion



Profit after Tax

VND billion

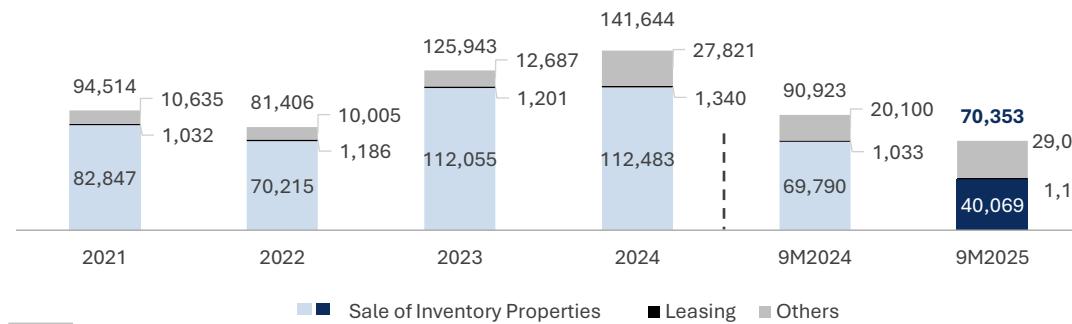


9M2025 Financial Performance Incorporating BCCs and Bulk Sales

Total Adjusted Revenue

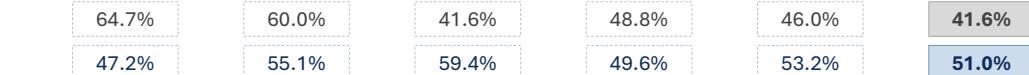
VND billion

9%
CAGR 2020-2024

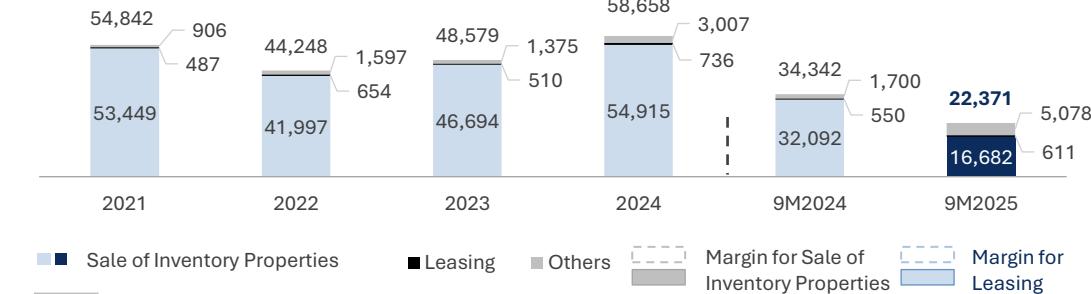


Adjusted Gross Profit and Gross Profit Margin

VND billion



8%
CAGR 2020-2024

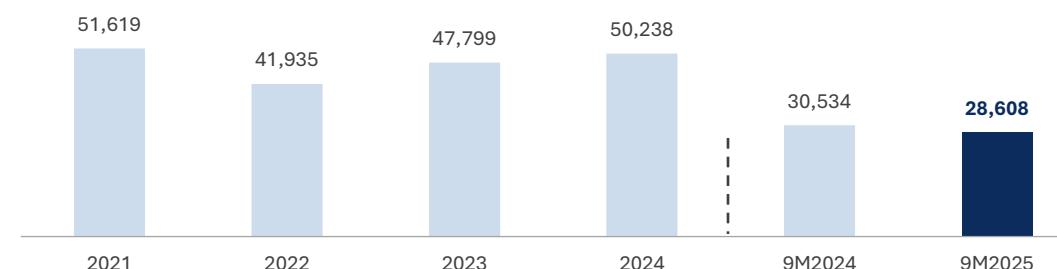


EBITDA and EBITDA Margin

VND billion



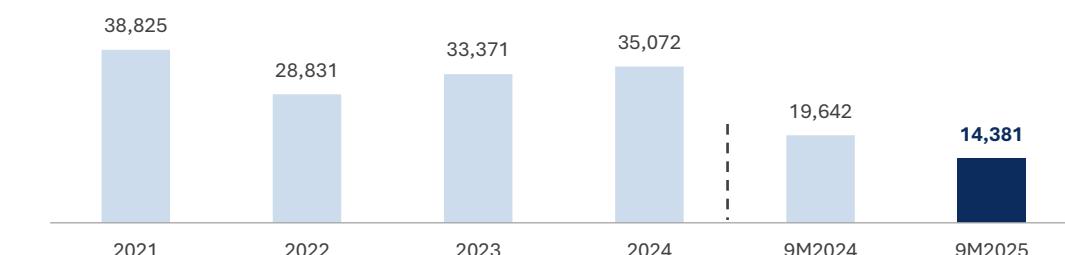
6%
CAGR 2020-2024



Profit after Tax and Minority Interest

VND billion

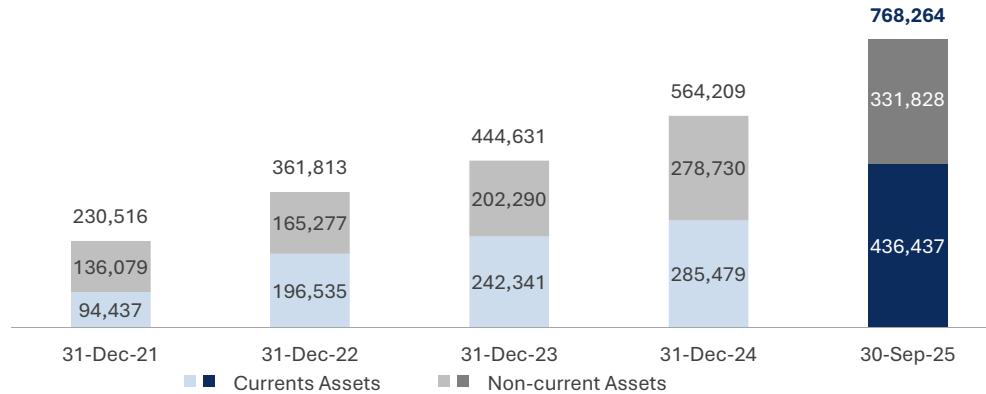
6%
CAGR 2020-2024



Balance Sheet Overview

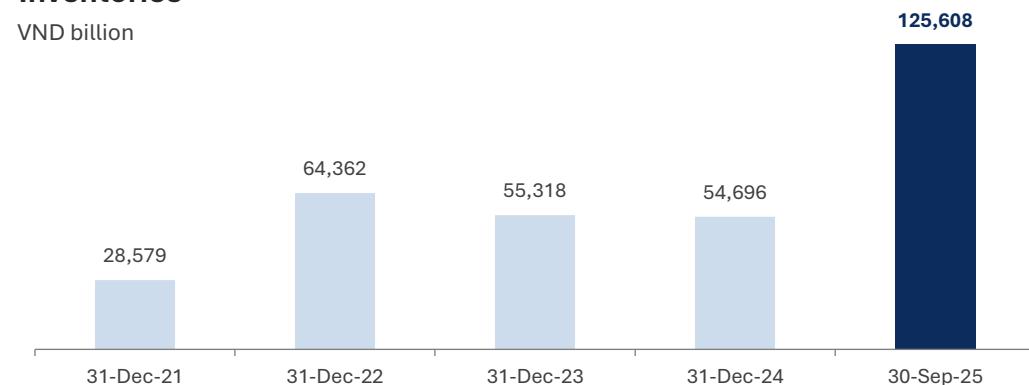
Total Assets

VND billion



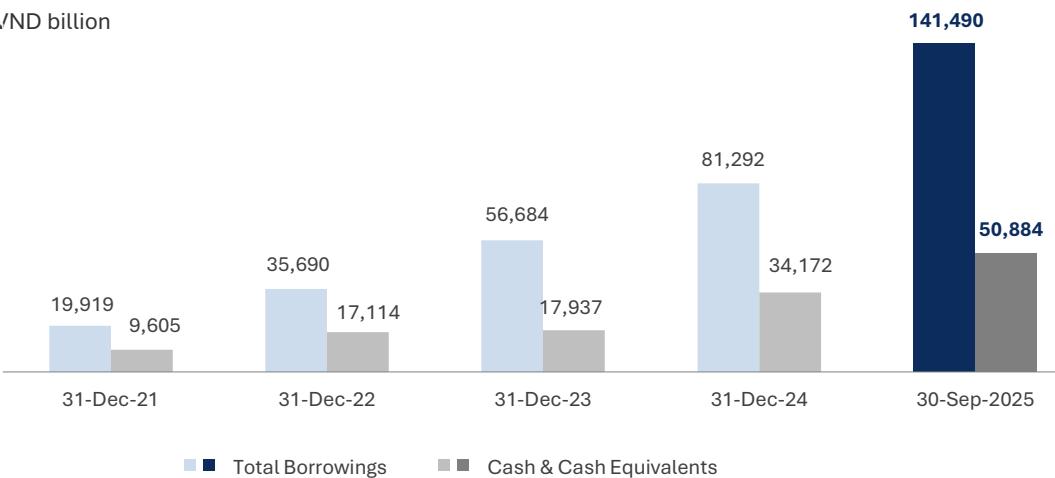
Inventories

VND billion



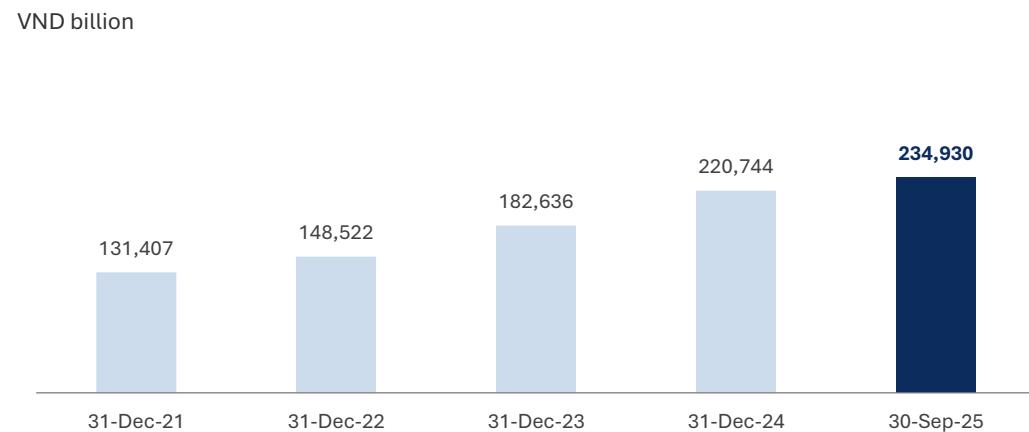
Total Cash & Cash Equivalents¹ and Total Borrowings

VND billion



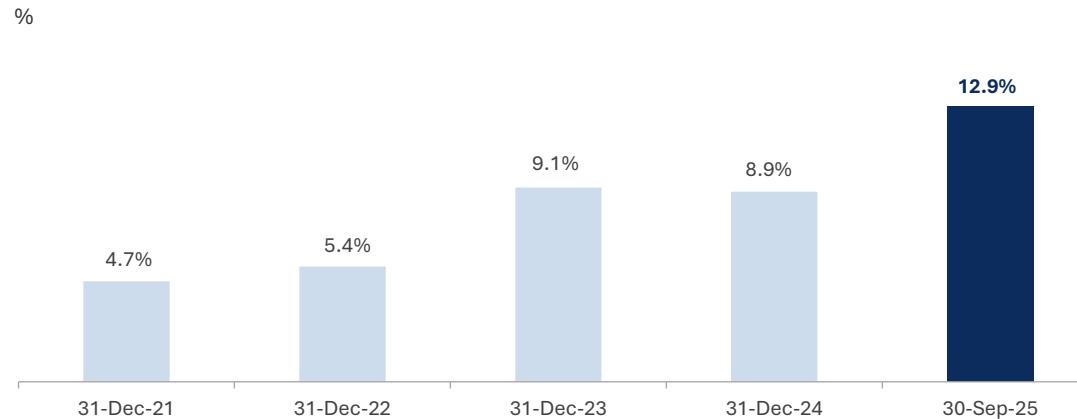
Total Equity

VND billion

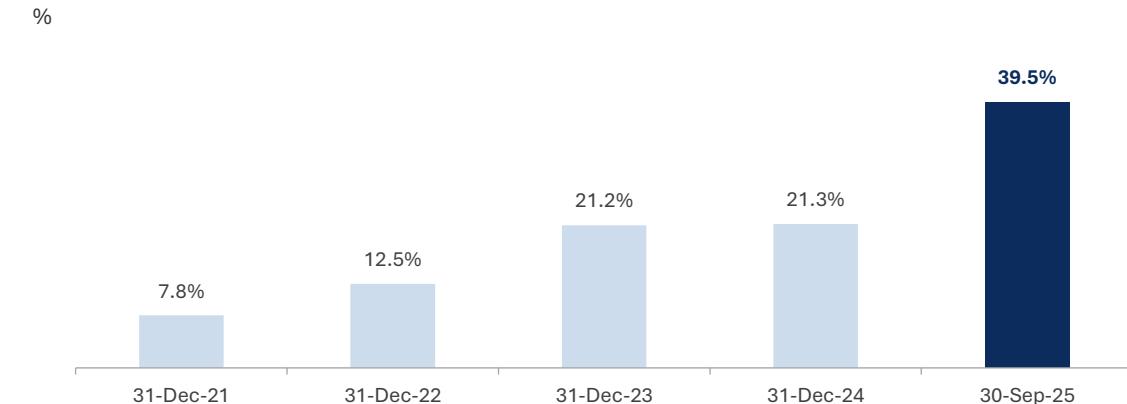


Key Credit Metrics

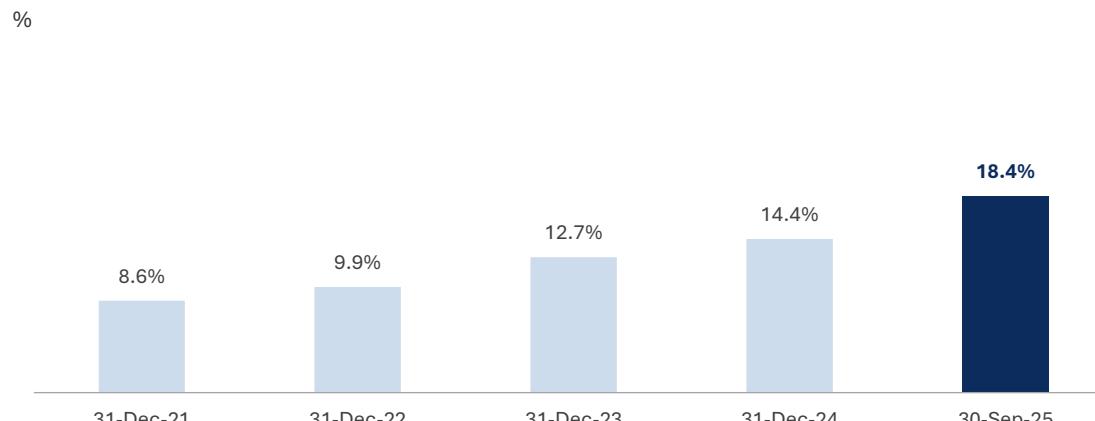
Net Debt¹ / (Total Assets – Cash & Cash Equivalent²)



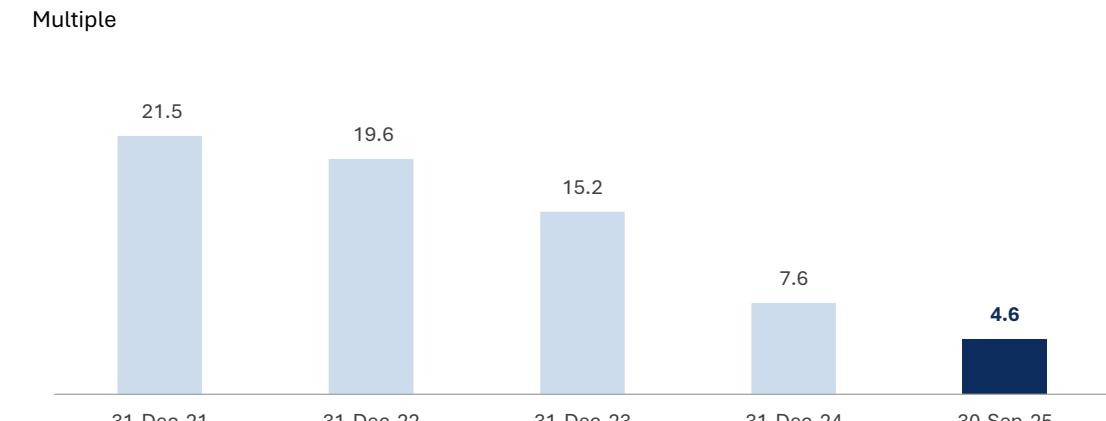
Net Debt¹ / Equity



Total Debt / Total Assets



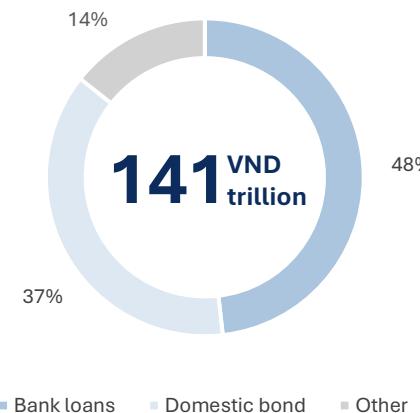
Interest Coverage Ratio³



Debt Profile

Strong balance sheet and robust liquidity position

Balanced Debt Mix¹



Diversified Debt Structure



Average cost of debt

10.5%

TTM Interest coverage

4.8x

Average debt maturity

2.2 years

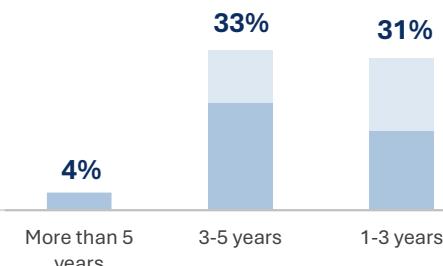
% of fixed rate debt

85%

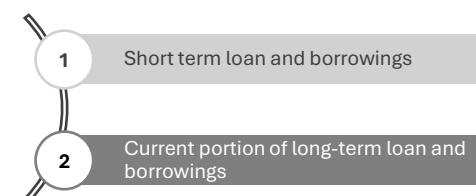
Well Managed Debt Maturity Profile

Corporate bonds

Bank borrowings & others



Company is in active discussions with international and domestic creditors to lengthen maturity profile in a stabilizing interest rate environment



- Short-term bank borrowings are mainly used to finance general contractor activities to minimize borrowing costs, which can be revolved within credit limit and will be rolled-over prior to maturity
- Current portion of long-term loan will be repaid using pre-sales proceeds generated from both retail and bulk sales transactions
- In 9M2025, Vinhomes disbursed **VND 21.5 billion of corporate bonds**, proving its ability to access new capital and secure fund for project development.

2025 Outlook

FY2025 Targets

Adjusted revenue target

180 VND
trillion

▲ 27% vs. 2024 actuals

Profit after tax target

42 VND
trillion

▲ 20% vs. 2024 actuals

Breakthrough Performance

- Substantial **unbilled sales backlog of VND 223.9 trillion** as of 3Q2025 provides strong visibility into future revenue streams.
- Presales growth to be fueled by the launch of **new mega projects** and **ongoing sales** across existing developments, supported by both **retail** and **bulk sales channels**.
- Key contributors to 2025 presales and earnings include Green Paradise, Wonder City, Golden City, Green City, Royal Island, Ocean Park 2-3, Golden Avenue and potential new project launches.

Outperforming Growth

- Vietnam is poised to maintain resilient economic growth in 2025, with a **GDP target of 8.3-8.5%** and **credit growth of 16%**, positioning it among the region's top performers.
- Accelerated public investment, regulatory reforms, and provincial consolidation** are expected to further drive real estate expansion by stimulating economic activities, streamlining processes, enhancing transparency and creating substantial opportunities for well-capitalized developers.



Vinhomes Ocean City, Hanoi

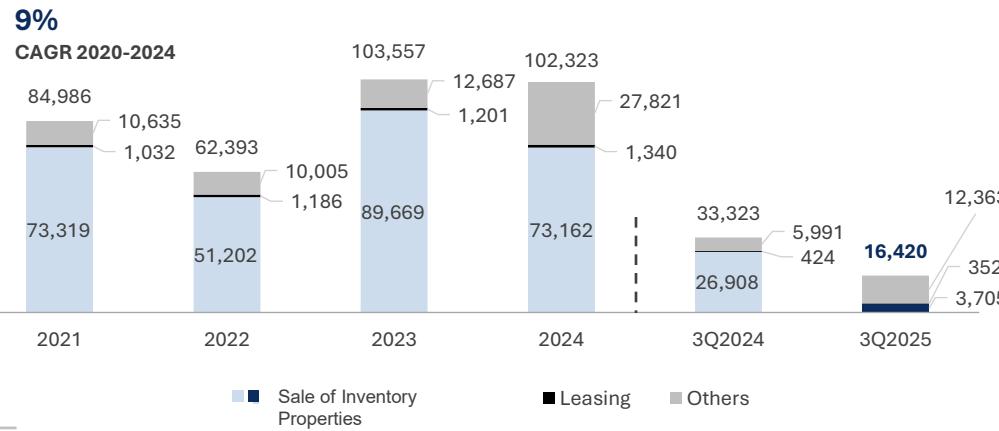


Appendix: Additional Information

3Q2025 Financial Performance Overview

Total Revenue

VND billion



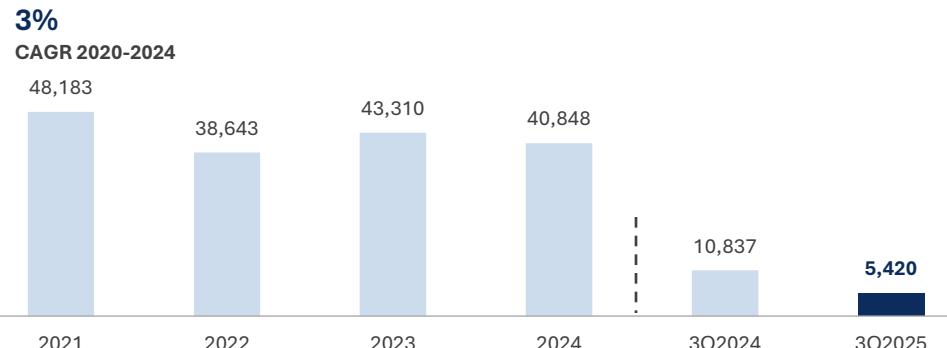
Gross Profit and Gross Profit Margin

VND billion



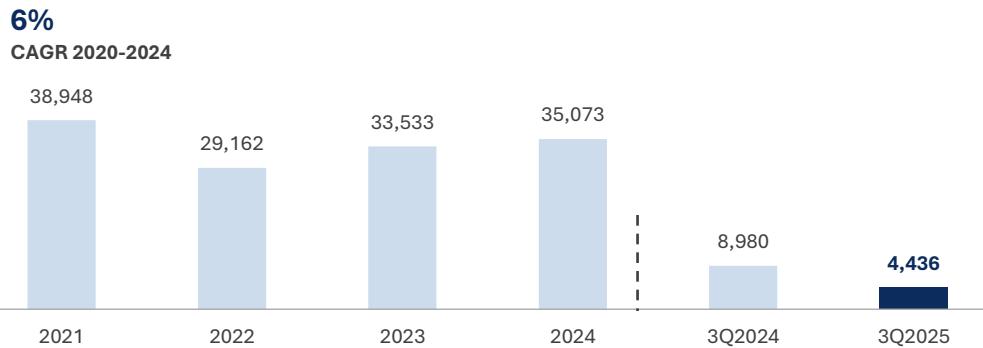
Profit before Tax

VND billion



Profit after Tax

VND billion

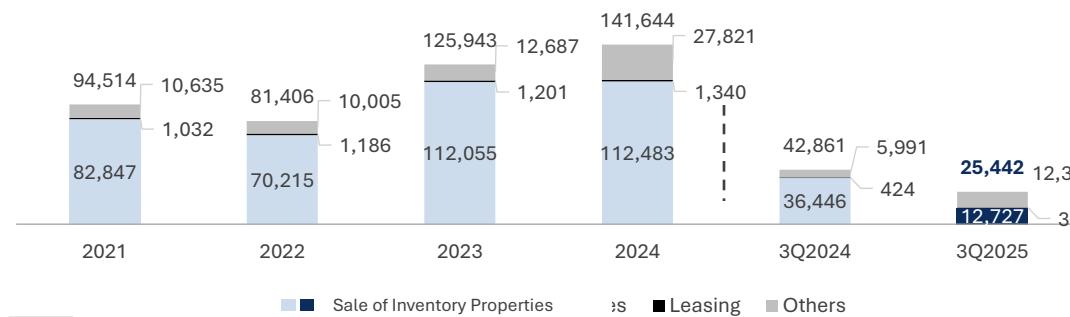


3Q2025 Financial Performance Incorporating BCCs and Bulk Sales

Total Adjusted Revenue

VND billion

9%
CAGR 2020-2024



Adjusted Gross Profit and Gross Profit Margin

VND billion

8%
CAGR 2020-2024

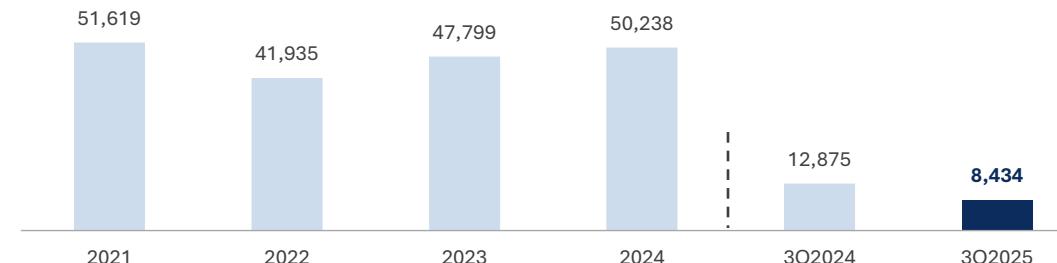


EBITDA and EBITDA Margin

VND billion

Margin: 54.6%, 51.5%, 38.0%, 35.5%, 30.0%, 33.2%

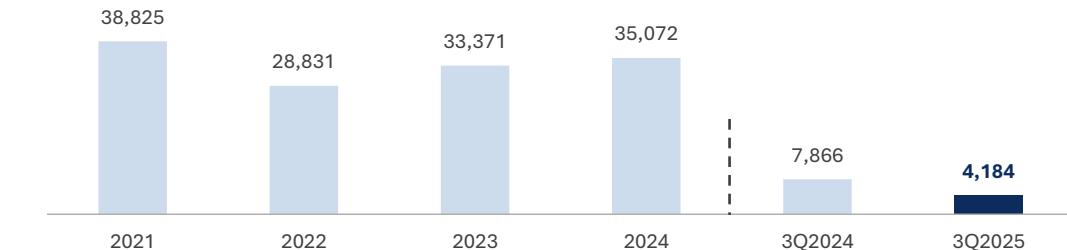
6%
CAGR 2020-2024



Profit after Tax and Minority Interest

VND billion

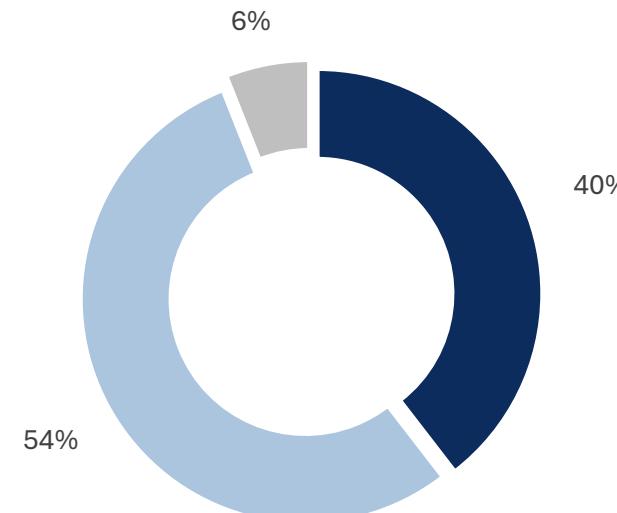
6%
CAGR 2020-2024



Strategically Positioned and Well-Diversified Land Bank

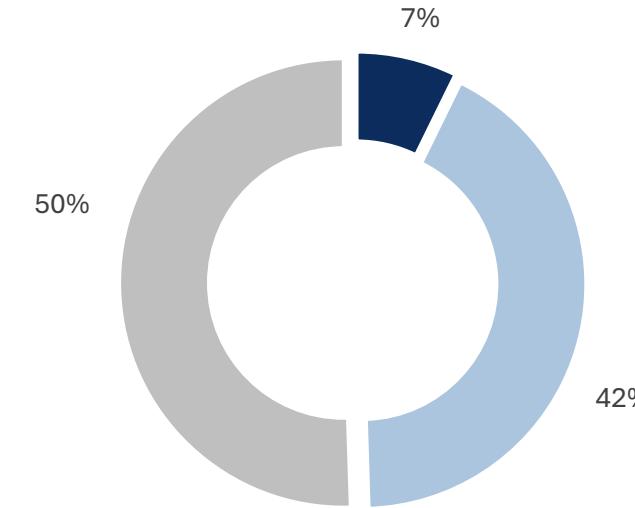
Land Bank Earmarked for Future Residential Developments

Project Pipeline Breakdown by Structure



- Group 1: Vinhomes* is the sole developer
- Group 2: Vinhomes* is a joint developer with majority economic interest
- Group 3: Vinhomes* holds majority economic interest via agreements

Project Pipeline Breakdown by Location

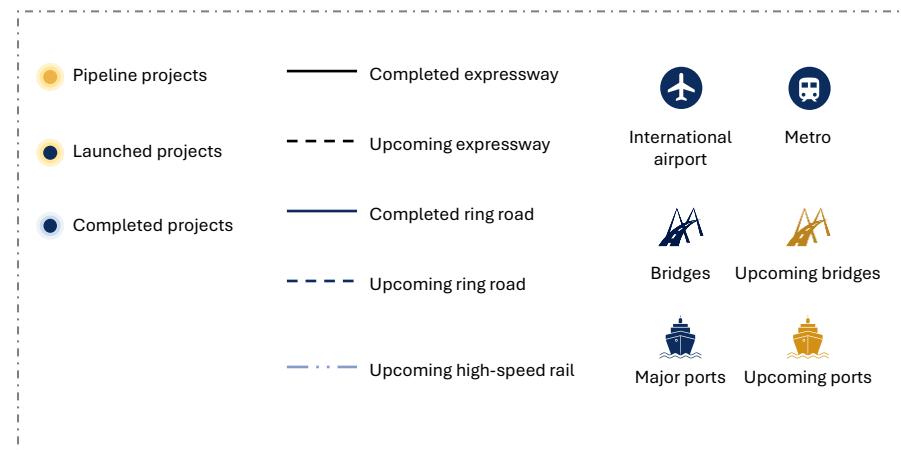
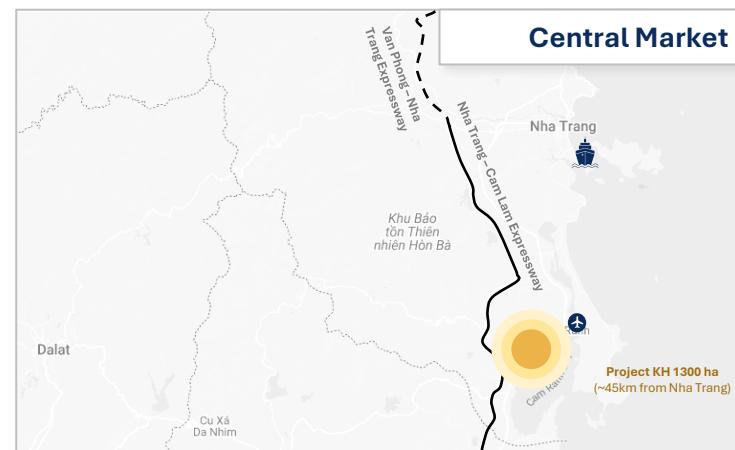
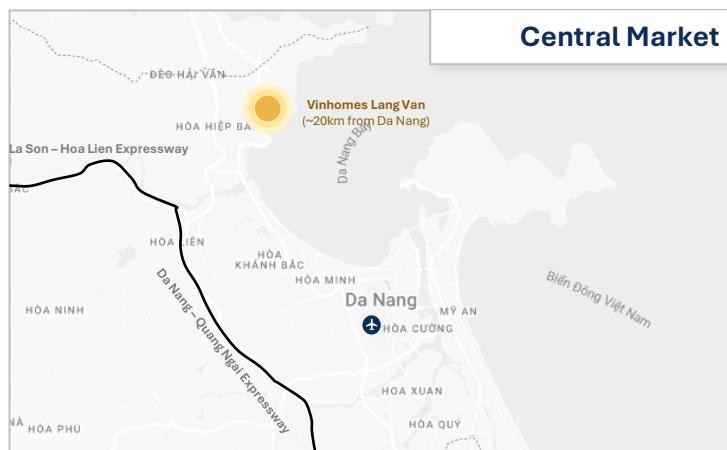
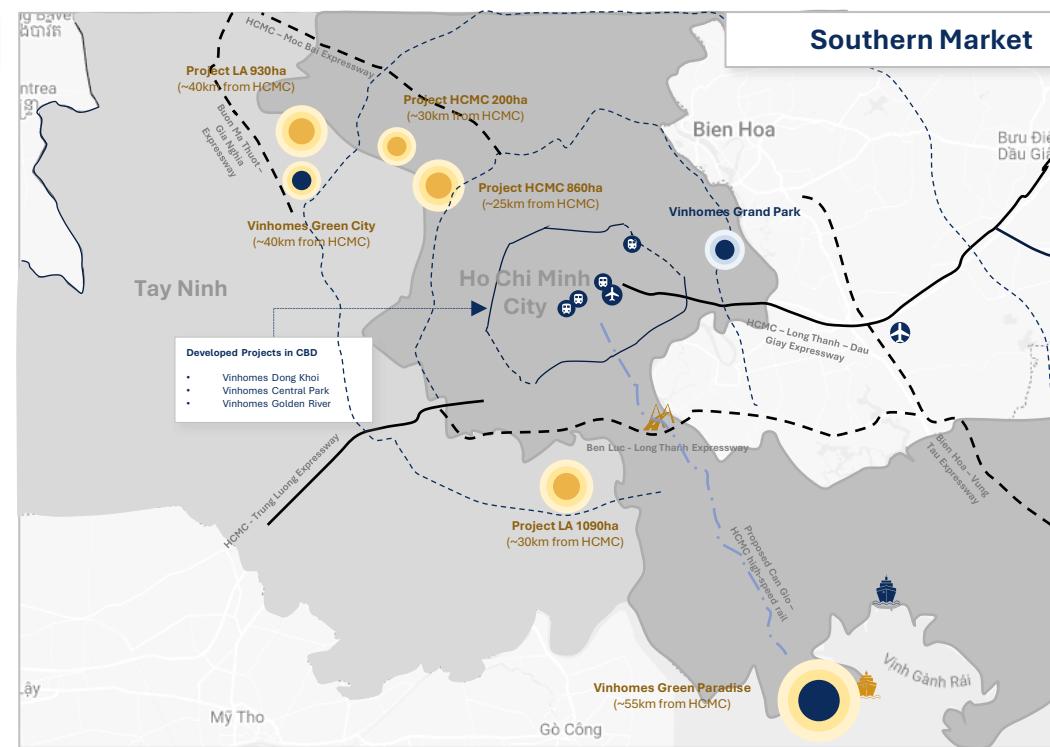
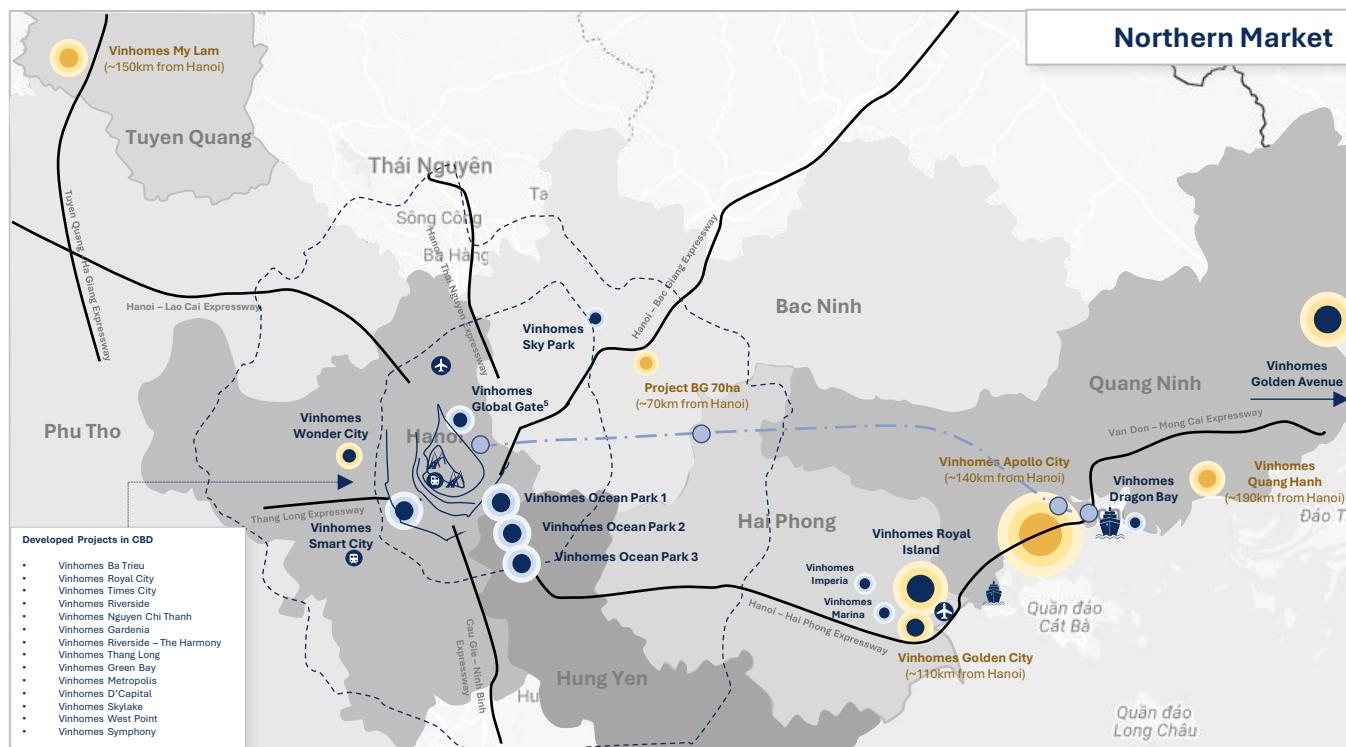


- North
- South
- Central

Ongoing and Key Pipeline Projects

Driving Growth Through Strategically Positioned and Well-Diversified Land Bank

Vinhomes Projects	Vinhomes Wonder City	Vinhomes Green City	Vinhomes Golden City	Vinhomes Green Paradise	Vinhomes Lang Van	Social housing Trang Cat	Vinhomes Quang Hanh	Vinhomes My Lam	Vinhomes Apollo City	Project BG 70ha	Project HCMC 200ha	Project HCMC 860ha	Project LA 930ha	Project LA 1090ha	Project KH 1300 ha
Location	Dan Phuong, Hanoi	Hau Nghia, Tay Ninh	Duong Kinh, Hai Phong	Can Gio, HCMC	Lien Chieu, Da Nang	Hai Phong	Cam Pha, Quang Ninh	My Lam, Tuyen Quang	Quang Yen & Ha Long, Quang Ninh	Bac Ninh	HCMC	HCMC	Tay Ninh	Tay Ninh	Khanh Hoa
Site area ('000 sqm)	1,334	1,972	2,405	28,700	5,122	281	1,671	4,554	55,403	661	2,000	8,636	9,309	10,896	13,018
Registered developer(s)	VIC	VHM ²	VHM	VHM ²	VPL	VHM	VIC	VHM ²	VHM-VIC	VIC	VHM ²	VHM ²	VHM ²	VHM-VIG	VHM ² -VineS
Vinhomes' effective economic benefit ¹	99%	67%	100%	100%	100%	100%	99%	66%	70%	99%	100%	97%	76%	100%	100%
Expected launch ¹	2025	2025	2025	2025	2025+	2025	2025+	2025+	2025+	2026+	2026+	2026+	2026+	2026+	2026+



Investor Relations Department

Vinhomes Joint Stock Company

Symphony Office Tower, Chu Huy Man Street, Vinhomes Riverside Urban Area, Phuc Loi Ward, Long Bien District, Hanoi, Vietnam

Tel: +84 (24) 3975 5899 ext. 3982

Website: <https://vinhomes.vn/en/ir>

E-mail: ir@vinhomes.vn

