Corporate Presentation

March 2026

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Contents

Vinhomes Royal Island, Hai Phong

Vinhomes at a Glance

Undisputed market leader in one of Asia's fastest-growing economies

VINHOMES

USD 16.6 billion

Market Cap[1]

#1 LISTED REAL ESTATE DEVELOPER IN VIETNAM

- Leading integrated developer in SEA with **dominant position across all segments** in Vietnam
- **Unrivalled land bank in Vietnam,** sufficient for long term development and deliver sustainable growth
- **Robust track record** with end-to-end real estate value chain capabilities
- **Diversified portfolio** spanning residential, leasing, industrial real estate, property management and construction services

Supported by a Comprehensive Ecosystem with Leadership Across All Key Offerings

VINCOM RETAIL — Retail

VINMEC — Medical

VINPEARL — Hospitality/ Entertainment

VINSCHOOL, VINUNIVERSITY — School/ University

VINFAST, VINBUS, XANH SM — Green Mobility

Proven Track Record as a Premium Brand

550,000 residents at Vinhomes properties across Vietnam[2]

35 urban developments[2]

309,000 residential units presold since 2010[2]

1.016 trillion VND USD 38.9B | contracted sales since 2010[2]

2025 Solid Performance and Robust Capital Structure

Total adjusted revenue
183.9 trillion VND
USD 7.1B
▲ 30% YoY

Net profit after tax
42.1 trillion VND
USD 1.6B
▲ 20% YoY

Contracted sales
205.3 trillion VND
USD 7.9B
▲ 98% YoY

Unbilled sales as of Dec 2025
186.4 trillion VND
USD 7.1B
solid foundation for 2026

Awards and Accolades

#7 IN TOP 100 VIETNAMESE BRANDS
BRAND FINANCE
2025

DEVELOPER OF THE YEAR
DOT PROPERTY SOUTHEAST ASIA AWARDS
2025

Note: (1) As of 31 January 2026, FX rate: VND/USD = 26,100 (2) As of 31 December 2025. Numbers are rounded to the nearest '000.

Revolutionizing the Real Estate Landscape with Integrated Megaprojects

2002 – 2011
Iconic Buildings in Tier-1 Cities

- Iconic, high-end mixed-use buildings
- Located in the central business districts
- → Elevate urban commercial landscape


Ba Trieu Office Building


Vinhomes Dong Khoi


Vinhomes Metropolis


Vinhomes Nguyen Chi Thanh

2013 – 2016
Integrated Developments in CBDs

- Integrated urban complexes in CBDs
- Introduced premier facilities
- → Develop most elite metropolitan areas


Vinhomes Royal City


Vinhomes Times City


Vinhomes Central Park


Vinhomes Riverside

2018 – 2024
Large-Scale Integrated Townships

- 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 Smart City


Vinhomes Royal Island


Vinhomes Grand Park

2025 onwards
ESG & TOD Megacities

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


Vinhomes Green Paradise


Vinhomes Global Gate Hạ Long


Vinhomes Golden City


Vinhomes Green City


Vinhomes Wonder City

Source: Company information. Pictures for illustrative purposes only.

Macro & Real Estate Landscape

Vinhomes Ocean City, Hanoi

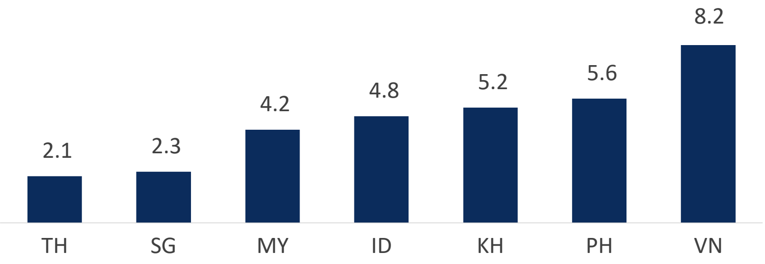
Vietnam: A Resilient Growth Profile with Strong Fundamentals & Policy Discipline

Positive GDP Backed by Decisive Reforms

2025 GDP growth rate[1] (%)

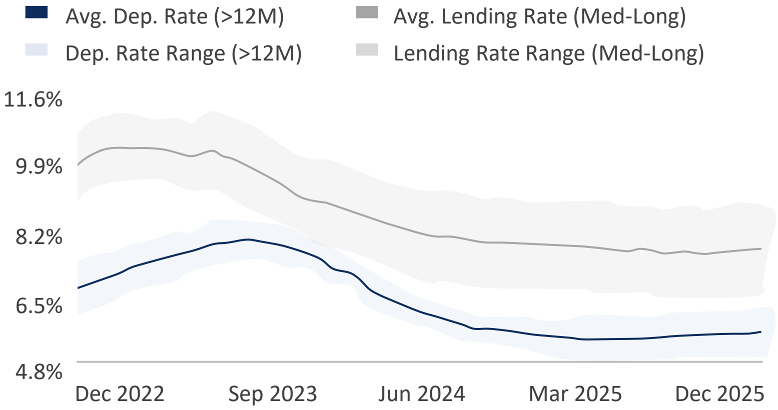
Government guidance GDP growth

10%
2026 target



Credit Market Stability to be Maintained

Deposit and Lending Rate Trends (%)



Policy Tailwinds Boost Economic 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)*

Key Structural Milestones in 2025

2025 nominal GDP
USD 514 billion
top 32 largest economies worldwide

GDP per capita
USD 5,026
▲ 40% vs. 2020

By end-2025, Vietnam completed
3,345 km main expressways
458 km interchanges & access roads

564 infrastructure projects launched (> VND 5,140tn)

Administrative streamlining
63 → 34
provincial consolidation

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

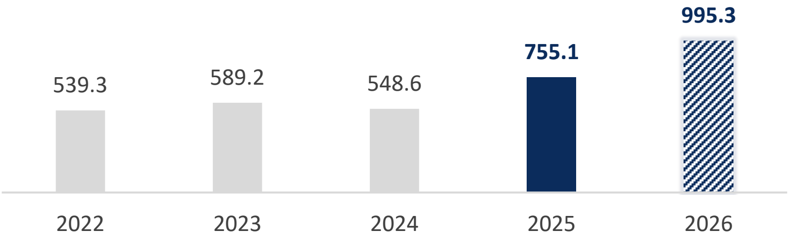
FTSE is set to officially upgrade Vietnam to
Secondary Emerging Market
September 2026

Public Investment Disbursement Exceeded 80% of Plan

Public investment disbursement (VND trillion)

2025 disbursement
755.1 VND trillion
▲ 38% YoY

2026 plan
995.3 VND trillion
Disbursement target



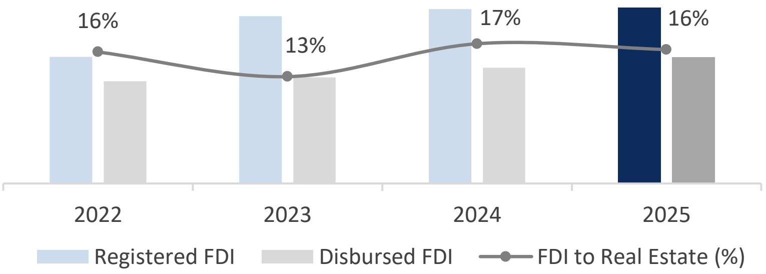
2025 FDI Disbursement Reached Five-Year High

FDI inflow into Vietnam (USD billion)

Registered FDI
38.42 USD billion
▲ 0.6% YoY

Disbursed FDI
27.62 USD billion
▲ 9.0% YoY

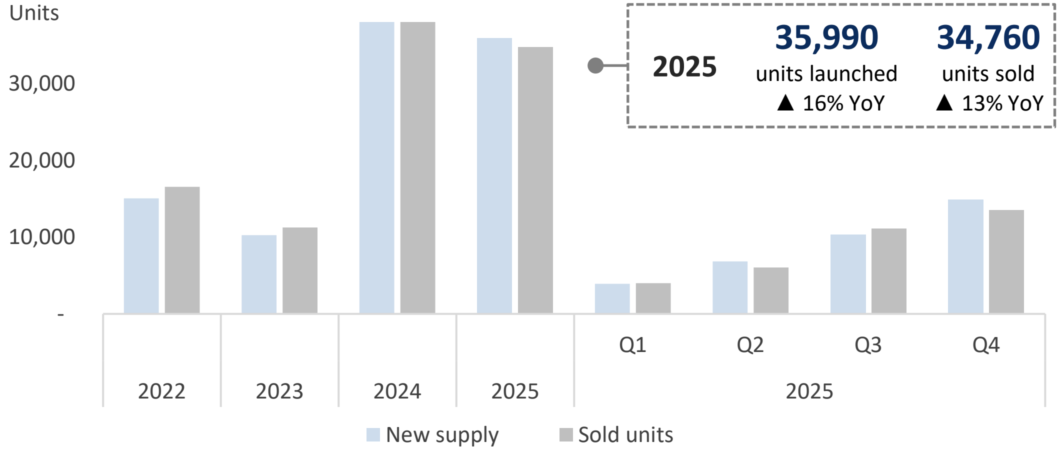
Real estate FDI
#2 sector



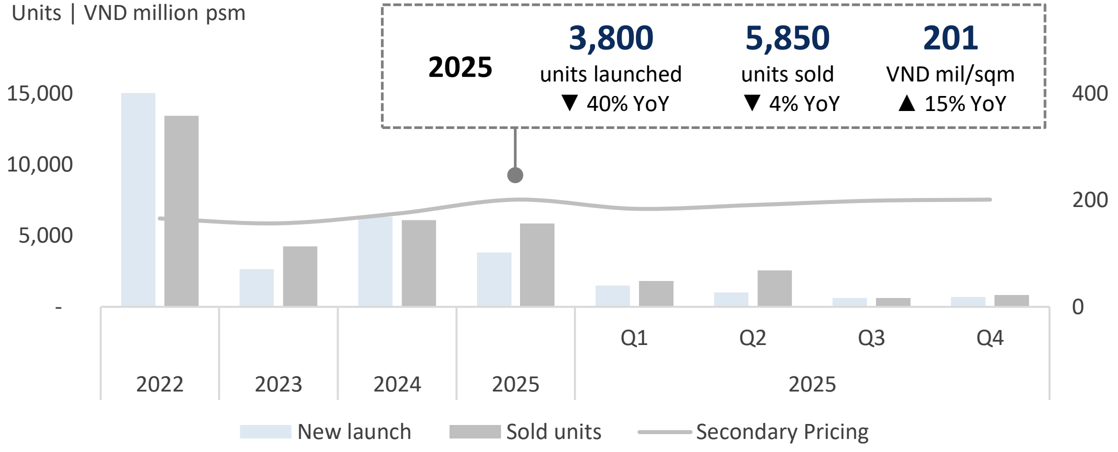
Source: General Statistics Office of Vietnam, Ministry of Finance. Note: (1) GDP forecast from ADB, updated in January 2026.

Hanoi Property Market – Positive Momentum Continues

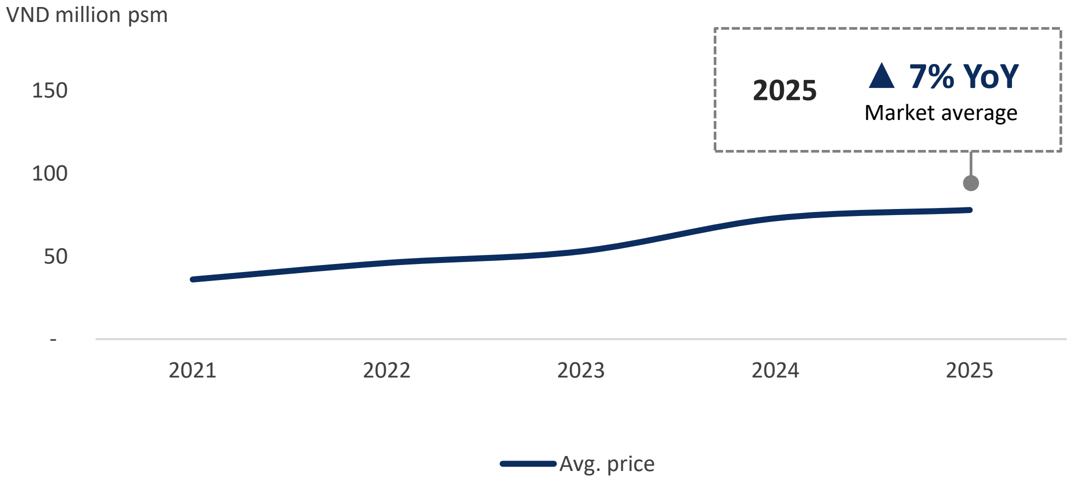
Condominium: Supply Moderated from the 2024 Peak



Landed Property: Sustained Demand Amid Tight Supply



Prices Maintain an Upward Trajectory



Infrastructure Investments Are Poised to Catalyze Market Expansion

Groundbreaking of the Co Linh underpass project (>VND 740 billion investment)

October 4, 2025

Groundbreaking of the 8-lane Thuong Cat Bridge (VND 7 trillion investment)

October 8, 2025

Groundbreaking of Metro Line 5 (Van Cao – Hoa Lac) (>VND 72 trillion investment)

December 19, 2025

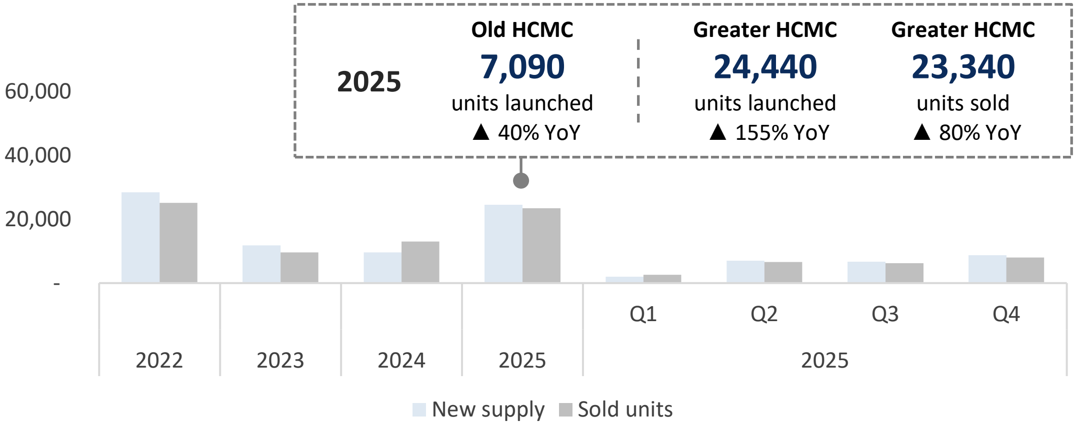
Groundbreaking of the Red River Scenic Boulevard (VND 855 trillion investment)

December 19, 2025

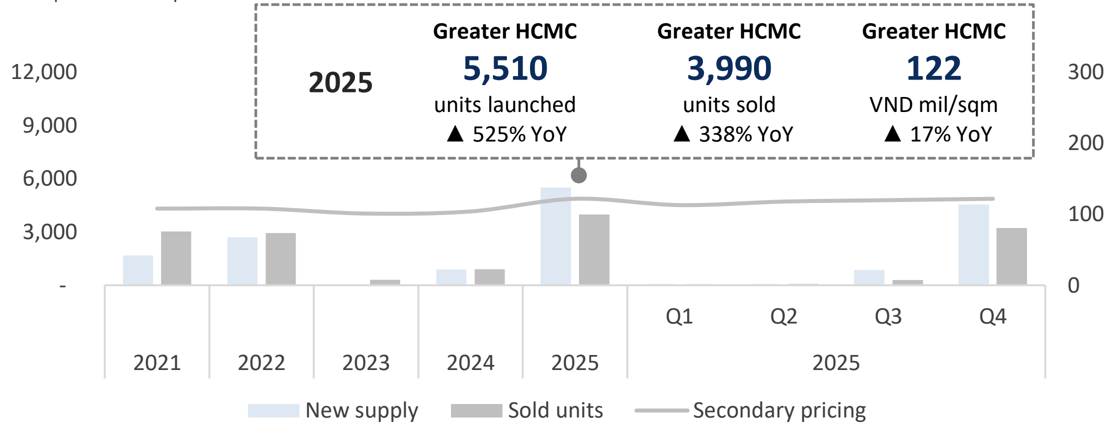
Source: CBRE research. Figures are rounded to the nearest ten. Selling prices are quoted in VND million per square meter, based on net selling area and excluding VAT and maintenance fees.

HCMC Property Market – Entering The Growth Phase

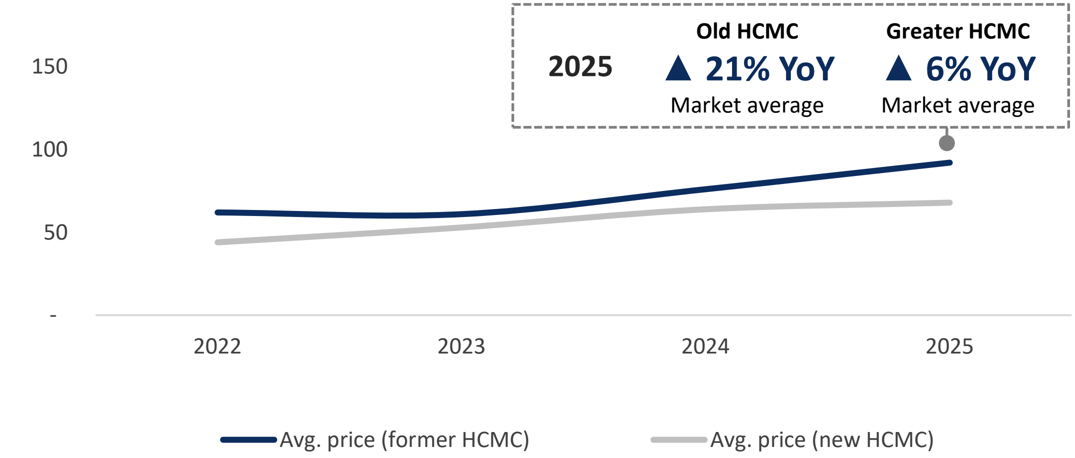
Condominium: Expansion Zones Drive Growth in New Supply



Landed Property: All-Time High in New Landed Property Supply in Q4



Selling Prices Continue on an Upward Momentum



Infrastructure Investment: A Catalyst for Market Expansion

Ben Thanh – Can Gio high-speed rail (350 km/h) broke ground on 19 December 2025 and is targeted for operation in 4Q2028, unlocking new growth space for Ho Chi Minh City.

December 19, 2025

Binh Khanh Bridge in Ho Chi Minh City, with total investment of over VND 3.7 trillion, was inaugurated on 19 December, supporting progress toward full operation of Ben Luc – Long Thanh Expressway in 2Q2026.

December 19, 2025

Source: CBRE research. Figures are rounded to the nearest ten. Selling prices are quoted in VND million per square meter, based on net selling area and excluding VAT and maintenance fees.

Key Investment Highlights

01 National MPC Developer with a Sustainable Growth Pipeline

- Unrivalled land bank, strategically located and sufficient to support c.30 years of development
- Dominant presence across all property segments (from affordable to mid-end, high-end and luxury) with nationwide scale

02 Diversified Product Offerings Anchored by an Integrated Urban Platform

- Broad product portfolio with strong synergies across the Vingroup ecosystem
- All-in-one development model, underpinned by ESG excellence and TOD strategy, driving long-term value creation

03 Exceptional Execution Capabilities Fueling Strong Operating Performance

- End-to-end execution enables timely project delivery and accelerated cash flow through flexible sales strategies
- Diversified sales channels aligned with market dynamics enhance revenue resilience

04 Strong Financial Profile with Operational Excellence

- Consistently delivers robust earnings growth and healthy margins, driven by disciplined execution
- Strong balance sheet and diversified access to capital provide resilience across market cycles

05 Experienced Leadership with a Strong Governance Framework

- Seasoned senior management team with deep industry expertise and a proven track record
- Supported by a robust corporate governance framework ensuring transparency and accountability

06 Expanding Recurring Income Streams and Global Growth Optionality

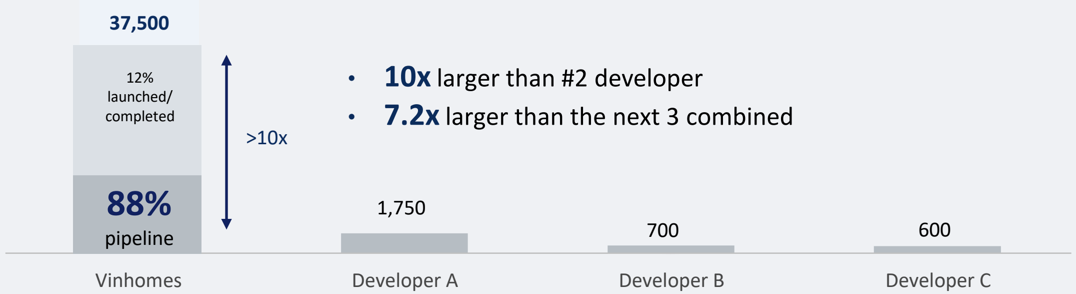
- Growing portfolio of recurring income assets across office, industrial, and urban services, enhancing earnings visibility and cash flow stability
- Scalable development and operating platform provides optionality for selective international expansion and cross-border partnerships over the medium to long term

Vinhomes Central Park, Ho Chi Minh City

1.1. Unrivaled Land Bank Across Vietnam's Core Growth Corridors

Dominant residential platform anchored by Vietnam's largest land reserve

- Vinhomes commands the **largest residential land portfolio** in Vietnam—over **10 times larger** than the nearest competitor (*). Approximately **88%** of this portfolio is allocated to **pipeline projects**, providing a robust foundation for sustainable growth over the next **~30 years**.
- Key Projects: Vinhomes Green Paradise, Vinhomes Global Gate Ha Long

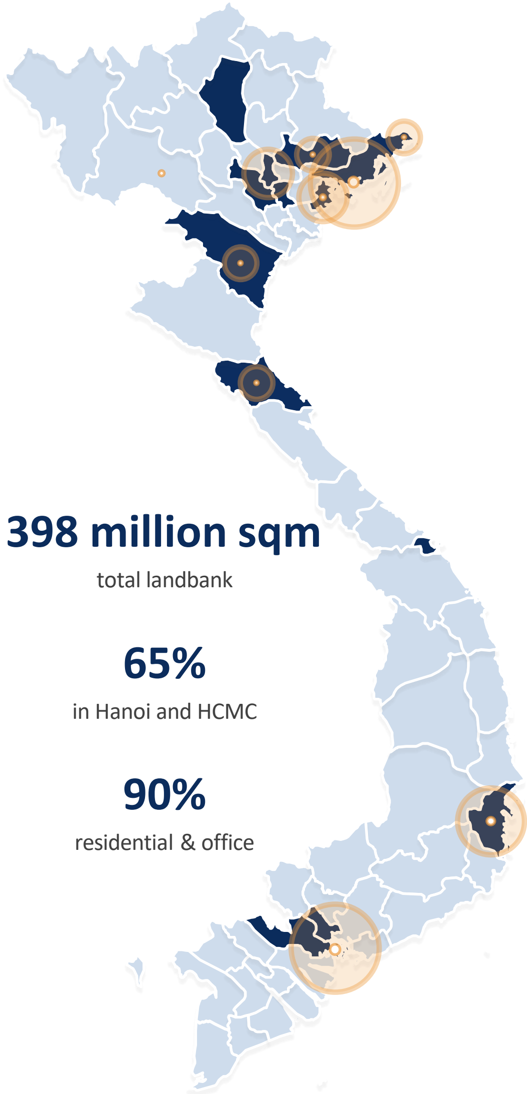


- **10x** larger than #2 developer
- **7.2x** larger than the next 3 combined

(*) Data updated based on the latest public available information

37,500 ha
Total residential land bank

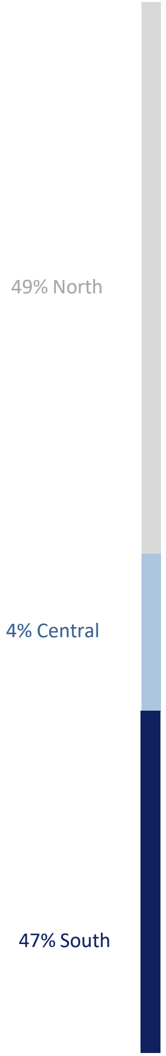
22
Pipeline projects



398 million sqm
total landbank

65%
in Hanoi and HCMC

90%
residential & office



Strengthening footprint in the office sector

- Vinhomes operates high-end, energy-efficient office spaces through **VinOffice**, strategically located in major business hubs.
- Notable Projects: VinOffice Dong Khoi, VinOffice Symphony, TechnoPark Tower, etc.

379,000 sqm
Total GFA

75%
Occupancy rate

Operational	Pipeline
13%	87%

Expansion into industrial real estate

- Since 2020, Vinhomes has leveraged its brand and land bank to develop prime industrial parks via **VHIZ** in key provinces.
- Notable Projects: Dinh Vu – Cat Hai (Hai Phong), Vung Ang (Ha Tinh)

1,970 ha
Total industrial land bank

2
Operational project

Operational	Pipeline
17%	83%

Source: Company information, as of December 2025.

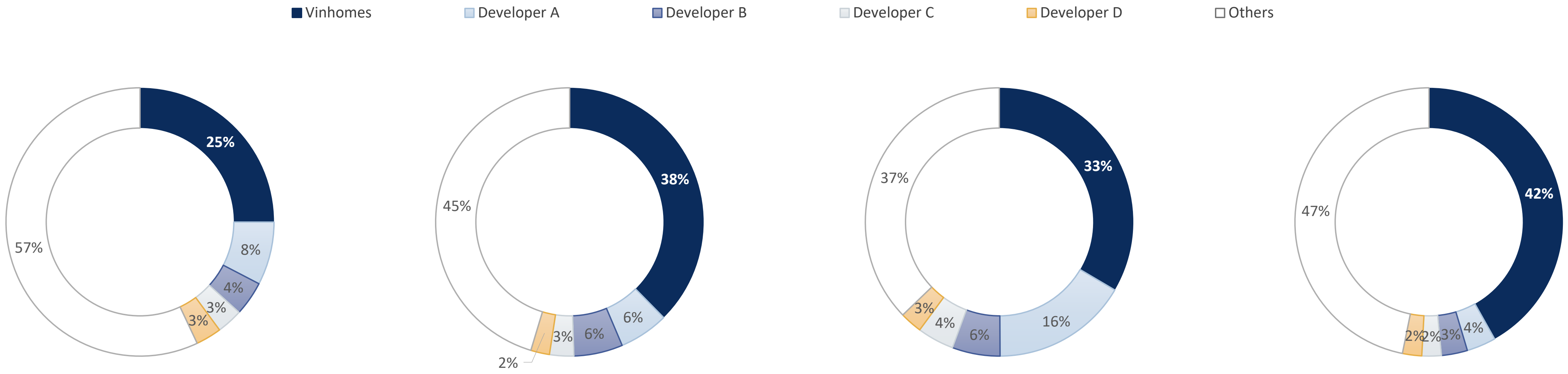
1.2. Ongoing and Key Pipeline Projects

Driving Growth Through Strategically Positioned and Well-Diversified Land Bank

Vinhomes Projects	Status	Location	Site area ('000 sqm)	Total development cost (VND Billion)[3]	Registered Developer(s)	Vinhomes' effective economic benefit[1]	Expected launch[1]
Vinhomes Wonder City	Launched	Dan Phuong, Hanoi	1,334	18,441	VIC	99%	2025
Vinhomes Green City	Launched	Hau Nghia, Tay Ninh	1,972	28,258	VHM[2]	93%	2025
Vinhomes Golden City	Launched	Duong Kịnh, Hai Phong	2,406	23,218	VHM	100%	2025
Vinhomes Green Paradise	Launched	Can Gio, HCMC	28,700	465,923	VHM[2]	100%	2025
Happy Home Trang Cat	Launched	Nam Trang Cat, Hai Phong	281	5,834	VHM	100%	2025
Vinhomes Hai Van Bay	Pipeline	Lien Chieu, Da Nang	5,122	43,922	VPL	100%	2026+
Vinhomes Quang Hanh (Zone A)	Pipeline	Cam Pha, Quang Ninh	322	2,933	VIC	99%	2026+
Vinhomes My Lam	Pipeline	My Lam, Tuyen Quang	4,554	18,345	VHM[2]	66%	2026+
Vinhomes Global Gate Hạ Long	Pipeline	Ha Long, Quang Ninh	41,208	456,639	VHM-VIC	70%	2026+
Project BG 134ha	Pipeline	Nham Bien, Bac Ninh	1,340	6,602	VHM[2]	66%	2026+
Project HCMC 200ha	Pipeline	Cu Chi, HCMC	2,000	2,129	VHM[2]	100%	2026+
Project HCMC 880ha	Pipeline	Hoc Mon, HCMC	8,800	59,000	VHM[2]	97%	2026+
Project LA 930ha	Pipeline	Tan My, Tay Ninh	9,309	74,406	VHM[2]	76%	2026+
Project LA 1,090ha	Pipeline	Phuoc Vinh Tay, Tay Ninh	10,896	90,757	VHM-VIG	100%	2026+
Project KH 1254ha	Pipeline	Cam Ranh, Khanh Hoa	12,541	85,294	VHM[2] –VinES	100%	2026+
Project HY 30ha	Pipeline	Pho Hien, Hung Yen	303	6,095	VHM	100%	2026+
Project KH 10,360ha	Pipeline	Cam Lam, Khanh Hoa	103,565	285,267	VHM[2]-Partners	100%	2027+
Projects KH 1,120ha	Pipeline	Khanh Hoa	11,210	21,881	Partners	100%	2027+

Source: Company information, updated as of January 2026.
Note: 1. Expected commencement .Effective economic benefits represent Vinhomes' net interest after deducting payments made to acquire such interest. 2. Indirect ownership via subsidiaries 3. Inc. VAT and subject to change during the project development process

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



ALL CONDOMINIUM SEGMENTS

25%

Market Share in Vietnam in the All Condominium Segments (2016 – 2025)

MID-END CONDOMINIUM

38%

Market Share in Vietnam in the Mid-end Condominium Segment (2019 – 2025)

HIGH-END CONDOMINIUM

33%

Market Share in Vietnam in the High-end Condominium Segment (2016 –2025)

LANDED PROPERTIES

42%

Market Share in Vietnam in the Landed Properties Segment (2016 – 2025)

Source: CBRE research, 4Q2025.

2.1. Diversified Portfolio with Comprehensive Product Mix

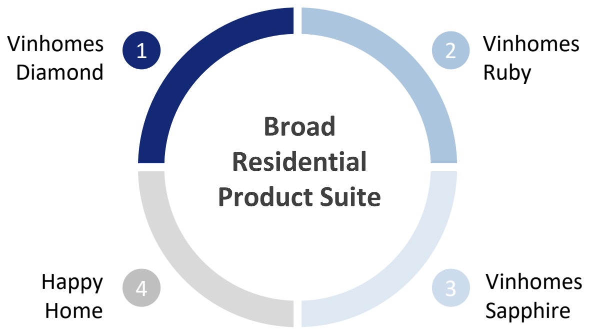
Residential Development
- Mid-end to high-end condominium
- Luxury landed properties
- Social housing

Real Estate Leasing
- Serviced apartments
- Office buildings

Property Management
- Smart resident application
- Comprehensive suite of high-quality services

Industrial Development
- High-tech manufacturing facilities

Construction Services
- General contractor
- Construction consultancy
- Supervision services



- **Diamond:** Luxury & premium buyers
- **Ruby:** Upper-mid family segment
- **Sapphire:** Modern, younger buyers
- **Happy Home:** Social housing

Full-spectrum coverage from luxury to social housing supports resilient demand across cycles.

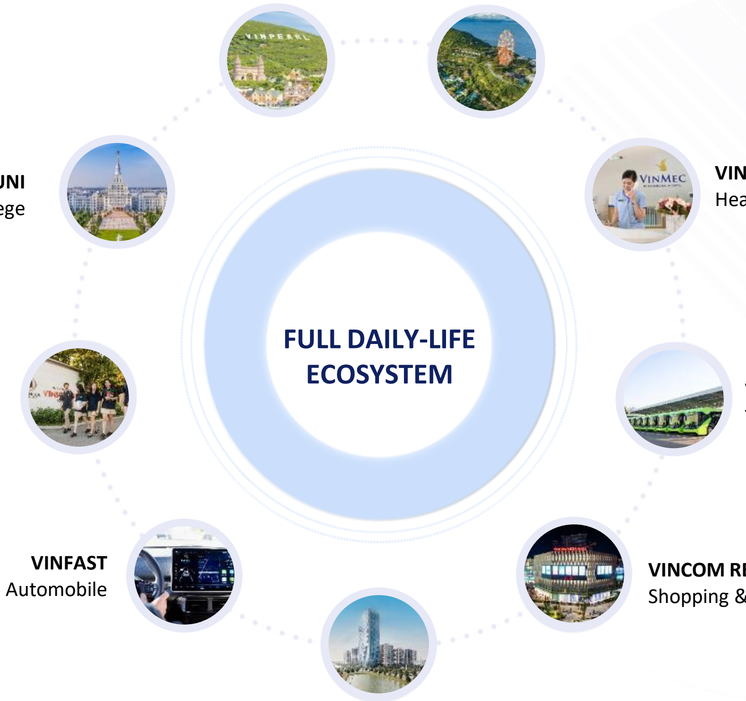
Source: Company Information.

2.2. All-in-One Ecosystem Integrated with ESG & Smart Living Innovation

VINPEARL/ VINWONDERS
Hotel & Entertainment Services

VINUNI
College

VINMEC
Healthcare



VINSCHOOL
School

VINBUS/GSM
Transportation

VINFAST
Automobile

VINCOM RETAIL
Shopping & Groceries

VINHOMES
Housing

ESG EXCELLENCE

ENVIRONMENT
Low-carbon, green-certified developments with renewable energy and green mobility.

SOCIAL
Inclusive, wellness-focused communities supported by integrated services and active CSR engagement.

GOVERNANCE
Regulatory compliance and ESG transparency supported by sustainable procurement, and strong stakeholder engagement.

SMART & INNOVATION
Digital living, smart-home systems, and data-driven operations for resilient, efficient cities.

SUPPORTED BY YEAR-ROUND COMMUNITY INITIATIVES

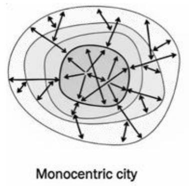
Foster a vibrant, inclusive environment & drive local economic activity

2.3. Capturing Vietnam's Urban Shift with a Polycentric & TOD-Led Strategy

Global Urban Shift

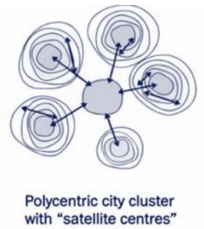
Monocentric Model

- Centralized CBD with high congestion, long commutes
- Rising land costs & overstrained infrastructure
- Economic intensity ↘ as distance ↗ from CBD
- Limited access to quality amenities in outer areas



Polycentric Model

- Multiple CBDs in a city with balanced density
- Optimized use of land, transport, and services
- RE values ↗ around multiple nodes
- Self-contained "All-in-One" townships (schools, malls, hospitals, etc.)



Network Model

- Highly integrated system
- Promotes mobility, synergy & resilience
- Advanced metropolitan and TOD urban forms

Urban decentralization is now a structural shift shaping global real estate

TOD - Transit – Oriented Development

While the All-in-One model and ESG set the guiding principles for sustainable urban living, TOD provides the execution model — connecting people, places, and productivity through sustainable mobility and integrated land use.

- Enhancing connectivity & livability
- Reducing congestion & carbon footprint
- Driving land value & sustainable housing demand

From Global Best Practices to Vietnam's Next Growth Phase

Global Success Stories

- New York
- Paris
- London
- Tokyo
- Seoul
- Singapore

Vietnam's Opportunity

- High-Speed North–South Railway
- Key metro lines
- Unlock TOD mega-hubs

"**Polycentric + TOD**: dual strategy for balanced growth & reduced congestion."

3. Best-in-class Execution Capabilities Delivering Consistent Operating Performance

Vinhomes' superior end-to-end value chain

Land Acquisition
- Proven track record in securing Vietnam's prime land bank
- Expansion via strategic site acquisition & large-scale project development

Master Planning & Design
- Expertise in large-scale, integrated urban projects with smart, sustainable design
- Focus on ecological balance, innovation, and distinctive architecture

Compensation for Land Clearance
- Supports state agencies in land-right verification and resettlement execution
- Reduces clearance timelines from 2–3 years to ~9–12 months per project

Infrastructure and Ecosystem
- Leverages Vingroup's ecosystem to enhance project appeal
- Boost product competitiveness & support sustainable community development

Sales and Marketing
- Up to 70% upfront payment enables self-funded growth and lowers credit reliance
- Solid take-up rates driven by effective sales policies & diverse distribution channels

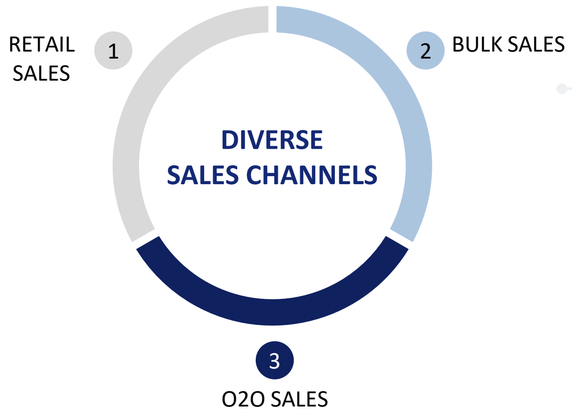
Construction and Quality Control
- On-time delivery: ~9–12 months for low-rise, ~12–18 months for high-rise
- End-to-end management ensures quality and cost efficiency

Property Management
- Sole developer with in-house after-sales and property management services
- Extensive amenities & year-round activities foster vibrant, engaged communities

Vinhomes' Unique Execution Capabilities Translate to Significant Competitive Advantage

- Secures Land at Competitive Rates
- Unique Selling Strategies De-risk Development Outlays
- Effective Cost and Quality Controls to Maintain Margins
- After-Market Service Offering Captures Customer & Enhances Loyalty to Vinhomes

Diverse sales strategies driving faster cash flow and operating efficiency



Notable bulk sales partners

Mitsubishi Corporation | CapitaLand | Nomura Real Estate Development | Masterise Homes

1 Retail Sales

Supported by a vast network of **experienced agencies and strong in-house sales team** to maximize customer approach

2 Bulk Sales

De-risks large-scale projects while **accelerating cash flow, enhancing margins**, and offering greater housing variety across price points and segments

3 O2O Platform

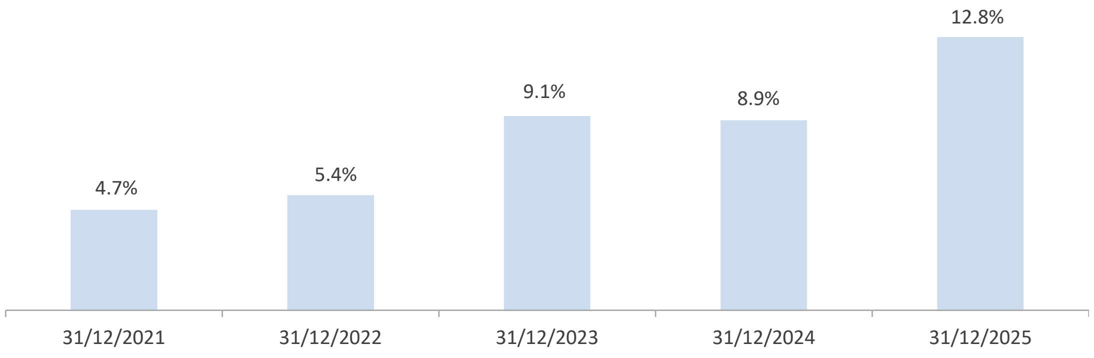
Shifting into **innovative digital sales strategy** with virtual tours, interior design apps, and real-time booking and purchase updates to enhance buyer experience

Source: Company Information.

4. Key Credit Metrics

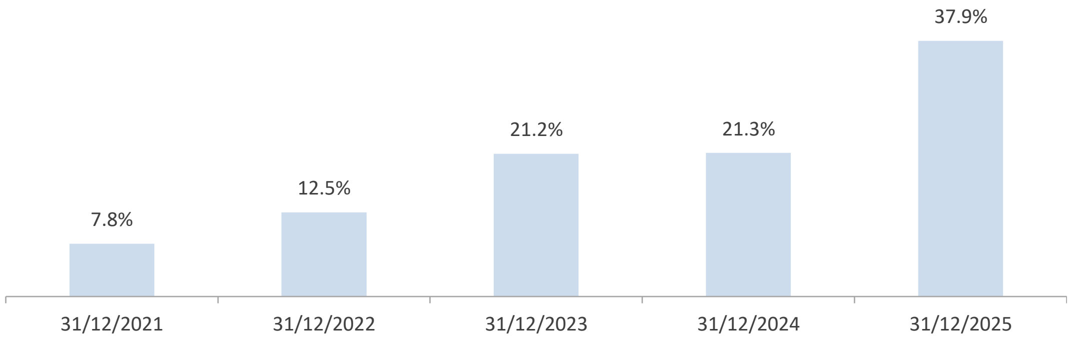
Net Debt[1] / (Total Assets – Cash & Cash Equivalent[2])

%



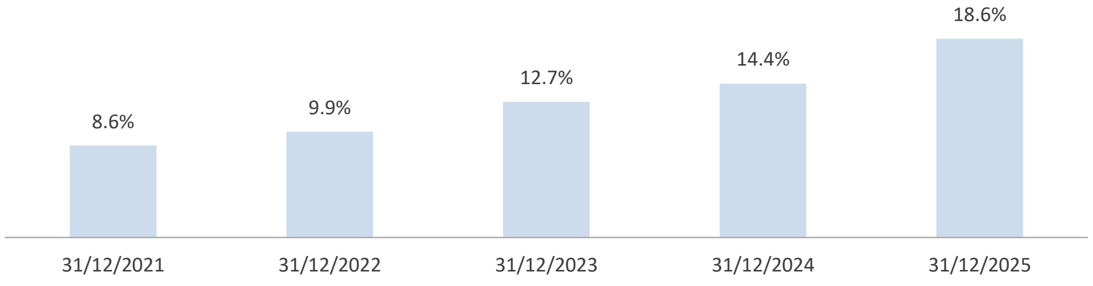
Net Debt[1] / Equity

%



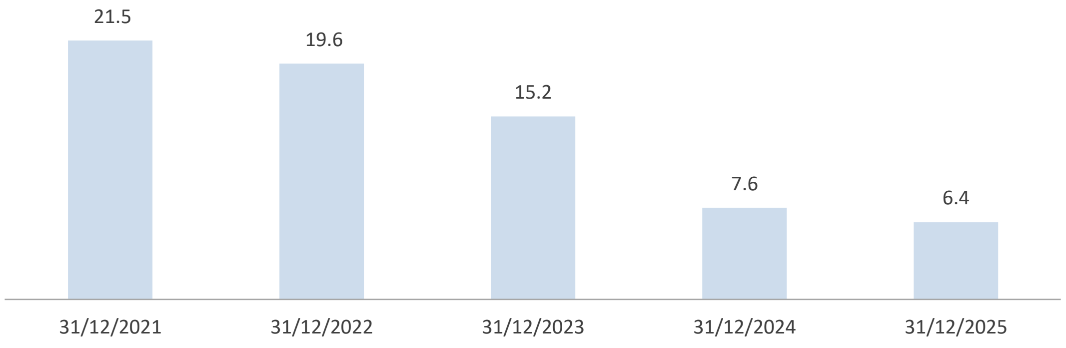
Total Debt / Total Assets

%



Interest Coverage Ratio[3]

Multiple



Source: Vinhomes' audited consolidated financial statements for 2021–2024; unaudited consolidated financial statements for 2025.
Notes: (1) Net debt = (short-term borrowings + long-term borrowings) – cash & cash equivalents. (2) Cash and cash equivalents include short-term investments. (3) Interest coverage ratio = EBIT/interest expense.

5. Experienced Management Team with Robust Corporate Governance Framework

Highly experienced Board supported by dedicated management team with average ~26 years of experience

Board of Directors

Pham Thieu Hoa

Executive Chairman

- >18 years with Vingroup & Vinhomes
- >34 years of professional experience
- Previously CEO of Vinhomes, Project Development Director of Vingroup since 2005

Pham Nhat Vuong

Non-Executive Director

- >28 years of professional experience
- Founder of Vingroup, formerly known as Technocom Corporation in 1993
- Chairman of Vingroup since 2011

Nguyen Dieu Linh

Executive Director

- >18 years with Vingroup & Vinhomes
- >25 years of professional experience
- Vice Chairwoman of Vingroup since 2008, previously Deputy CEO of Vingroup

Nguyen Thu Hang

Executive Director & CEO

- >12 years of experience in auditing, risk management and banking
- Previously Head of Operational Risk Management, Head of Corporate Banking, and Head of Capital Markets at VietinBank

Cao Thi Ha An

Executive Director

- >9 years with Vingroup & Vinhomes
- >30 years of professional experience
- Project Development Director at Vingroup since 2016
- Previously Deputy CEO and Director of Military Insurance JSC

Well-Balanced Board with ~38% Independent Non-Executive Directors

Mueen Uddeen

Independent Non-Executive Director

- >43 years of professional experience
- Managing Director of Arcpoint Associates Advisory
- Former Vietnam country head of JP Morgan

Varun Kapur

Independent Non-Executive Director

- >30 years of professional experience
- Currently Chairman of ARMS Inc Singapore
- Previously Partner and Managing Director at TPG

Hoang D. Quan

Independent Non-Executive Director

- >26 years of professional experience
- Chairman of A+ Advisor, A+ Fund, Amber Capital
- Former CEO of HDBank
- Previously Head of Global Markets of Standard Chartered Bank

Senior Management Team

Nguyen Thu Hang

Executive Director & CEO

- >12 years of experience in auditing, risk management and banking
- Previously Head of Operational Risk Management, Head of Corporate Banking, and Head of Capital Markets at VietinBank

Le Tien Cong

Chief Financial Officer

- 15 years of experience in corporate finance and audit
- 10 years with Vingroup and 4 years with Vinhomes

Mai Thu Thuy

Dy CEO, Administrative & Support

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

Pham Anh Khoi

Chief Investment Officer

- 18 years of experience in real estate finance
- Previously holding senior positions in international real estate consultancy firms and board member of a listed property company

Dang Minh Hai

Dy CEO, Security, Safety and Fire Prevention

- 38 years of professional experience
- >20 years in fire prevention and security sectors

Source: Company information.

2026 Outlook

Visible Sustainable Growth

- **Robust top-line growth** is expected to be driven by key ongoing projects including **Ocean Park 2–3, Green Paradise, Golden City, Green City**… underpinned by a **record unbilled sales backlog of VND 186.4 trillion** as at the end of 2025.
- **Presales growth** is expected to be fueled by the launch of new projects in **HCMC, Da Nang, Quang Ninh…** alongside ongoing sales across **existing developments**, supported by **both retail and bulk sales channels**.
- Focus on **owner-occupier demand** across **large-scale integrated townships** under **ESG++ standards**, prioritizing green, smart, and sustainable developments, while advancing **TOD projects** and **social housing** in rapidly urbanizing, well-connected areas to support **population decentralization and new economic hubs**.

Favorable Macro Tailwinds

- Vietnam is expected to maintain **resilient economic growth** in 2026, with a **GDP growth target of 10%+**, stable credit conditions and well-managed inflation, positioning the country among the region's top performers.
- Supported by a **favorable macroeconomic backdrop**, **positive administrative reforms** and **continued infrastructure rollout**, Vietnam's real estate sector is **well positioned for a new growth cycle**.
- Improved **capital access**, **clearer legal frameworks**, and **improved inter-provincial connectivity** are expected to **reinforce demand for integrated urban developments**, particularly benefiting developers with **strong balance sheets**, **high-quality land banks**, and **proven execution capabilities**.

Vinhomes Ocean City, Hanoi

Appendix:

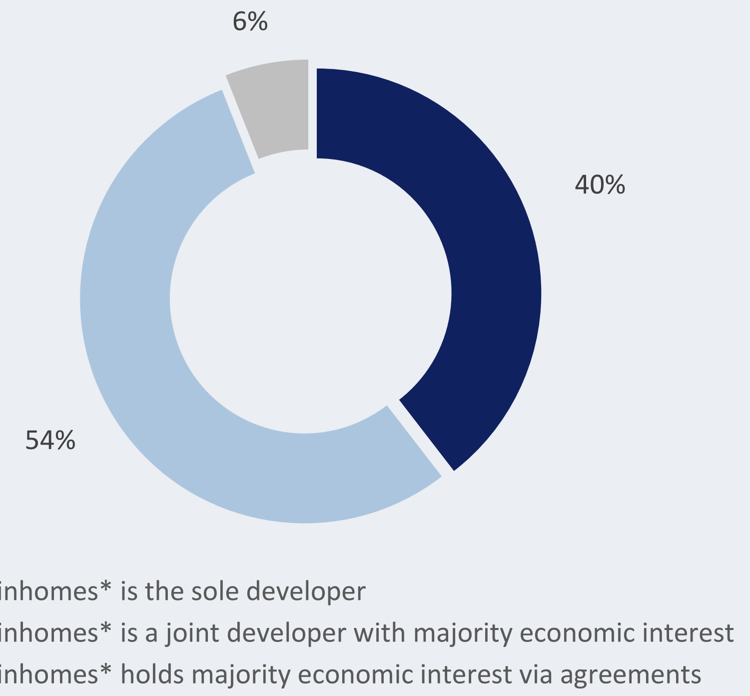
Additional Information

Vinhomes Central Park, HCMC

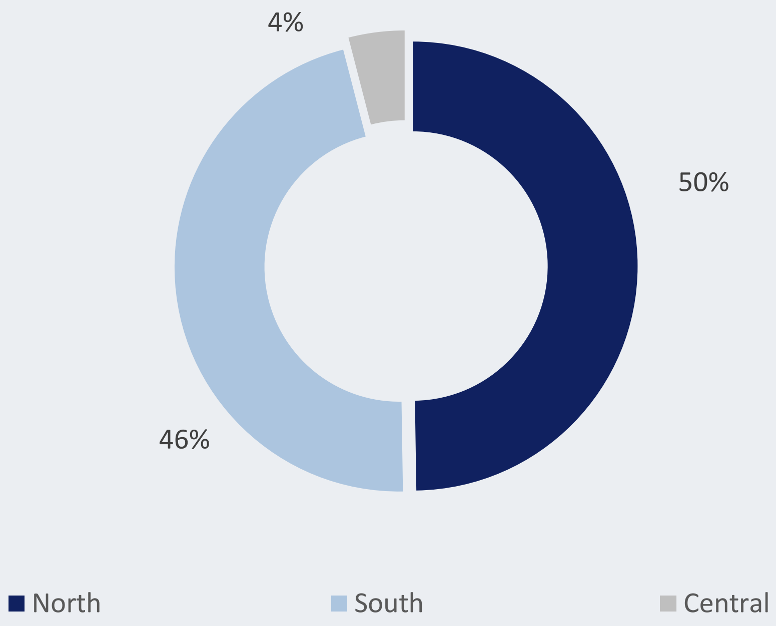
Strategically Positioned and Well-Diversified Land Bank

Land Bank Earmarked for Future Residential Developments

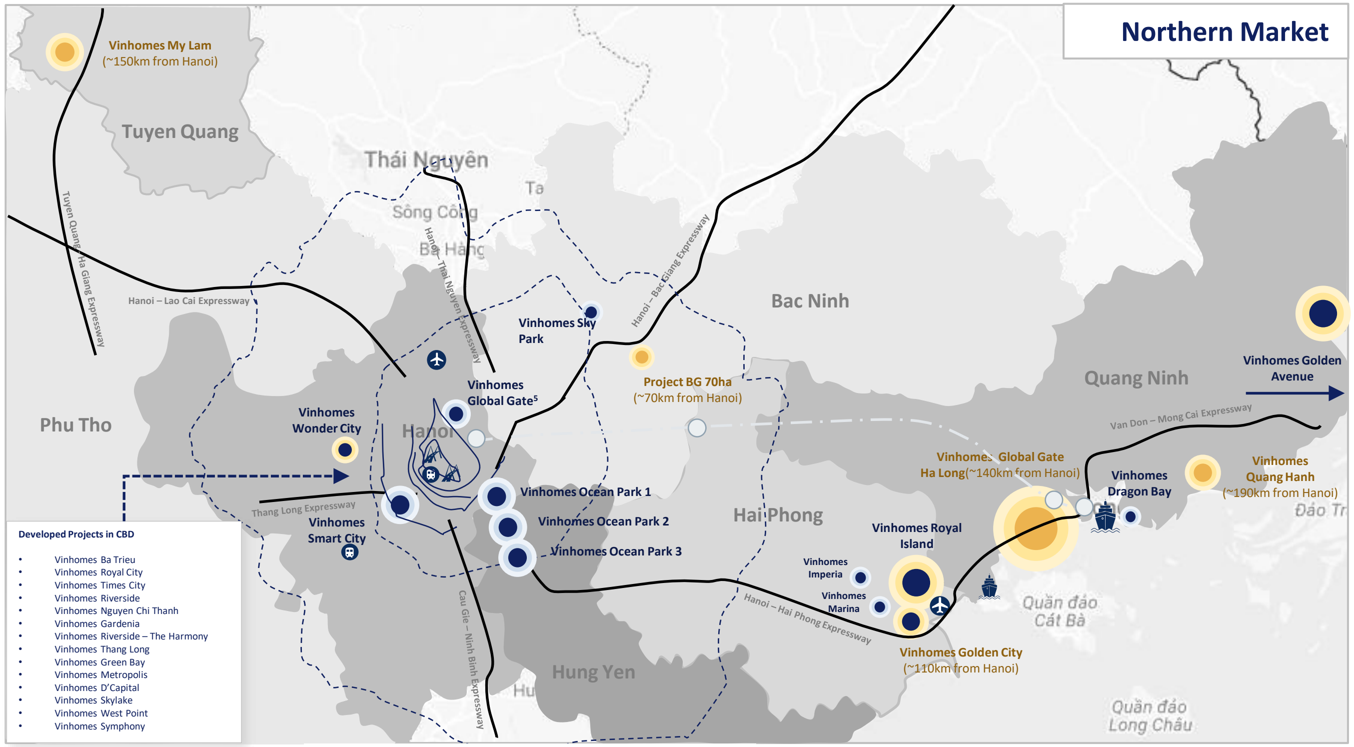
Project Pipeline Breakdown by Structure

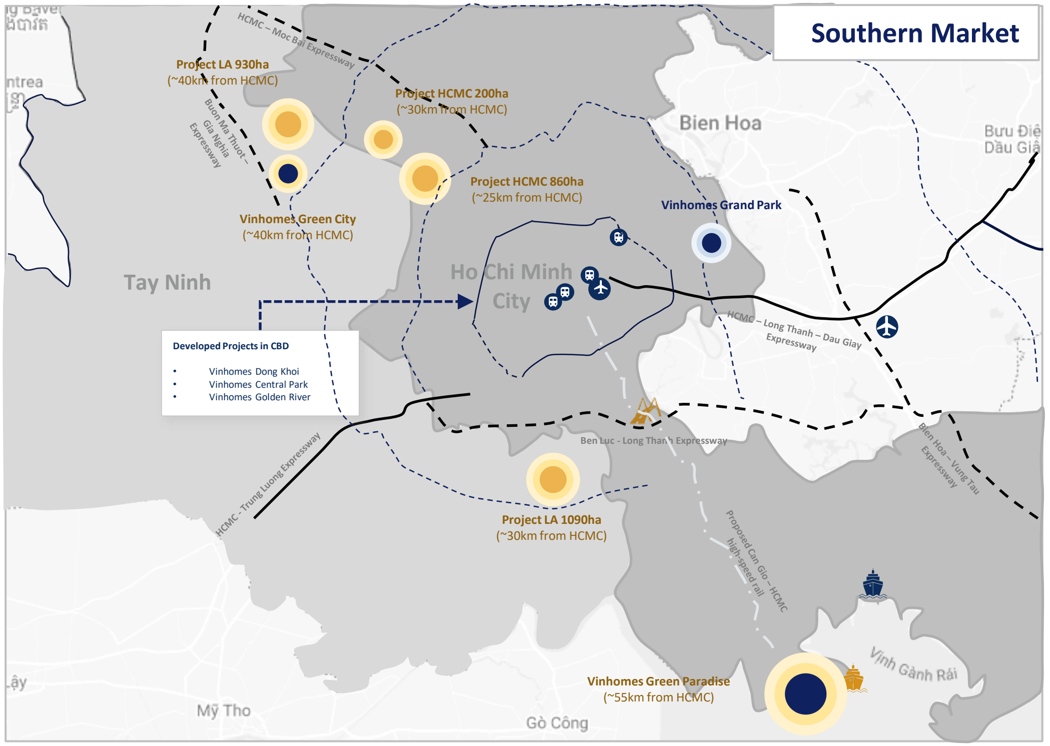


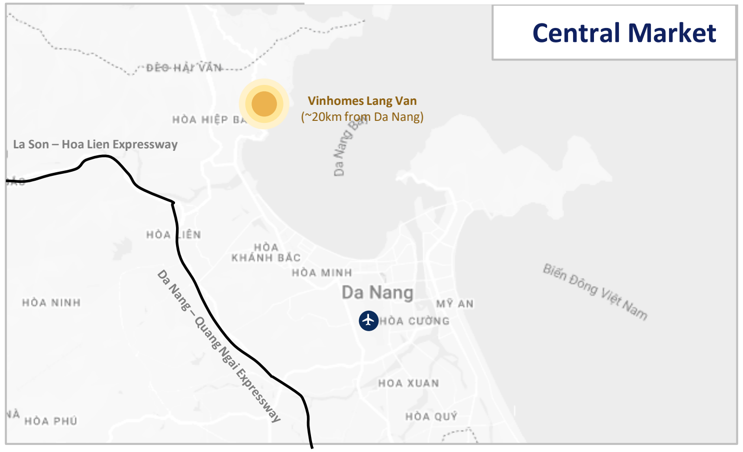
Project Pipeline Breakdown by Location

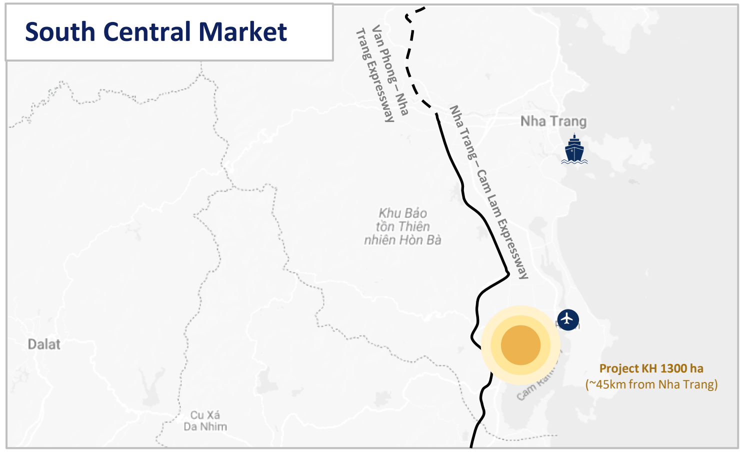


Note: *Vinhomes refers to Vinhomes Joint Stock Company and its subsidiaries.



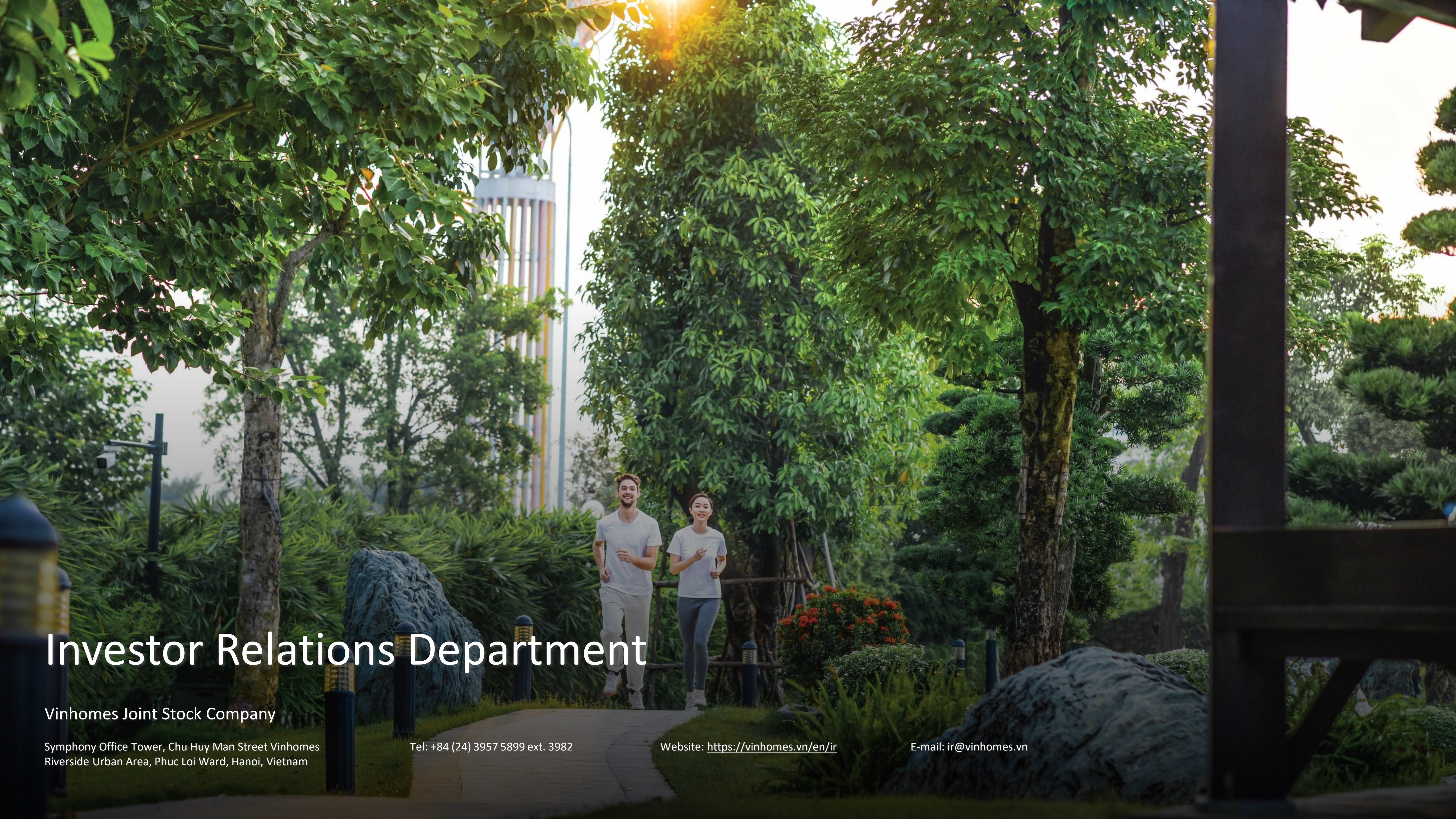






- Pipeline projects
- Launched projects
- Completed projects
- Completed expressway
- Upcoming expressway
- Completed ring road
- Upcoming ring road
- Upcoming high-speed rail
- International airport
- Metro
- Bridges
- Upcoming bridges
- Major ports
- Upcoming ports

Source: Company information, updated as of October 2025.



Investor Relations Department

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