VINHOMES
NƠI HẠNH PHÚC NGẬP TRÀN

# 3Q2026
# Earnings Presentation

October 30, 2026



Image is for illustrative purposes only

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Vinhomes Green Paradise, HCMC

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# 9M2026 Executive Summary

01 **Full-year profit target exceeded in nine months**

9M2026 NPAT reached VND 75.1tn, up 390% YoY, achieving 125% of FY2026 guidance.

02 **Strong presales momentum, with retail leading Q3**

Contracted sales reached VND 219.6tn, up 35% YoY; retail contributed 81% of Q3's VND 71.5tn sales.

03 **Substantial backlog supports future revenue visibility**

Reported unbilled sales stood at VND 185.6tn, approximately 1.7× the 2021–2025 average.

04 **Major townships advance toward delivery milestones**

Green Paradise targets first handovers in Q4 2026, while Global Gate Ha Long has over 1,000 low-rise units under construction.

05 **Infrastructure expansion strengthens the long-term growth platform**

Vinhomes consortium signed the Hanoi Metro contract, covering a project investment of approximately VND 900tn, with completion targeted for December 2030.

# 9M26 delivered strong earnings and presales growth

Net Revenue

**VND 202.6tn**

*+302% YoY*

Adjusted Revenue

**VND 232.6tn**

*+ 234% YoY*

Net Profit After Tax

**VND 75.1tn**

*+ 390% YoY*

Unbilled Sales

**VND 185.6tn**

*1.7x the 2021-2025 average*

Contracted Sales

**VND 219.6tn**

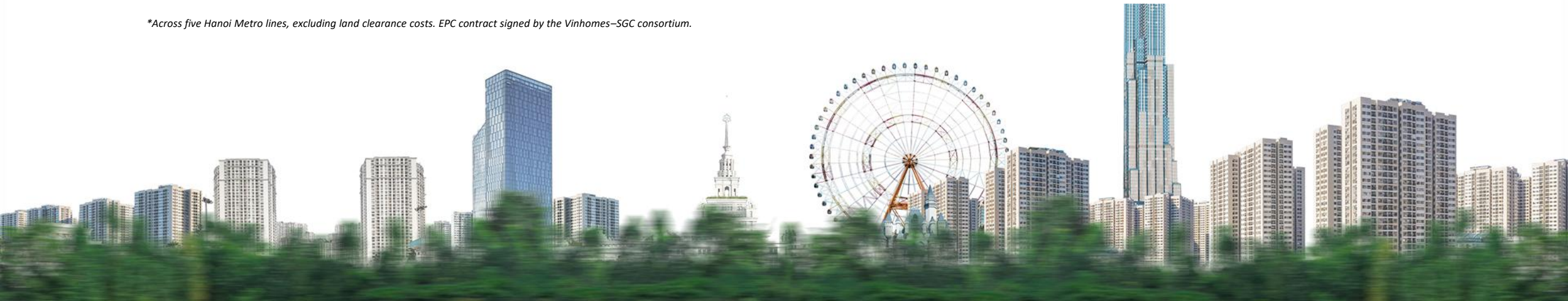
*+ 35% YoY*

Hanoi Metro EPC project

**VND ~900tn**

*Total est. investment**

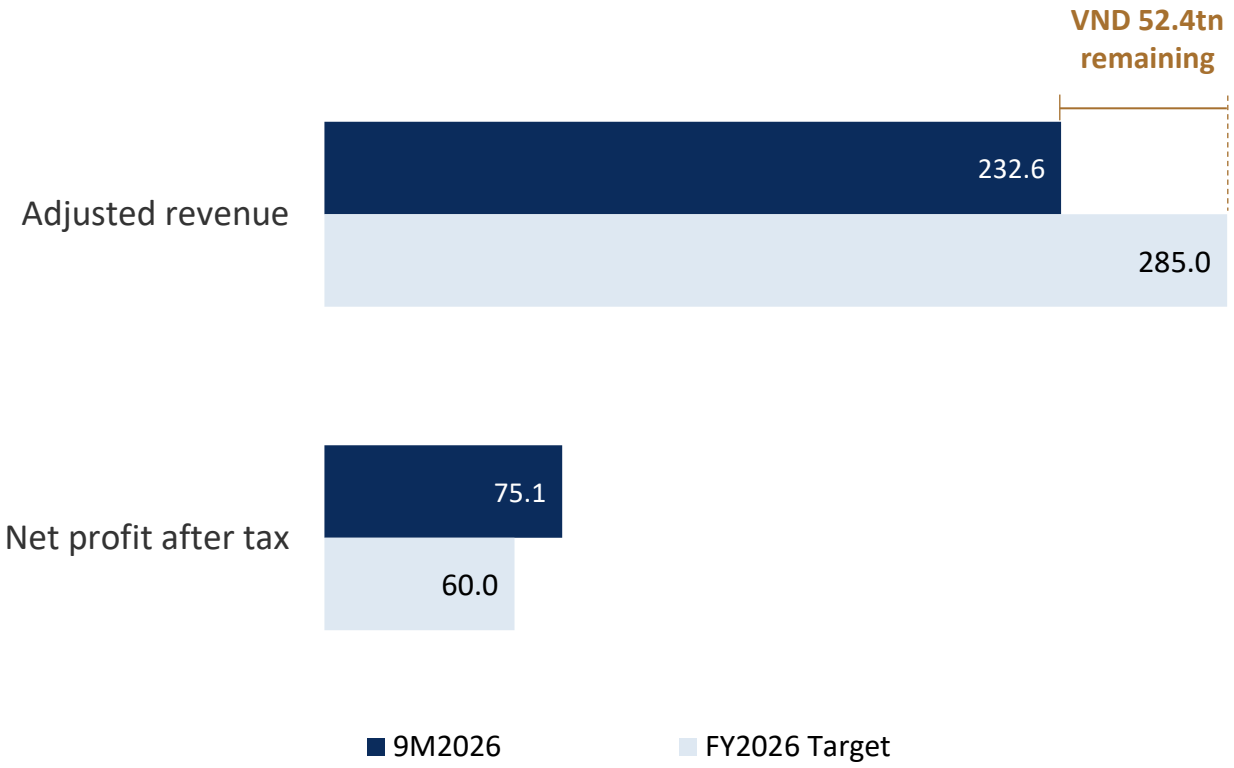
**Across five Hanoi Metro lines, excluding land clearance costs. EPC contract signed by the Vinhomes–SGC consortium.*



# 9M2026 profit reached 125% of FY2026 target; adjusted revenue achieved 82%

## Share of FY2026 target achieved, 9M2026

(VND trillion)




## Earnings performance

9M2026 NPAT equivalent to 125% of the FY2026 target, with contributions from Ocean Park 2 & 3, Green Paradise, Global Gate Ha Long and Saigon Park.

## 4Q Revenue Drivers

VND 52.4tn remained to meet FY2026 guidance, with contributions expected from Green City, Golden City and Wonder City, among others.

# Financial Summary



Vinhomes Central Park, HCMC

# 3Q2026 revenue increased 420% YoY, driven by property sales recognition

| Figures in VND billion | 3Q2026 | 3Q2025 | YoY |
|---|---|---|---|
| Sales of Inventory Properties[1] | 75,750 | 3,705 | +1945% |
| Other Revenue | 9,614 | 12,715 | -24% |
| **Total Revenue** | **85,364** | **16,420** | **+420%** |
| **Gross Profit** | **51,490** | **3,984** | **+1192%** |
| **Gross Profit Margin** | **60.3%** | **24.3%** | **+36ppt** |
| Operating Profit | 29,569 | 5,240 | +464% |
| Profit Before Tax | 29,523 | 5,420 | +445% |
| **Profit after tax** | **23,021** | **4,436** | **+419%** |
| Profit after Tax and Minority Interest | 23,146 | 4,184 | +453% |

## Properties Sales Revenue Increased 20.4x YoY

**3Q2025**
Sales of Properties

Revenue recognition was primarily driven by Ocean Park 2 & 3.

**3Q2026**
Sales of Properties

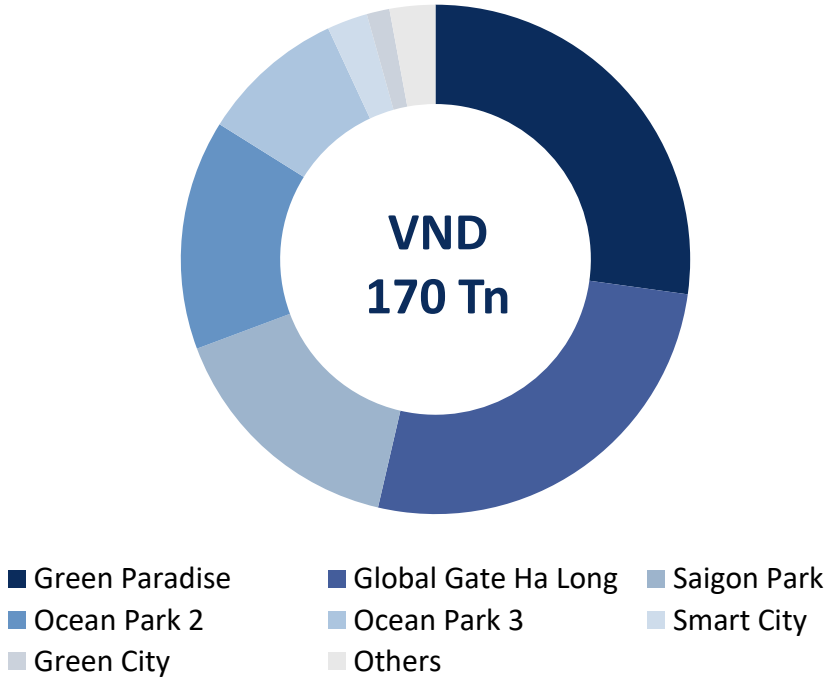
Revenue reflected contributions from Global Gate Ha Long and Saigon Park, Ocean Park 2 & 3 among other projects.

Source: Vinhomes JSC's unaudited consolidated financial statements for 3Q2026, including comparative figures for 3Q2025 .
Note: (1) Exclude revenue from bulk sales via share transfers and BCCs (gains recognized as finance income). (2) Excludes the profit sharing from Vinhomes Global Gate project.

# 9M2026 revenue surged 302% YoY, with 84% contributed by core business operations

| Figures in VND billion | 9M2026 | 9M2025 | YoY |
|---|---|---|---|
| Sales of Inventory Properties[1] | 170,070 | 20,808 | +717% |
| Other Revenue | 32,516 | 29,605 | +10% |
| **Total Revenue** | **202,586** | **50,413** | **+302%** |
| **Gross Profit** | **118,625** | **17,618** | **+573%** |
| **Gross Profit Margin** | **58.6%** | **34.9%** | **+23.6ppts** |
| Profit Sharing from BCC Projects[2] | 6,426 | 7,021 | -8% |
| Other Finance Income | 7,895 | 14,810 | -47% |
| Operating Profit | 93,183 | 18,348 | +408% |
| Profit Before Tax | 92,811 | 18,293 | +407% |
| **Profit after tax** | **75,059** | **15,313** | **+390%** |
| Profit after Tax and Minority Interest | 71,381 | 14,381 | +396% |

## 9M2026 Properties Revenue By Projects

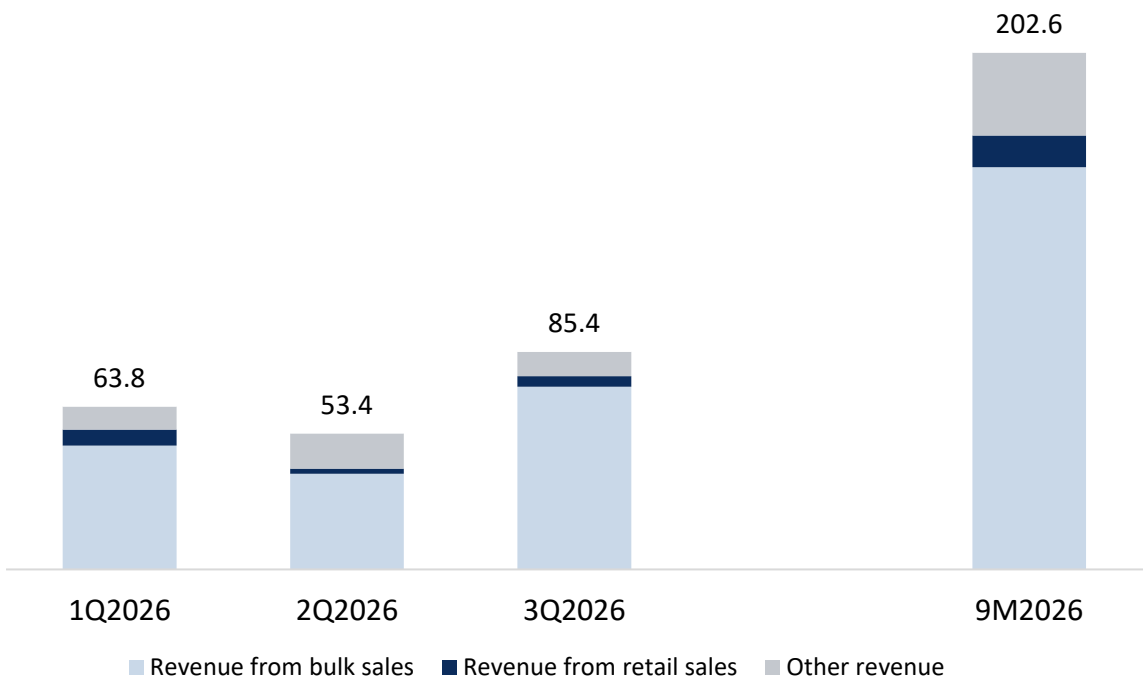



Source: Vinhomes JSC unaudited consolidated financial statements (VAS), 9M2026, including comparative 9M2025 figures.
Note: (1) Exclude revenue from bulk sales via share transfers and BCCs (gains recognized as finance income). (2) Exclude the profit sharing from Vinhomes Global Gate project.

# Recognition of bulk sales transactions drove revenue and profit growth in 9M2026

## Quarterly and 9M2026 Revenue Breakdown

*(VND trillion)*




## Key Drivers Behind Bulk Sales Growth

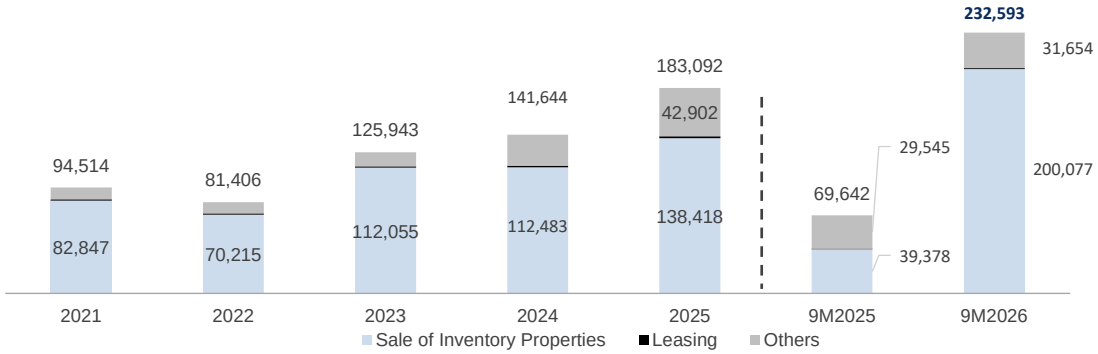
1. **MPC Model and Extensive Sub-developer Network:** As a master developer of large-scale integrated communities, Vinhomes attracts numerous sub-developers seeking bulk purchases across its projects.
2. **Earlier Revenue Recognition and Faster Cash Collection:** Bulk sales enable earlier revenue recognition and faster cash inflows.
3. **Early-stage Project Dynamics:** Bulk sales typically account for a higher share during the initial development phase, as sub-developers seek early participation in projects.
4. **Benefits to Master developer:** Bulk sales reduce development risks, accelerate cash collection, enhance profit margins, and diversify product offerings.
5. **Market Confidence:** Large-scale bulk transactions demonstrate confidence among domestic and international institutional developers and investors in Vietnam's property market and Vinhomes' projects.

Source: Vinhomes JSC unaudited consolidated financial statements (VAS), 9M2026

# 9M2026 adjusted revenue grew 3.3x YoY

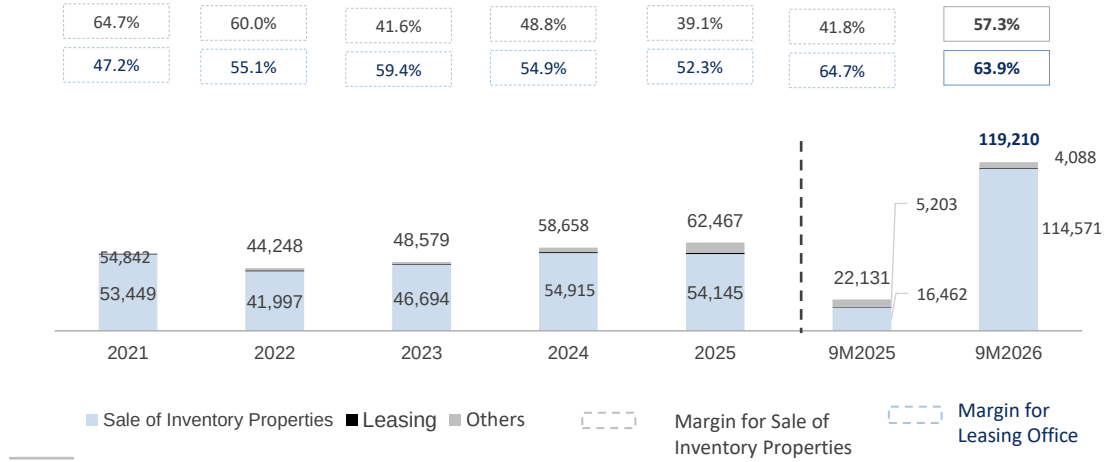
## Adjusted Revenue Rose 3x YoY, Exceeding FY2025

VND billion



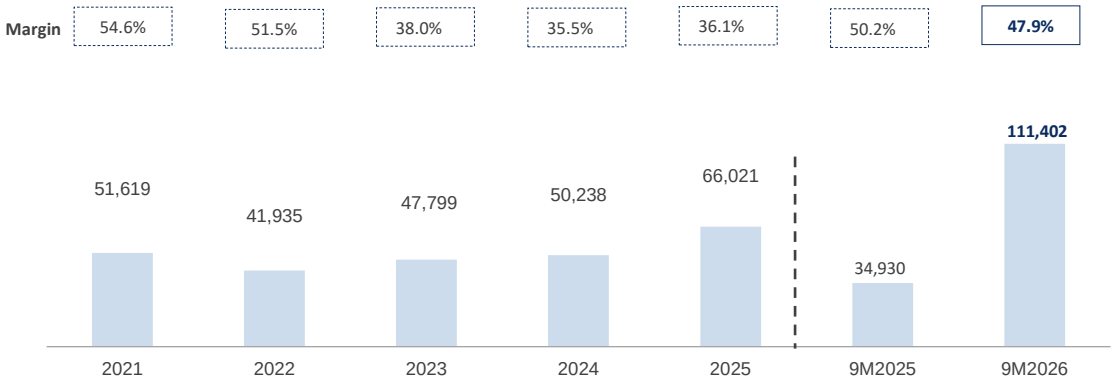

## Adjusted Gross Profit Nearly Doubled FY2025 as Margins Expanded

VND billion



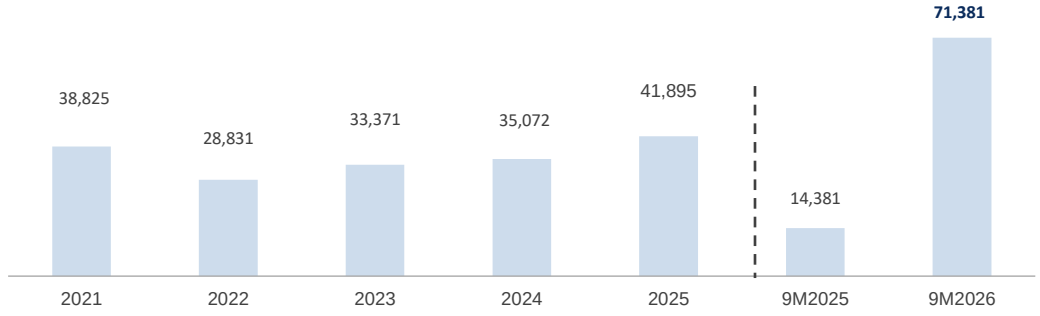

## EBITDA Reached 3x 9M2025, with 47.9% a Margin

VND billion




## 9M2026 PATMI Surpassed FY2025 by 70%

VND billion

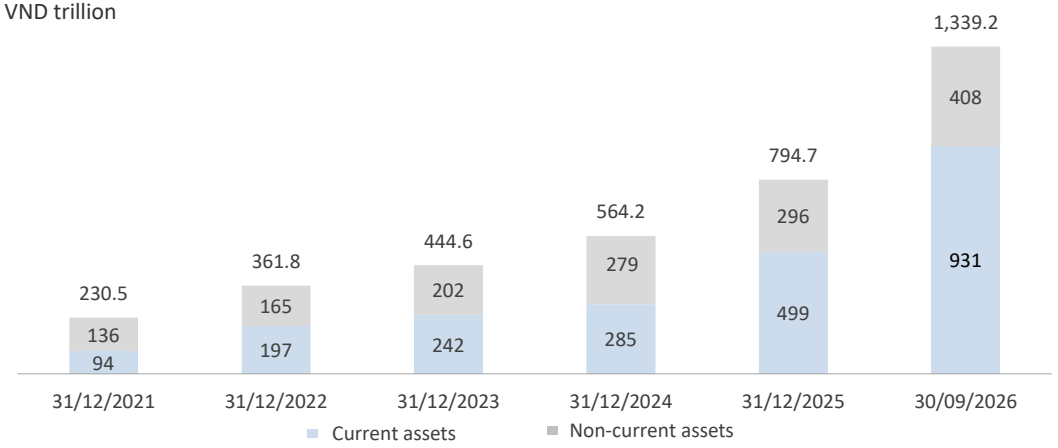



Source: Based on reviewed consolidated financial statements for 2021-2025 and unaudited consolidated financial statements for 9M2026.

# Total assets rose 70% YTD, with stable cash flow

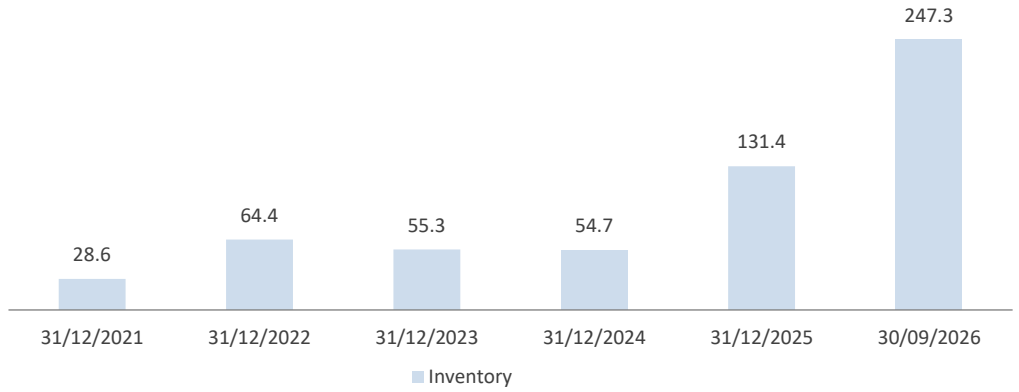
## Total Assets Rose 70% YTD

VND trillion



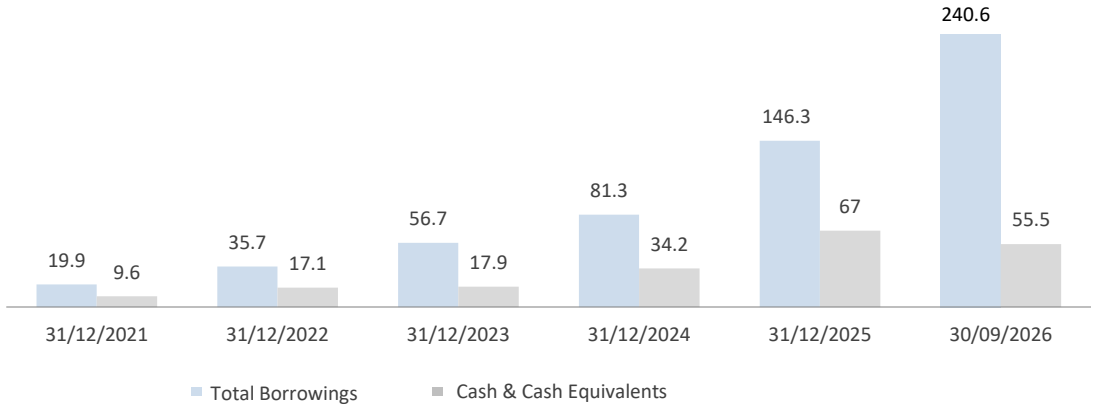

## Inventory Nearly Doubled Amid Expanding Pipeline

VND trillion



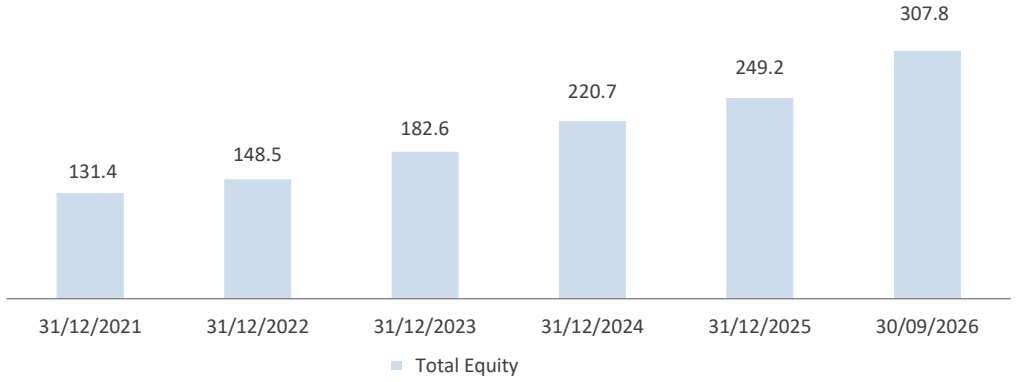

## Borrowings Rose as Cash Remained Broadly Stable

VND trillion




## Equity Expanded 24% YTD, Strengthening the Capital Base

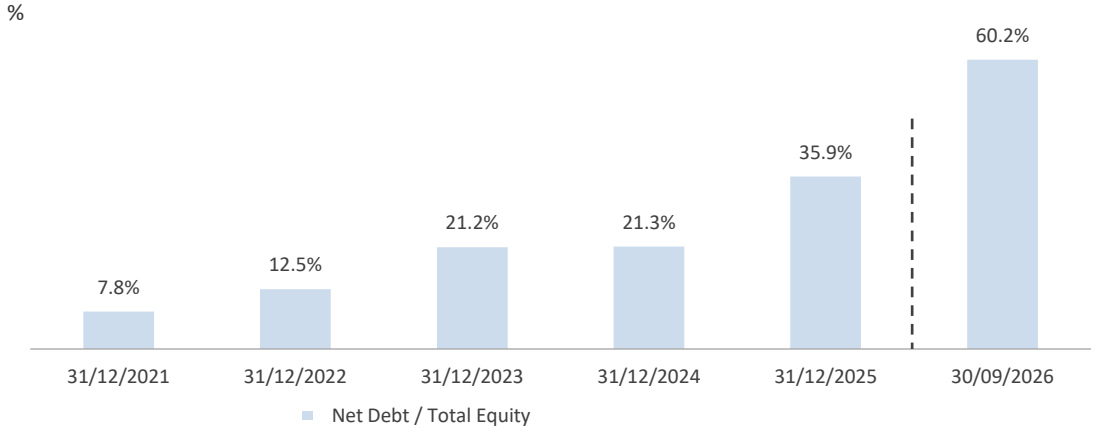
VND trillion



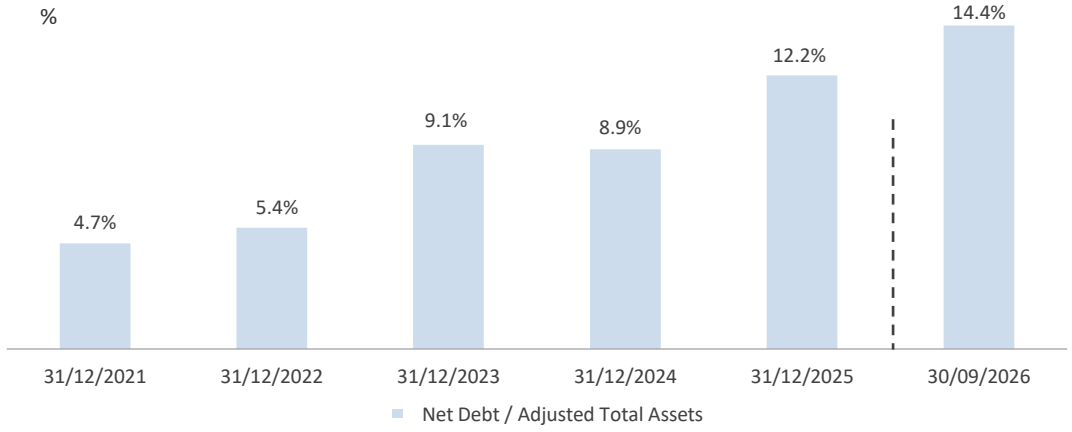

Source: Vinhomes' audited consolidated financial statements for 2021–2025; unaudited consolidated financial statements for 9M2026.
Note: (1) Cash and cash equivalent includes short-term investments.

# Stronger earnings lifted interest coverage to 11.3x

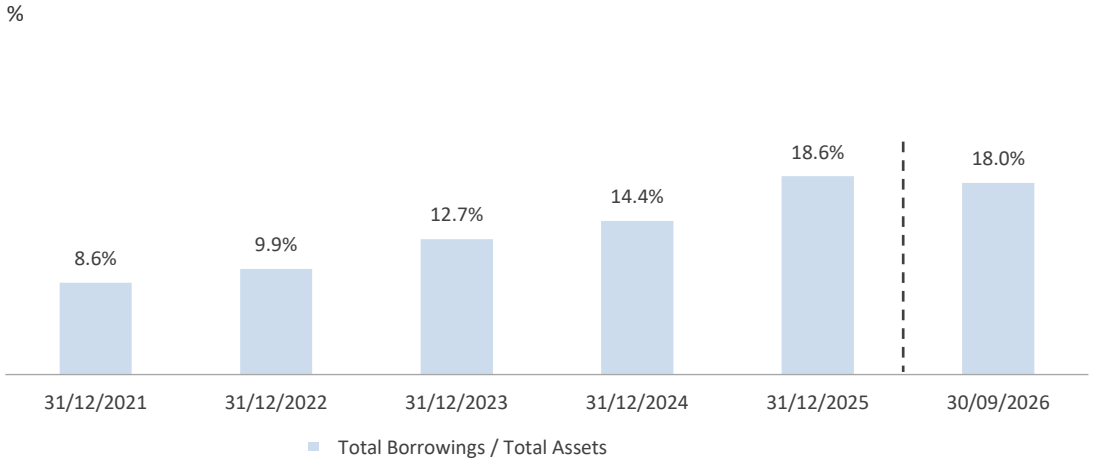
## Net Debt[1] to Equity Rose Amid Balance Sheet Expansion



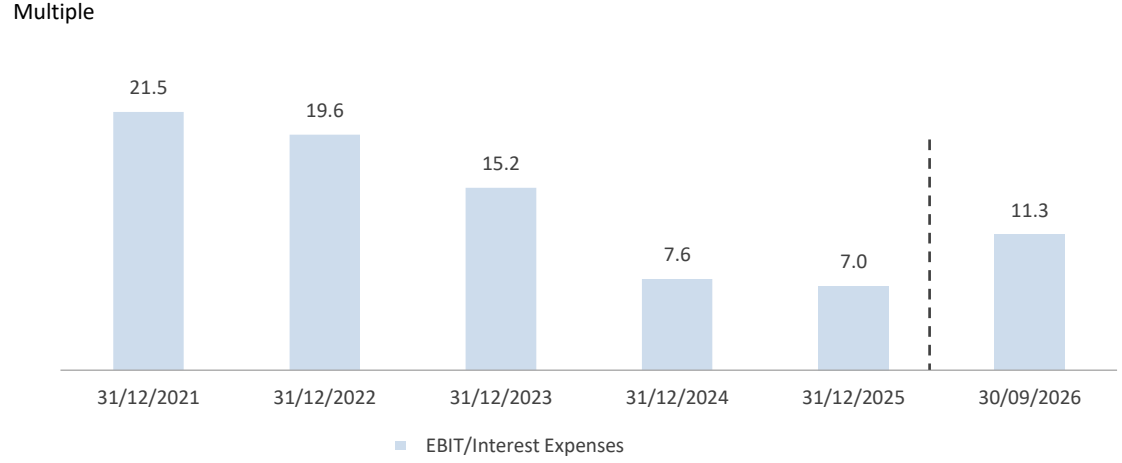

## Net Debt[1] Accounted for 14.4% of Adjusted Assets[2]




## Borrowings to Assets Moderated to 18.0%



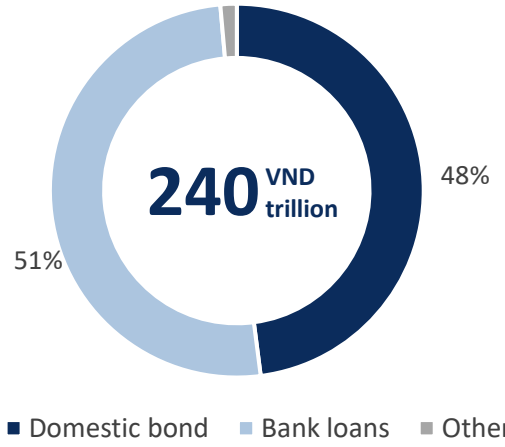

## Interest Coverage Improved on Stronger Earnings




Source: Vinhomes' audited consolidated financial statements for 2021–2025; unaudited consolidated financial statements for 9M2026.
Notes: (1) Net debt = (short-term borrowings + long-term borrowings) – cash & cash equivalents. (2) Adjusted Assets = Total Assets - (Cash and cash equivalents including short-term investments).

# Debt Profile: 99% VND-denominated, with 74% maturing beyond one year

## Diversified Across Instruments

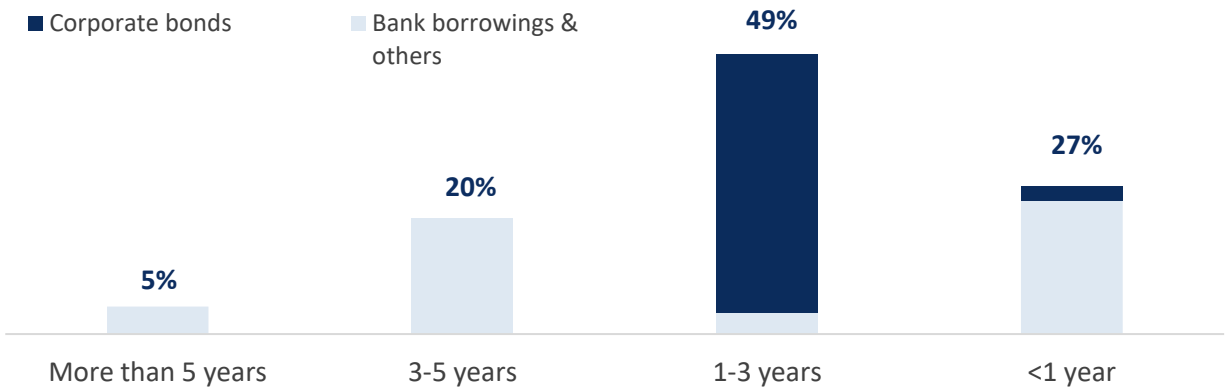



## Limited Foreign Exchange Risk




| Average cost of debt | Average debt maturity |
|---|---|
| 11.06% | 2.2 years |
| **TTM Interest coverage** | **% of fixed rate debt** |
| 11.3x | 44.6% |

## 74% of Borrowings Mature Beyond One Year




- **Near-term maturities:** 89% of borrowings due within one year comprise short-term bank facilities, primarily supporting general contractor activities. These facilities may be rolled over within existing credit limits.
- Current portion of long-term loans will be repaid using pre-sales proceeds generated from both retail and bulk sales transactions
- YTD bonds and borrowings mainly incurred to pay land related fees for pipeline projects and proceeds from bonds issued in late December 2025 for debt restructuring purposes.

Source: Vinhomes JSC unaudited consolidated VAS financial statements for 9M2026.
Note: (1) Private placement bonds accounted for 45% of total outstanding debt as of 30 Sep 2026.



# Business Updates

Vinhomes Royal Island, Haiphong

# Sustained quarterly contracted sales momentum with retail contributing 81% in Q3

3Q26 Contracted Sales

**VND 71.5Tn**

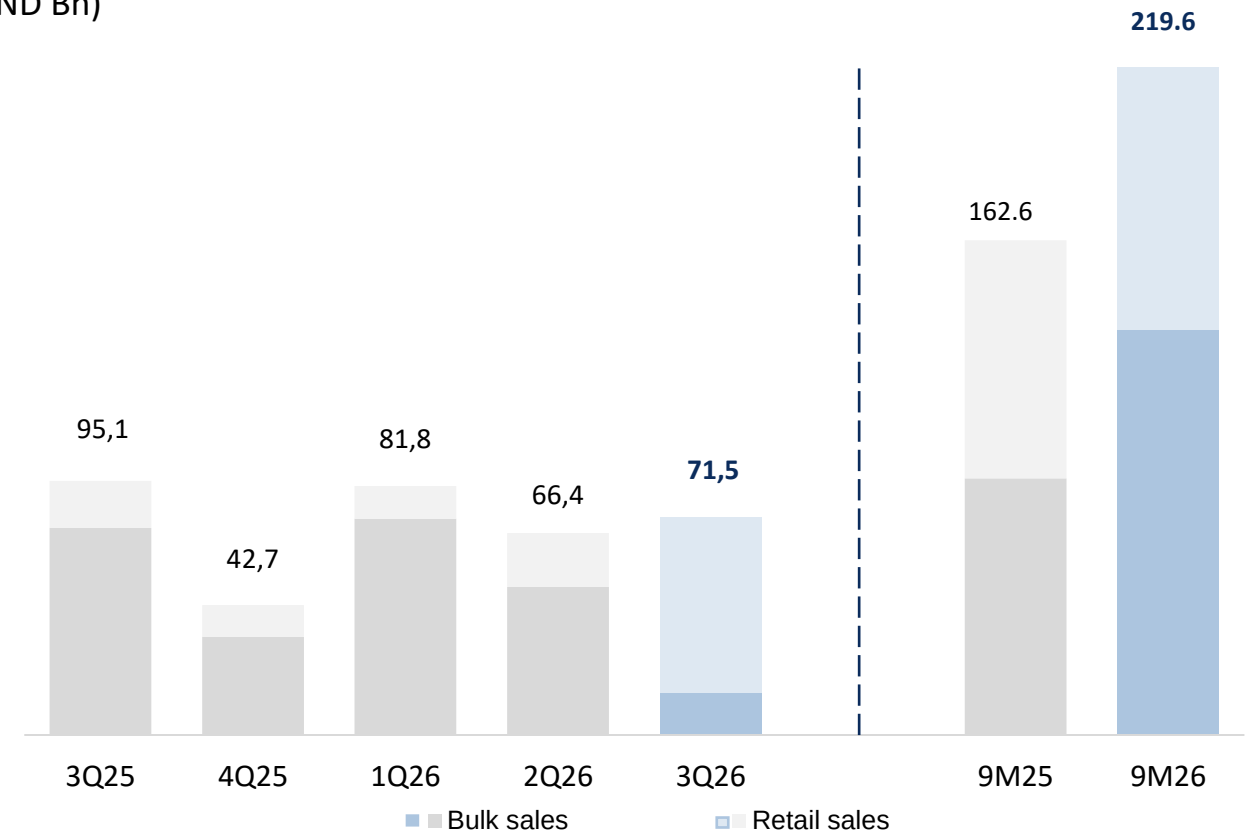
81% from retail sales

## 3Q26 Drivers

Saigon Park, Global Gate Ha Long, Green City, Green Paradise

### Quarterly and 9M26 Contracted Sales[1]

(VND Bn)

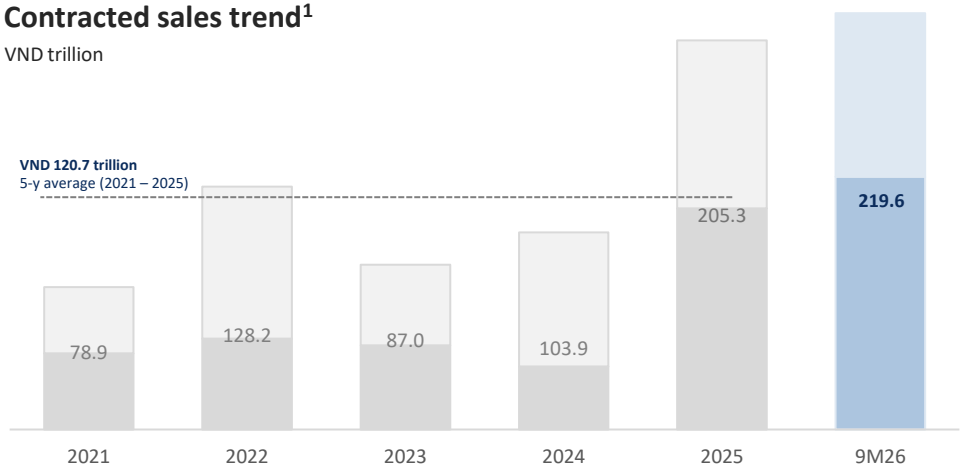



Note: (1) Including retail and bulk sales.

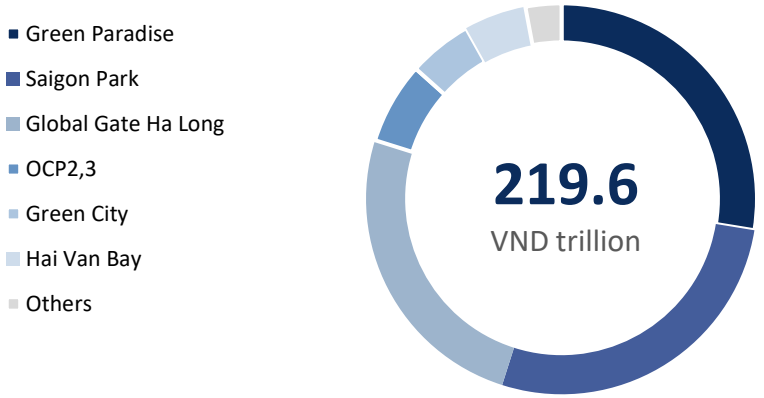
# 9M2026 contracted sales reached 1.8x and unbilled sales 1.7x 2021–2025 averages

## Contracted sales trend[1]

VND trillion

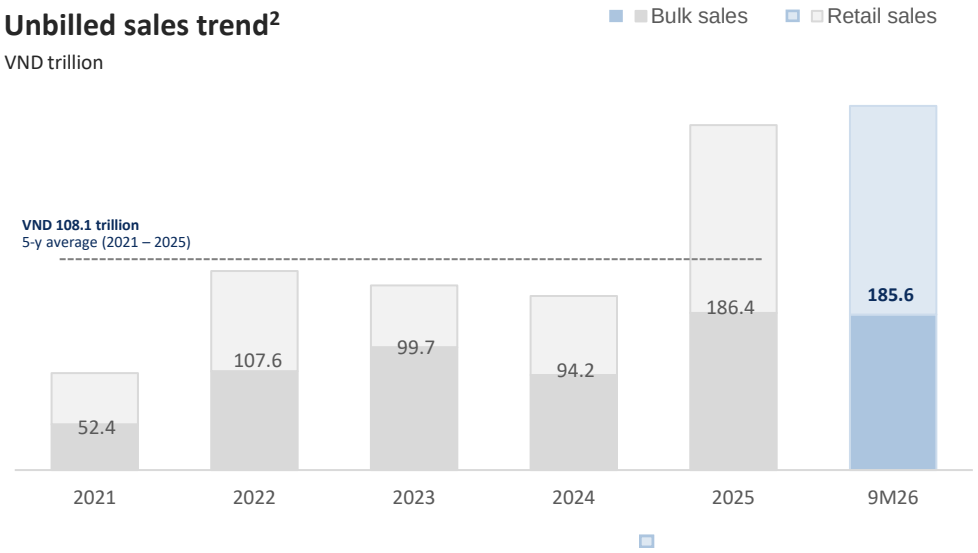



## 9M2026 contracted sales[1] by project

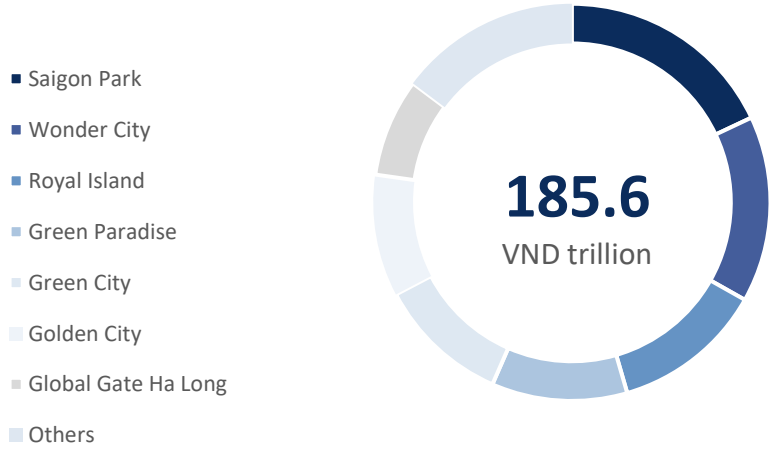



## Unbilled sales trend[2]

VND trillion




## Unbilled sales by project[2] as of end-September 2026




Note: (1) Including retail and bulk sales. (2) Cumulative unbilled sales as of the period-end reporting date.

# Timely and targeted sales policies to support end-user demand

## 5-YEAR INTEREST RATE CAP PROGRAM




- Preferential rates at 3-9% pa, depending on loan tenors
- Rate protection for up to 5 years
- Reduce exposure to interest rate volatility and support affordability

## TRIPLE BENEFITS PROGRAM




- Discount up to 5.1% on eligible property, depending on Vinclub membership tier
- Provides upfront savings through discounts applied to the purchase price

## CUSTOMER APPRECIATION PROGRAM




- Vouchers worth up to 10% awarded to existing Vinhomes homeowners
- Redeemable toward eligible new low-rise residential and commercial properties
- Voucher redemption capped at 30% of the new property's purchase price; eligible family members included

# Green Paradise: construction advanced towards initial handovers in 4Q26



*Low-rise residential blocks approaching construction completion.*



*Main boulevard and surrounding residential blocks taking shape.*

## Upcoming milestones

**4Q2026**

### Initial residential handovers

First low-rise units targeted for delivery

**3Q2027**

### Tourism & leisure amenities

Targeted opening of VinWonders and two golf courses.

**4Q2027**

### Blue Wave Theatre & Convention Centre

Targeted completion of construction

## Infrastructure connectivity

### Ben Luc – Long Thanh Expressway

Opened to traffic on 1 October 2026; direct connectivity to Can Gio subject to completion of Rung Sac interchange.

### Ben Thanh – Can Gio High-speed Railway

Construction underway across multiple sites; targeted completion in 2029, with a planned 13-minute journey.

### Rung Sac Road Interchange

Construction underway; almost all land clearance done as of October 2026. Targeted completion in 2027.

Sources: Company information

# Saigon Park: model homes and key amenities targeted to open in 4Q2026



*Initial low-rise residential blocks under construction, with completed façades in selected area*



*Main boulevards advancing towards completion, improving internal connectivity*

## Upcoming milestones

**4Q2026**

### Model homes

First homes scheduled to open for public viewing

**4Q2026**

### Amenities

Targeted completion of the 3-ha Galaxy Park

**2027-2028**

### Initial residential handovers

First handovers at Global Park, phased rollout of key amenities

## Infrastructure connectivity

### Ring road 3

Improves access to central HCMC and surrounding provinces and industrial hubs.
Target completion: end-2026

### National Highway 22 Expansion

Expected to reduce travel time from Saigon Park to central HCMC to approximately 20–25 minutes.
Target completion: 2028.

### Metro Line 2

Provides access to central HCMC via Ben Thanh to under 20 minutes.
Target completion: 2030

Sources: Company information

# Global Gate Ha Long: accelerated construction across low-rise residential precincts



*Over 1,000 low-rise units under construction across initial residential zones.*



*Main access roads and internal infrastructure progressing across the development.*

## Hanoi–Quang Ninh High-Speed Railway Progress

**September 2026**

Land clearance progressing in Quang Ninh.

**October 2026**

Construction underway at multiple sites along the route.

**October 2026**

Initial railway girder production commenced

## Upcoming milestones

**2027** — **Initial residential handovers**

First low-rise units targeted for delivery

**4Q 2027** — **Tourism & leisure amenities**

Targeted opening three golf courses

**2028 onward** — **Commercial and hospitality activation**

Planned TOD complex, hotels, offices and Wonder Theatre

Sources: Company information

# Solid development progress across other Vinhomes projects

## GREEN CITY, LONG AN







## GOLDEN CITY, HAI PHONG










## WONDER CITY, HANOI










## GLOBAL CENTRE, HANOI







Source: Company information.

# VND 900tn Hanoi Metro anchored broader infrastructure development and township connectivity

## HANOI METRO CONTRACT SIGNING

- **Milestone:** EPC contract signed between the Hanoi Metropolitan Railway Management Board and Vinhomes consortium.
- **Investment:** VND 900tn
- **Target completion**: Dec 2030
- **Beneficiaries:** Vinhomes Global Centre, Times City, Ocean Park




## HANOI METRO PARTNER AGREEMENT

- **Partnership:** Technology licensing agreement to develop Hanoi's urban railway network.
- **Scope:** 200 Metropolis trainsets
- **Localization:** Assembly of 117 trainsets in Vietnam




## NATIONAL RAILWAYS AT NGOC HOI

- **Phu Xuyen – Ngoc Hoi:** 26.5km, estimated investment of VND 10.8tn
- **Ngoc Hoi – Kim Son:** 31.3km, estimated investment of VND 27.8tn
- **Target Completion:** 2027-2028
- **Beneficiaries:** Vinhomes Global Centre



## NATIONAL HIGHWAY 1A EXPANSION

- **Scope:** Planned 90-metre-wide corridor, with 10 main traffic lanes and 6 service-road lanes.
- **Investment:** VND 162tn (proposed PPP–BT)
- **Target Completion**: 2027
- **Beneficiaries**: Vinhomes Global Centre



# Expanding Vinhomes' residential portfolio across key growth markets

## BINH MINH – TAM HUNG | HANOI

A 600-ha integrated township in southern Hanoi, strategically located near Ring Road 4 and Metro Line 2.



**~600 ha**
Total Area

**105,087**
Planned Population

**2030**
Expected Completion

## BA DIEM SOCIAL HOUSING | HCMC

Social housing project in HCMC, featuring full daily life amenities with connectivity to Ring Road 3



**192 ha**
Total Area

**67,465**
Planned Population

**2030**
Expected Completion

# Accelerating the development of affordable housing projects across vietnam

*Social housing projects currently under development across Vietnam, supporting long-term ambition to deliver 500,000 affordable homes nationwide.*

Combined project area

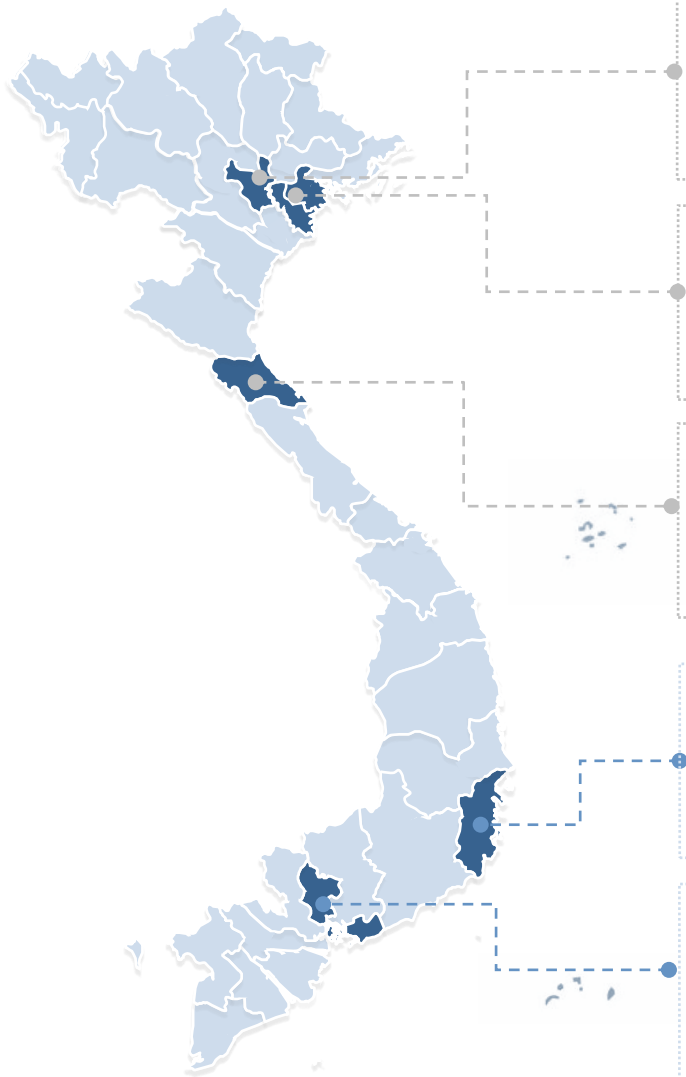
**~428 ha**

Geographic Footprint

**5 cities & provinces**

Social housing ambition

**500,000 units**



## Current Development Portfolio



**Happy Home Pho Hien | Hung Yen**

- Scale: 31 ha
- Planned population: 10,650
- Status: Under construction



**Happy Home Trang Cat | Hai Phong**

- Scale: 33 ha
- Planned population: 9,636
- Status: Multiple residential blocks topped out



**Ky Trinh Social Housing | Ha Tinh**

- Scale: 84 ha
- Planned population: 13,000
- Status: Land clearance underway



**Happy Home Cam Ranh | Khanh Hoa**

- Scale: 88 ha
- Planned population: 20,250
- Status: Under construction



**Ba Diem Social Housing| Ho Chi Minh**

- Scale: 192 ha
- Planned population: 67,465
- Status: Investment policy approved October 2026

Source: Company information.

# Embedding ESG in Every Action We Take

## 01.

### 30-DAYS ZERO WASTE CHALLENGE

*July & August 2026*

- An online challenge to cut everyday waste over 30 days, part of Vinhomes' 2026 ESG programme of **22** events (online and offline).
- **Companion activities:** Smoke-Free Day (May–December 2026), Environmental Festival (September 2026), and Go Green, in partnership with Alta, which installs plastic bottle collection machines.

Tree planting & waste sorting

Biodegradable balloon release

Eco canvas bags & environmental stickers

**32+** Urban areas



## 02.

### "GREEN SKY 2026" CAMPAIGN

*9–30 September 2026*

- Launched on 9 Sep by Vingroup's Green Future Fund
- "Move for a Green Sky" month, 10–30 Sep: **9,999+** participants targeted
- **6** resident programmes: Green Home, Ten Thousand Steps, Smoke-free Day, Green Saturday, Environment Day, Green Kids Academy.
- **15** Green Saturday events across urban areas
- 10 - 30 Sep for the "Move for a Green Sky" action month.
- Community engagement: Encouraged residents to adopt greener lifestyles through practical, community-based environmental activities.



## 03.

### GLOBAL SUSTAINABILITY CERTIFICATIONS

*August 2026*

#### VINHOMES GREEN PARADISE

- Awarded the world's first **WCCD Interim Custom ISO 37122 Smart City Certification** for greenfield developments.
- Recognizes progress in smart city development and alignment with international sustainability standards

#### VINCOM CENTER DONG KHOI OFFICE

- Achieved **LEED Gold** certification
- Recognizes sustainable operations and environmental performance.

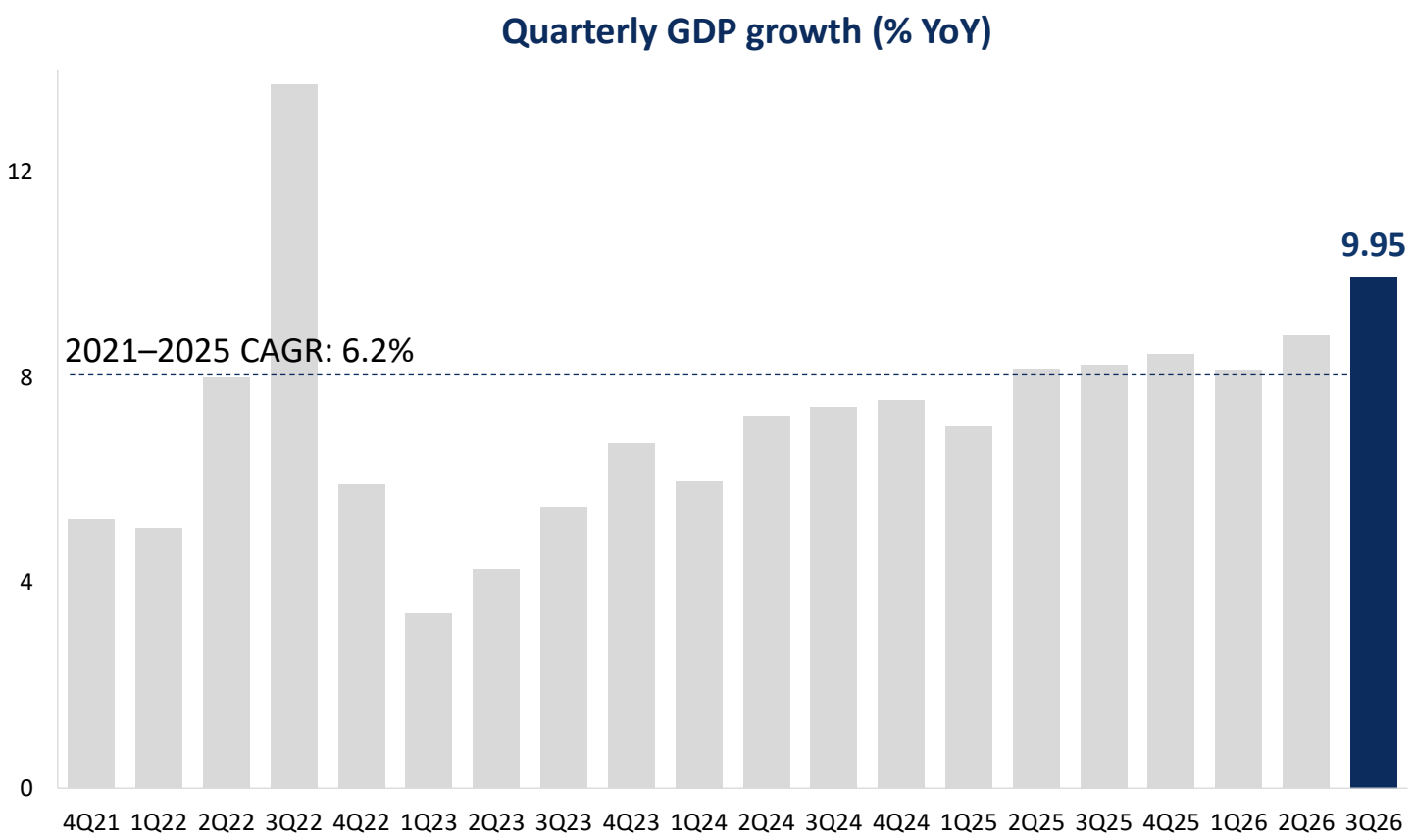



Source: Company information.

# Macro & Market Updates

Can Gio Mangrove Forest Road connecting to Vinhomes Green Paradise

# Q3 GDP grew 9.95% YoY, bringing 9M2026 growth to 9.01%




## Q3 2026 Growth Drivers

**12.50% YoY** — **Industry & construction**

Contributed 51.57% of total value-added growth.

**16.7% YoY** — **Investment**

Supported by accelerated infrastructure development.

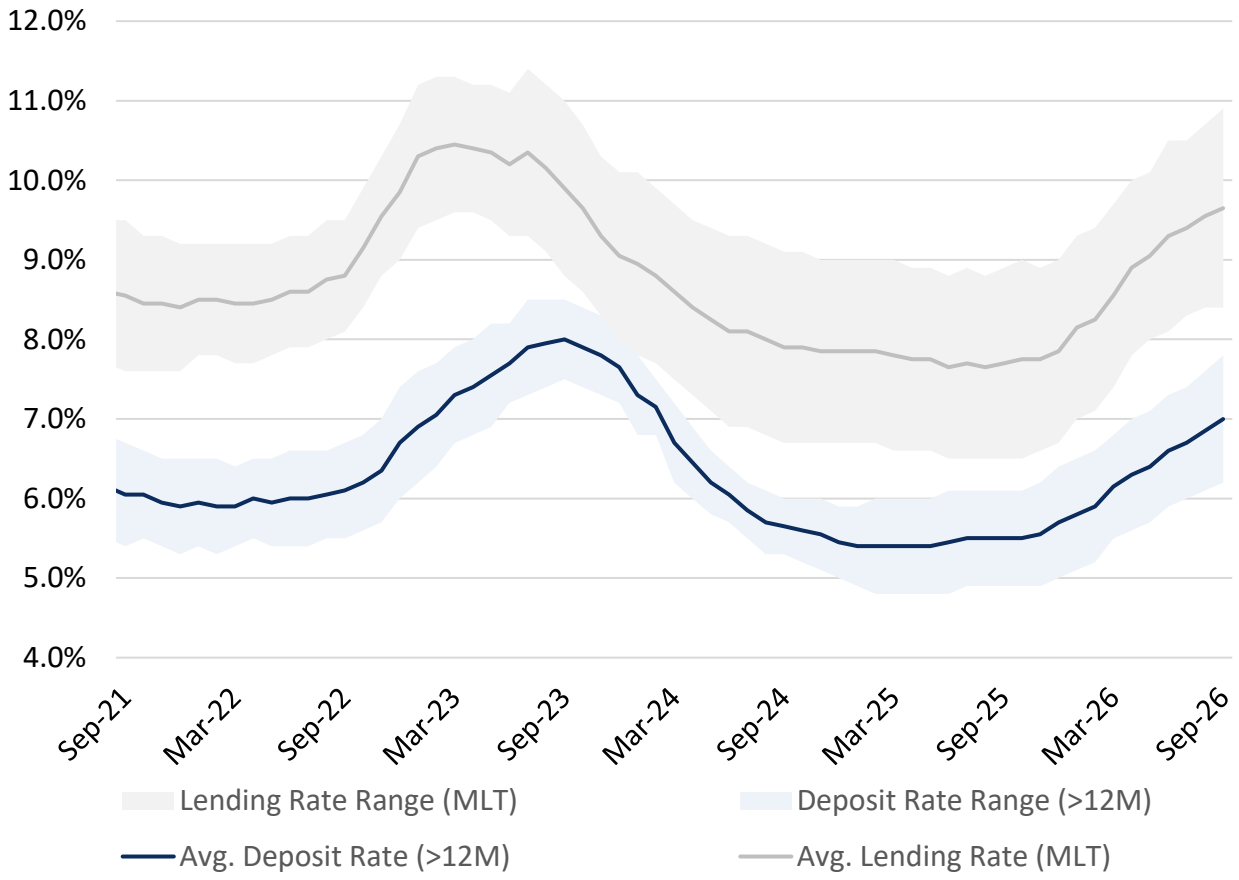
**9.54% YoY** — **Services & consumption**

Accompanied by an 8.96% increase in retail sales and consumer services revenue

Source: Vietnam National Statistics Office (NSO). Quarterly real GDP growth (% YoY)

# Policy measures aimed at stabilizing interest rates and diversifying funding sources

## Deposit and Lending Interest Rate Trends Over the Past 5 Years




## Government, SBV & Corporate Initiatives

### Interest Rate Reductions Under Conclusion No. 106 (15 Oct)

Deposit rates to decrease by at least 0.5 ppts (tenors ≥6 months) and lending rates by 1.5–2.0 ppts for businesses and priority sectors.

### Strict Oversight of Interest Rates

SBV requires banks to disclose average lending rates (Official Letter No. 9736), with strict measures against excessive rate increases.

### Diversification of Infrastructure Funding Sources

The Government is exploring international bond issuance and increased EU/Australian export financing for infrastructure and manufacturing.

### Corporate Access to International Capital Markets

Reputable Vietnamese companies are issuing international bonds to reduce reliance on domestic bank financing.

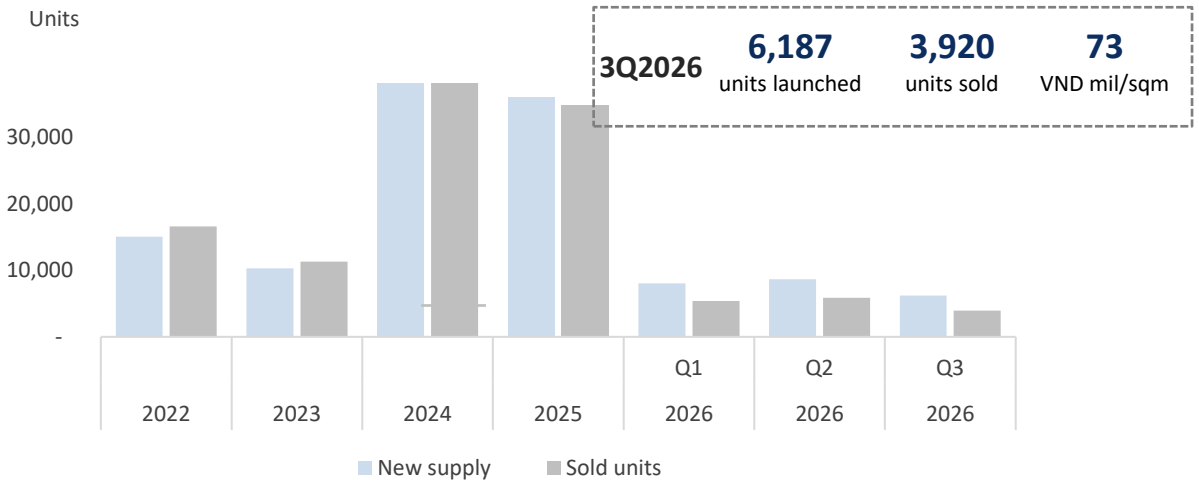
### Measures to Reduce Costs for Households and Businesses

Proposed extension of VAT reductions (Nov 2026–Mar 2027), lower rental taxes, and adjustments to material prices.

Source: State Bank of Vietnam (SBV); Official Letter No. 9736/NHNN-CSTT (21 Oct 2026); Government; Company Information; media reports.

# Hanoi Property Market: new supply continued to decline YoY

## Condominium: Launches Moderated in 3Q2026



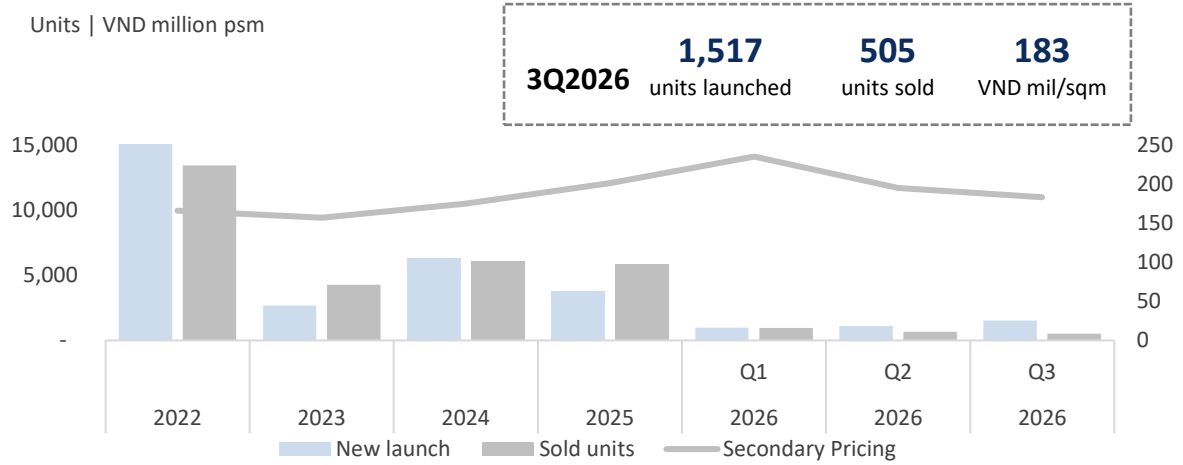

## Infrastructure Investments Continued Supporting the Outlook



- **11 infrastructure projects** inaugurated or during National Day celebrations, including **Ring Road 1 (Hoang Cau–Voi Phục**; VND 7.21 trillion).
- **Ring Road 3.5:** Construction commenced on the Phuc La–Van Phu–Phap Van–Cau Gie section (VND 5.61 trillion).

*Sept 02, 2026*

## Landed Property: 3Q2026 Launches Rebounded 145% YoY





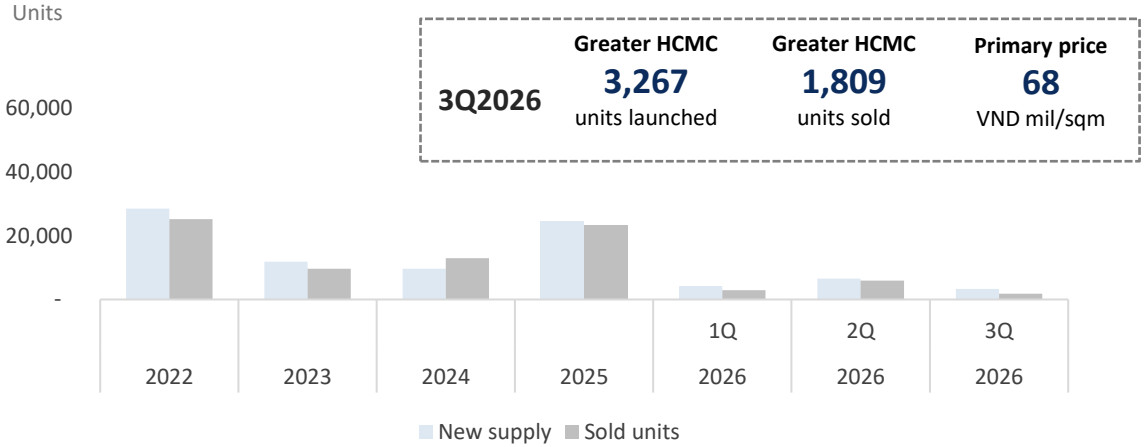

- **Ring Roads 2.5, 3.5 and 4** (Capital Region) advanced across multiple sections, with ongoing construction and land clearance supporting Hanoi's regional connectivity.

*3Q2026*

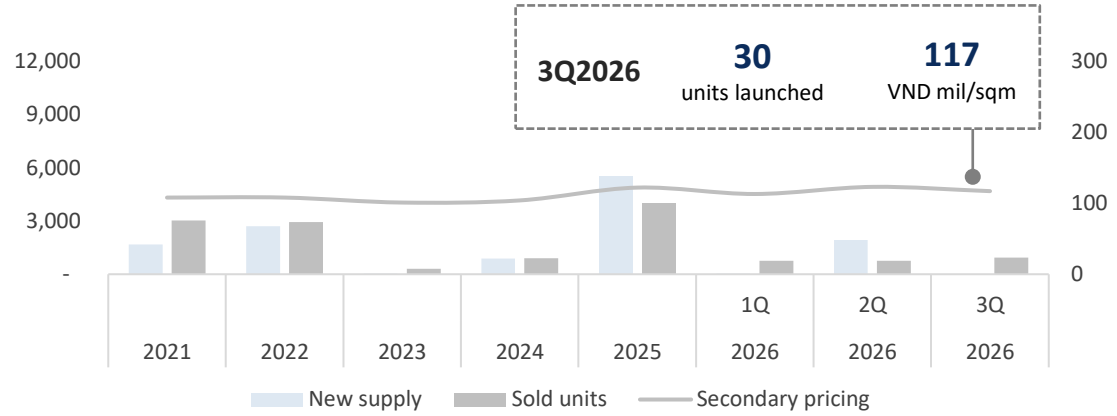
*Source: CBRE Research, Q3 2026. VND million psm, excl. VAT and maintenance fees. Hanoi incl. Van Giang (Hung Yen) townships. Condo price = avg. of primary and secondary.*

# HCMC Property Market – Infrastructure pipeline supported long-term growth

## Condominium: Sales Moderated in Q3 2026




## Landed Property: 3Q2026 Sales Recovered Sequentially




## Infrastructure Investment: Major Transport Projects Advanced Regional Connectivity



**Cat Lai and Long Hung bridges** linking HCMC and Dong Nai broke ground (VND 36.7 trillion, PPP), improving access to Long Thanh airport.




Transport and social projects inaugurated, with total investment over VND 181tn, incl. **Ring Road 4 expressway sections** and National Highway 1 expansion



**Ring Road 3** advances toward key opening milestones in late 2026, strengthening connectivity across HCMC, Dong Nai and Tay Ninh.

Source: CBRE Research, Q3 2026. VND million psm, excl. VAT and maintenance fees. HCMC incl. former HCMC, Binh Duong, Ba Ria – Vung Tau. Condo price = avg. of primary and secondary.

# 2026 Outlook

## FY2026 Targets

**Adjusted revenue target**

**285** VND trillion

▲ 56% vs. 2025 actuals

**~82% achieved at 9M2026**

**Net profit after tax**

**60** VND trillion

▲ 38%+ vs. 2025 actuals

**~125% achieved at 9M2026**

## 01 | Revenue Recognition from Ongoing Developments

Continued project deliveries and revenue recognition across key developments, including Green Paradise, Golden City, Green City, Saigon Park, Global Gate Ha Long and Hai Van Bay.

## 02 | Presales Momentum from New Launches and Existing Projects

New launches alongside ongoing sales at existing developments, supported by diverse sales channels.

## 03 | Infrastructure Connectivity to Enhance Accessibility

Progress on key transport infrastructure projects to improve accessibility and connectivity across Vinhomes' developments.



Vinhomes Ocean City, Hanoi



# Appendix: Additional Information

Vinhomes Global Gate, Hanoi

# 9M2026 Financial Performance (Vinhomes Projects and BCC Projects)

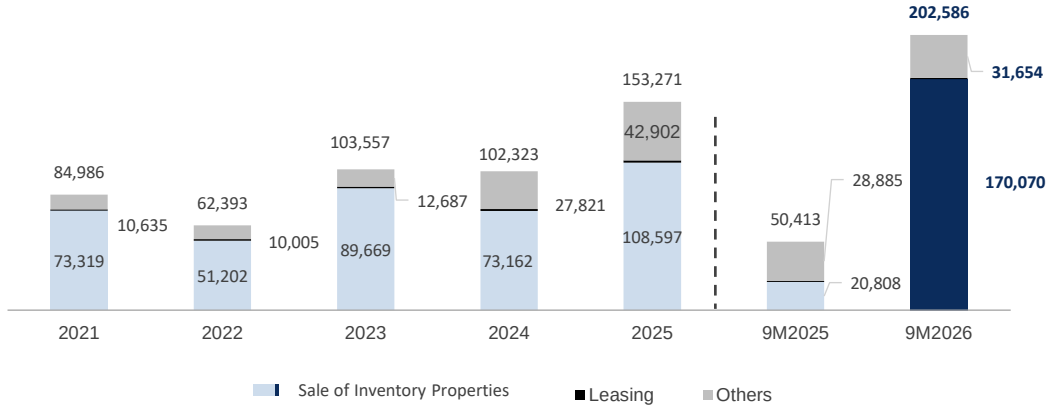
| Figures in VND billion | Adjusted Revenue (Excl. BCC)[1] | Revenue from BCC Projects[2] | Total Adjusted Revenue[3] |
|---|---|---|---|
| Sale of Inventory Properties | 170,070 | 30,007 | 200,077 |
| Other Revenue | 32,516 | - | 32,516 |
| **Total Revenue** | **202,586** | **30,007** | **232,593** |
| Cost of Sales | (99,004) | (14,378) | (113,383) |
| **Gross Profit** | **103,582** | **15,628** | **119,210** |
| Profit Sharing from BCC Projects[2] | 6,426 | (6,426) | - |
| Operating Profit | 93,183 | - | 93,183 |
| Profit before Tax | 92,811 | - | 92,811 |
| **Profit for the Period** | **75,059** | **-** | **75,059** |
| **Profit after Tax and Minority Interest** | **71,381** | **-** | **71,381** |

Source: Vinhomes JSC unaudited consolidated VAS financial statements for 9M2026.
Note: (1) adjusted revenue (Excl. BCC) includes gains from bulk sales via share transfer transactions, recognized as financial income. (2) Majority of BCC contribution is from Vinhomes Royal Island. (3) Adjusted financial performance includes gains from bulk sales via share transfer transactions and BCC projects, recognized as financial income.

# 9M2026 gross profit, PBT and PAT already exceeded any full year since 2021

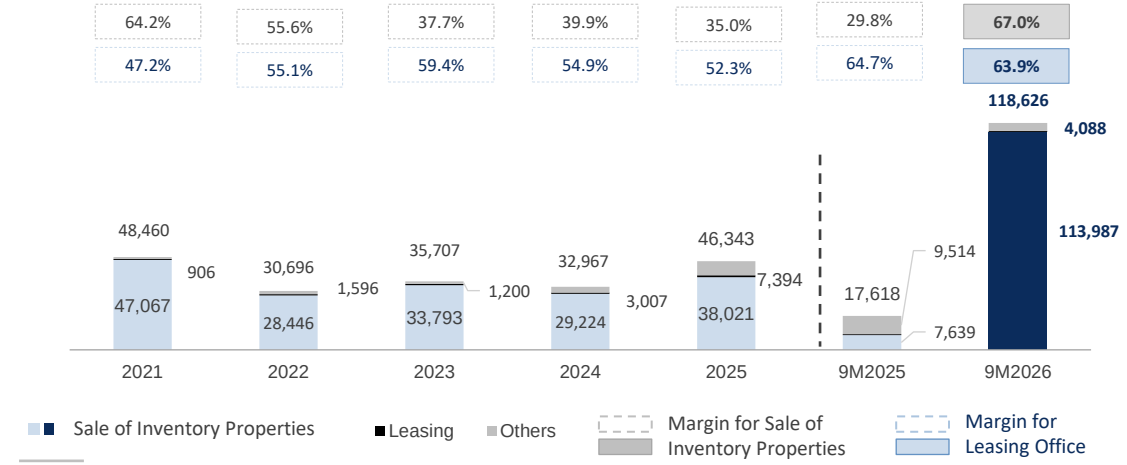
## Total Revenue

VND billion



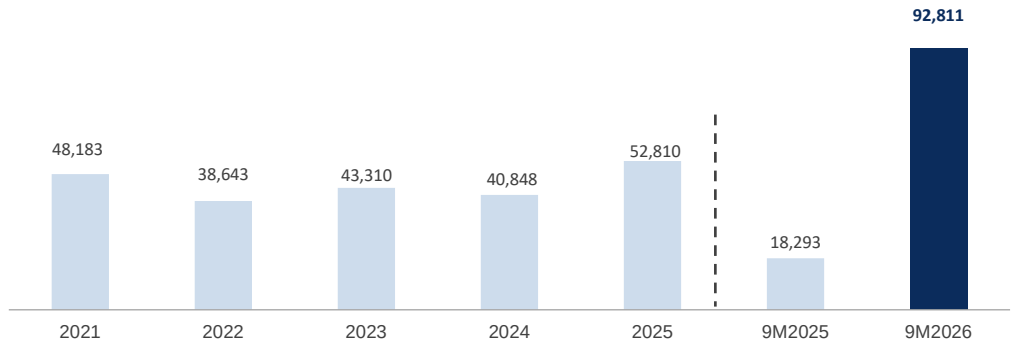

## Gross Profit and Gross Profit Margin

VND billion



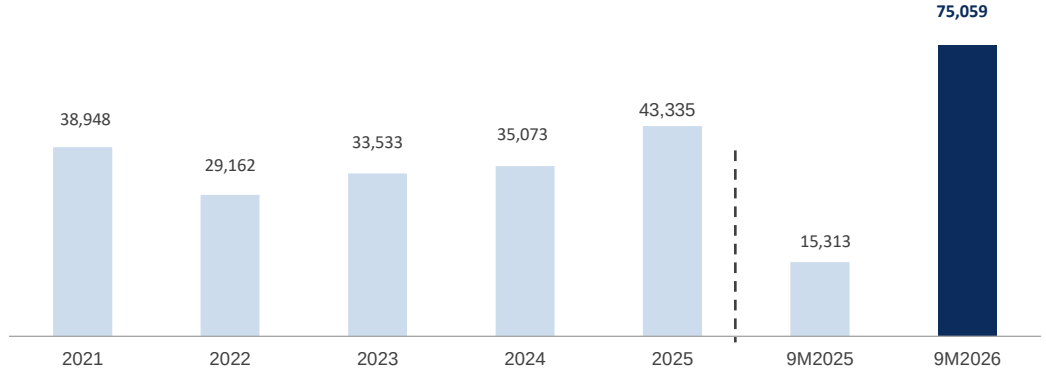

## Profit before Tax

VND billion




## Profit after Tax

VND billion

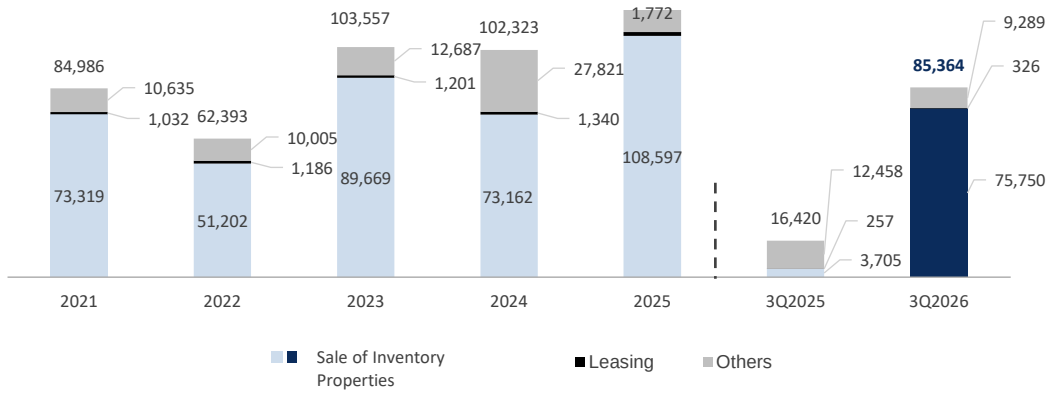



Source: Based on reviewed consolidated financial statements for 2021-2025 and unaudited consolidated financial statements for 9M2026.

# 3Q2026 Financial Performance Overview

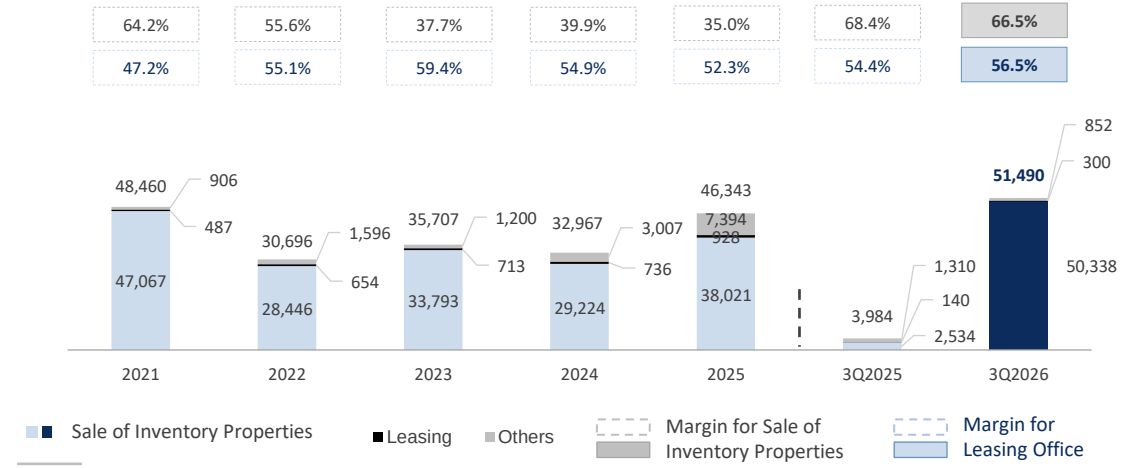
## Total Revenue

VND billion



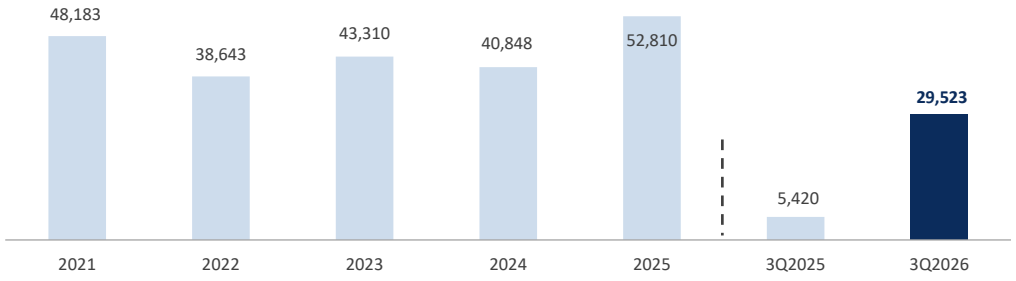

## Gross Profit and Gross Profit Margin

VND billion



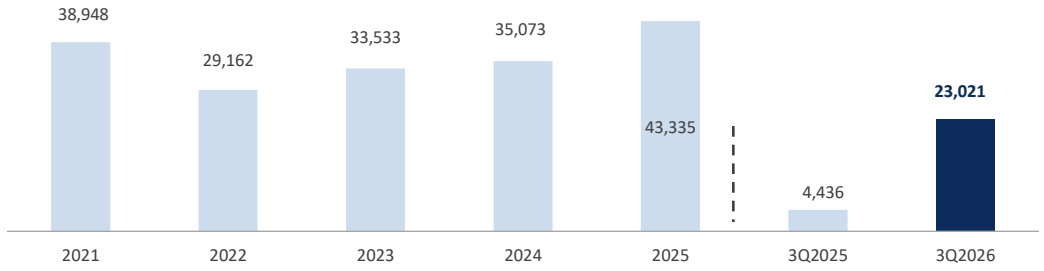

## Profit before Tax

VND billion




## Profit after Tax

VND billion

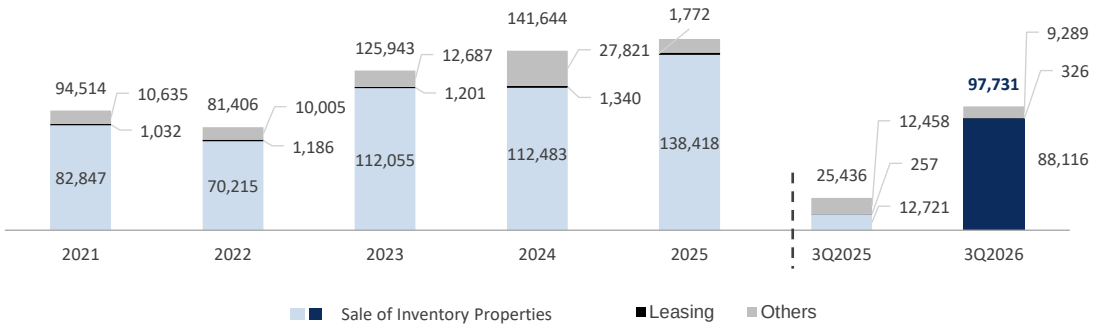



Source: Based on reviewed consolidated financial statements for 2021-2025 and unaudited consolidated financial statements for 3Q2026.

# 3Q2026 Financial Performance Incorporating BCCs and Bulk Sales

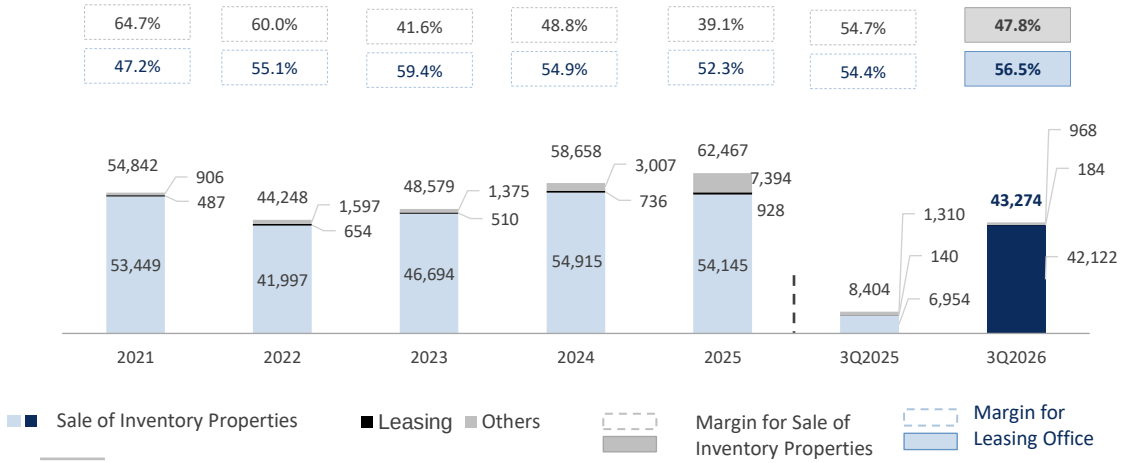
## Total Adjusted Revenue

VND billion



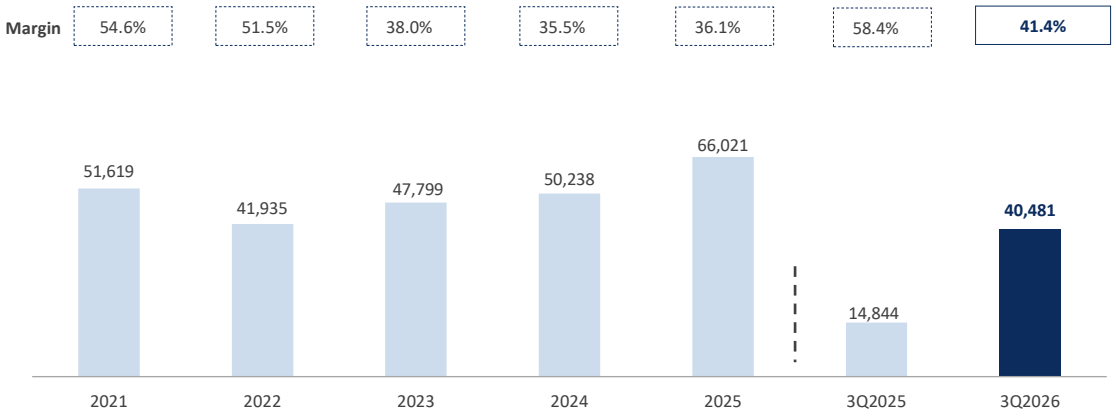

## Adjusted Gross Profit and Gross Profit Margin

VND billion



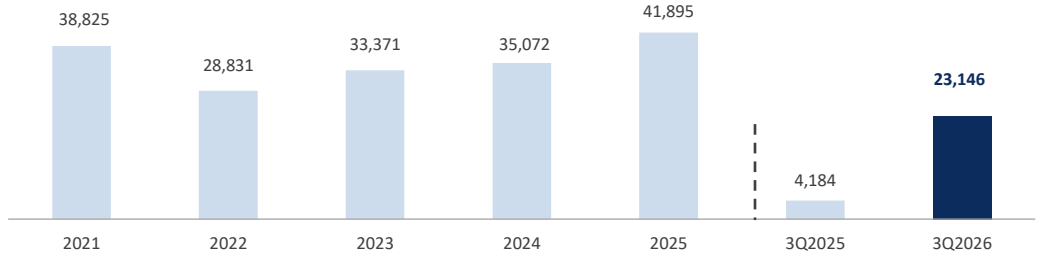

## EBITDA and EBITDA Margin

VND billion

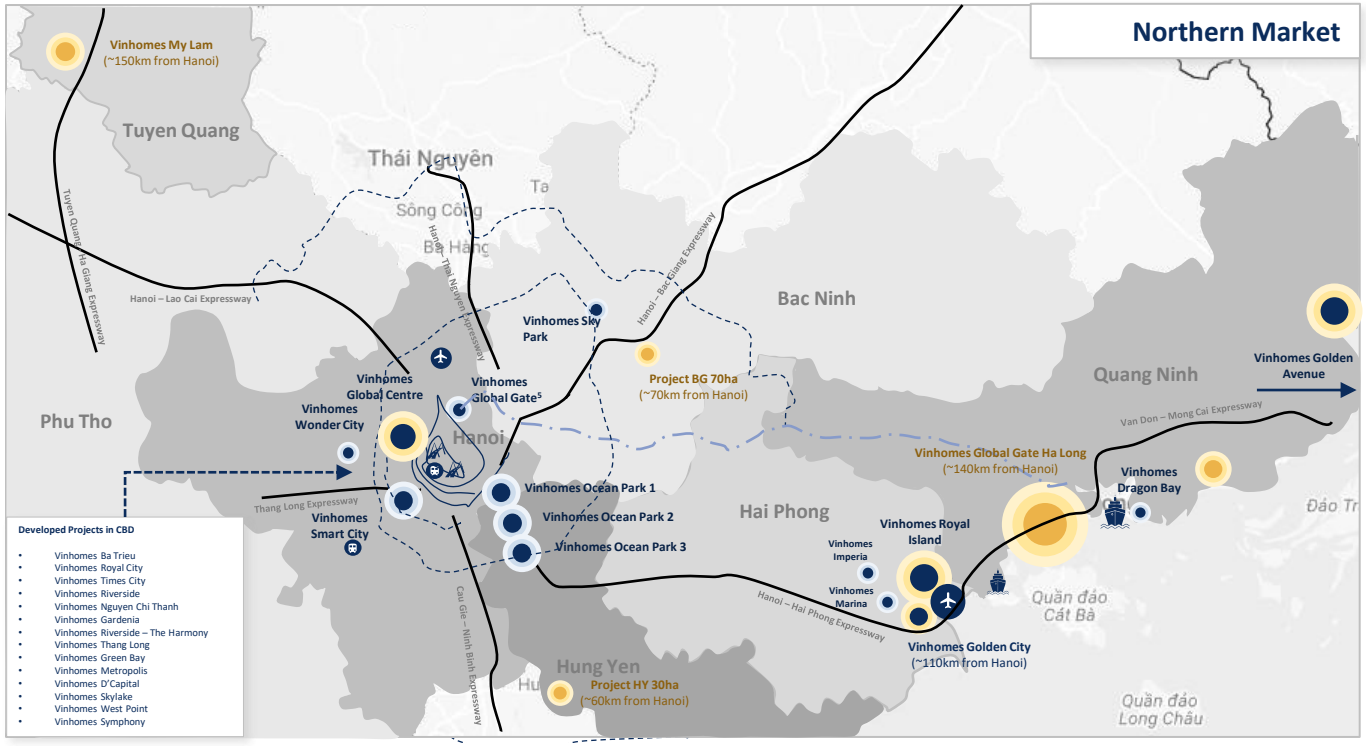


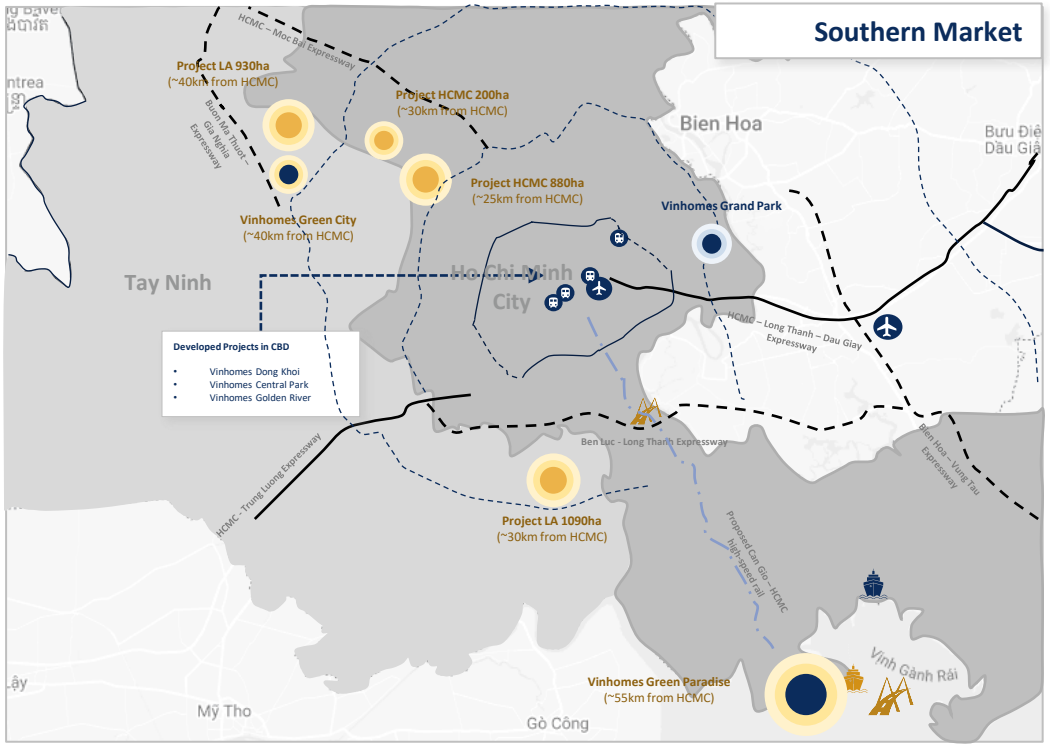

## Profit after Tax and Minority Interest

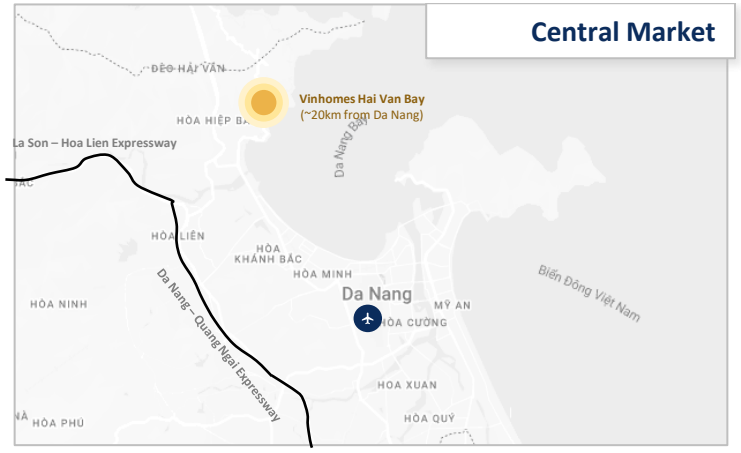
VND billion

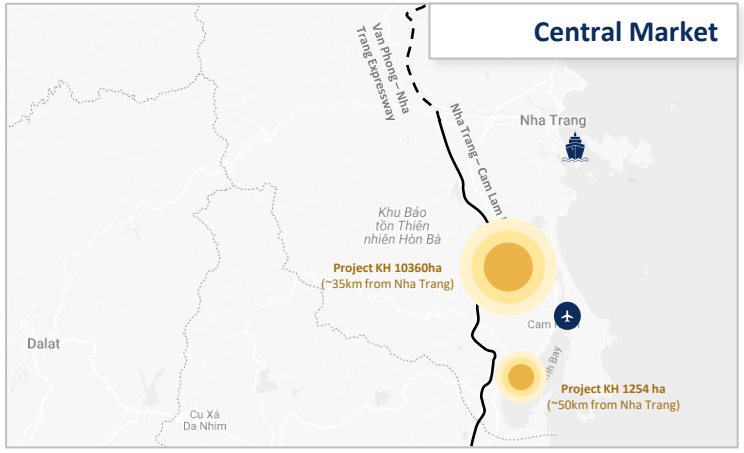


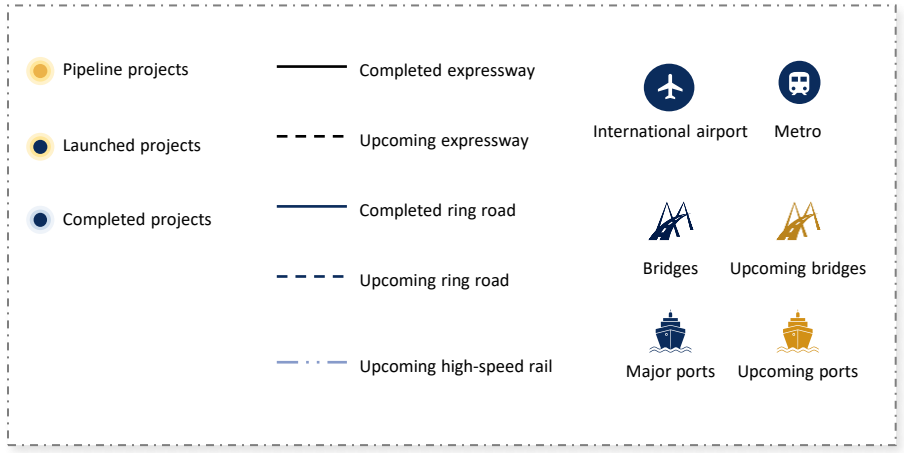

Source: Based on reviewed consolidated financial statements for 2021-2025 and unaudited consolidated financial statements for 3Q2026.



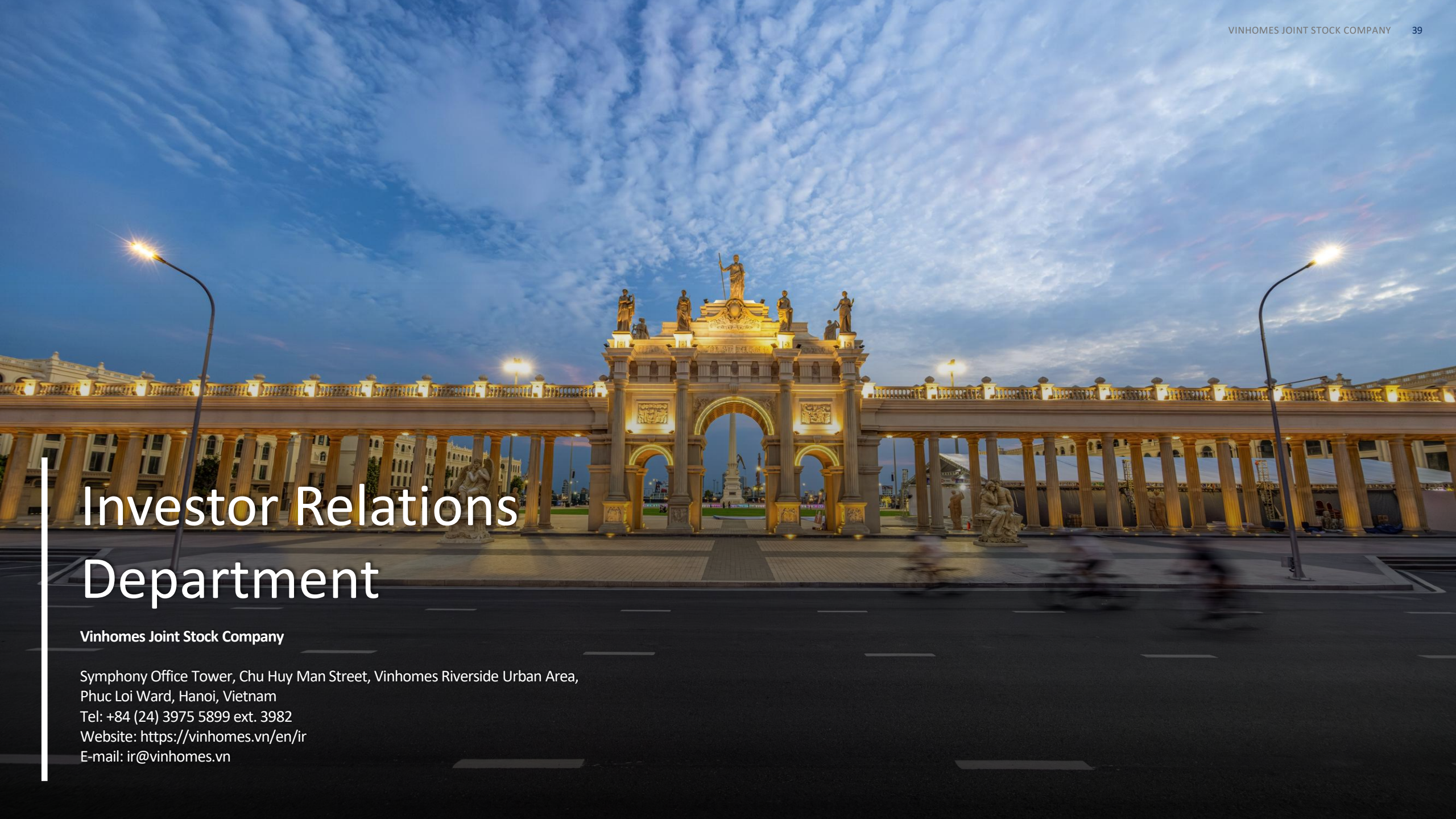




Source: Company information.



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